



Every Penny Counts

THE REAL COST OF COUNCIL TAX SUPPORT



A mixed methods study into the impact of
Council Tax Support in York
October 2015

Advice York

GLOSSARY

Central Government – This refers to the United Kingdom national Government, consisting of Members of Parliament and Members of Lords.

Council Tax liability – This is the amount of Council Tax a household is expected to pay after discounts and Council Tax Support.

CTB – Council Tax Benefit. This is the pre-April 2013 abolished national scheme that provided financial support in the form of a discount for those on a low income with their Council Tax.

CTS – Council Tax Support. This is the name for each local authority's individual scheme to support those on a low income with their Council Tax.

DLA – Disability Living Allowance. This is welfare benefit paid to those with a disability to help with the extra costs they may face as a result of their disability.

LCTS – Localised Council Tax Support. This is the collective name for all local authority schemes forming the replacement of Council Tax Benefit

Local Government/Authority/Council – This refers to a geographical area's government, consisting of Councillors.

Removal of Spare Room Subsidy – This is more commonly known as the 'Bedroom Tax' and refers to a Welfare Reform brought in during April 2013 that introduced limits on the number of bedrooms you could receive Housing Benefit for based on who was living in the property.

Qualitative – This refers to a method of research that tends to be descriptive.

Quantitative – This refers to a method of research that tends to be numbers based.

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THE REAL COST OF COUNCIL TAX SUPPORT

A MIXED METHODS STUDY INTO THE IMPACT OF LOCALISED COUNCIL TAX SUPPORT IN YORK EXECUTIVE SUMMARY 2015

What is Council Tax Support?

In April 2013 the national scheme of Council Tax Benefit was abolished by central Government. In its place, Localised Council Tax Support (LCTS) was introduced to provide support for those on a low income to pay their Council Tax. This replaced one national scheme with 326 local authority schemes across England and separate country wide schemes in Scotland and Wales. This affected 1.45 million families across the United Kingdom. Before the change, it was possible for those on a low income, such as those on benefits, to receive up to 100% support with their Council Tax. However, following the changes, the City of York Council introduced a Council Tax Support scheme (CTS) that would require all those of working age to pay at least 30% of their Council Tax bill regardless of their circumstances. This is now one of the largest percentage required by all English local authorities, with only eight other areas at this level. The minimum payment of 30% now means that on average the poorest York residents are being asked to pay an additional £4.80 in Council Tax per week.

By October 2013, advice agencies in York had already begun to see an impact on their clients, with an increase in demand on issues related to Council Tax and subsequent debt. Advice York conducted some initial research into Council Tax Support in York and published their report in October 2014 'Pushed into Poverty – The Real Cost of Council Tax Support'. It found that people were trying to pay their Council Tax but the ways they were paying were concerning and had worrying consequences, such as difficulty in paying for food and fuel. This led to a City wide campaign that has resulted in the City of York Council committing to review their current scheme.

This report sets out the findings from a larger piece of research on the impact of CTS in York. It is a mixed method study based on 357 survey responses and 13 in-depth qualitative interviews. This report also forms the basis for the advice sectors response to the City of York Council's review into Council Tax Support and makes recommendations for improvement.

FROM THE EVIDENCE GATHERED AS PART OF OUR RESEARCH WE RECOMMEND:

- 1** Council Tax Support should be widely promoted through a range of channels so that people fully understand the changes and what they are entitled to.
- 2** The debt collection process for those in receipt of Council Tax Support should include additional help before court action is taken.
- 3** Proactive action should be taken by the Council to help clear previous year's Council Tax debt for those on Council Tax Support.
- 4** Changes to Council Tax Support should focus on the percentage of support not on the scheme itself.
- 5** Council Tax Support in York should be changed so that those on the lowest income will have to pay no more than 17% towards their Council Tax.



THE EFFECT ON PEOPLE'S LIVES:

- **Half** of working age Council Tax Support recipients last year got behind on their Council Tax, taken to court and received a legal demand for payment, a Liability Order.
- **28%** have paid their Council Tax through borrowing elsewhere. **Half** cut back on essentials to pay for their Council Tax bill: **44%** are struggling to pay for food, with **1 in 10** using the Foodbank so they could pay their Council Tax. **Over half** are struggling to pay other bills so they can pay their Council Tax. **1 in 10** are having relationship problems as a result of Council Tax, with **15%** having borrowed money from family and friends.
- **Over half** told us they have increased stress and worry and **26%** have seen their health worsen and attribute this to Council Tax Support.
- Many people are paying even though they are struggling, as they know how important a Council Tax bill is. They might be paying, but **more than 1 in 3** said they felt unable to pay with a further **half** saying they were able to pay but that it was extremely difficult.

73% felt it was unfair to expect all of working age to pay 30% of their Council Tax and 62% felt those on a low income need more support

"I don't even know if I'll end up in prison but there is no way I can actually pay all of that money. It's very distressing. I just got behind with everything really. Like I say, my Council Tax has been the least of...it's upset me the most, really, really upset me 'cause I'm thinking will I...I asked the man, will I go to jail if I don't pay all these? Bailiffs might come, I don't know. I've got nothing to take anyway."

"£25 per month may not seem much but when on a low income every penny counts. Every bill I pay is increasingly putting pressure on my finances, during the past I have gone without eating as couldn't afford to as I'd used my money for my son."

"It does get you depressed 'cause there's just no way out. It feels like it's never going to end, there's just no ending to it. And the thing that I keep thinking to myself is every week, which sounds a bit strange, every week you live, you're actually getting deeper in debt because that debt is mounting up. It isn't going to go...I can't make it go any lower. It goes up and up and up. So every week, every month it's worse and worse and worse and worse."

"I've not got as far as going down to the food banks as yet but it's got close. Very, very close and it's only because my family stocked my freezer up for me otherwise I wouldn't have been able to feed myself some weeks, no. 'Cause it is a struggle to pay you know things. I'm lucky in a sense that I do have a good family support behind me. Not everybody is as lucky as me. So I'm probably thousands of pounds in debt to my family. Thousands but luckily enough they're my family and they'll wait for this money but if it weren't for them yeah you know I'd hate to think where I'd be now."

We ask you to work with us to make this better for the residents of York



INTRODUCTION

In April 2013 the national scheme of Council Tax Benefit was abolished by central Government. In its place, Localised Council Tax Support (LCTS) was introduced to provide support for those on a low income to pay their Council Tax. This replaced one national scheme with 326 local authority schemes across England and separate country wide schemes in Scotland and Wales. This affected 1.45 million families across the United Kingdom.¹

Before the change, it was possible for those on a low income, such as those on benefits, to receive up to 100% support with their Council Tax. However, following the changes, the City of York Council introduced a Council Tax Support (CTS) scheme that would require all those of working age to pay at least 30% of their Council Tax bill regardless of their circumstances. This is now the one of the largest percentage required by all English local authorities, with only eight other areas at this level.^a The minimum payment of 30% now means that on average the poorest York residents are being asked to pay an additional £4.80 in Council Tax per week.^b

By October 2013, advice agencies in York had already begun to see an impact on their clients, with an increase in demand on issues related to Council Tax and subsequent debt. For example, Citizens Advice York saw a 65% increase of Council Tax related issues in the first year of CTS. This led to the advice sector, through the Advice York partnership, voting to make research and campaigning on Council Tax Support a priority.² As a result of this decision, Advice York conducted some initial research into Council Tax Support in York and published their report in October 2014 *'Pushed into Poverty – The Real Cost of Council Tax Support'*.³ It found that people were trying to pay their Council Tax but the ways in which they were paying were concerning and had worrying consequences, such as difficulty in paying for food and fuel. This led to a City wide campaign that has resulted in the City of York Council committing to review their current scheme.

This report sets out the findings from a larger piece of research on the impact of CTS in York. It is a mixed methods study based on 357 survey responses and 13 in-depth qualitative interviews. This report also forms the basis for the advice sectors response to the City of York Councils review into Council Tax Support and makes recommendations for improvement.

^a Data compiled by New Policy Institute available at www.counciltaxsupport.org.uk

^b Ibid



BACKGROUND

Localised Council Tax Support (LCTS) forms one of the Welfare Reforms and Localisations introduced in April 2013 by central Government. It was the replacement to the previously national welfare benefit: Council Tax Benefit (CTB). CTB was a benefit available to those on a low income to help pay their Council Tax. Those who were on an extremely low income, such as those on benefits, saw all their Council Tax Liability paid for them. CTB was abolished under the Welfare Reform Act 2012 and replaced with Localised Council Tax Support (LCTS) through the Local Government Finance Act 2012. The aim of this localisation was to allow for local authorities to adapt to local priorities and to increase local authority incentives to increase both employment and growth.⁴

Alongside this aim of localisation was one of cost reduction for central Government. This saw the budget for LCTS reduce by 10% in comparison to its CTB equivalent. Coupled with this was a requirement that those of pensionable age would be protected so they were no worse off under LCTS than under CTB. This meant that the reduction in funding of 10% was much higher for those of working age and the burden upon local councils much greater. Therefore, many English local authorities now require all of working age to pay some contribution to their Council Tax regardless of income.⁵ For York, this meant a cut in funding of around £1 million. City of York Council introduced a Council Tax Support (CTS) scheme based on these calculations, requiring a minimum payment of 30% and making a number of technical changes to Council Tax, such as the removal of the second adult rebate and a second home charge. This scheme was designed to be cost neutral following funding reductions. However, forecasts made in designing the scheme, such as an increase in the number of CTS claimants, have not materialised. As a result, the Council has made back 166% of the reduction in funding for LCTS.

National research looking at the various CTS schemes was conducted by New Policy Institute.⁶ They conducted qualitative interviews with 14 local authorities, focusing on how they made their decisions as to what scheme to implement. They found a large variation in decision making for CTS schemes. For example, some areas had been able to keep a large amount of protection for the poorest residents by making a number of technical changes to wider Council Tax, such as increasing the liability for second homes. However, this option is only viable for certain areas, such as the South where there are large numbers of second homes, making it more difficult for those councils without this option.

In comparison to other Welfare Reforms introduced at the same time, such as the 'Bedroom Tax' formally known as the 'Removal of the Spare Room Subsidy', LCTS has received very little attention. This is despite affecting, 1.45 million families, compared to 340,000 affected by the 'Bedroom Tax'.⁷ However, available literature from a number of sources, including doctors,⁸ child poverty groups,⁹ think tanks,¹⁰ benefit agencies¹¹ and poverty organisations¹² shows there is concern about the impact of the change in policy amongst a number of groups across society.



POLICY OBJECTIVES

When introducing CTS, there were two main policy objectives. The first was localisation, allowing additional freedoms for local authorities to focus on local priorities and promote jobs and growth. The second was cost savings in order to reduce the national deficit.¹³ Much of the current research available emphasise that these two policy objectives are not linked and are completely separate.¹⁴

There are two further sub-objectives for the policy.¹⁵ These are: to protect the vulnerable; and to protect the work incentives of Universal Credit. When deciding on the protection for vulnerable groups, there was a large variance across local authorities. Some chose to protect vulnerable groups as a result of direct lobbying, whereas others felt that all or almost all of those receiving CTS were vulnerable and to protect one group would incur great financial costs for others.¹⁶ In York, there are no protections for vulnerable groups, requiring that all of working age make at least a 30% contribution to their Council Tax.

A number of reports highlight the difficulty in integrating LCTS with Universal Credit and show that CTS undermines some of the principles of making work pay within Universal Credit.¹⁷ These reports make the assumption that a minimum contribution of 8.5% had been selected by the Councils. York has a much higher requirement than this, it is therefore clear that an even greater undermining of the work incentive of Universal Credit will exist. Universal Credit was introduced in York for a very small group of people in February 2015, as Universal Credit continues to roll out; it is likely that the incentive to work will be decreased by LCTS.

FINANCIAL IMPACTS FOR CLAIMANTS

Much of the available literature looking at the impact for individuals is theoretical and focuses solely on the aggregated and predicted financial impact for claimants rather than looking at specific schemes or wider impacts on claimants. One of the strongest examples of this is research conducted for the Joseph Rowntree Foundation.¹⁸ It looked at the changes a year after LCTS was introduced. It highlights an anomaly that despite claiming Localism as the key rationale for LCTS, the Localism Bill in fact required that an increase in Council Tax of two per cent or more required a local referendum, whereas changes to CTS do not. City of York Council has raised Council Tax each year since 2013 by the maximum allowed without referenda. One implication from this is that the Council has to cover additional costs of CTS to cover annual increases in Council Tax as the money from central Government remains fixed.

One report draws attention to the financial cost for claimants arguing that these costs are now being asked of from people who had been previously deemed too poor to pay, without any increase in their income.¹⁹ Out of work benefits such as Job Seekers Allowance currently only provide 39% of what a single working age person needs to achieve a Minimum Income Standard. This report highlights the worry that if people are paying their Council Tax there is a negative impact upon individuals' living standards.



METHODOLOGY

In October 2014, Advice York launched an initial report looking at the impact of Council Tax Support (CTS) on those receiving it. Following this research the City of York Council committed to reviewing their CTS scheme. Therefore, the decision was taken by Advice York to conduct further research in order to be in the position to respond to this review. This is the basis of this report. This research took a mixed methods approach with a quantitative survey and in-depth qualitative interviews.

QUANTITATIVE SURVEY

A total of 357 surveys were collected between August and September 2015. The survey itself was a detailed four page survey available either on paper or online. The survey was developed based upon the original Advice York survey in 2014 with help from three voluntary sector partners in other areas looking at CTS. It looked at five different areas. The first identified whether the participant was in receipt of CTS and how much they knew about the change. This was available for all participants to complete. The next component was for those in receipt of CTS and asked questions to explore the impact of increased Council Tax resulting from CTS and how people were managing to pay. The third area looked at Council Tax arrears and the process of debt collection; this was available for all who responded that they had got into arrears. Following this was a further section asked to all participants that focused on what level of support people think is fair and an open box to add any additional comments. Finally, all participants were asked profile questions about themselves and their family and whether they would be willing to talk to us further.

A snowball sampling method was used to try and reach the greatest number of people. The surveys were collected in a number of ways such as; stalls at events, email, promotion on social media, within advice agencies and posted to clients.

Four events were attended to promote the survey: York Sky Ride, York CANDI day, Tang Hall Big Local Launch Party and two days in the lobby of York Explore. This means that a wide range of York residents were given the opportunity to complete the survey beyond just clients of advice agencies and those in receipt of CTS. This led to 58.5% of surveys being completed by those residents not in receipt of CTS. This is important as it gives some indication of what the wider public of York thinks about CTS. 148 survey responses were received from those in receipt of CTS. Statistical percentages of the quantitative data collected that are reported within this report reflect the different groups with different

Group	Population size	No. survey responses	Confidence Level	Confidence Interval (Margin of Error)
All York residents	200,01 ²⁰	357	95%	±5%
Working age York residents <i>in receipt of CTS</i>	5,178 (August 2015)	147	95%	±8%
York residents <i>not in receipt of CTS</i>	194,840	209	95%	±7%

Table 1.



margins of error as shown below in Table 1. In comparison, the original consultation undertaken before the introduction of York's scheme was based upon 101 survey responses. The quantitative data was analysed using Microsoft Excel to create descriptive statistics.

QUALITATIVE INTERVIEWS

The qualitative research is based on 13 in-depth face to face interviews that took place in July 2015. These interviews lasted half an hour on average and were audio recorded with the participant's permission. An interview schedule was created based upon the interview schedule used to research into the 'removal of the spare room subsidy'.²¹ This piece of qualitative research with households focused on exploring the impact this welfare reform had had on those affected by it. Although the policies of CTS and the 'Bedroom Tax' are different, there are a number of similarities that make following a similar research structure appropriate. Most notably, both policies were introduced at the same time in April 2013 and both required that groups of low income households would be expected to contribute towards costs that previously had not been expected of them without any additional increase in their budgets. They looked at four key areas: meeting basic needs, health and well-being, family and community support and finally the meaning of home and community. The first three of these areas are relevant to the policy of LCTS and so were replicated in this study. They kindly shared their interview schedule so that similar questions and prompts could be asked of the participants. Replicating and following a study that has already been tested, published and peer reviewed makes the credibility of research findings greater.²²

Recruitment of participants for these interviews was through inviting those who completed the 2014 survey to take part, as well as advisers across the Advice York Partnership advertising to their clients.

To aid data analysis of the qualitative interviews, the audio recordings were transcribed verbatim. A grounded theory style approach to data analysis was then used. This consisted of three stages of coding conducted using NVivo. The first was open coding and consisted of the text being read to identify initial categories. Following this, was axial coding where the categories were refined. Finally was the process of selective coding with core categories and their hierarchy identified.²³ The coding was done line by line, consistent with many grounded theorists recommendations. This means that each line is coded rather than each sentence. The aim of this is to avoid researcher bias.²⁴

Throughout both the quantitative and qualitative research appropriate actions were taken to ensure high quality ethical research.



“£25 per month may not seem much but when on a low income every penny counts. Every bill I pay is increasingly putting pressure on my finances, during the past I have gone without eating as couldn't afford to as I'd used my money for my son.”

“I don't use my heating and eat sandwiches so I don't have to use gas. I eat at my sisters most nights. I'm worried about having things switched on in the house. Can't save any money if problems arise”

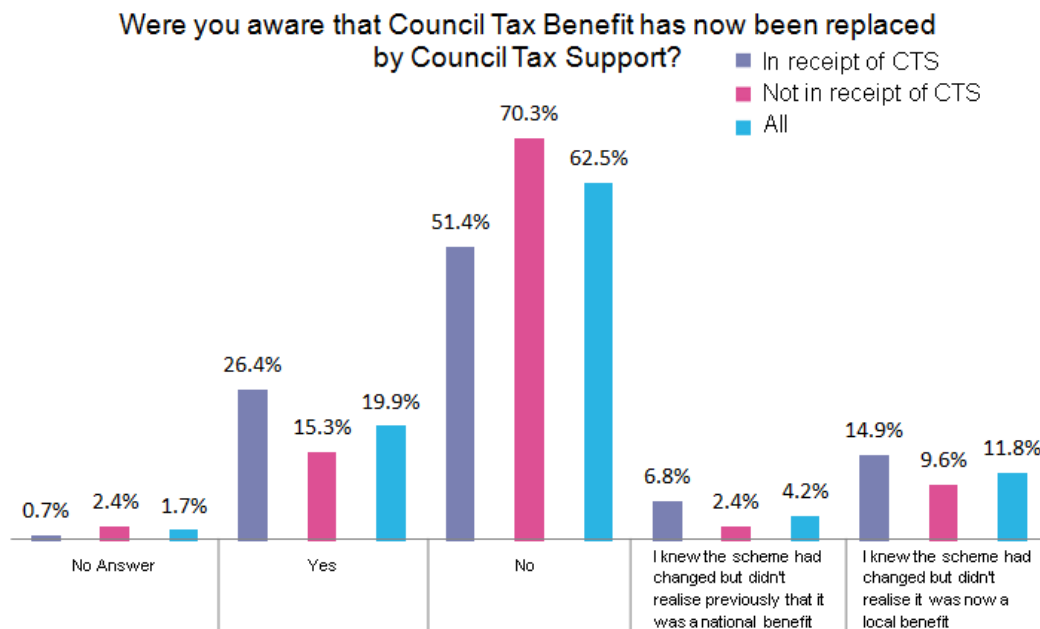
“I am a single parent with 4 children, 3 are living at home, my eldest daughter has autism. I have been unable to pay most of my bills. I think it's more important to the welfare of children to feed them and pay my gas and electricity.”



FINDINGS

THE KNOWLEDGE TO PAY

It is not surprising that a large number of York residents (80.1%) were unaware fully of the changes of Council Tax Benefit to Council Tax Support. Half of those receiving CTS are still unaware of the change (51.4%). This could be explained by many CTS recipients also being affected by other Welfare Reforms (39%) that took the attention during the change to CTS. This was also highlighted in the interviews where many were not aware of any chances to their entitlement until they received their first Council Tax bill. The lack of awareness and focus on the change to CTS is particularly worrying as it has a significant impact on household budgets and is the single welfare reform affecting the most families across the United Kingdom, 1.45 million compared to 340,000 affected by the 'Bedroom Tax'.²⁵



At a local level, City of York Council held a number of exercises, similar to other local authorities, to try and ensure people were aware of the changes coming. This included holding a consultation on the new local scheme and writing to each person affected. Despite this effort, 81% told us they did not know enough about the change to CTS and alarmingly 83.1% of those in receipt of CTS felt didn't know enough. But interestingly, 79.4% of those not in receipt of CTS told us they didn't know enough about the change. Not being aware of the change makes it more difficult for those who are not already within the benefits system to understand what they are entitled to should they fall on hard times.

"I wasn't even aware of it until it actually happened. I rang the council, and obviously I never used to pay and then I got a bill saying I needed to pay. So I asked them why and they said it had been changed, you know. So that was the first time. I was very shocked."

Pauline



The interview findings show that one of the main difficulties with this communication is the formality of it. One particular difficulty was in understanding long and complicated pieces of formal paperwork, with one participant describing their letters as “like a catalogue”. This created further problems for participants who were unable to understand what they were entitled to, what they were receiving and why. Instead of formal paperwork, many participants described how more face to face, telephone communication or public meetings would help them understand and cope with changes.

This suggests the previous methods of communication have been unsuccessful, that investigation into communication methods would be useful and further promotion of Council Tax Support is needed.



Recommendation 1: Council Tax Support should be widely promoted through a range of channels so that people fully understand the changes and what they are entitled to.

A further important factor in understanding the changes was the help provided by advice agencies to help people navigate their changing incomes. This is shown by the 2 in 10 survey respondents having had to seek advice. Interview participants spoke of their reliance on these agencies to explain to them the changes and help with their ability to cope. Many expressed that they wouldn't know where they would be if they hadn't received this help. This is further verified from research showing that areas with higher minimum payments for Council Tax had seen greater increases in people seeking advice on Council Tax related matters.²⁶ However, this increase in demand upon advice agencies will result in extra pressure and costs for them, not only with helping the transition to CTS but also any subsequent problems resulting from it, such as debt.

“I know you do get certain letters but sometimes they're hard to understand, for me, I'm not that bright, but they are hard to understand sometimes. So yeah, it would be. It would be nice if they sent a letter and if you are in difficulty of understanding, that there is somebody that you can speak to and they can help you through it so that you do know what is happening.”

 Sarah

“I wasn't in this situation, I was very much in a middle class bubble of I'm alright Jack. A lot's changed in the last 12 months but, so no I probably wouldn't [have known about the changes]. If it happened now absolutely, I would because it's affecting me directly so I absolutely would be involved, I would want to be involved. I didn't have a clue about Council Tax Benefit moving locally to Council Tax Support, not a scoobies and I'm a fairly well-read, fairly intelligent, I read the Sunday Times and I watch the news programmes and I didn't have a clue.”

 Mike

“I think if it weren't for CAB itself I don't think where a lot of people would be sometimes you know.”

 Fay



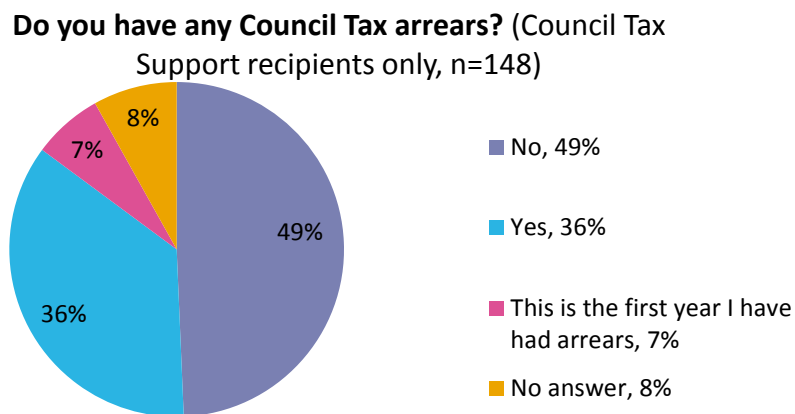
THE STRUGGLE TO PAY

Before its implementation, a number of councils cited worries around collection rates falling and people not paying their Council Tax when asked to for the first time, thus affecting the financial viability of many Council Tax Support schemes.²⁷ However, collection rates on the whole have remained high.

In York, collection rates have only fallen by 0.3% from 97.9% in 2012/13 before CTS to 97.6% in 2014/15 the second year of CTS. These figures mask the difficulty people are having paying as it focuses on the end of the year and the amount of money collected. Therefore, the small amounts expected from those receiving CTS will have less of an effect on the overall figure.

The focus on the end of year collection does not recognise the numbers who have got into arrears during the year but have either solved these themselves or have been subject to court action to collect the money. Across York, during 2014 -2015 approximately 2,858 working age Council Tax Support recipients were subject to a Liability Order for their Council Tax. A Liability Order is a legal demand for payment having built up Council Tax arrears. This means in 2014-15 half (49.1%) of those receiving Council Tax Support had got behind in their arrears and had been subject to court action within the year. A much higher figure than collection rates imply.

Those responding to the survey, who receive CTS, told us how they were struggling to pay. They broadly match the Liability Order figures, with 43% telling us they had got into arrears and that, for 1 in 6 of these it was the first time they had ever been in arrears. This suggests that although collection rates have remained high, there may have been an increase of in year arrears.



This is further confirmed by the qualitative findings which showed that for many the initial costs of paying were too much and as a result they got behind. For some the subsequent process of debt collection was extremely daunting and in some cases resulted in disengagement from the process. Once more, a more personal approach of speaking to those who were struggling rather than beginning court action was suggested. For those who had engaged and spoken to someone the process was described as being much smoother.



“Yeah, and I ignored them ‘cause I didn’t have the money. I mean a couple of weeks ago I paid about £30 the last few weeks but it’s not a lot. That’s on my new one so the old three are still outstanding. The last time I went and checked, they asked me and I said we’ll leave it today because I couldn’t afford to pay. I know I’m laughing but I couldn’t afford to pay anything. There was nothing realistic I could do. It’s not I don’t want to pay but when you’ve got to feed yourself and keep a roof over your head, that’s the main thing. You get one letter after another one and it’s like you’ve been to court, you’ve been to court. I just had a mass of letters, I couldn’t deal with them. I was getting very depressed with them. I was there for hours ‘cause that many judgments in court and I felt like I’d been pushed to court very soon, they hadn’t given me chance. Even though I couldn’t pay it, they’d given me one court date and then a month later another one. I don’t think that’s fair. I know people who live in another town and they’ve never even been done once but York, if you miss anything, they’re on your back constantly. You must this, you must that and almost like well you will pay that. I told them no, I’m not paying that, I can’t afford it and I will not pay it.”



Laura

“They did an attachment of earnings and they took 8% of my wage which as you can appreciate I live penny to penny so that left us with in a really bad situation you know. [It was] horrible ‘cause I got my wage slip and it was like, “What?” The thing is that I’m, literally I’m a person that wakes up, looks at the bank the first minute, obviously when I printed my wage slip off I then gave my company a grilling, “What are you doing? Who’s had this money?” because there was no...I didn’t know. You know I didn’t know what they were doing and I think that’s really, really unfair. I was really worried. Really, really worried because I know in years gone by you would have been dismissed for that. You would have been dismissed for an attachment of earnings and when you work in a retail environment like I do you know dealing with money all the time and if they’re thinking...you know it just opens a whole can of worms.”



Olivia



City of York Council has taken extremely positive action in regard to the collection of Council Tax arrears for those receiving CTS. For example, court action will not be taken for debts below £50, court costs are reduced to £10 and bailiffs should not be used. This debt collection is extremely improved compared to other Local Authorities across England. For 1 in 10 survey respondents (11.1%) when they had got into arrears financial support was offered or some of their debt was written off. One possible way to improve debt collection further would be to offer these options to those in receipt of CTS before court action is taken. This could be done using the Discretionary Council Tax Support Scheme. This would set York, far above other Local Authorities in terms of debt collection.



Recommendation 2: The debt collection process for those in receipt of Council Tax Support should include additional help before court action is taken.

For those who have got behind and have gone to court, a number of debt collection methods can be used. The most common of these, a payment plan and attachment to benefit or earnings was applied to half (52.4%). In the qualitative interviews, there were conflicting views of this debt collection method. Vanessa spoke about how the attachments were useful to her as it helped with budgeting and reassured her that the right amounts were being paid. Whereas Olivia was worried about how it might affect her employment.

One difficulty is many are now struggling with a build up of three years of Council Tax debt. A particular difficulty for those who have an attachment to benefits is that their remaining Council Tax liability after CTS is so great that the maximum legally allowed in an attachment is not enough to cover a whole years liability. This means that in the following year they have to pay that year's liability and the previous years with no hope of paying this all off. Therefore, the individual accrue debt year on year which they are unlikely to be able to pay and due to court restrictions the Council is unlikely to ever recover.

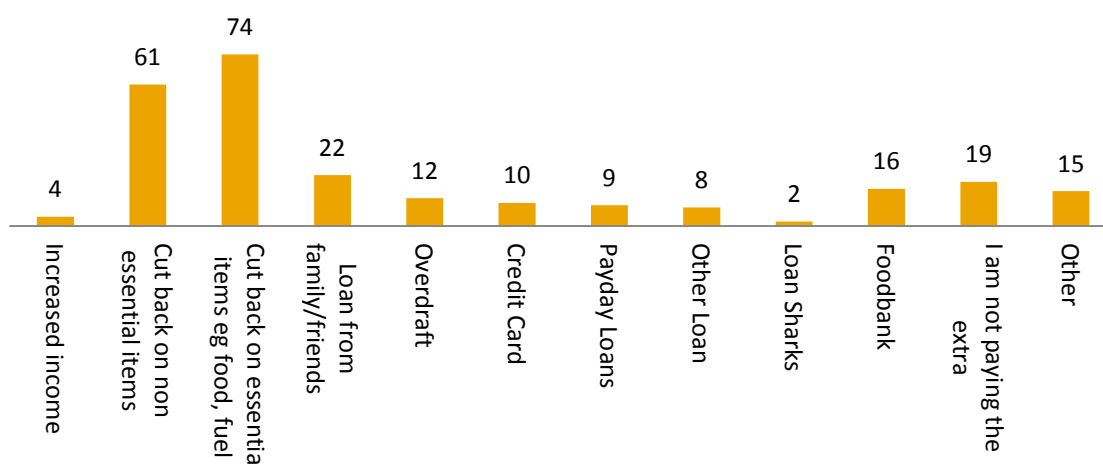


Recommendation 3: Proactive action should be taken by the Council to help clear previous year's Council Tax debt for those on Council Tax Support.

"[I] can't pay it [the Council Tax]. I'm now 2 years behind [it's] being taken directly from my benefits with added court charges every year, [the] maximum they can take is less than the amount needed to clear it in a year so 2nd year is stacked behind first waiting. With less money I won't be able to do next years so it'll stack behind this one again with court charges and so on and so forth!!"



How have you managed to cover the increased costs to your Council Tax bill? (Council Tax Support recipients only, n=148)



28% had managed to pay their Council Tax through accruing debt elsewhere, from borrowing from family and friends to using their overdraft and in two concerning cases through using a loan shark. Borrowing money to pay a bill is clearly unsustainable and will cause the accumulation of debt. Although this option may currently be available for people, they will eventually run out of credit options, potentially creating a ticking time bomb for Council Tax payments. The qualitative interviews showed that there was increased pressure for individuals as a result of relying on their families and friends to help them. There are additional worries with people using debt to pay their Council Tax. Borrowing money from friends and family is likely to put a strain on relationships and research from the Legal Services Research Centre shows that debt affected people’s lives more widely, with people constantly worrying about their debts and finding it difficult to carry on living normally.²⁸ They also found that there are large costs to the wider public of managing debt, with the average cost per debt of £1000 to the public, including a loss of economic output. For larger debts this significantly increases. This is confirmed in the qualitative research with participants talking about how they were constantly worrying about their bills and debt as well as straining their relationships with family.

The area most people had cut back on was essential costs such as food and fuel. Half of people told us this was how they had managed to pay their Council Tax. This reduction in essential spending left 1 in 10 survey respondents reliant on foodbanks so that they could afford their Council Tax. Research from the Trussell Trust, the UK’s largest provider of food banks, has found that many people turn to food banks as a last resort when other methods or strategies of coping have failed. They found that many people had tried to use debt to cope but that the repayments required as a result of this were hampering their already low income. Relying on a food bank to provide food is evidenced to cause shame and a loss of dignity for not being able to provide for themselves or their family.²⁹ 4 in 10 survey respondents had also cut down on non essential items. Which means that any further cut backs in income would have to come from essential expenditure to pay their Council Tax.



One of the key principles behind CTS is that it should not undermine work incentives, as this is a way for people to increase their income so they are not reliant on the support. Only four people in the 148 responding to this question had managed to pay their Council Tax through increasing their income, showing that this is extremely difficult to do. The qualitative findings call this further into question as the only participant who had managed to pay their Council Tax through increasing their income, had done so through illegitimate income of doing “work on the side” in exchange for their Council Tax being paid. This calls into question how reasonable it is to expect everyone to pay their Council Tax simply through increasing their income.

Collection rates suggest that people are paying their Council Tax despite finding it difficult to do so. Only 12.3% reported that they were not paying their Council Tax at all. However, the remaining 87.7% were paying. With 1 in 3 survey respondents (36.5%) reporting that they felt unable to pay, and of those who felt able to pay 91.5% reporting this as difficult, there is a question of why people are paying and not seeking help?

Council Tax is classed as a priority bill due to the severe consequences of not paying, including court action, bailiff action and in severe cases imprisonment.³⁰ This means that many people will pay this bill even if they cannot afford to or find it extremely difficult. This fear of the consequences for not paying was a strong motivator within the qualitative interviews, with a number worrying about being sent to prison. Pauline spoke about how “I was petrified; I thought I was going to lose my home”. Interestingly, the qualitative interviews showed a further motivating factor; obligation. Even though people felt they were unable to pay, they felt it was something they wanted to pay as it formed part of their contribution to society.

“I don’t even know if I’ll end up in prison but there is no way I can actually pay all of that money. It’s very distressing. I just got behind with everything really. Like I say, my Council Tax has been the least of...it’s upset me the most, really, really upset me ‘cause I’m thinking will I...I asked the man, will I go to jail if I don’t pay all these? Bailiffs might come, I don’t know. I’ve got nothing to take anyway.”

 **Laura**

“You hear so many people that don’t pay their Council Tax, then they get sent to court and I just don’t want to go to prison. I’ve never ever been in trouble in my life. I am 51 and I don’t want to start now. That’s the reason why [I pay].”

 **Sarah**

“I’m in private rented accommodation so I know as a citizen of this country I’ve got to pay it with or without benefits because I need the police and the ambulance and the hospitals and schools and all the rest of it.”

 **Mike**



"I'm really lucky. My father put money aside for me but I am worried what will happen when it runs out"

"I pay the Council Tax each month by making it a priority bill second only to my mortgage. I was in arrears last year and really struggled financially. The Council are very aggressive in their pursuit of arrears. I don't understand, when my benefits are been reduced in real terms but the Council Tax I pay was introduced with no increase in benefits to compensate."

"Acknowledge that if the maximum amount there allowed to take out of my benefits isn't enough to clear the one years debt and it's the maximum because they acknowledge that more than that would reduce my income to poverty levels then the whole system is ridiculous"

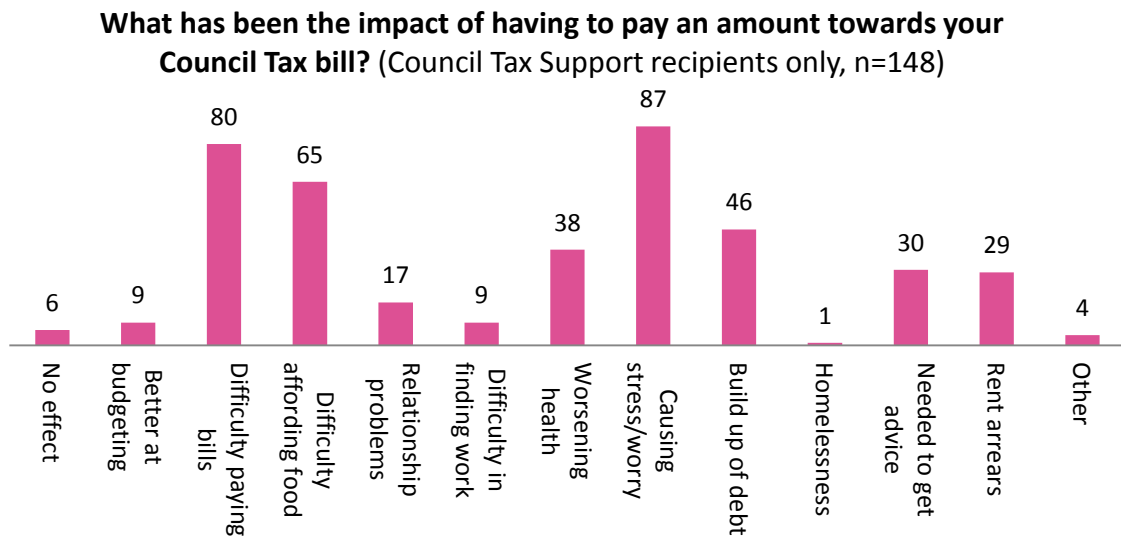
"I don't get enough money to pay original bills let alone council tax bill"

"I can't pay it. I'm now 2 years behind, it is being taken directly from my benefits with added court charges every year, the maximum they can take is less than the amount needed to clear it in a year so 2nd year is stacked behind first waiting."



THE COST OF PAYING

It is clear that people are trying to pay their Council Tax through a number of different methods. However, there are large and wider consequences for requiring payments of Council Tax from those who had previously been determined as having an income low enough that they would be unable to pay. The predictions that asking these people who were previously deemed too poor to pay would have an effect on their living standards is supported by this research.³¹



BASIC NEEDS

44% of people told us that paying their Council Tax had resulted in them having difficulty affording food. Cutting back on food was a worrying finding corroborated by the interviews. A substantial majority spoke about how they had either reduced the amount or quality of food they were able to buy, had been skipping meals so that the food would last longer, or were cutting back on their own food so their children could eat well. A number spoke of how instead they were relying on charity food parcels or family to provide them with food.

Over half (54.1%) people reported that paying their Council Tax was resulting in difficulty paying for other bills. The consequences of this can be great, from losing your home if you do not pay your rent, to accruing large levels of debts elsewhere. 1 in 3 survey respondents said that one of the effects of paying their Council Tax was the accrual of debt. As has already been shown there are detrimental effects from this both to the individual, their family and wider society. Although vulnerable people should not be cut off from gas and electricity, recent research has found that a large number of those on a low income, so likely to be receiving CTS, pay their gas and electricity through pre-payment meters. This means that if people are struggling to pay these bills through topping up their meters they may be cutting themselves off.³² People cutting back on basic need costs and relying on foodbanks so that they are able to pay their Council Tax shows a trend that cannot be sustainable in the long term.



Two interview participants explained that one essential cost they had cut down on was money for their disability. The money that they receive to help with their disability, Disability Living Allowance (DLA), was instead being used to pay their Council Tax.

“Well, £15.00 would buy a lot of food. I mean, you can go to these supermarkets and get these deals. If you haven’t got the money, you can’t buy the food. So I have to come for shopping vouchers and things like that and embarrass yourself. It’s quite degrading. When you used to buy everything for yourself and it’s come to this, it’s quite...it takes a lot of pride.”



Audrey

“We don’t have any heating on during winter because I can’t afford to have heat. It’s not very nice being in a cold house I can tell you now you know.”



Olivia

“We’ve got to the stage where we have a breakfast, it’s only a bowl of cereal or something but because we’re running out I just had a small bowl of cereal this morning. We try to get it so that it lasts us nearly through the day and then just have something for tea. But like yesterday and today, we were just thinking what can we have to make a meal up to Tuesday ‘cause we are really struggling. It’s embarrassing to say that. I couldn’t afford to do washing at times and things like that. When you can’t afford to put your gas on and you can’t afford to wash your clothes in winter, it’s just a cruel, cruel feeling. I’ve been through really dark horrible times.”



Laura

“That money has to come from somewhere and the only way I’ve been able to find that money is by touching my son’s DLA. If it wasn’t for the fact that my son gets this lump sum every month that I could immediately dip into, then I would have found it very difficult. My child’s DLA has always been for him and it’s never been something that I’ve used as an income, so they’ve helped to pay for him to experience things that I would not normally have been able to have achieved because I’m on a fixed income. He goes without because of it. It’s that simple.”



Abby



FAMILY AND COMMUNITY SUPPORT

It was not just basic need costs that people had reduced, but their less essential costs such as socialising. Within the qualitative interviews, participants reported how this had made social interaction more difficult with some talking sadly about how they felt they were able to survive but unable to live.

“They are giving me enough to keep a roof over our head but isn’t just about a roof over your head is it? It’s about living. You know, we don’t have a holiday, my little boy doesn’t go out for day trips. We live in our home. We have a garden thank god. And it’s hard.”

Jackie

The support from family and friends, as well as the strain this puts on relationships, was a prominent feature of the qualitative research, 15% of those surveyed spoke of borrowing from family and friends and 11.5% of relationship problems as a result of the increased pressures of paying additional Council Tax. Participants spoke of how they felt guilty for relying on family members, but also how they would be unable to cope without their assistance. Many spoke of how they had parents, siblings, children and friends who had either paid their Council Tax for them, had been able to loan them money or provided them with food as they knew they were struggling. Although the participants were extremely grateful for this help from their family and friends, some explained how it could be difficult asking for the help and put a strain on their relationships. Some like Pauline felt that they shouldn’t be asking: “I feel bad that they are having to do it. I’m the mother. So it should be down to me to sort their problems out.” This has led to some finding it more difficult to keep asking for help in the long term.

One of the difficulties with CTS found in the qualitative research was a split in communities. Many spoke of how they felt it was unfair that some were receiving more than they were, even if this is not actually the case. This implies that CTS has been divisive and has seen communities turn against each other as they are struggling to cope. Alongside this, participants spoke of the shame they felt from CTS as they were made to feel like “scroungers”. This was particularly the case for the additional discretionary scheme which was described as a “humiliation task”. The discretionary scheme is available for those struggling to pay their Council Tax and requires those struggling to make an additional application, justifying why they need the extra help. The Council then use their discretion to decide whether to award additional financial support and how long for.

Another issue mentioned was the effect upon the children of those receiving CTS. Two of those interviewed mentioned they particularly worried about the impact it was having on their children, with Abby saying “Did they ever think about who was going to not benefit from this? It hasn’t been me; it’s been my little disabled son. So, nobody gave him a thought at all.”



"I've not got as far as going down to the food banks as yet but it's got close. Very, very close and it's only because my family stocked my freezer up for me otherwise I wouldn't have been able to feed myself some weeks, no. 'Cause it is a struggle to pay you know things. I'm lucky in a sense that I do have a good family support behind me. Not everybody is as lucky as me. So I'm probably thousands of pounds in debt to my family. Thousands but luckily enough they're my family and they will...you know they'll wait for this money but if it weren't for them yeah you know I'd hate to think where I'd be now."

 **Fay**

"And I cringe, it sound ridiculous, you look at your child and you think, oh god don't grow. Because of trouser lengths. We could be happier, yeah. It would be lovely to say come on lets go to the seaside today, you know. But the reality is it can't happen and it doesn't happen. You know, and when he's got his friends who are going here there and everywhere. He understands that, I mean he is 8 and a half, he's not daft. And he understands."

 **Jackie**

"I felt somewhat humiliated that I was going to beg for the money. It didn't state how much they were willing...it's almost as if it was on an ad hoc basis. I couldn't quite work out what you were entitled to and also whether you would be entitled to it the following year. So, it was neither use nor ornament to me. It seemed almost like people who were totally behind that they were then gonna give them something for the money that they hadn't paid. So I couldn't quite work it out because if you go, "Right, I've paid it," then they'll say, "Well perhaps you can pay it again then." But it seemed more of a humiliation task than an actual open benefit that you were going to be able to receive."

 **Abby**

"My family are aware and I feel like sometimes when they say, "Oh, come for your tea." But I know they're just inviting me 'cause they know I haven't got much money to buy food. They're being polite in their own kind of way without saying, but I know what they're doing. You feel like you're a sad case really, you know what I mean? The fact that they know. Most of the time I say, "No," so they don't think, "Oh well, she hasn't got anything." I just don't go, if you understand what I mean?"

 **Audrey**



HEALTH AND WELL-BEING

The other extremely large and concerning impact from requiring the lowest income residents to pay increased Council Tax as a result of CTS is upon health. Over half (58.8%) reported that they had had increased stress and worry. Some of this may be due to the build-up of debt, with some being because people are concerned how they will pay. Within the qualitative interviews an overwhelming majority spoke of a negative impact on their mental well-being with increased stress and anxiety and a number reporting depression. An increase in stress can have a detrimental effect on people's lives.

The World Health Organisation places a high importance on positive mental well-being and says that it allows "individuals to realise their abilities, cope with the normal stresses of life, work productively and fruitfully, and make a contribution to their community".³³ They evidence that those reporting stress are also more likely to suffer from ill-physical health and engage in negative life style factors such as smoking.³⁴ It is therefore concerning that the savings that are expected from CTS may be causing costs elsewhere in the system such as on health and care services. This is suggested by the 25.7% who said CTS was worsening their health and interview participants speaking of the additional help they had required from doctors, counsellors and other medical practitioners.

"I'm stressed and I've been told by surgeons I've got to calm down, not stress whatsoever. But when you get to a certain amount I panic. When they sent letters for courts and that lot, I literally stressed. At the time this was all happening, I was getting stressed, I was due to have cardiothoracic surgery and I was in quite a state, stressfulness and everything which wasn't helping. It's [CTS] making it more worse because I'm just literally, I don't know, I just panic at the slightest thing and I think that's what sets everything off again."

 Sarah

"It does get you depressed 'cause there's just no way out. It feels like it's never going to end, there's just no ending to it. And the thing that I keep thinking to myself is every week, which sounds a bit strange, every week you live, you're actually getting deeper in debt because that debt is mounting up. It isn't going to go...I can't make it go any lower. It goes up and up and up. So every week, every month it's worse and worse and worse and worse."

 Laura



"I'm having to rob Peter to pay Paul as they say. So don't get in arrears as afraid of getting moved out of my house. I go without food to pay my bills and debts that I have got in trying to keep my head above water. It is just one worry after another"

"It was forcing me to stay in an abusive relationship because I am unable to work through ill health and I am constantly worrying about how I will manage financially alone"

"Big impact on monthly shopping"

"As I pay my Council Tax contribution from my Carers payment, at least once every month this leaves us both in further hardship as that money is often used to pay utilities as well as food & petrol which is essential for taking my partner out due to his illnesses"

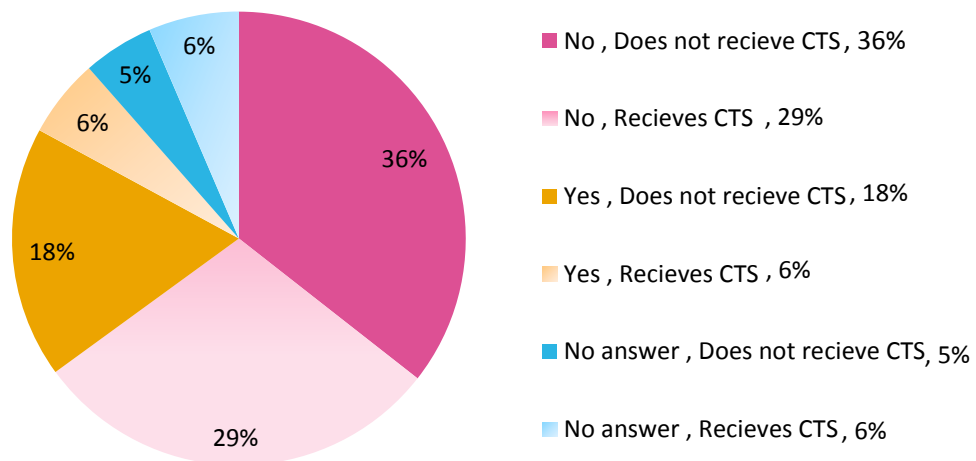


THE FAIRNESS OF PAYING

If the current requirement that all those of working age pay 30% of their Council Tax regardless of circumstances is not working and having a large impact on those now expected to pay, which this research suggests, we must ask instead what an alternative should look like.

One difficulty with this is CTS is complicated and therefore gauging what a scheme should look like through asking the public is challenging. This research found that 73.4% felt it was unfair to expect people to pay 30% of their Council Tax before they got support as is currently asked in York.

Do you think it is fair to ask everyone of working age to pay at least 30% towards their Council Tax?



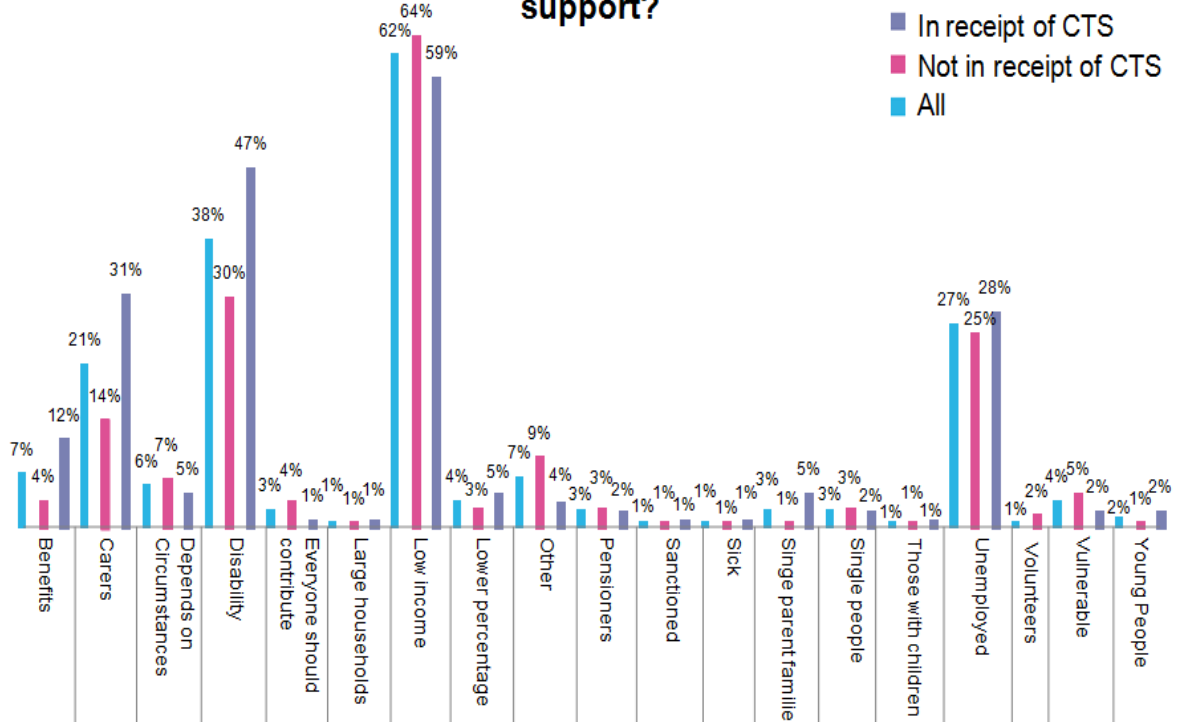
The idea of fairness was one frequently mentioned by interview participants who couldn't understand why the ability to pay had been ignored. Many felt that there were people in society who were more able to pay than the low income households who were being required to. Instead, some spoke of how it was illogical to require some to pay a tax using the benefits they were receiving.

"I think there's people who can afford to do it and then there's people who need that little bit of extra help when the time is right. You know and we should all be assessed as individuals and not as one big group because we're all different and we all need different things. So it's coming in on the one hand to try and help me with these and they're just taking it straight off me and this sort of thing so it seems daft really"

Fay



Who do you think should not pay Council Tax / needs more support?



Looking to the groups people felt should receive more support, there was a mixed response. The majority of people felt that it was those on a low income who should receive more support (61.8%). There were also suggestions for more support for those with disabilities (37.7%), the unemployed (26.7%) and carers (21.5%). This suggests that people favour a purely means tested scheme, like the current scheme, but it is the percentage that needs changing. This is contrary to the objective of protecting vulnerable groups promoted by national government and causes some questioning as to whether this is an appropriate target, particularly given that it is a means tested scheme with most likely to be deemed vulnerable. This suggests that people agree with the basis of the scheme itself. It is the percentage that makes people feel it is unfair and should be the focus of change.



Recommendation 4: Changes to Council Tax Support should focus on the percentage of support not on the scheme itself.

“They’re taking it out on us basically – you scroungers, you’re not having anything. It just makes you feel that tiny and that low with it. You just feel dreadful.”

Laura

“It’s actually quite cruel benefit in the sense that, yes, we used to give 100%, but now you’re only worthy of 70%”

Abby



EVERY PENNY COUNTS

Within the qualitative interviews participants were asked about alternatives. All spoke of how they felt the amount they were required to pay should be reduced. For many they felt they shouldn't be expected to pay. However, recognising that local authorities are struggling financially, they felt that even if it could be partially reduced this would provide huge benefits to them. Some went as far to say that even £1 a week would be a relief and would lessen their struggle.

One difficulty for many who are struggling to pay is that the court cannot claim a full years Council Tax liability as it is beyond the legal maximum for an attachment to benefits as to take any more would result in a person being left with an insufficient amount to live on. This means many are 'stacking' multiple year's worth of Council Tax arrears. If this person then goes back into work, it will be claimed back at a higher rate, reducing the incentive to work and reducing the benefits of working. One survey respondent described this well:

"I missed a payment (no real excuse besides I couldn't afford it) and they took me to court. Adding on charges of course. However since there already taking the maximum for the years before they can't take anymore and this debt simply gets tagged on to the end of the last one to be related when the first is cleared, clearly it won't have been cleared by the time next years council tax comes due. At which point they're already taking the maximum amount they can remove without me not having enough to live on so presumably I won't have enough spare (by their own calculations) to pay the next bill so, court, charges, added on to repayment plan and so on, in perpetuity."

It is clear that the current levels of Council Tax Support are insufficient and the remaining tax burden is causing hardship for many York residents. Therefore, the percentage required of Council Tax should be as low as possible. However, it is clear that any possible change that reduces the tax burden on the poorest in York would clearly help. To avoid the situation of multiple years worth of Council Tax debt being built up, with very little chance of repayment, the percentage should be at most 17%. This is calculated based on a Band B property and the maximum the courts could take in an attachment to benefits for a basic applicable amount. For those with increased personal allowances, such as those with a disability, this then reflects the additional costs they may face and takes into account the reduced prospect of increasing their income through finding work.



Recommendation 5: Council Tax Support in York should be changed so that those on the lowest income will have to pay no more than 17% towards their Council Tax.



"I'm on a really, really low, very tight budget, and I know it's only £15 but it is a lot of money to me."

"Lower it, just lower it, people who are on benefits lower it or people on low income, lower it."

"I'm robbing Peter to pay Paul."

"I know it's only a nominal amount but if you are getting the amount of benefit that I am getting, £70 a week doesn't go a long way, especially when you've got food, gas and electric and stuff like that. You tend not to notice small amount of money like, but if you watch what you do with your money and how bills and spend and stuff and stuff like that. You know what I mean. It's true every little helps. Especially when you haven't got a lot."

"Anything's better than nothing really."

"Even £20.00 is a lot of money to me. Until it ever really does happen we're all gonna be in the same boat, aren't we? Still in the same situation and desperate"

"Lower the amount, I'm glad to contribute but £26 per month is huge"



CONCLUSION

The introduction of Council Tax Support as a replacement for Council Tax Benefit was introduced in April 2013, affecting 1.45 million families across Britain, one of the widest reaching central Government Welfare Reforms. At the same time very few people were aware of this change and there is little information about the impact it has had.

In York, the struggle to pay Council Tax means that many have relied on other forms of loans and debts so they can pay their Council Tax, with many borrowing from family and friends. For those who have struggled to pay and got behind, many are now facing multiple years' worth of Council Tax debt that they cannot see how they will pay back.

The cost of paying their Council Tax means many are struggling to meet their basic needs such as food and heating. Instead, many are reliant on charitable support and help from their families and friends. The strength of assistance from family and friends has clearly aided people affected in their struggle to pay, but the result of this has been strained relationships and worry about asking for more help. People told us they feel humiliation from relying on handouts and borrowing to pay a tax that they feel both obliged to pay and live in fear of what would happen if they did not pay: the ultimate sanction of prison. The cost to health and well-being has been great. Participants have reported heightened stress, anxiety and depression.

The fairness of paying 30% of Council Tax regardless of income has also been questioned. The majority of those taking part in this research, both Council Tax Support recipients and non-Council Tax Support recipients, believe that it is unfair to ask all of working age to pay 30% of their Council Tax. Although there was some call for particular groups to be protected, on the whole it was felt that those on a low income are in need of more support.

For those struggling to pay and as a result getting behind on their Council Tax and into arrears, court action is taken. Last year half of working age CTS claimants in York were taken to court and issued a legal demand for payment, a Liability Order. Yet, the action taken for the Council to gather the debt, such as an attachment to benefit, is not enough to recoup a full years Council Tax liability as the current percentage within the Council Tax Support scheme leaves the Council Tax burden of the poorest too high. This leaves individuals with mounting debt and the Council facing a low prospect of collection.

It is clear that people are struggling to pay, there is a high cost in impact to paying and that people feel it is unfair to expect people to pay that level. Every penny of additional support to reduce the burden of Council Tax for the poorest would make a difference.



RECOMMENDATIONS



Recommendation 1: Council Tax Support should be widely promoted through a range of channels so that people fully understand the changes and what they are entitled to.



Recommendation 2: The debt collection process for those in receipt of Council Tax Support should include additional help before court action is taken.



Recommendation 3: Proactive action should be taken by the Council to help clear previous year's Council Tax debt for those on Council Tax Support.



Recommendation 4: Changes to Council Tax Support should focus on the percentage of support not on the scheme itself.

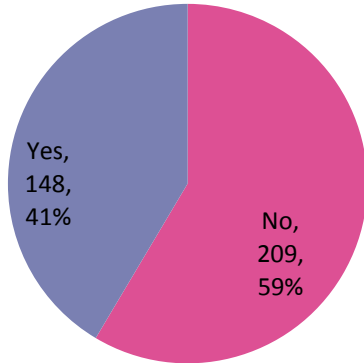


Recommendation 5: Council Tax Support in York should be changed so that those on the lowest income will have to pay no more than 17% towards their Council Tax.

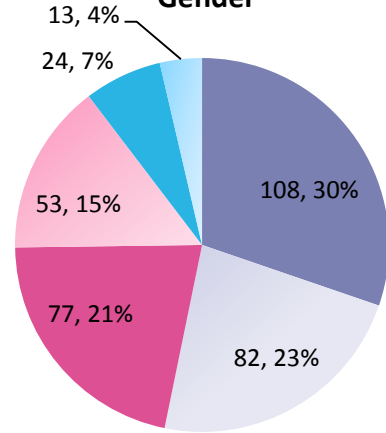


APPENDIX 1 – PROFILE OF SURVEY PARTICIPANTS

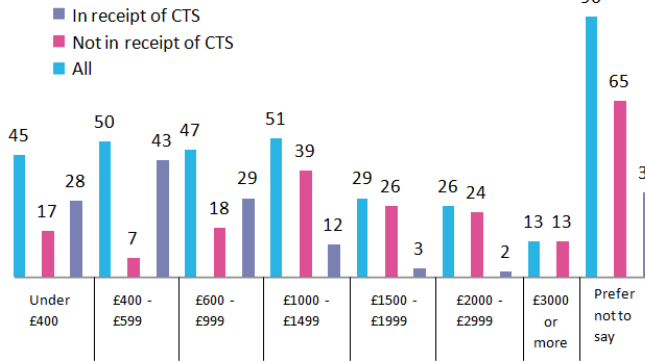
Do you receive Council Tax Support?



Gender

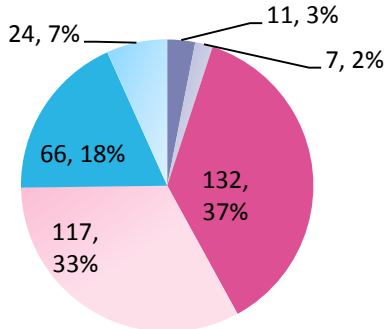


Monthly Household Income



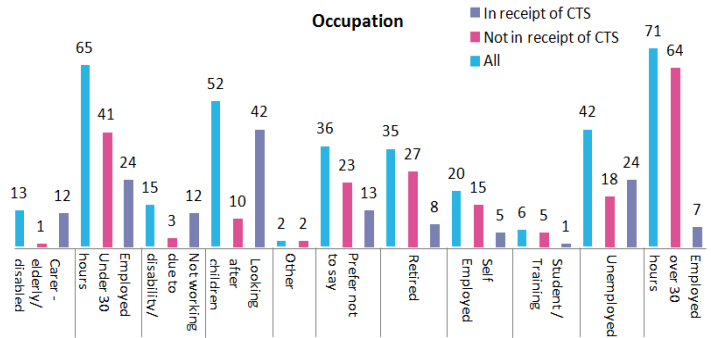
- Female , Does not receive CTS
- Female , Receives CTS
- Male , Does not receive CTS
- Male , Receives CTS
- Prefer not to say , Does not receive CTS
- Prefer not to say , Receives CTS

Disability/Long Term Health Condition

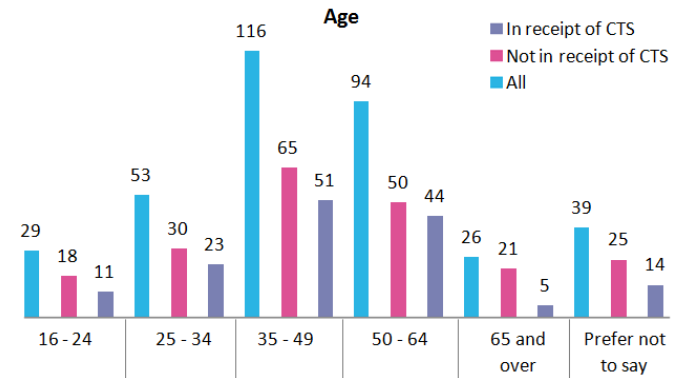


- Prefer not to say Does not receive CTS
- Prefer not to say Receives CTS
- Disabled / Long term health condition Does not receive CTS
- Disabled / Long term health condition Receives CTS
- Not disabled / No long term health condition Does not receive CTS
- Not disabled / No long term health condition Receives CTS

Occupation

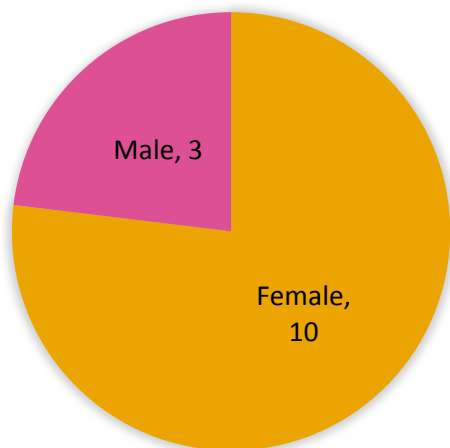


Age

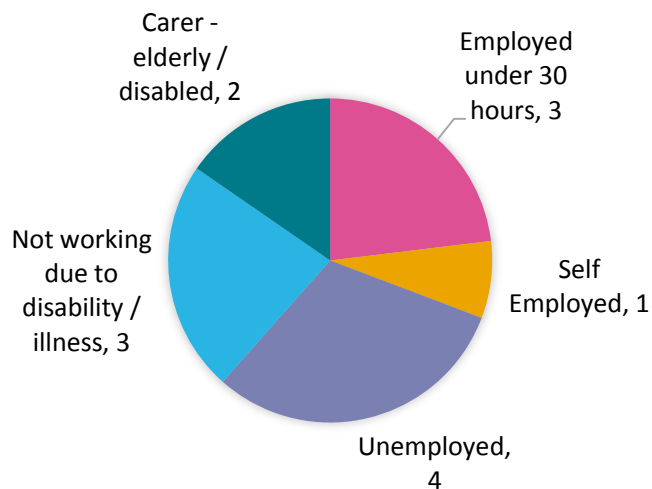


APPENDIX 2 – PROFILE OF INTERVIEW PARTICIPANTS

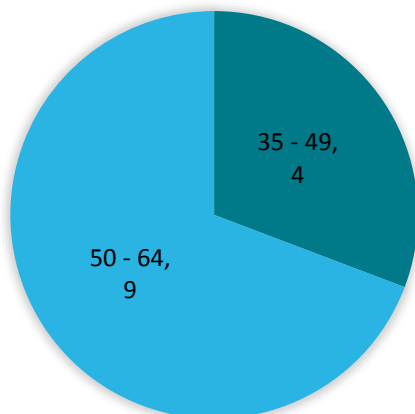
Gender



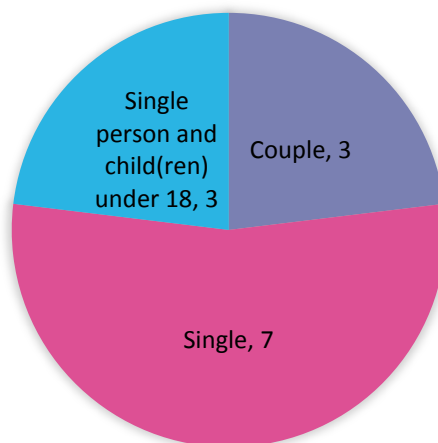
Occupation



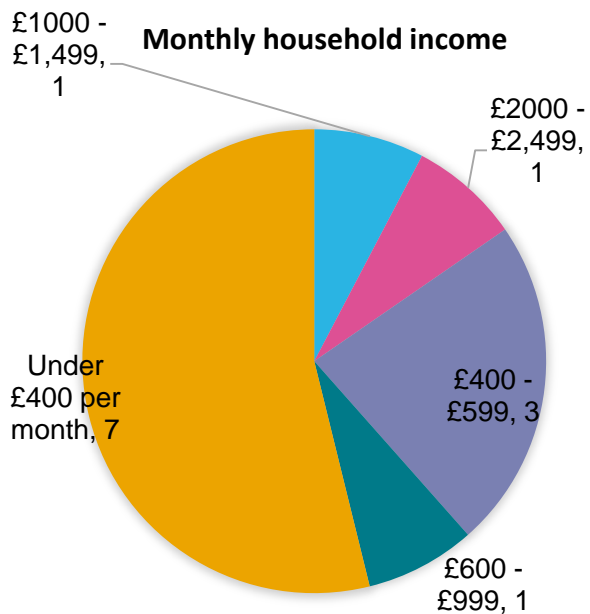
Age



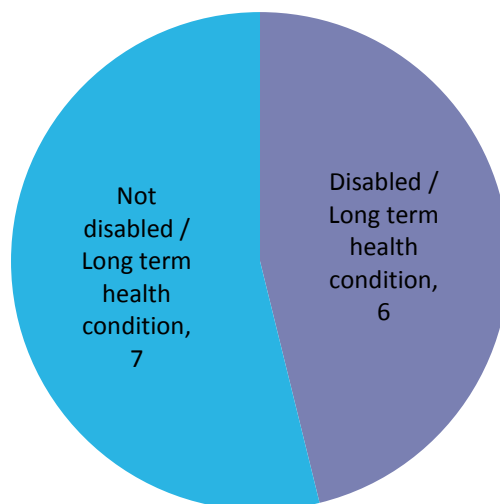
Household type



Monthly household income



Disability / Long term health condition



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