

## Appendix 2



# 2016

## Council Tax Reduction Scheme Consultation



**Contents**

Summary Results .....2

Methodology .....3

Scheme 1A: .....4

Scheme 1B: .....6

Scheme 2A: .....8

Scheme 2B: .....10

Scheme 3: .....12

Schemes Rating .....14

**Scheme 1 A** .....14

**Scheme 1B** .....16

**Scheme 2A** .....18

**Scheme 2B** .....20

**Scheme 3** .....22

Should the council continue to fund and operate the Council Tax Reduction Scheme as we do now? .....24

Addition 1 .....26

Addition 2 .....28

Addition 3 .....30

Addition 4 .....32

Addition 5 .....34

Additional Elements Ranking .....36

**Addition 1** .....37

**Addition 2** .....39

**Addition 3** .....41

**Addition 4** .....43

**Addition 5:** .....45

Other Options .....47

    Increase the level of council tax to fund the Council Tax Reduction Scheme .....47

    Find savings from cutting other council services.....49

    Use the council's reserves to delay savings .....51

    Other Options Preferences .....53

Survey Demographics .....59

## Summary Results

Summary	% Agreeing	Rating
<b>Schemes</b>		
Scheme 1A Reducing the maximum level of support for working age applicants to 80%	43%	3.0
Scheme 1B Reducing the maximum level of support for working age applicants to 80% for non-vulnerable working age applicants	48%	3.5
Scheme 2A Maximum support reduced by 20% for all working age applicants	36%	2.8
Scheme 2B Maximum support reduced by 20% for all working age households for non-vulnerable working age applicants	45%	3.2
Scheme 3 Introduce an income banded scheme in line with Universal Credit	39%	2.7
<b>Additions</b>		
Addition 1 Reducing backdating to one month	67%	3.3
Addition 2 Reducing the period for which a person can be absent from Great Britain and still receive Council Tax Reduction up to four weeks.	73%	3.5
Addition 3 To remove the "Work Related Activity" and or "Family Element" part of the calculation of Council Tax Reduction	50%	2.3
Addition 4 To limit the number of dependent children within the calculation for Council Tax Reduction to a maximum of two	65%	3.0
Addition 5 To introduce a scheme, in addition to Council Tax Reduction, to help applicants suffering exceptional hardship	63%	3.0
<b>Other Options</b>		
Increase the level of council tax to fund the Council Tax Reduction Scheme	68%	1.7
Find savings from cutting other council services	34%	2.2
Use the council's reserves to delay savings	22%	2.1
Continue to fund and operate the Council Tax Reduction Scheme as we do now	40%	

## Methodology

Tower Hamlets undertook a consultation on its proposed changes to Council Tax Reduction between 14<sup>th</sup> October and 2<sup>nd</sup> December 2016.

The survey was carried out online, with a direct letter to all households in the borough and was promoted on the Council's website, social media and in the local newspaper.

The survey was open to all Tower Hamlet residents aged 18 years and over.

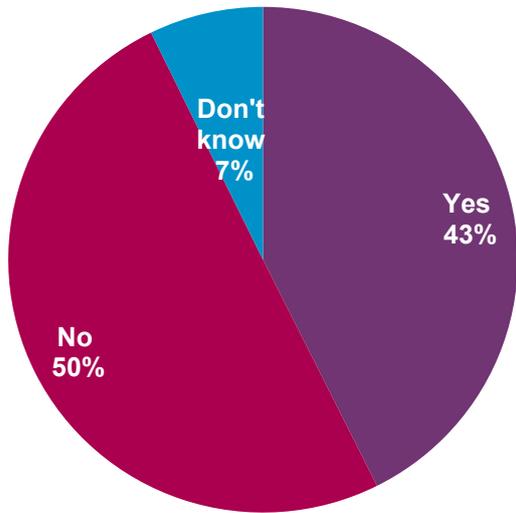
A total of 2092 people responded to the questionnaire, Please note not every respondent answered every question therefore the total number of respondents refers to the number of respondents for the question being discussed not to the survey overall.

This provides the results with a 95% confidence level and a 2.1% error rate. This means that if we run to the survey again, 95 times out of 100 the results would be within +/- 2.1% of the original survey results.

Groups that should be treated with caution due to under representation are:

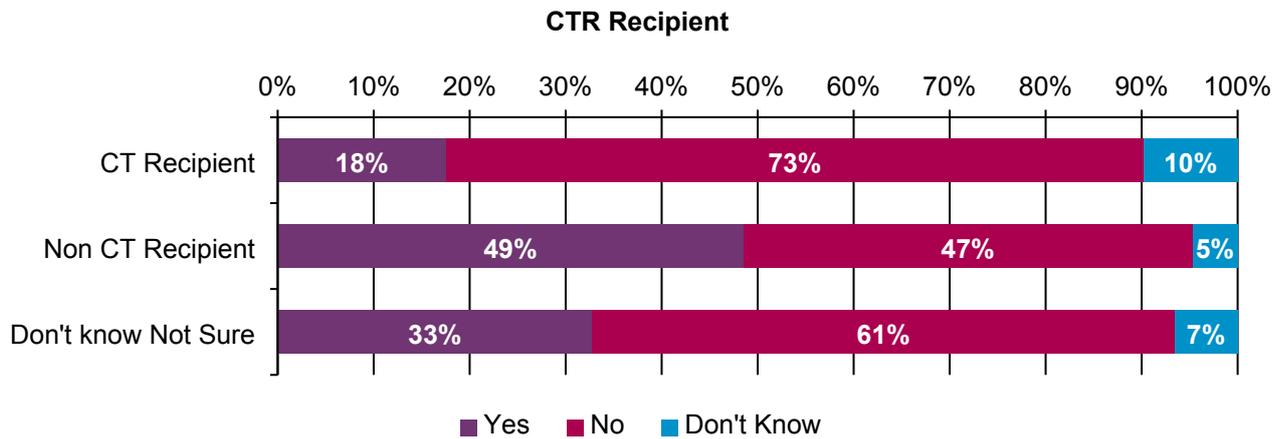
- 18 to 24 years
- 75 years and over
- Black/African/Caribbean/Black British

## Scheme 1A: Reducing the maximum level of support for working age applicants to 80%.

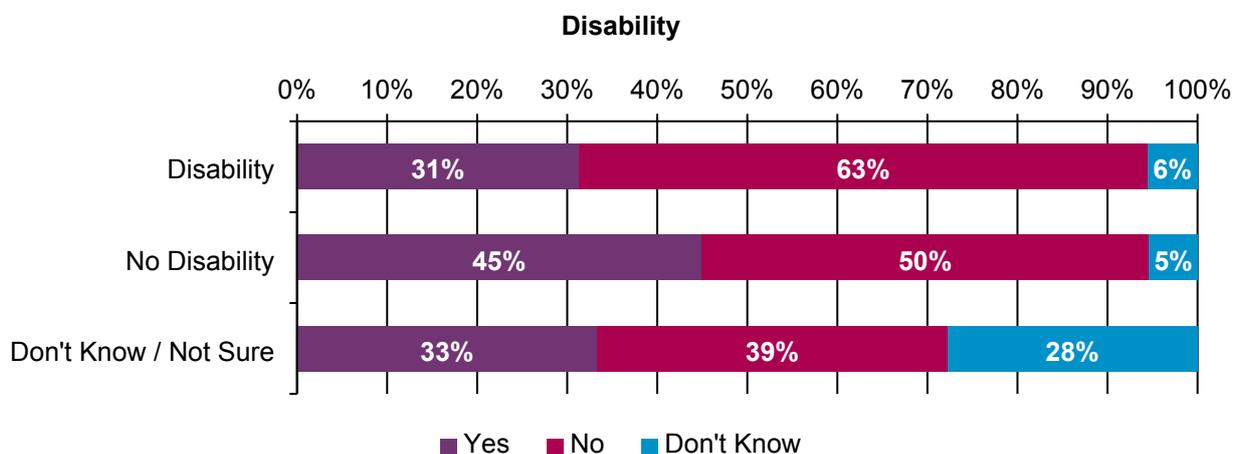


Overall 43% of respondents to the survey are in favour of Scheme 1A - reducing the maximum level of support for working age applicants to 80%. Half of respondents were not in favour of this scheme

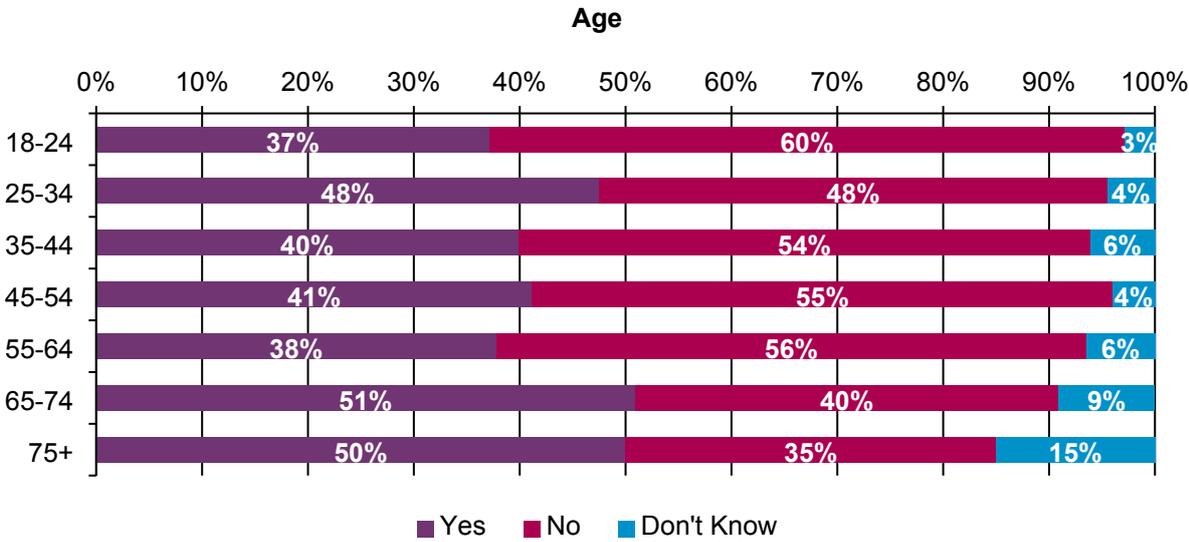
Nearly three quarters of respondents in receipt of Council Tax Reduction are opposed to this option, the largest opposition of any group; there is a 31% difference in the level of support for this scheme between this group and those who do not receive Council Tax Reduction.



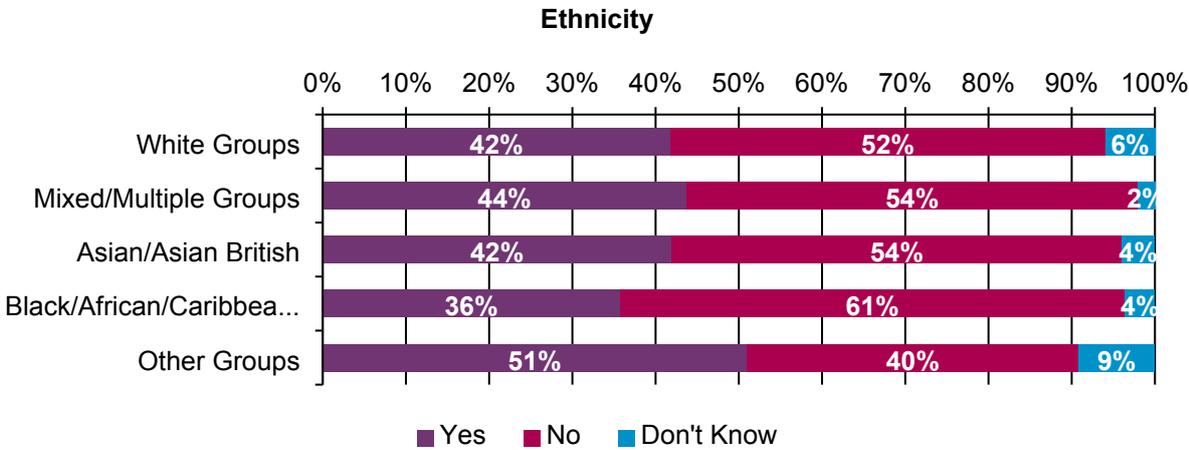
Respondents with a disability were more inclined to disagree with this option than those without a disability. There was a 14% difference in the proportion of those with a disability supporting this scheme compared with those without a disability. It should be noted however that those without a disability had no strong opinion.



There is a 15% difference between the age group most in favour and least in favour of this option. The 18-24 age group have the least support for this option and the 60-74 and 75+ age group is most inclined to support it. However with the exception of the 18-24 age group it should be noted there is overall no strong opinion.



There is very little difference in response by ethnicity. Those that defined their ethnic origin as 'other' were the only group that supported this option and had the greatest level of support out of all the groupings. There was less than a 10% difference in agreement between all other ethnic types.

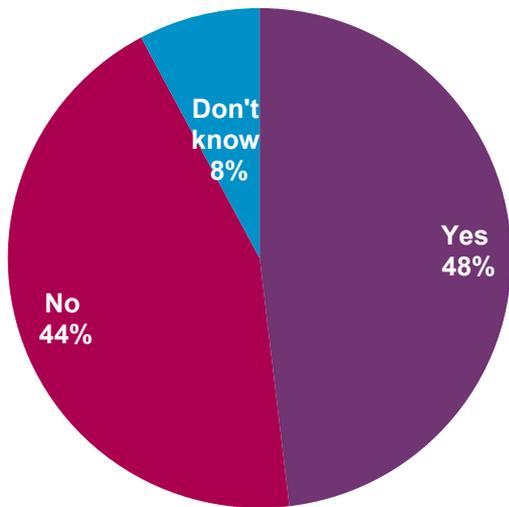


A majority of the comments for this option express concern for vulnerable people whom they felt hadn't been considered and were at risk of hardship if this option was implemented. A lot of comments also expressed support for this option. The key reason was that it seems to be fair and a sense that all parts of the community should fund services they use.

Some respondents didn't feel able to securely agree or disagree with the option, key reasons included:

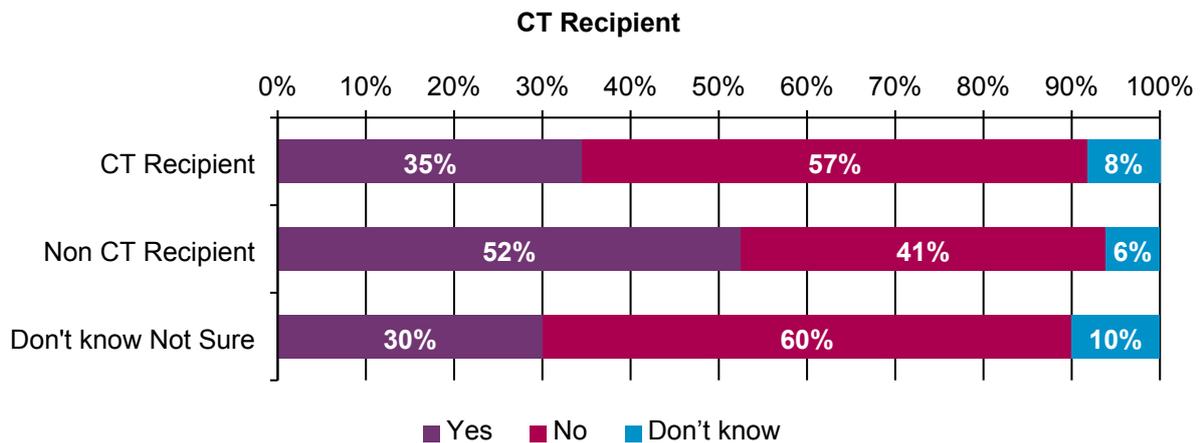
- They felt they hadn't been provided with enough information to determine the impact.
- They didn't understand the terminology: who are vulnerable people and who are working people
- Unclear on how this could affect the self employed

## Scheme 1B: Reducing the maximum level of support for working age applicants to 80% for non-vulnerable working age applicants.

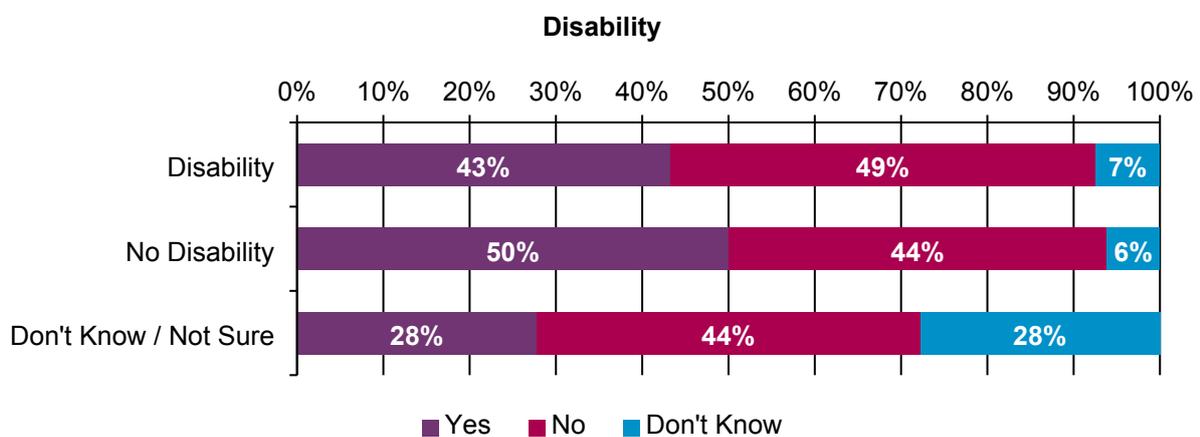


48% of respondents to the survey are in favour of Scheme 1B - reducing the maximum level of support for working age applicants to 80% for non-vulnerable working age applicants.

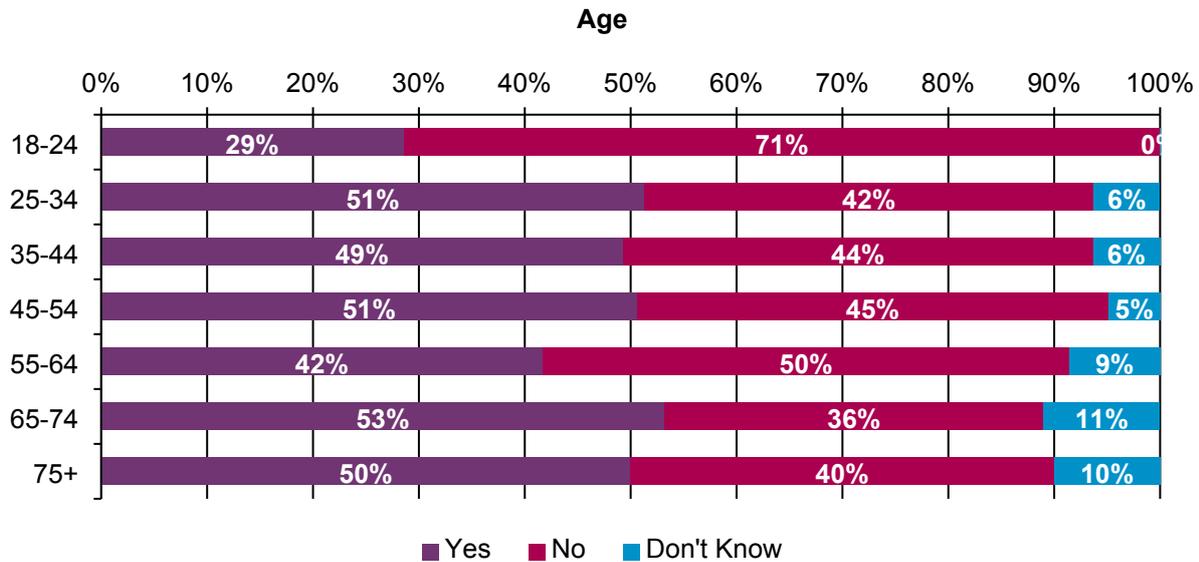
Respondents receiving Council Tax Reduction were less likely to support this option than those not in receipt of Council Tax Reduction. There is a 17% difference between this group and those who do not receive Council Tax Reduction.



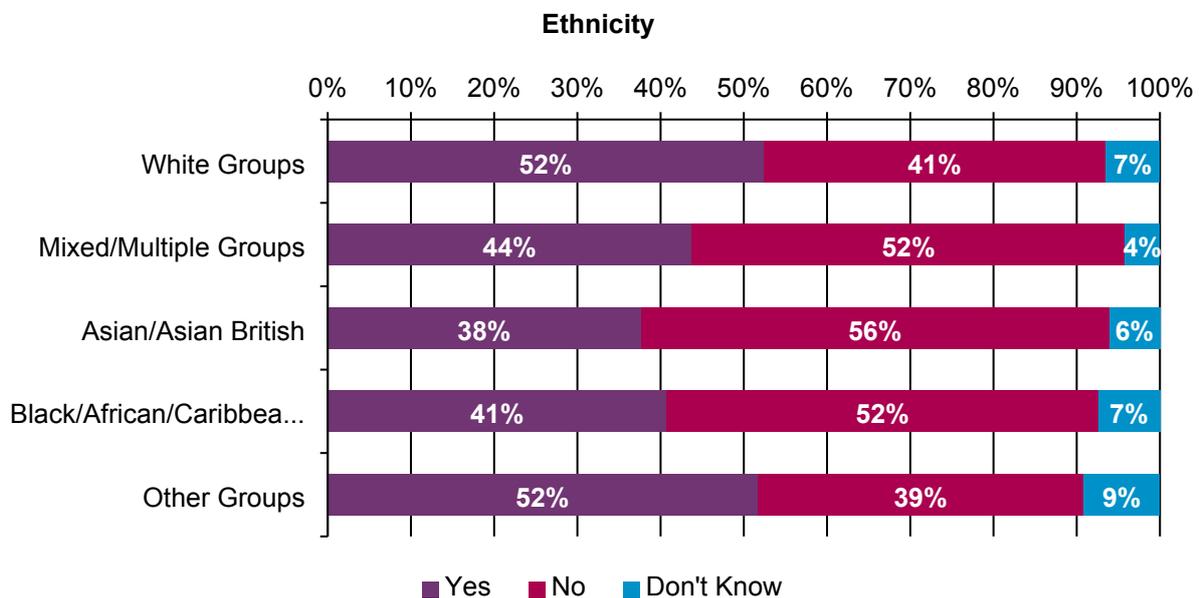
There is a slight difference in views between those respondents with a disability and those without. 43% of respondents with a disability would support this option compared to 50% of those without a disability – 7% difference. Levels of respondents not in favour of this option are broadly consistent across the three groups in this category.



All groups except 18-24 and the 55-64 age groups support this option. The 18-24 year group are the least likely to support this option out of all age groups. However due to a low response rate from 18 to 24 year olds these results should be treated with caution.



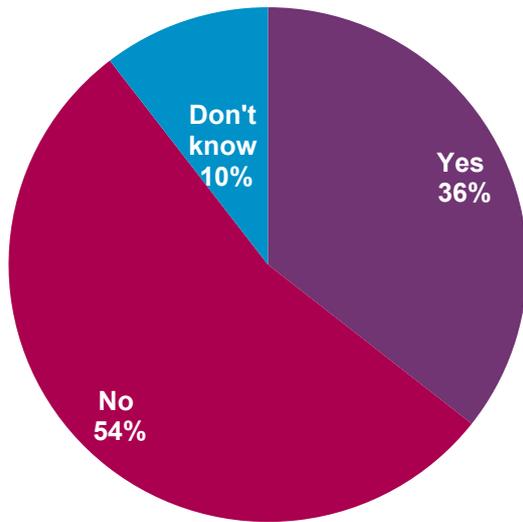
Respondents that describe their ethnicity as 'White' or 'Other' are the only ethnic groups that support this option; 'Asian/Asian British' are least likely to support this scheme. Overall there is a 14% difference between the ethnic group with the greatest level of support for this scheme and the one with the lowest level of support for this scheme.



Many of the comments express concern for low income families who they consider will be more unduly affected by these changes

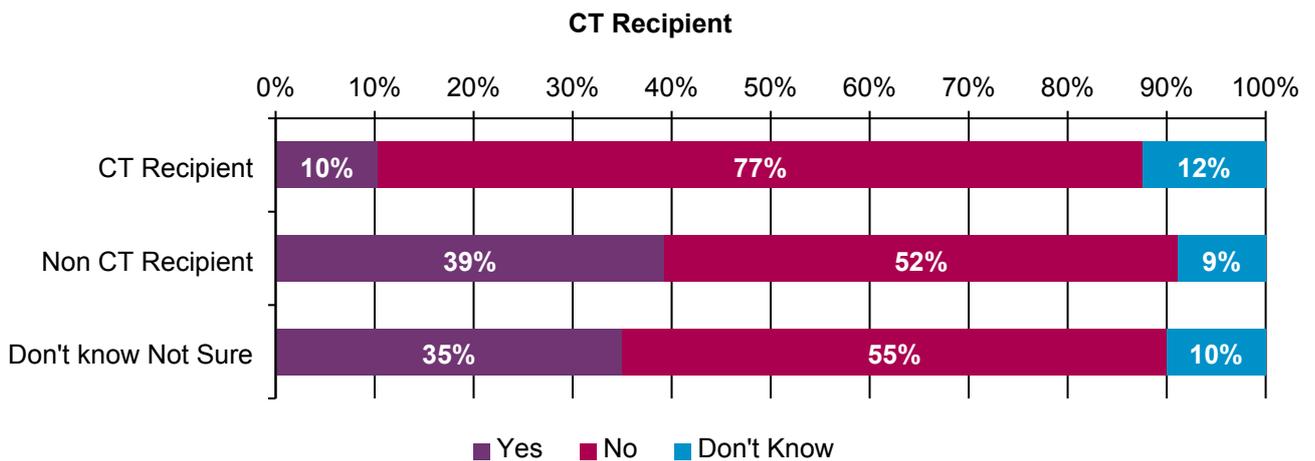
There was a sense from respondents that this would be an easy scheme to administer for the Council. Others expressed that they felt this was a very fair, simple option and that it protected the vulnerable better than option 1A.

## Scheme 2A: Maximum support reduced by 20% for all working age households.

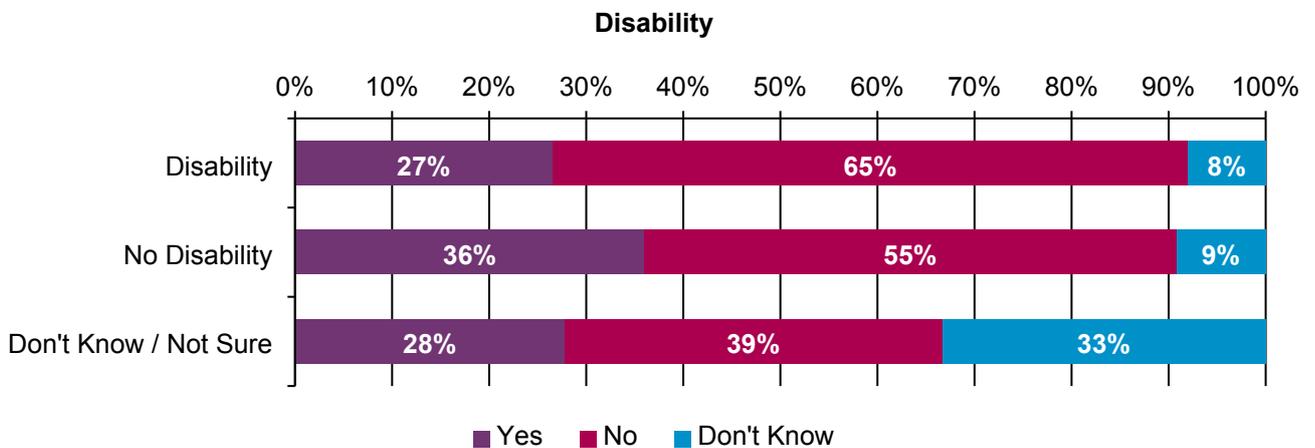


The majority of respondents to the survey are not in favour of Scheme 2A - Maximum support reduced by 20% for all working age households. In addition one in ten respondents were unsure about this scheme.

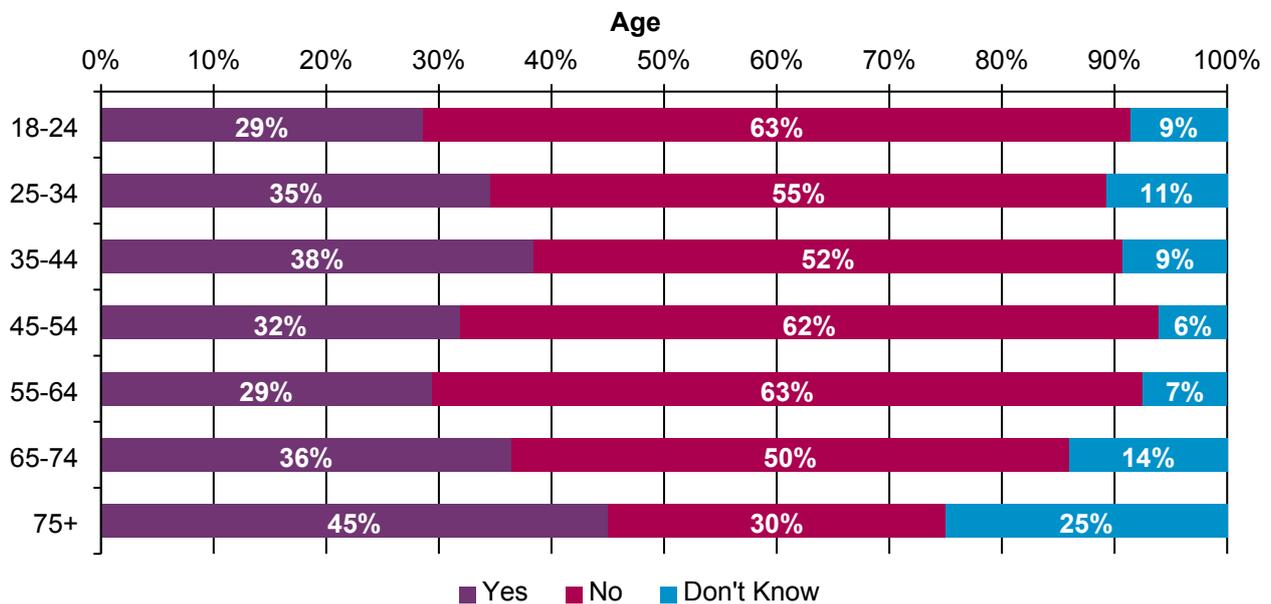
Respondents receiving Council Tax Reduction were not in favour of the scheme with 77% saying no. There is a 29% difference in the level of support between this group and those who do not receive Council Tax Reduction.



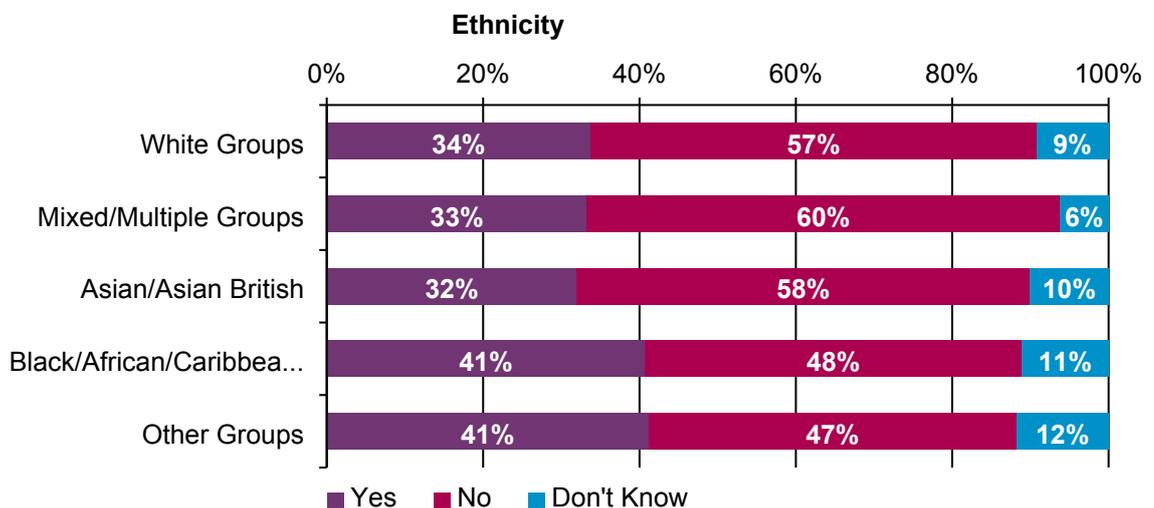
Respondents with a disability were more likely to disagree with this scheme than respondents without a disability. However the majority of respondents in each group did not support it.



Most respondents across age groups except for the 75+ age group were against this scheme. The 75+ age group had the highest level of support for this option at 45%. The 18 to 24 years and 55 to 64 years groups had the lowest levels of support for scheme 2A at 29%. This equates to a 16% difference between these groups.



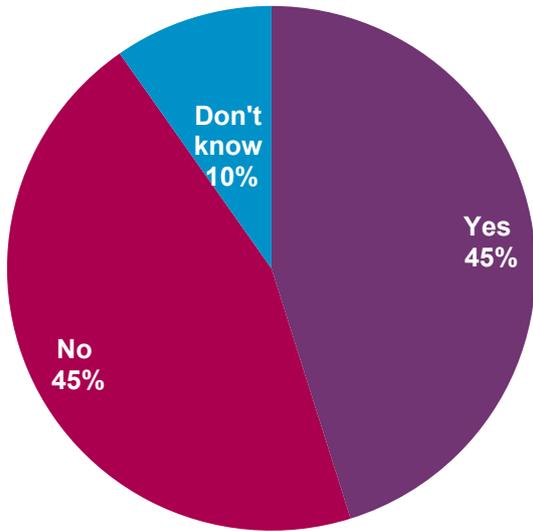
None of the ethnic groups were in favour of scheme 2A. Those from Asian/Asian British background were least likely to support it and Black/African/ Caribbean/Black British and other ethnicity were most likely to support it. However there was only a 9% difference in the level of agreement between the group with the greatest proportion in favour and the group with the lowest proportion in favour.



The majority of comments expressed deep concern for vulnerable households who they felt were not being considered in this scheme. They felt that if this was implemented support for the vulnerable should be considered.

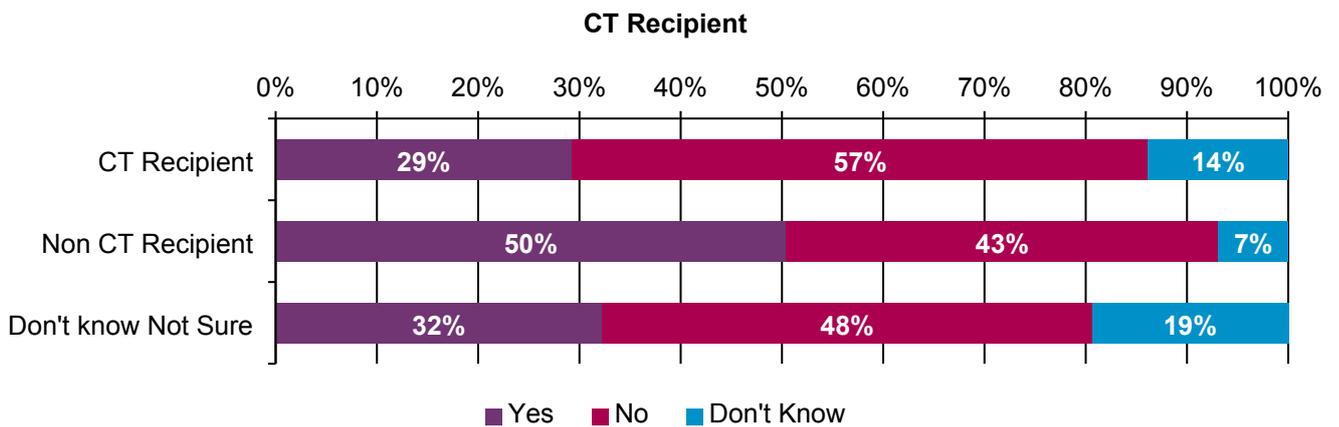
There was a sense from some respondents that this scheme didn't go far enough and that the Council should be stronger in their reductions.

**Scheme 2B: Maximum support reduced by 20% for all working age households for non-vulnerable working age applications.**

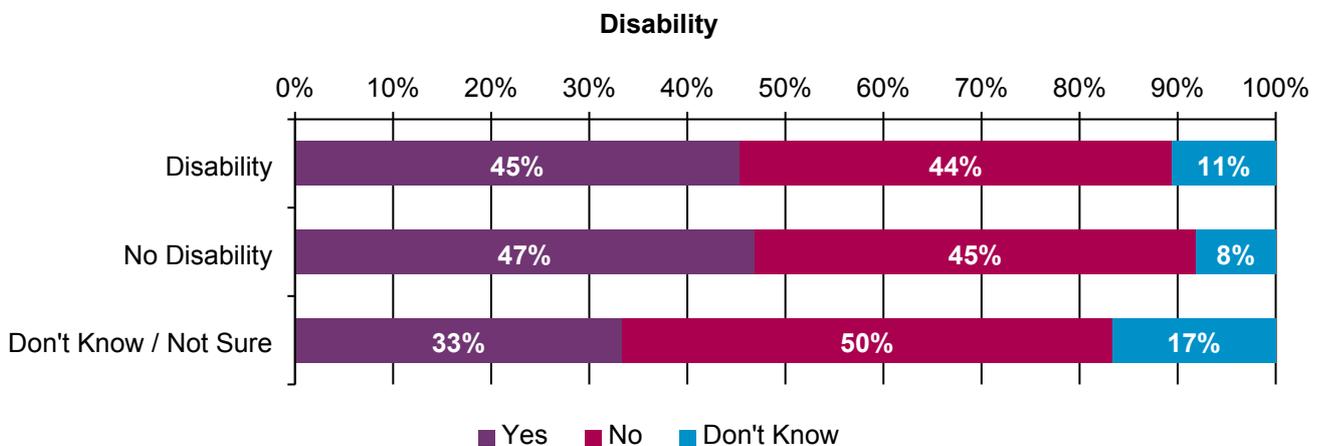


Support for Scheme 2B - Maximum support reduced by 20% for all working age households for non-vulnerable households is split with 45% in favour and 45% against.

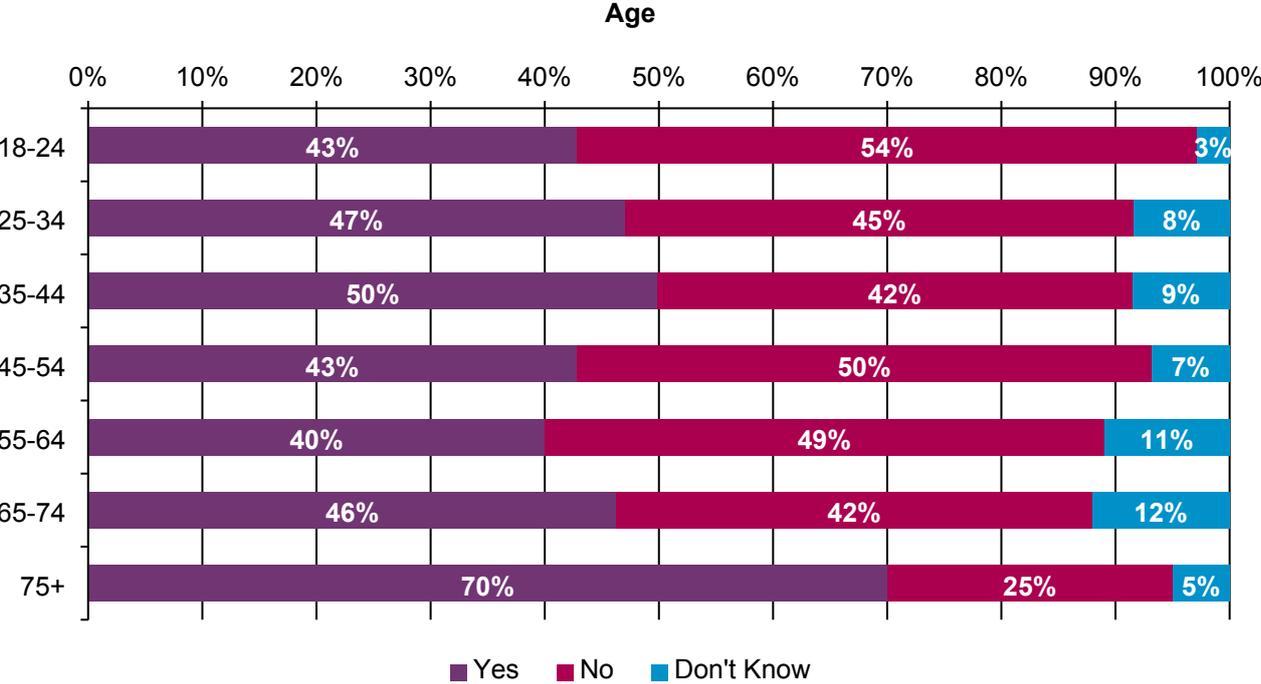
More than half of respondents receiving Council Tax Reduction disagreed with this scheme at 57% compared to those not receiving Council Tax Reduction at 43%.



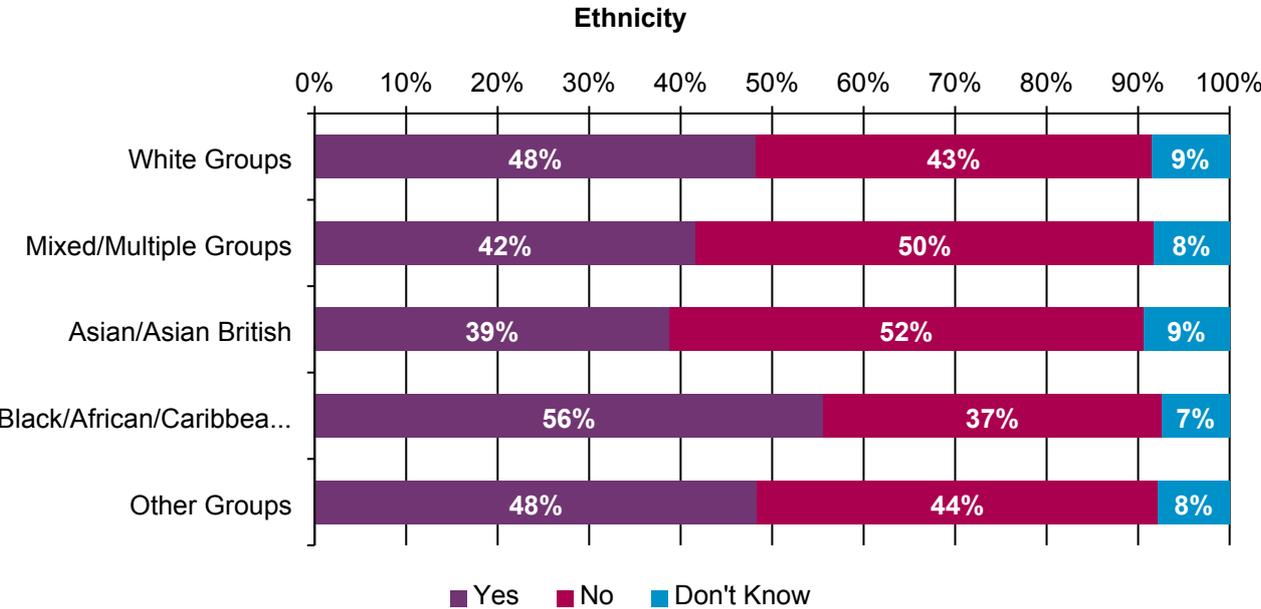
There is very little difference in the views of those respondents with a disability and those without a disability, with a maximum variance of 3% between these groups.



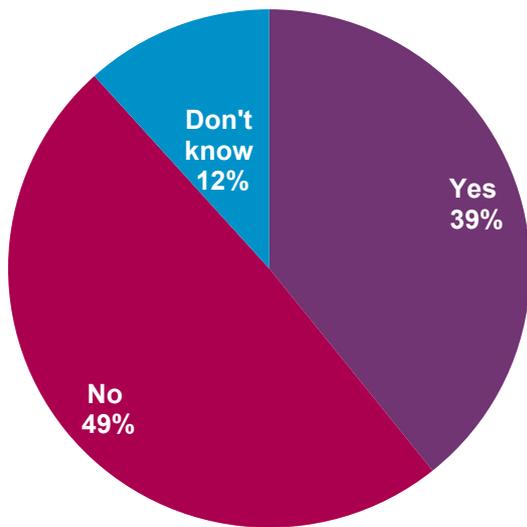
There was very little difference in the level of support between the different age groupings; the only outlier was the 75+ age group with 70% of respondents supporting this scheme. Although due to low response rates from this age group these results should be treated with caution.



Those from Asian/Asian British backgrounds were least likely to support this option and Black/African/ Caribbean/Black British were most likely to support it.



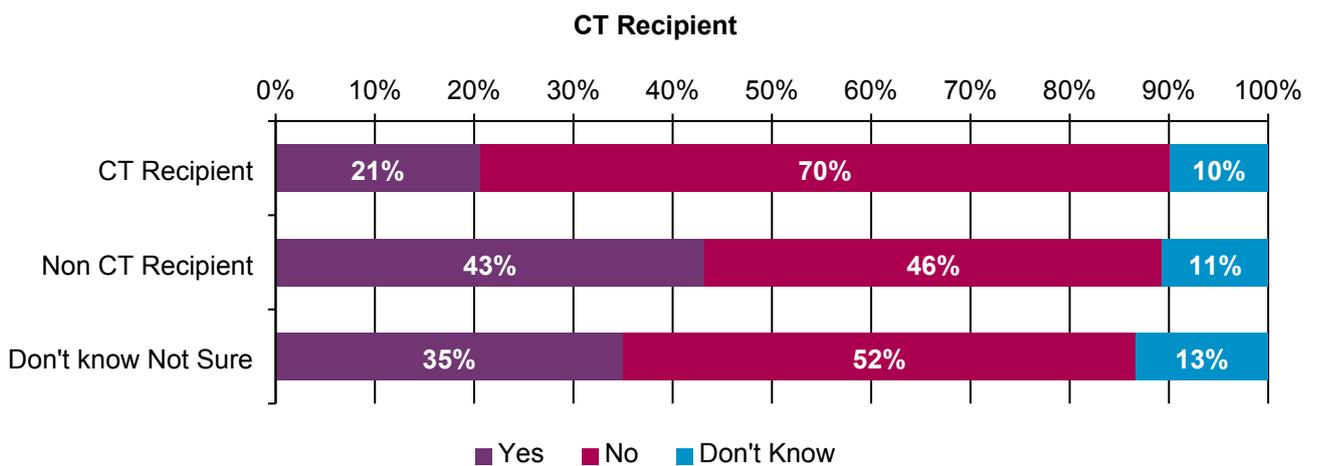
### Scheme 3: Introduce an income banded scheme in line with Universal Credit



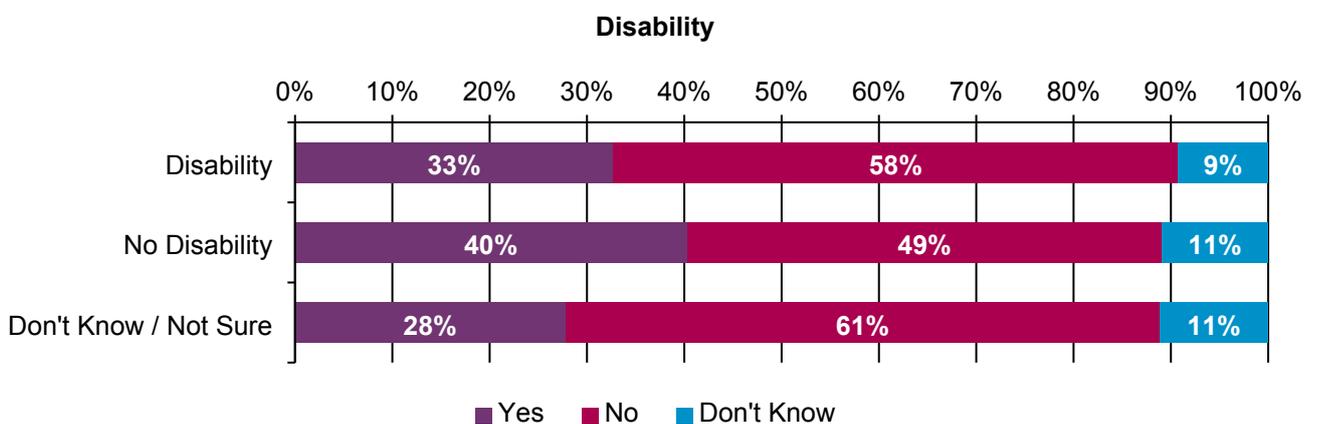
39% of respondents were in favour of Scheme 3 - Introduce an income banded scheme in line with Universal Credit.

It should be noted that this option had a greater proportion of Don't knows across all grouping types.

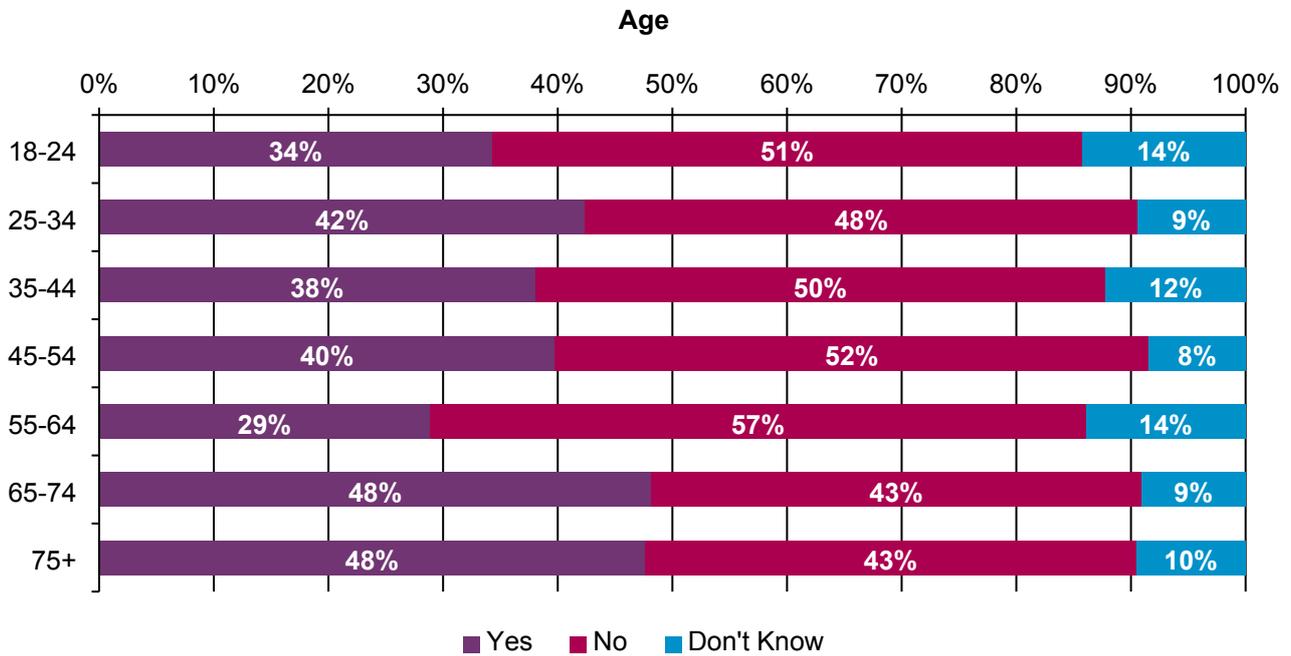
Respondents receiving Council Tax Reduction were not in support of scheme 3 and had the highest level of opposition of all groupings at 70%. Those that don't receive Council Tax Reduction also have a large proportion in opposition but a significantly lower proportion, than those in receipt of Council Tax Reduction.



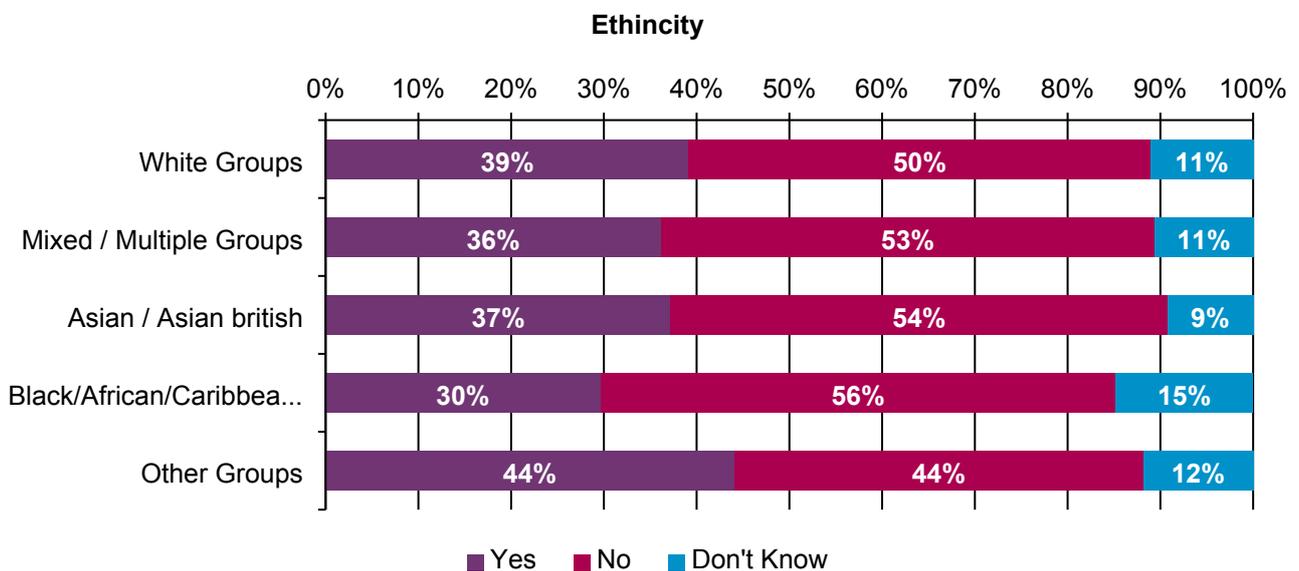
Respondents with a disability and those without a disability are both more likely to oppose this option. There is a 9% difference in the proportions responding no between these two groups.



The 65-74 and 75+ were the only age groups to support this option. All other age groups were opposed to scheme 3. The 55-64 age groupings had the strongest opposition with only 29% support.



All ethnic groups oppose this scheme, with the exception of respondents in 'other ethnic groups' which was split with 44% in favour and 44% opposed.



There was a sense from respondents that this scheme seems costly and time consuming to introduce and would be complicated to understand.

Those in favour felt that the means testing element of it; ensures that the right people benefit, though some were concerned that this could lead to manipulations of the system.

A majority of respondents were still concerned at the impact this option would have on vulnerable people.

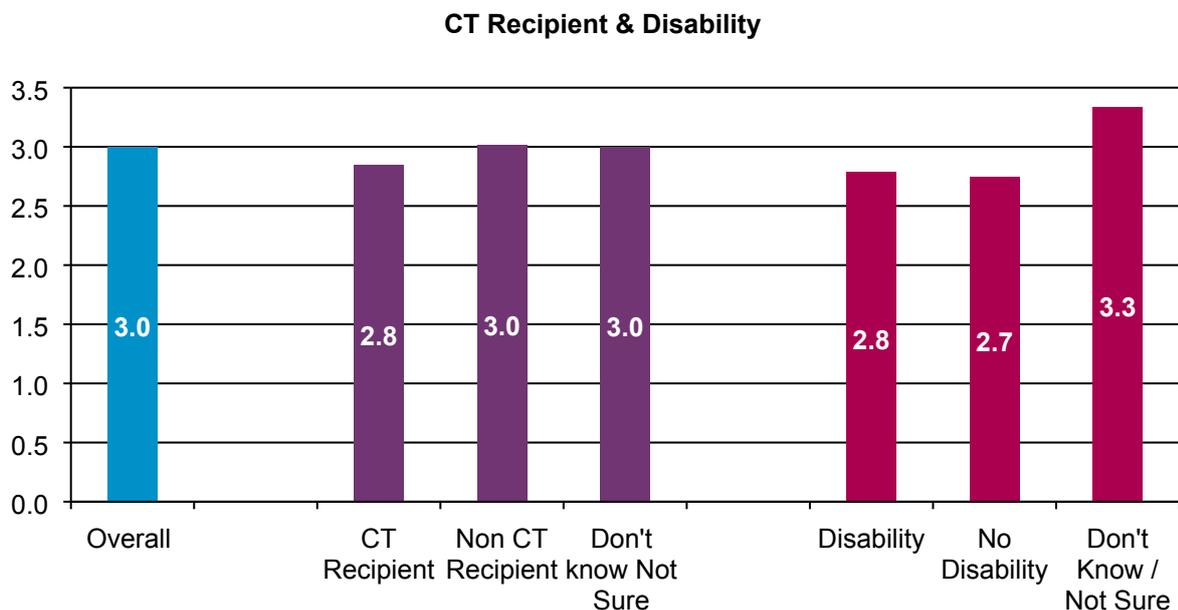
## Schemes Rating



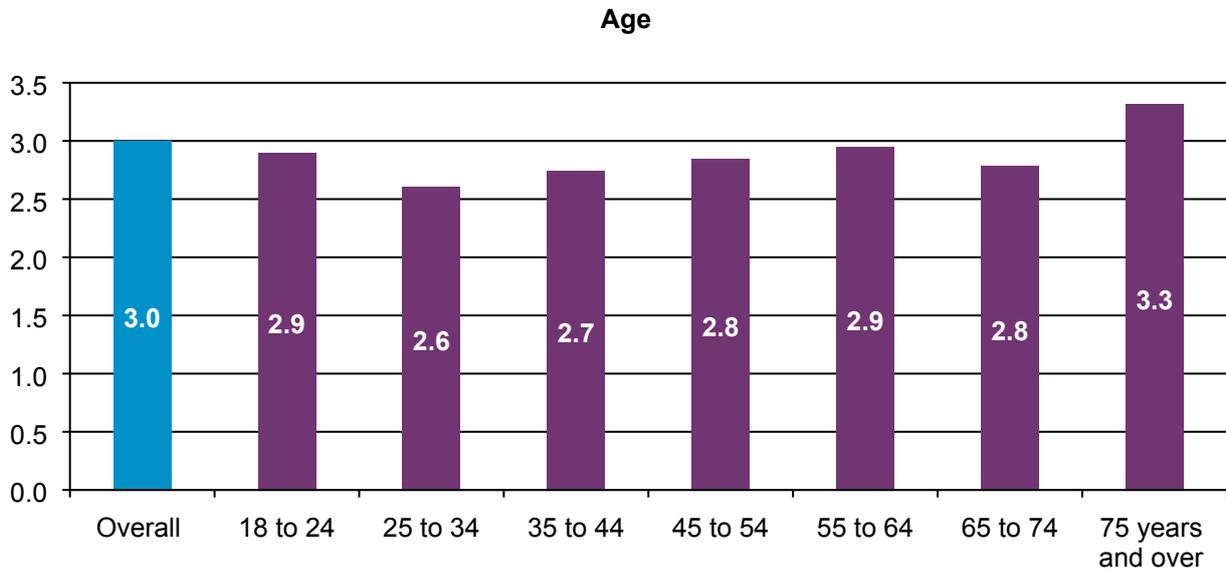
As part of the survey residents were asked to place the schemes in order of preference. A higher score indicates a higher priority. The graph above shows that Scheme 1B was the highest rated scheme with a score of 3.5. This aligned with the previous questions on agreement with the proposed schemes as Scheme 1B had the greatest overall proportion agreeing at 48%.

While Scheme 3 has the lowest rating at 2.7 it was not the option that received the lowest amount of support with 39% of respondents agreeing. Scheme 2A received the lowest level of support with 36% however when ranked it is fourth rather than fifth.

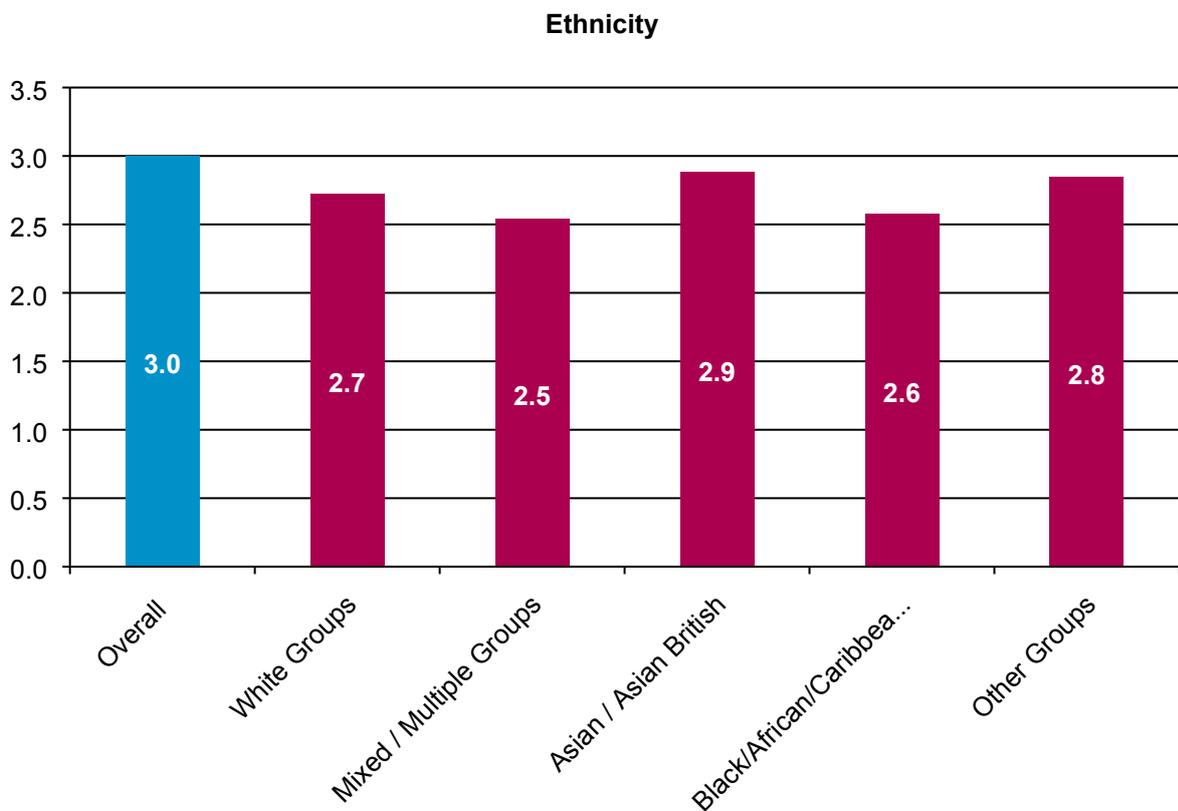
## Scheme 1 A



The results for those not in receipt of Council Tax Reduction are consistent with the overall result. Respondents receiving Council Tax Reduction rated this scheme lower however there is little difference in average rating between respondents with a disability and those without.



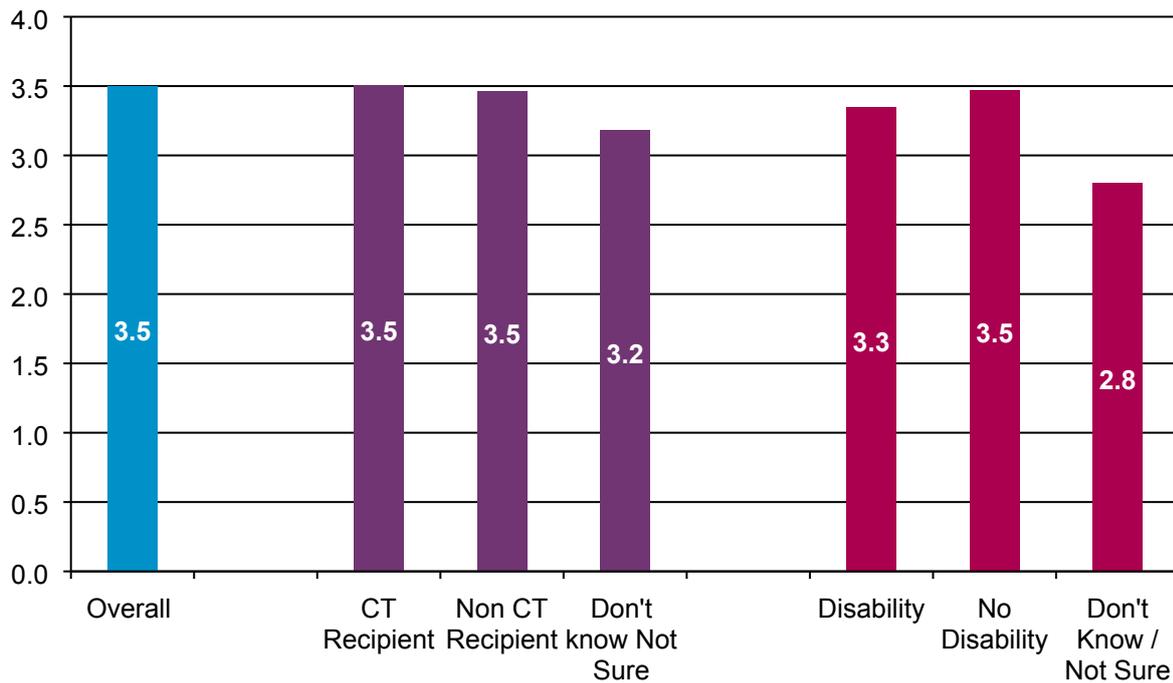
With the exception of the 75 years and over group all of the age groups had lower average ratings than the overall result. The 25 to 34 years group have the lowest average rating for Scheme 1A.



Respondents from Asian/ British Asian groups had the highest ranking with 2.9 and Mixed/Multiple groups had the lowest at 2.5. For Scheme 1A all ethnicities had an average rating lower than the overall result.

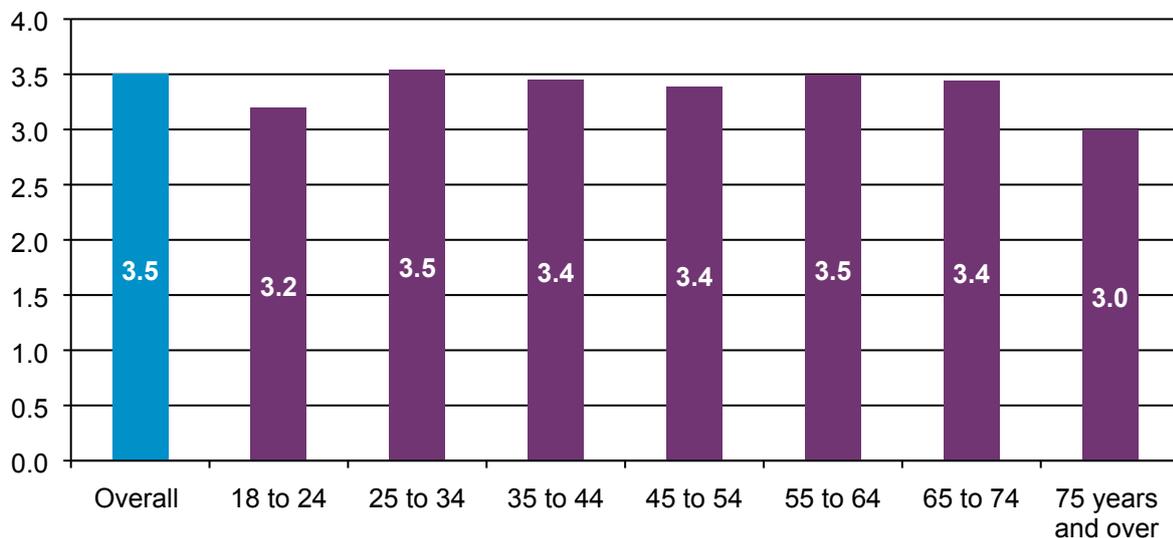
**Scheme 1B**

**CT Recipient & Disability**



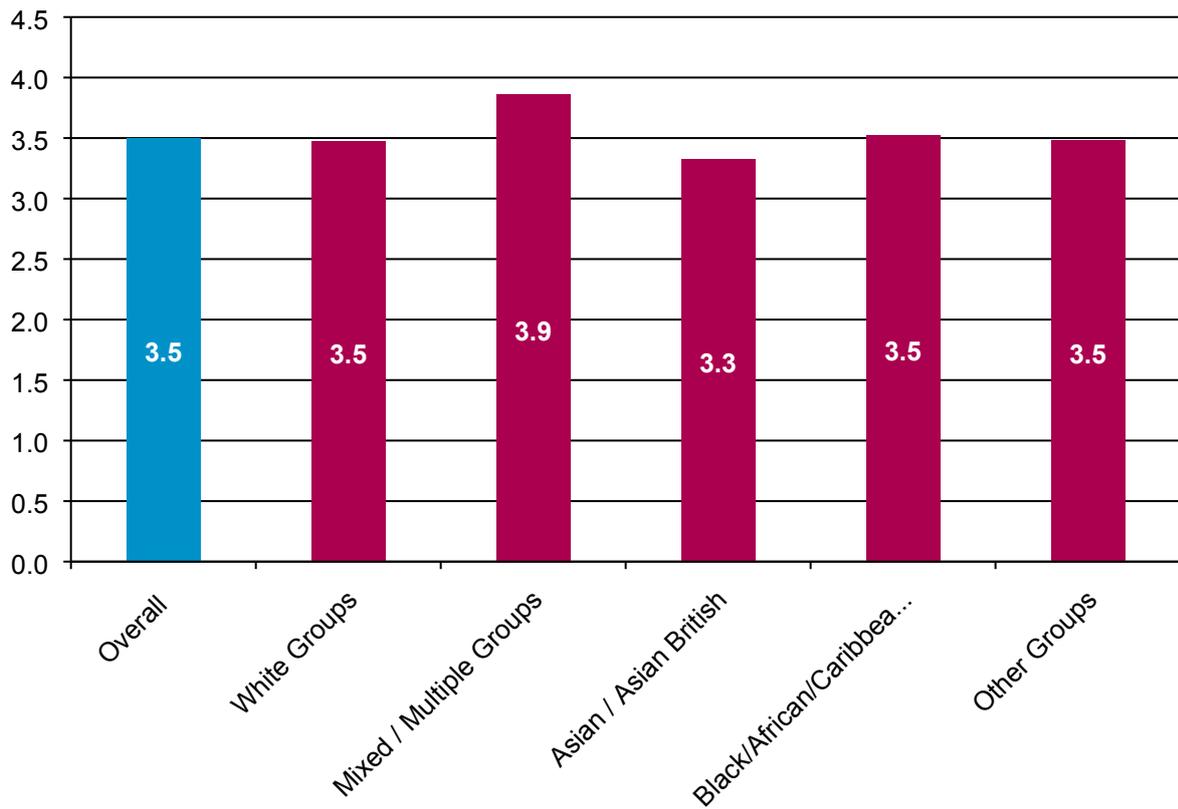
The results for both those not in receipt of Council Tax Reduction and those receiving Council Tax Reduction are consistent with the overall result. The results for those without a disability are also in line with the overall result.

**Age**



With the exception of the 18 to 24 year olds and the 75 years and over groups the average rating for the remaining age groups is consistent with the overall result. It should be noted that there was a low response rate from the 18 to 24 years and the 75 years and over groups and therefore results from these groups should be treated with caution.

### Ethnicity

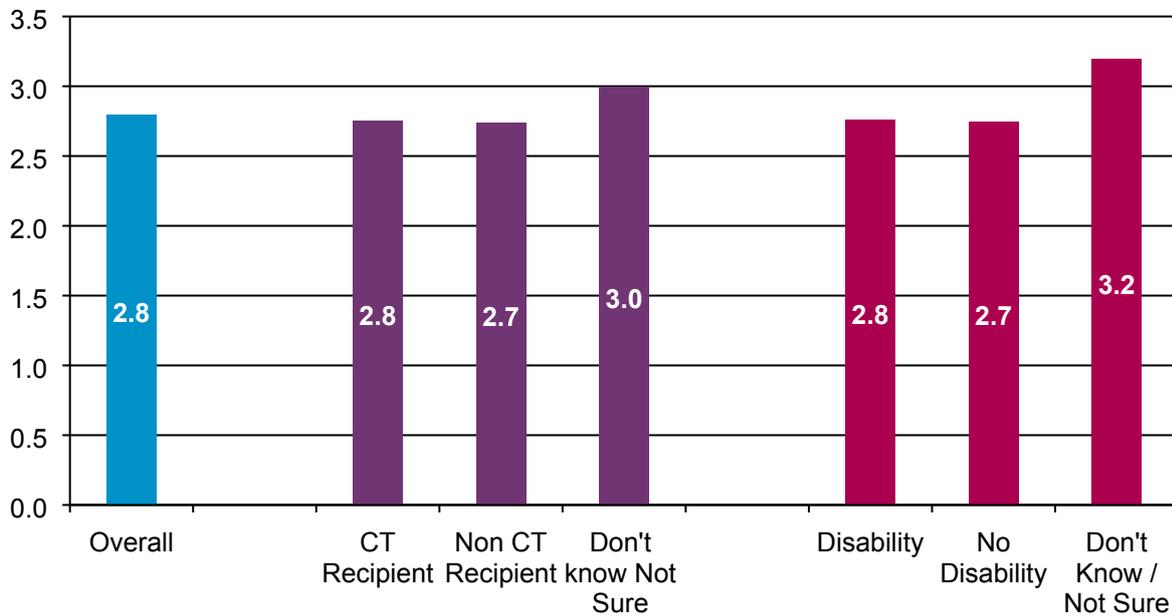


Respondents from Mixed/Multiple groups had the highest rating with 3.9 and Asian / Asian British group had the lowest at 3.3. With the exception of the Asian /Asian British group the results for the remaining ethnicities are consistent or have a greater rating than the overall result.

**Scheme 2A**

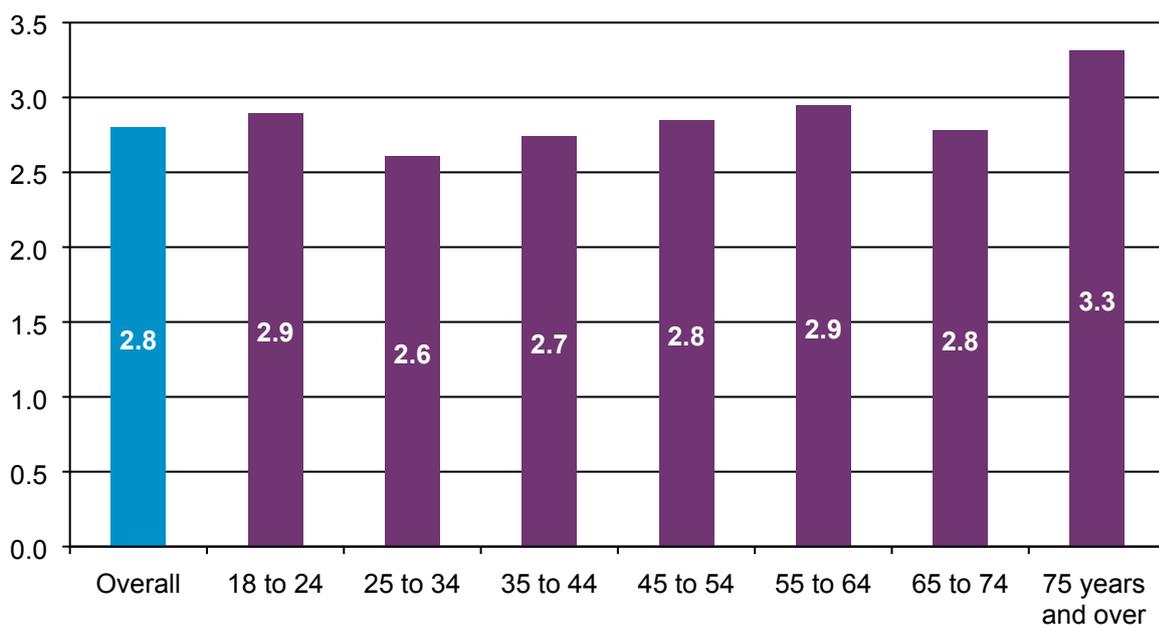
The results for Council Tax Reduction recipients and those with disabilities are consistent with the overall results. This scheme received a higher rating from respondents who responded Don't know / not Sure for both groupings.

**CT Recipient & Disability**

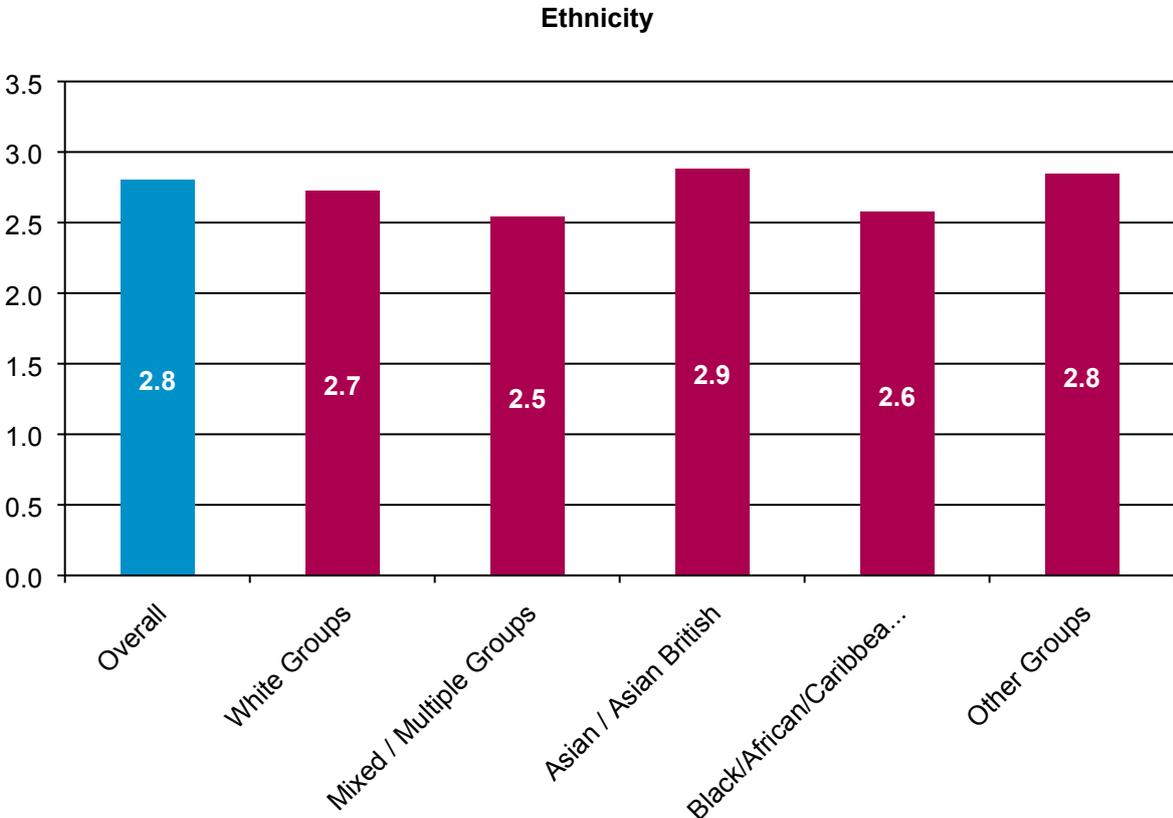


Two age groups had average ratings lower than the overall result, 25 to 34 years and 35 to 44 years. The 75 years and over group had the greatest average rating at 3.3 however due to a low response from this group these results should be treated with care.

**Age**



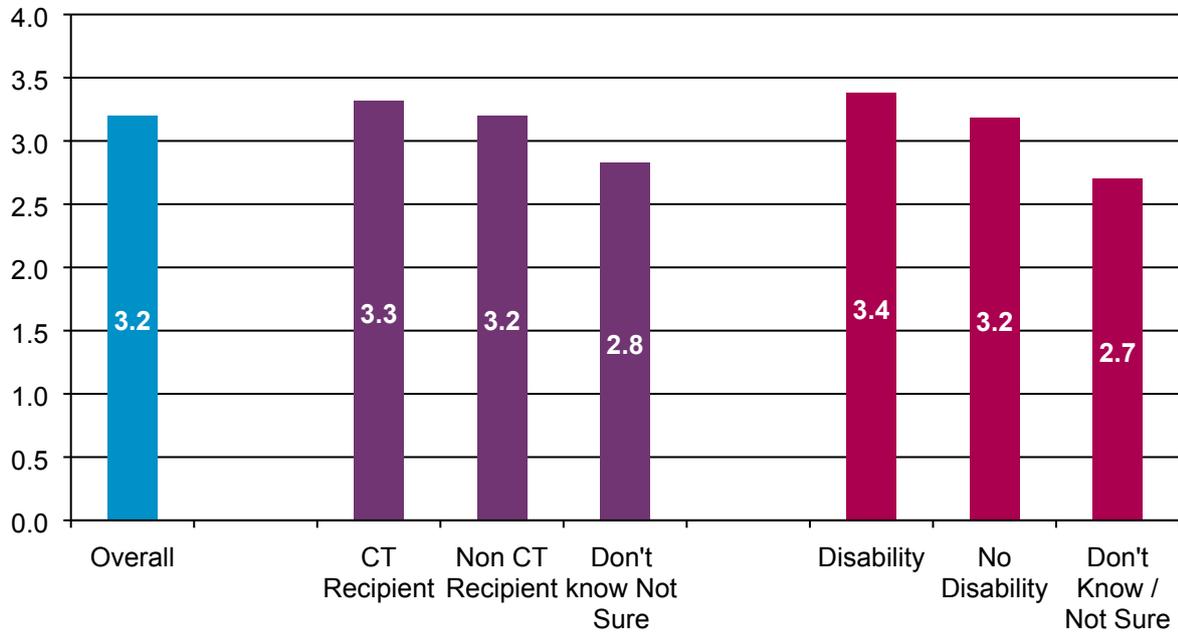
Respondents from Mixed/Multiple groups had the lowest rating with 2.5 and Asian / Asian British group had the highest at 2.9. With the exception of these two groups the results for the remaining ethnicities are broadly consistent albeit with an equal or lower average rating than the overall result.



### Scheme 2B

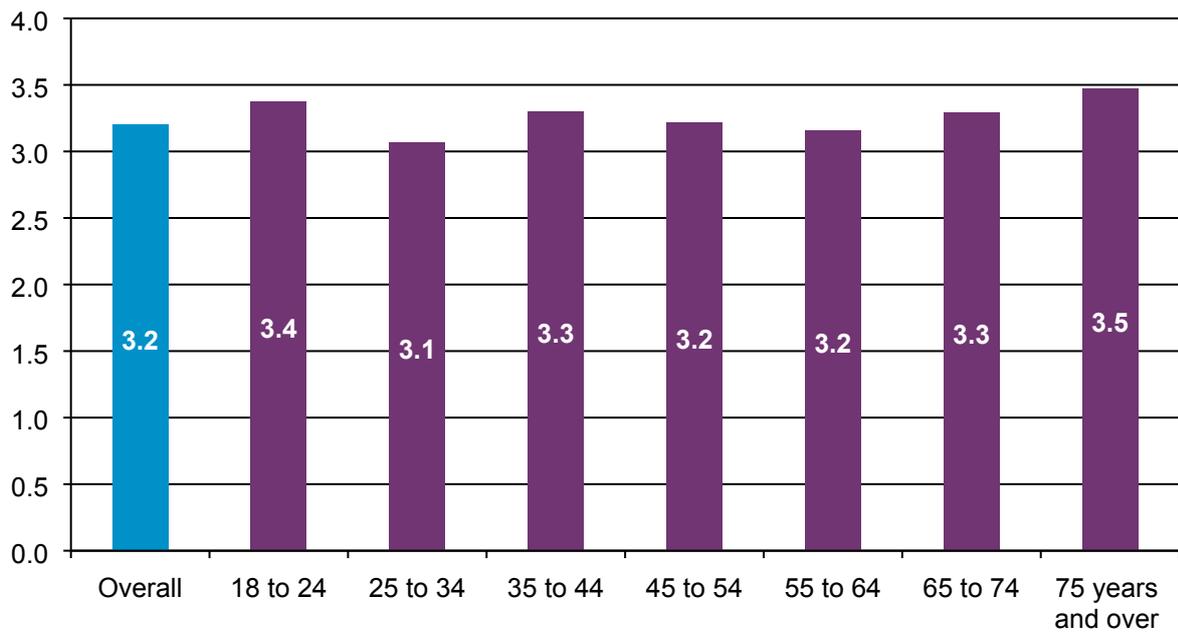
The result for respondents not receiving Council Tax Reduction and those without a disability are consistent with the overall result. Respondents with disabilities and those in receipt of Council Tax Reduction have higher average rating than the overall result.

**CT Recipient & Disability**

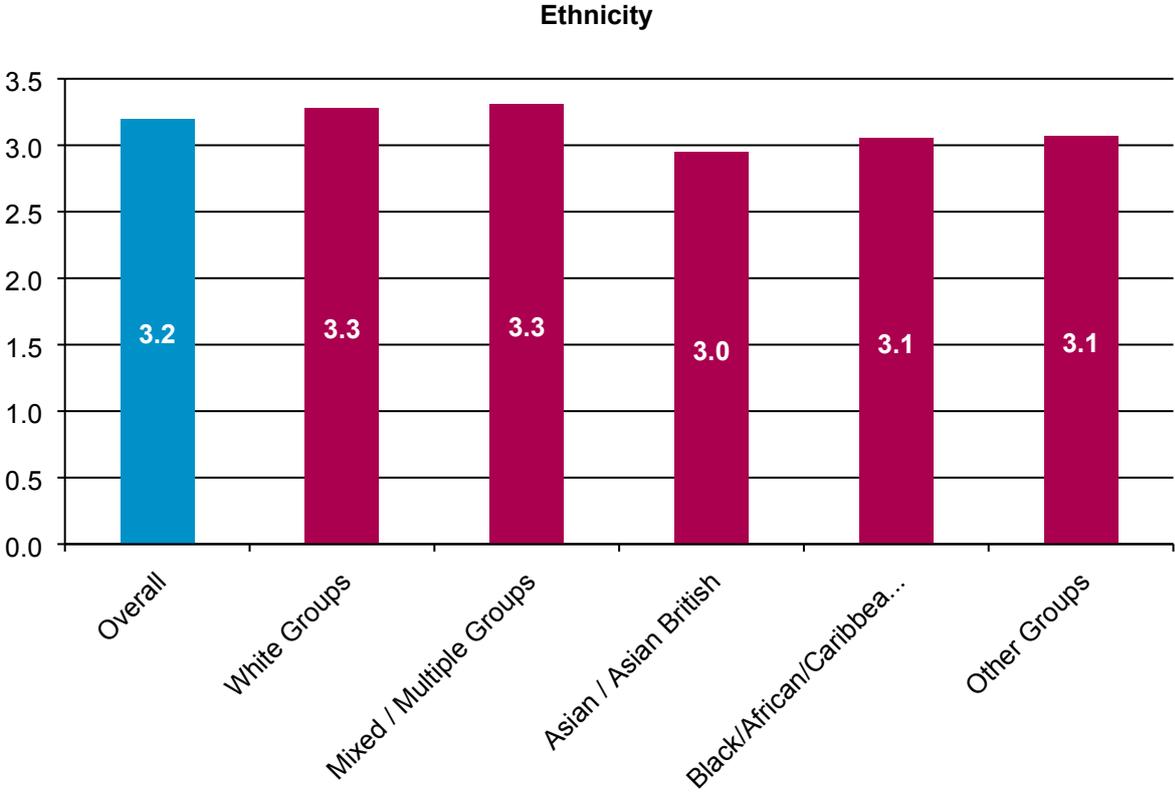


With the exception of the 25 to 34 years groups all other age groupings are in line with the overall result or have rated this scheme higher.

**Age**

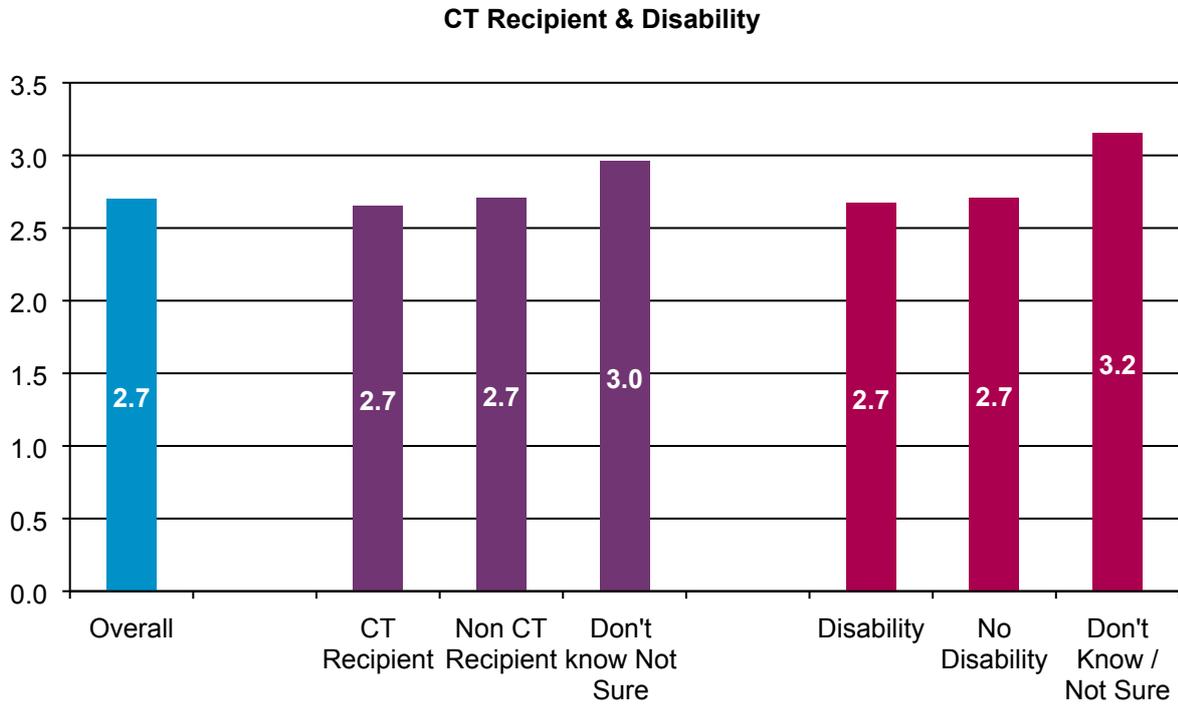


Responses from White groups and Mixed / Multiple groups are marginally higher than the overall rating while the average rating for the remaining ethnic groups is lower than the overall result. All are broadly consistent with the overall result.

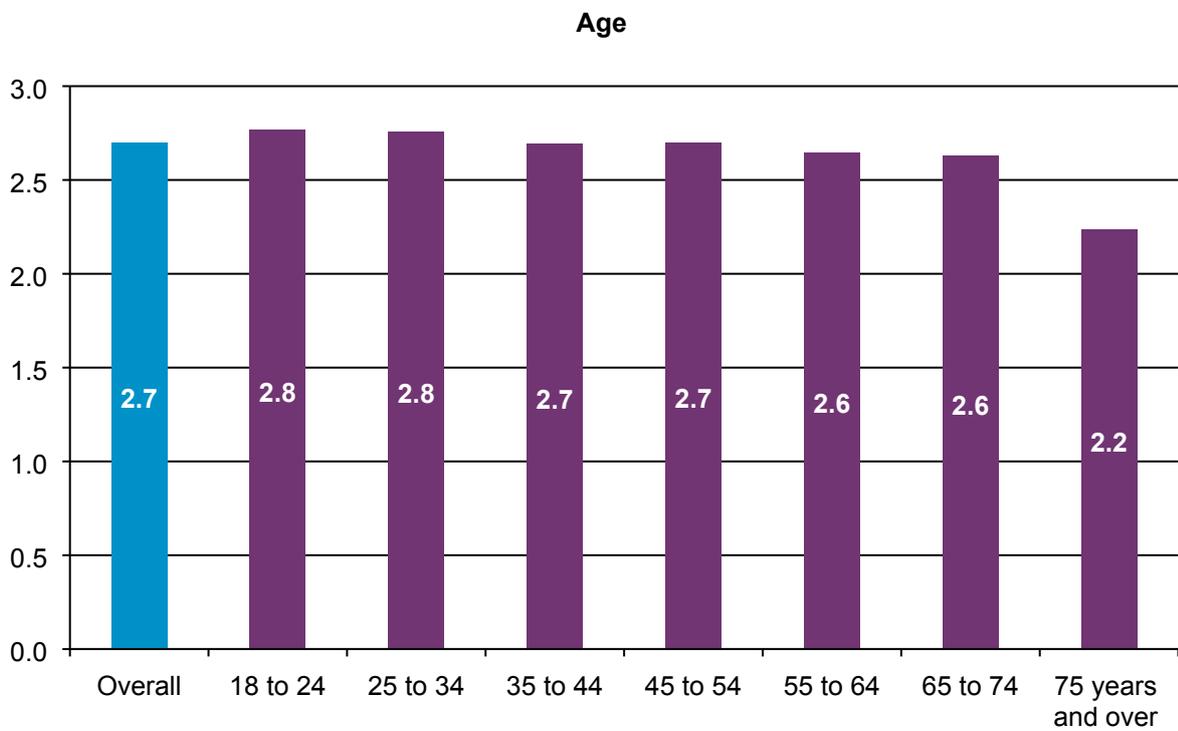


### Scheme 3

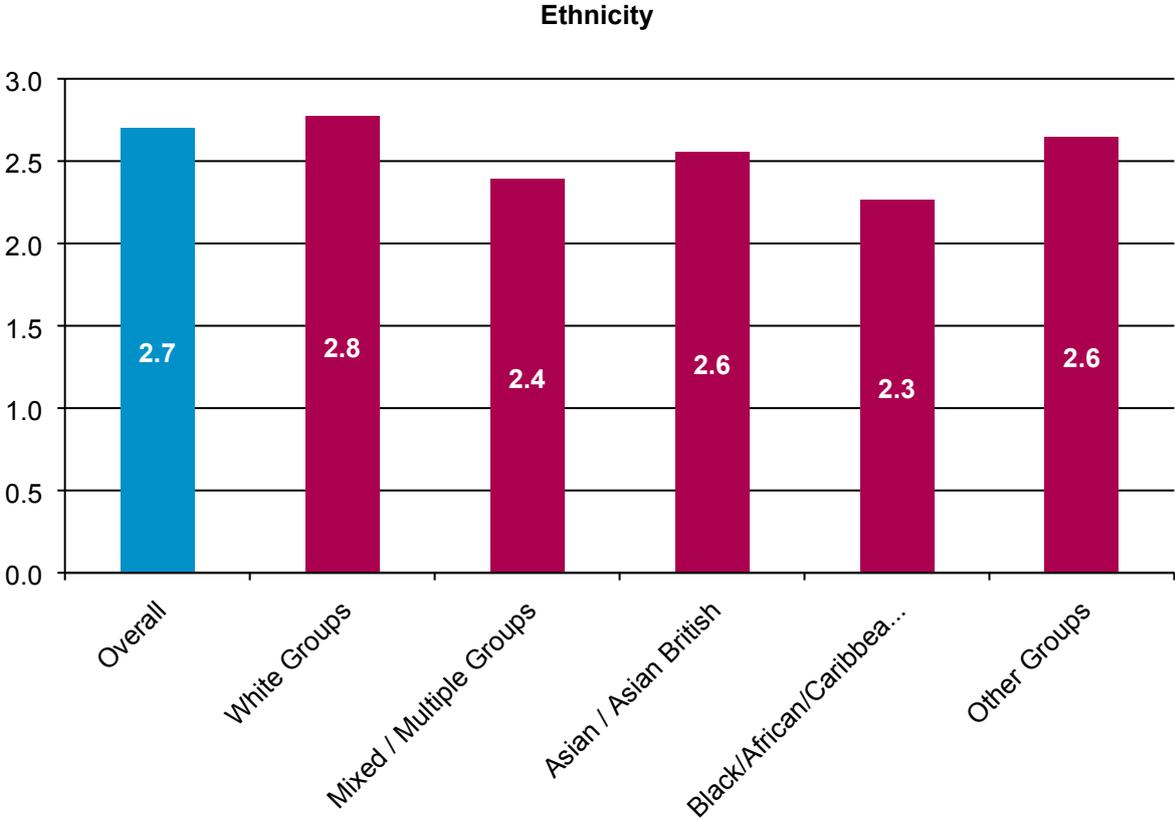
The results for the Council Tax Reduction recipients and disability groupings are either in line with the overall rating for this scheme or higher.



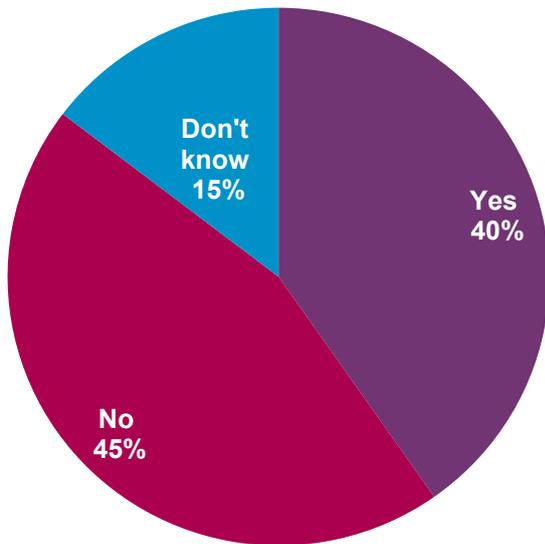
With the exception of the 75 years and over group the results for the age groupings are broadly consistent with the overall result, with little variation.



There are some variations between the ethnic groupings with the Black/African/Caribbean/ Black British group having the lowest average rating at 2.3 and White groups with the highest rating at 2.8, there is a 0.5 gap between the results for these groups.

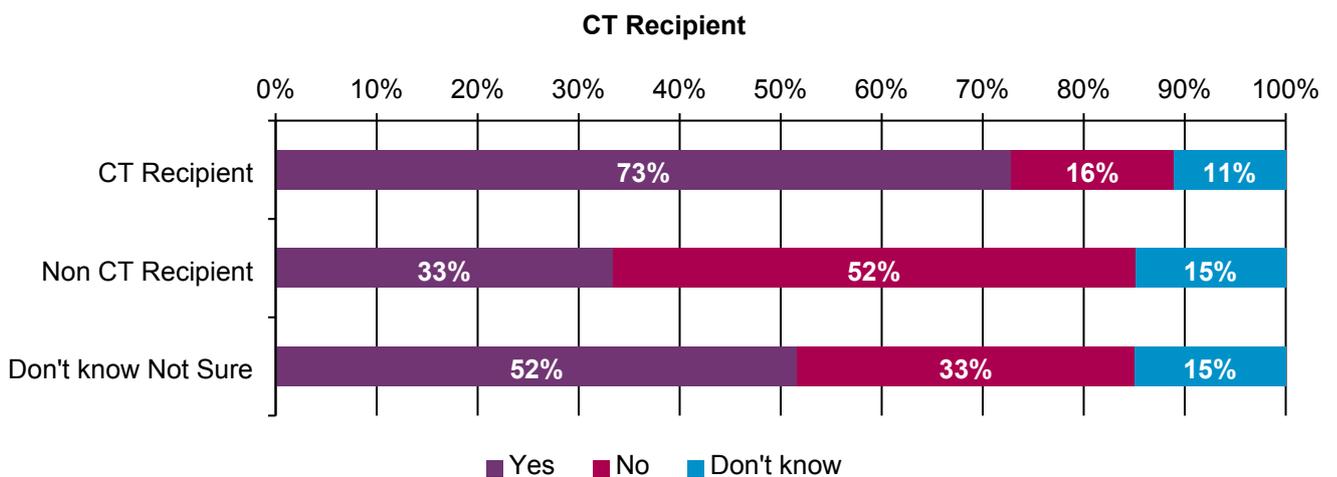


## Should the council continue to fund and operate the Council Tax Reduction Scheme as we do now?

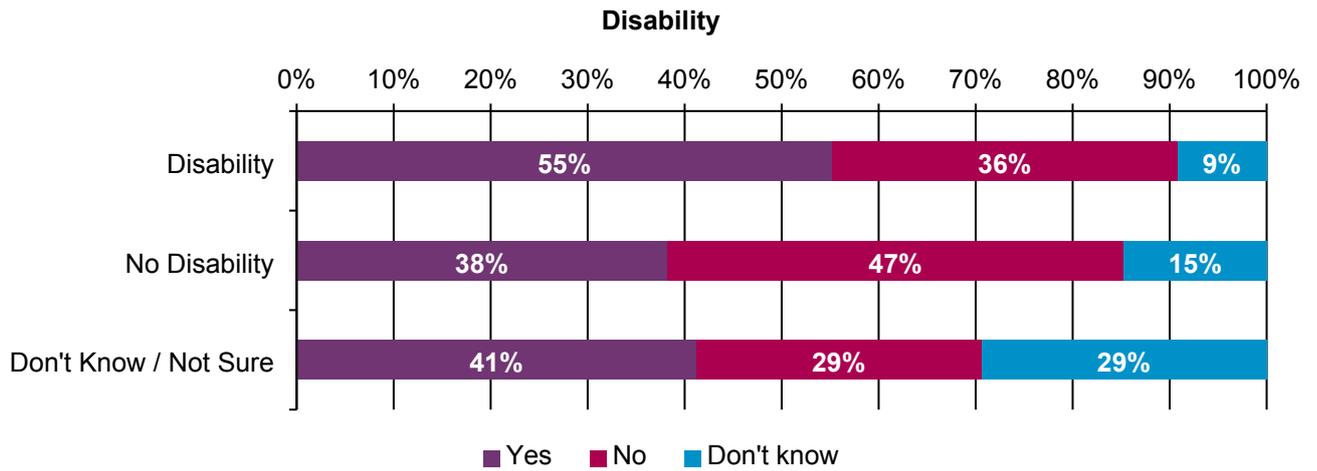


40% of respondents were in favour of funding and operating the Council Tax Reduction Scheme as it is now.

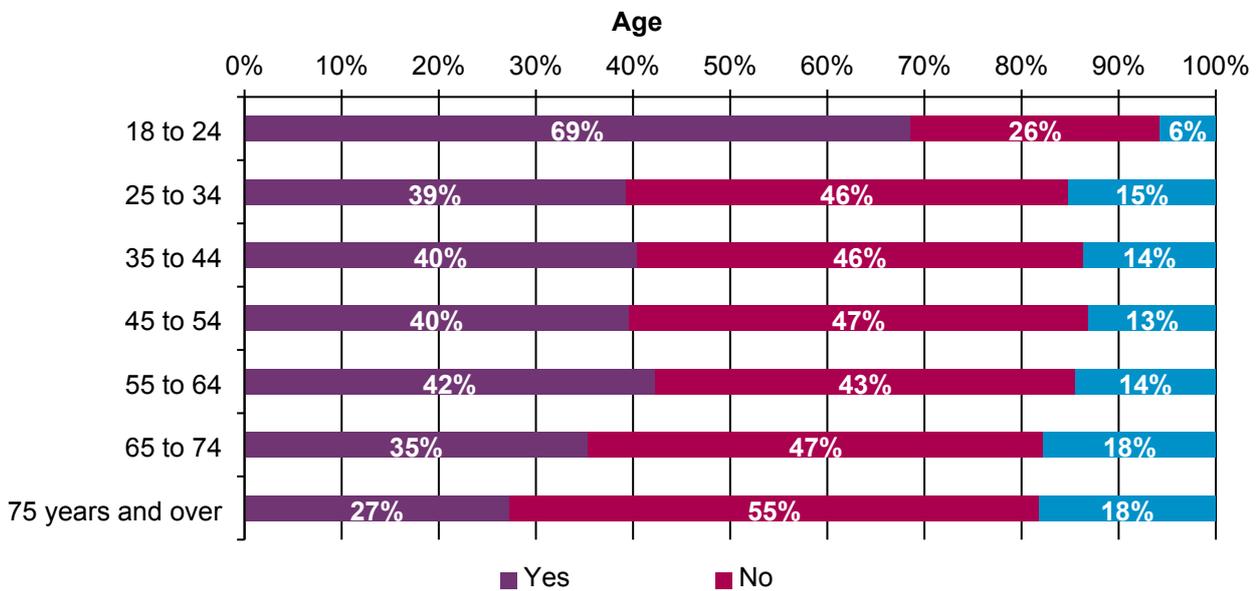
Respondents receiving Council Tax Reduction strongly agreed with this approach and had the highest level of agreement of all groupings at 73%. A majority of respondents that don't receive Council tax reduction were against continuing to fund and operate a reduction scheme.



Respondents with a disability were more supportive of this approach than without a disability with a difference of 17%.

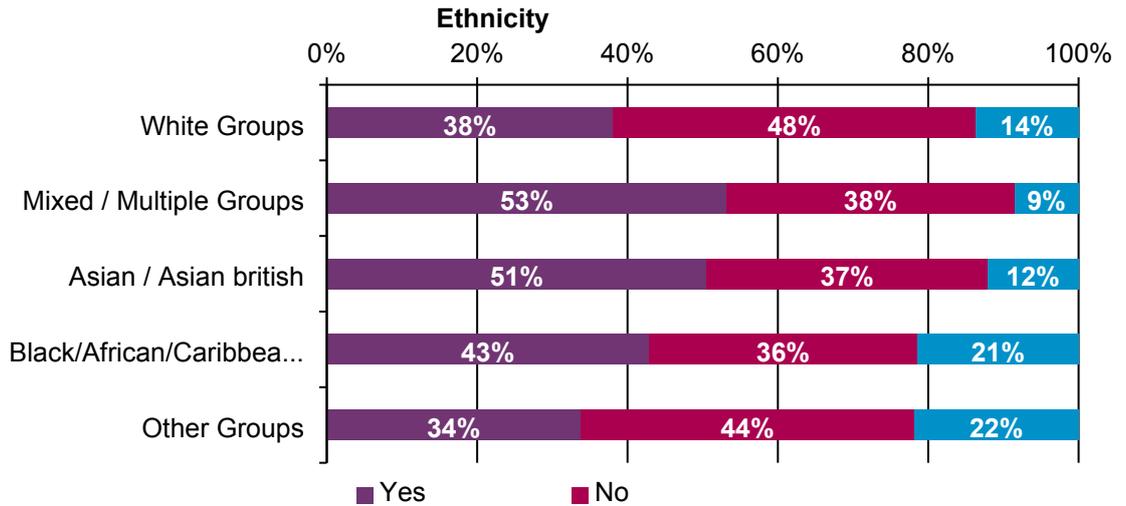


The only age grouping which supported retention of funding for the reduction scheme as it is currently operated were the 18-24 age group, with a 69% majority. The 75+ age group had the least support for retaining funding with 27% of respondents agreeing in this age group.



Respondents in 'White' and 'Other' groups had the greatest proportion of respondents that oppose this approach; all other ethnic groups had a greater proportion in support of this

approach than against it.

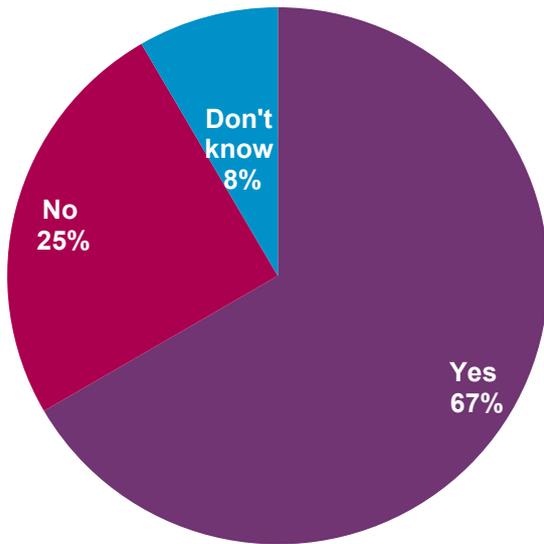


Those in favour of the proposed approach overall felt that the changes were overdue and that they represented a move to a more equitable approach. There was also a sense that in the Council’s financial position there were few options left. A number of respondents also felt that they didn’t want to see services cut further.

Those against the proposed approach objected that it was targeting the poor and most vulnerable people in the community, unfairly. Others felt however that the proposals were not clear and they didn’t feel the impact had been considered, so they felt unable to make a clear decision. Some offered alternative suggestions and these included:

- Council tax should be raised for those on a higher income
- Council tax bands should be reviewed
- Cost cutting should be looked at elsewhere in the Council

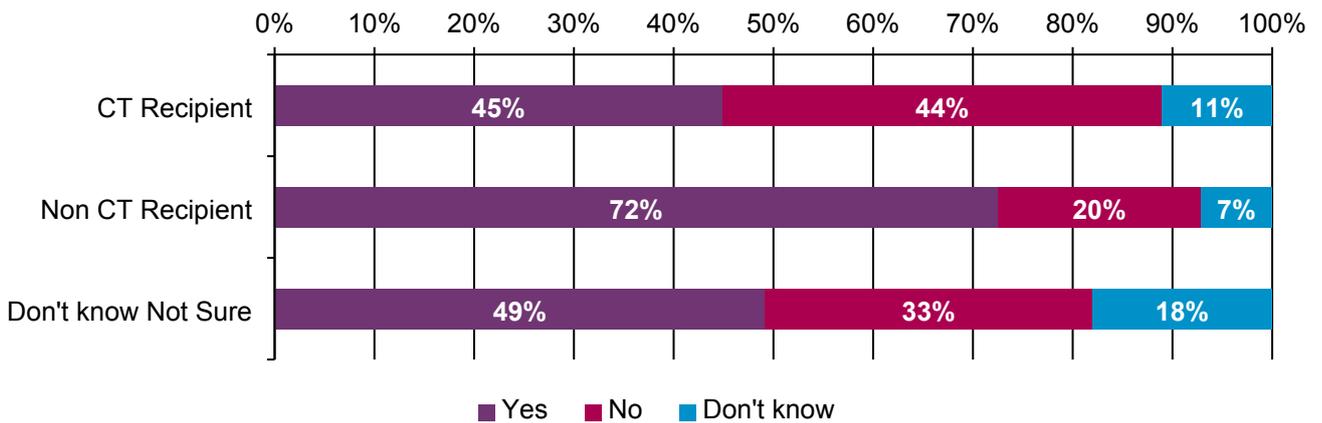
## Addition 1: Reducing backdating to one month



The majority of respondents to the survey are in favour of Addition 1: Reducing backdating to one month. Despite this majority, one in four respondents were against this change.

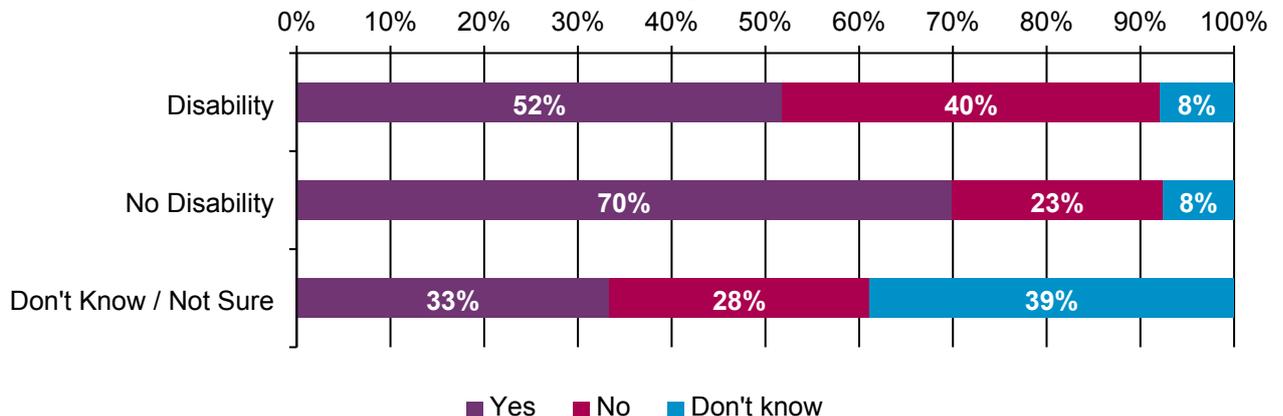
Respondents not receiving Council Tax Reduction are strongly in favour of this addition at 72% and have the second highest support across all groupings. Those in receipt of Council Tax Reduction also support this addition though the proportion is not as high and is fairly evenly split between those for and against

**CT Recipient**

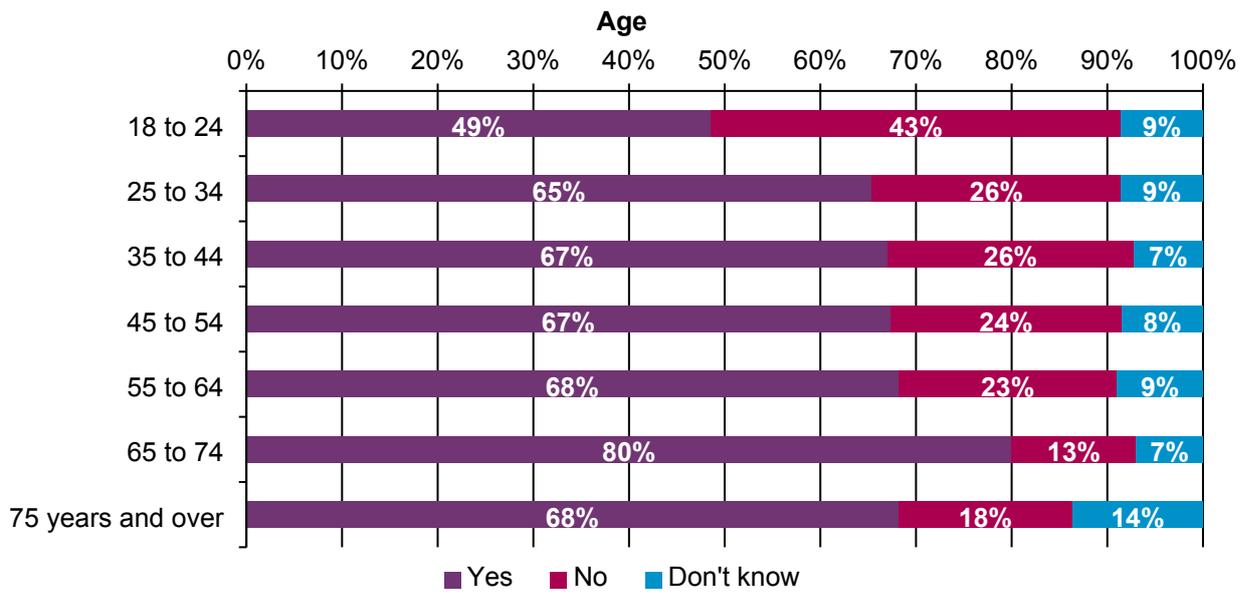


Respondents without a disability are strongly in favour of this addition at 70%. Those with a disability also support this addition though the proportion is not as high. Overall, there is an 18% difference in the proportion in favour of addition 1 between these groups.

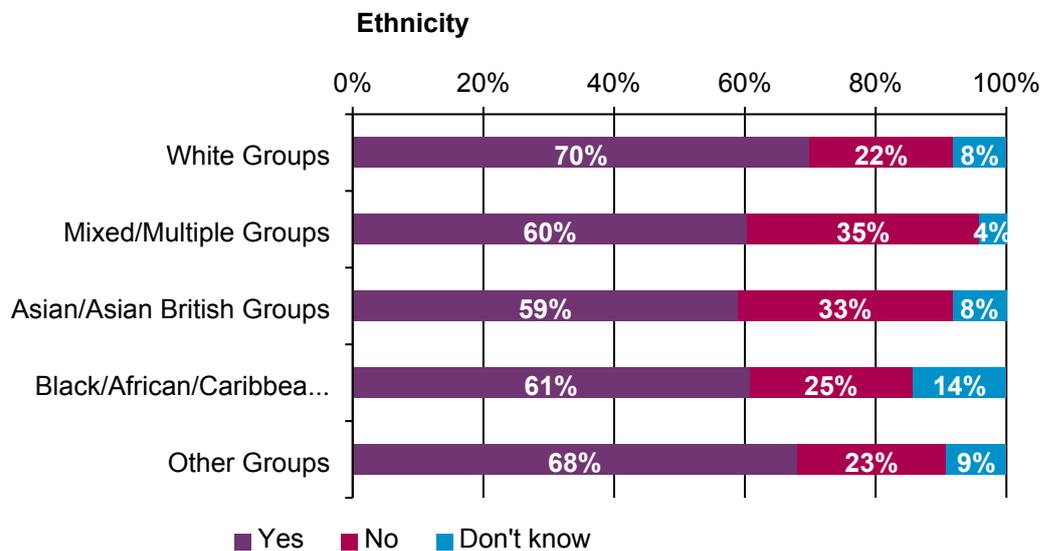
**Disability**



There was strong support for this addition across all age groupings. The strongest support is from the 65-74 age group which has the highest support of all groupings at 80%.



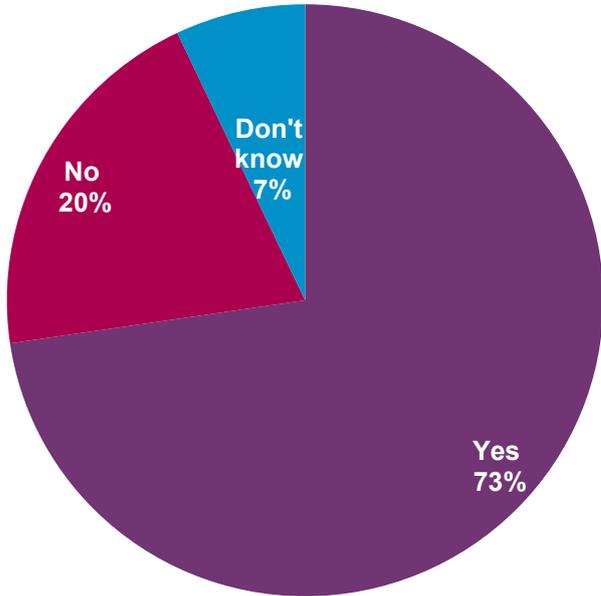
All ethnic groups support this addition, by a clear majority. While respondents from Mixed /Multiple groups had the greatest proportion that were not in favour of this addition at 35% this group did not have the lowest proportion in agreement the Asian/Asian British group had the lowest level of support for this addition at 59% and the Black/African/Caribbean/Black British group had the greatest proportion of respondents that were unsure about this addition at 14%.



A majority of comments support this addition; there were a number of points or suggestions which respondents felt would make the addition more acceptable

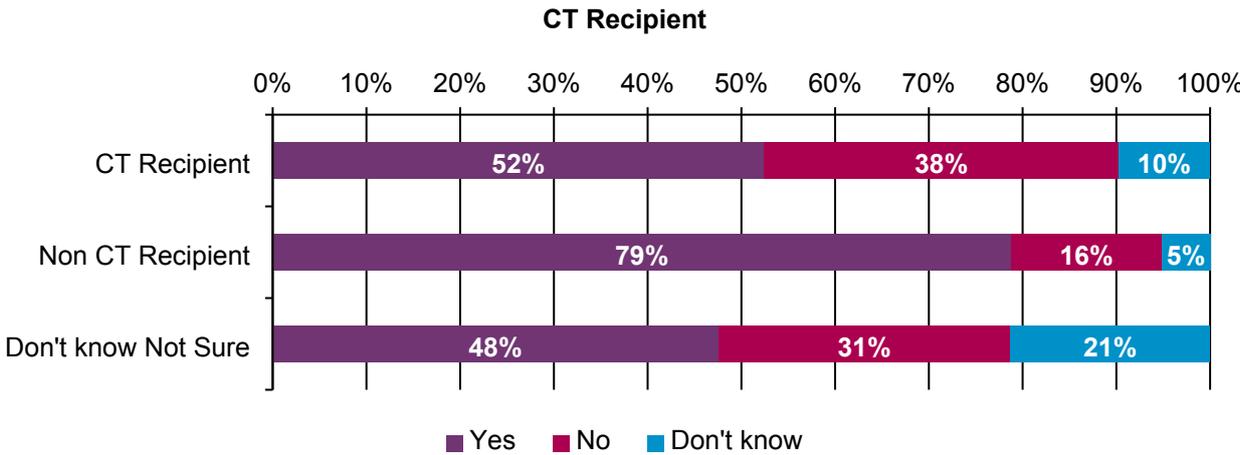
- Make sure advice, communication and the website are clear
- Three months would be more reasonable
- Make sure that staff are trained to ensure that they are able to apply discretion in applicable circumstances
- Council processes should be quick if customers are going to be penalised for a delay

**Addition 2: Reducing the period for which a person can be absent from Great Britain and still receive Council Tax Reduction up to four weeks.**

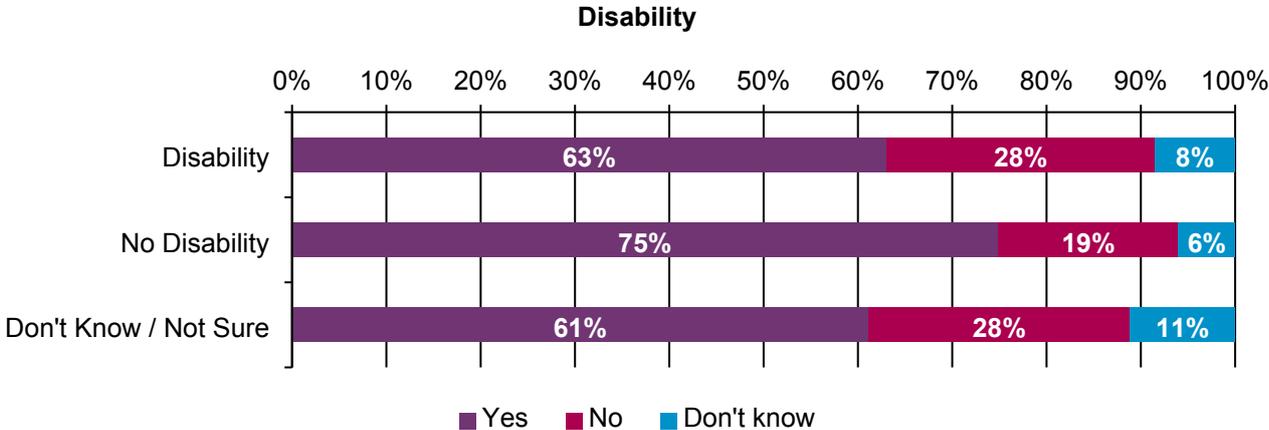


The majority of respondents to the survey are in favour of Addition 2: Reducing the period for which a person can be absent from Great Britain and still receive Council Tax Reduction for up to four weeks. One in five respondents were not in favour of this addition to the scheme.

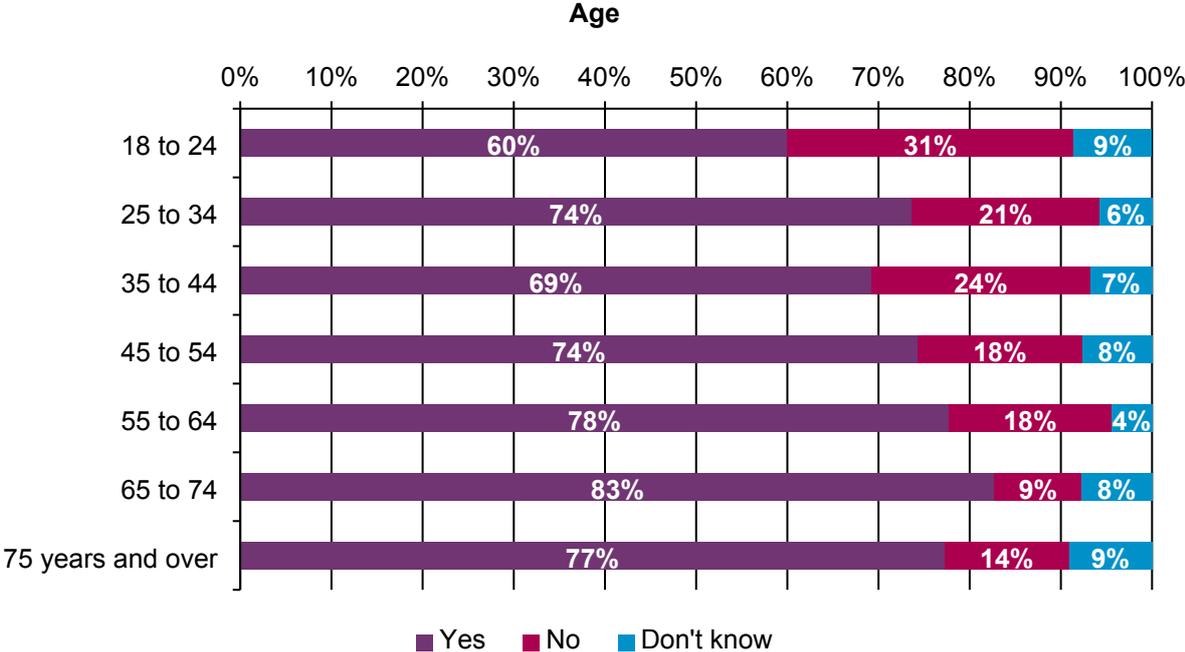
Respondents not receiving Council Tax Reduction are strongly in favour of this addition at 79% and have the second highest support out of all the groupings. Those in receipt of Council Tax Reduction also support this addition.



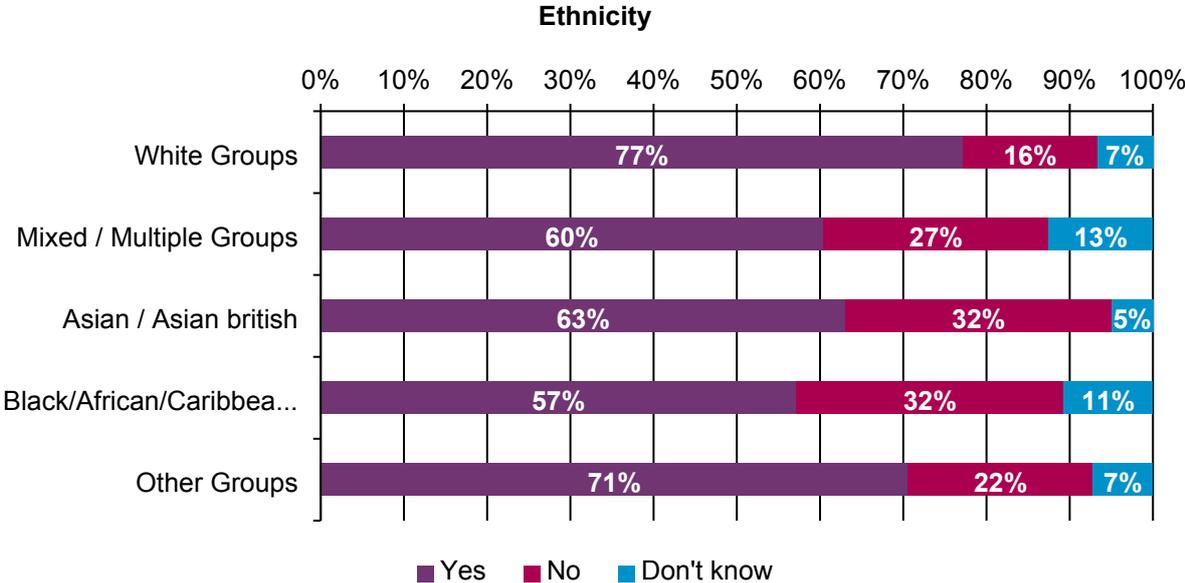
Both respondents with and without a disability are strongly in favour of this addition.



All age groupings support this addition, the strongest support is from the 65-74 age group which has the highest support of all groupings at 83%. There is a 23% difference between the age group with the highest and that with the lowest levels of agreement.



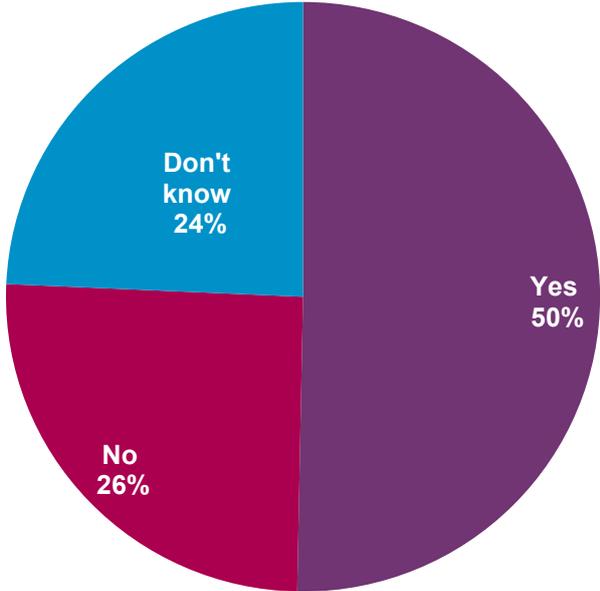
All ethnic groups support this addition. There is a 20% difference between the ethnic group with the highest and that with the lowest level of support for this addition.



Most of the comments are supportive of this addition; there were some concerns about extreme circumstances and a couple of recurring suggestions.

- could a suspension and reactivation be more appropriate
- two months would be more fair

### Addition 3: To remove the "Work Related Activity" and or "Family Element" part of the calculation of Council Tax Reduction

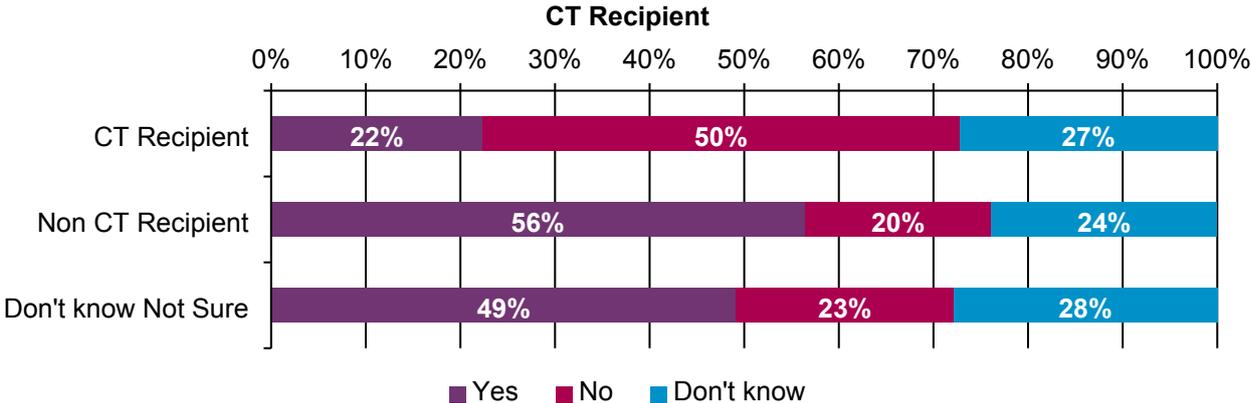


Half of respondents were in favour of addition 3: To remove the 'work related activity' and or 'Family Element' calculation part of Council Tax Reduction. Just over one in four were not in favour of this addition and just under one in four were uncertain.

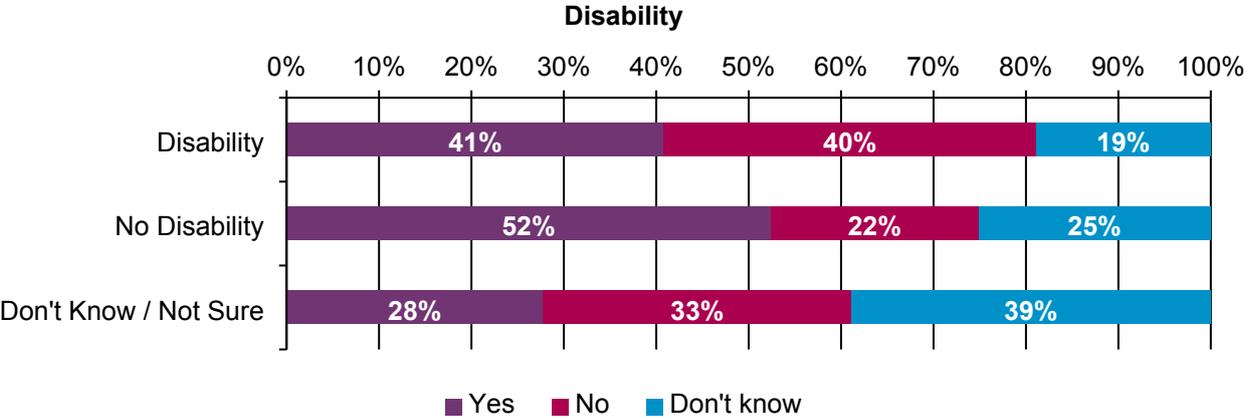
This addition has the highest proportion of respondents responding 'don't know' and this is reflected in all of the groupings.

Respondents receiving Council Tax Reduction do not support this addition with 50% of respondents opposing the removal

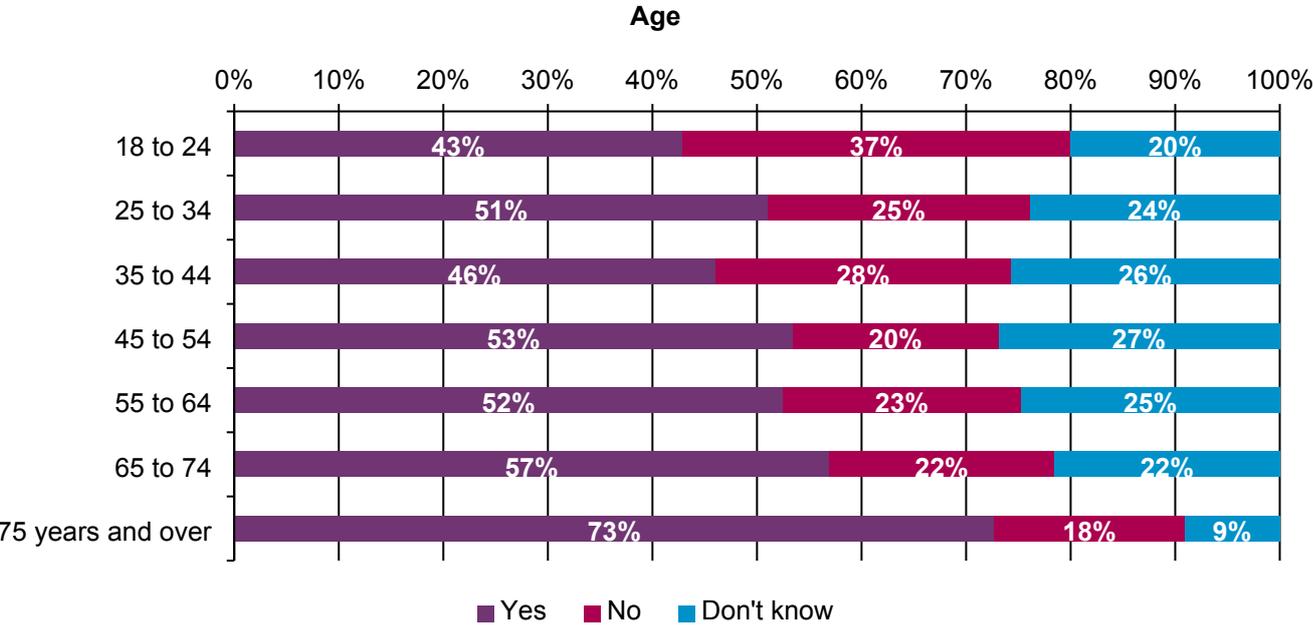
of work related activity and the family element. Those not in receipt of Council Tax Reduction were more likely to support the addition.



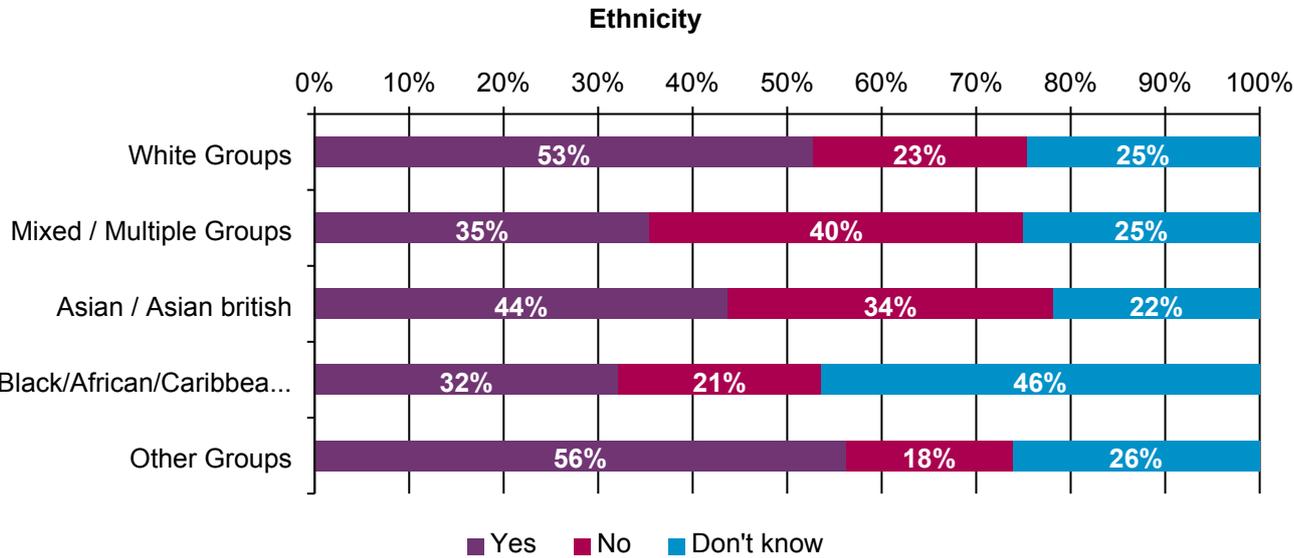
Both those with a disability and those without were likely to be supportive of this addition. However those with a disability were split in their views with only 1% difference between those in favour and those against.



All age groupings support this addition, the strongest support is from the 75+ age group which has the highest support of all groupings at 73%. There is a 30% difference between the age group with the greatest proportion in favour of this addition and the age group with the lowest proportion in favour of this addition.

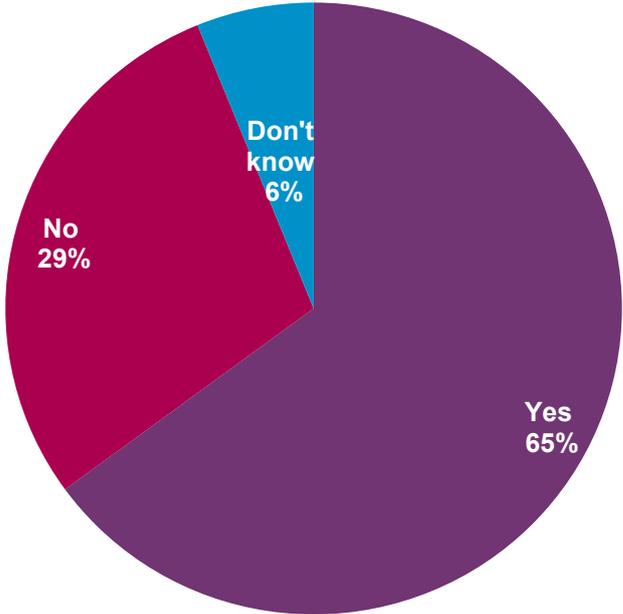


There are significant variations in support for this addition between the different ethnicities. Respondents from Other and White groups had a majority showing support for this addition. Black/African/Caribbean/Black British had a significant proportion of respondents that were uncertain and the lowest proportion in support.



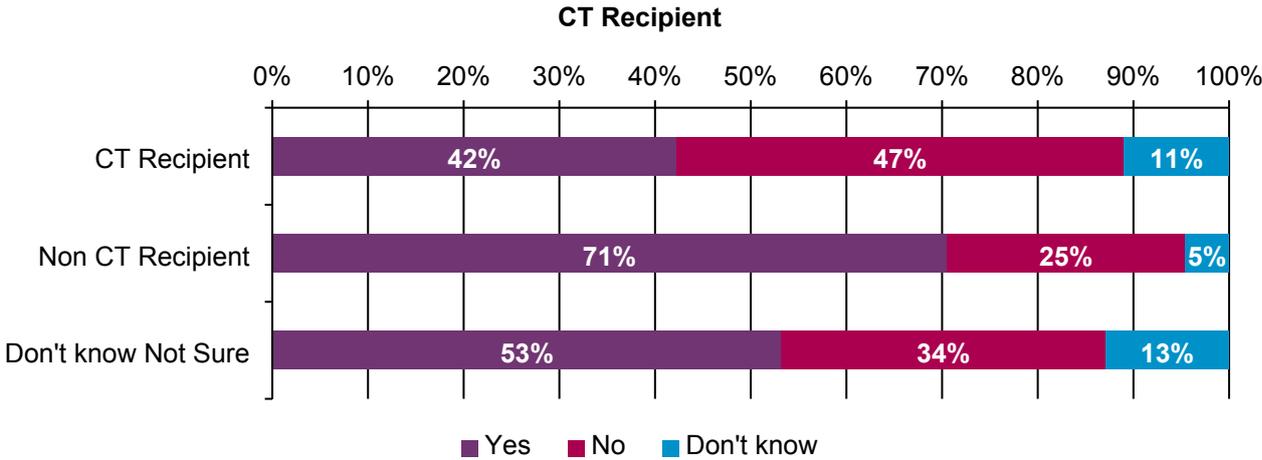
A lot of respondents didn't feel that they understood the addition and their comments reflected this. Those against the addition felt that it affected the most vulnerable. Those in favour suggested that it would reduce administration and provide simplicity.

### Addition 4: To limit the number of dependent children within the calculation for Council Tax Reduction to a maximum of two

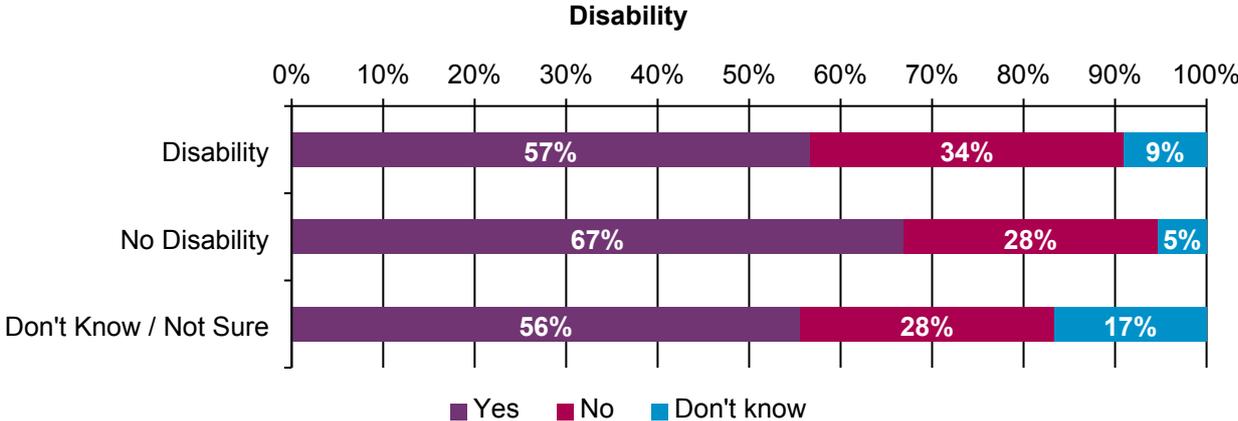


The majority of respondents to the survey are in favour of Addition 4: To limit the number of dependent children within the calculation for Council Tax reduction to a maximum of two.

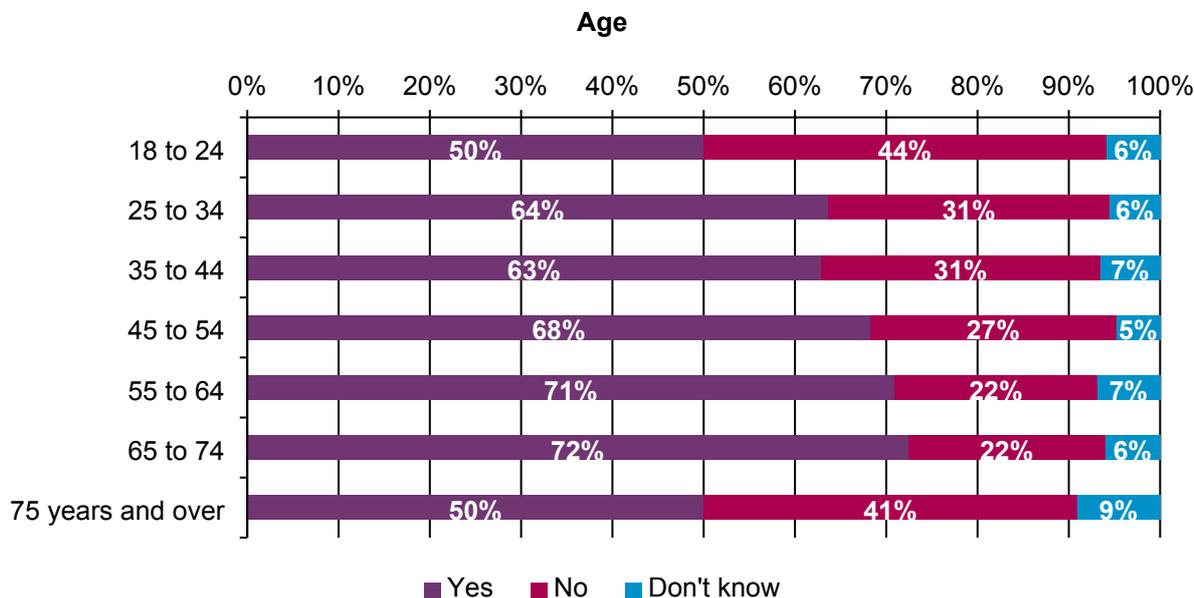
Respondents receiving Council Tax Reduction are less likely to support this addition with 47% of respondents opposing the removal of work related activity and the family element. Those not in receipt of Council Tax Reduction were more likely to support the addition with 71% respondents support this addition and 25% against.



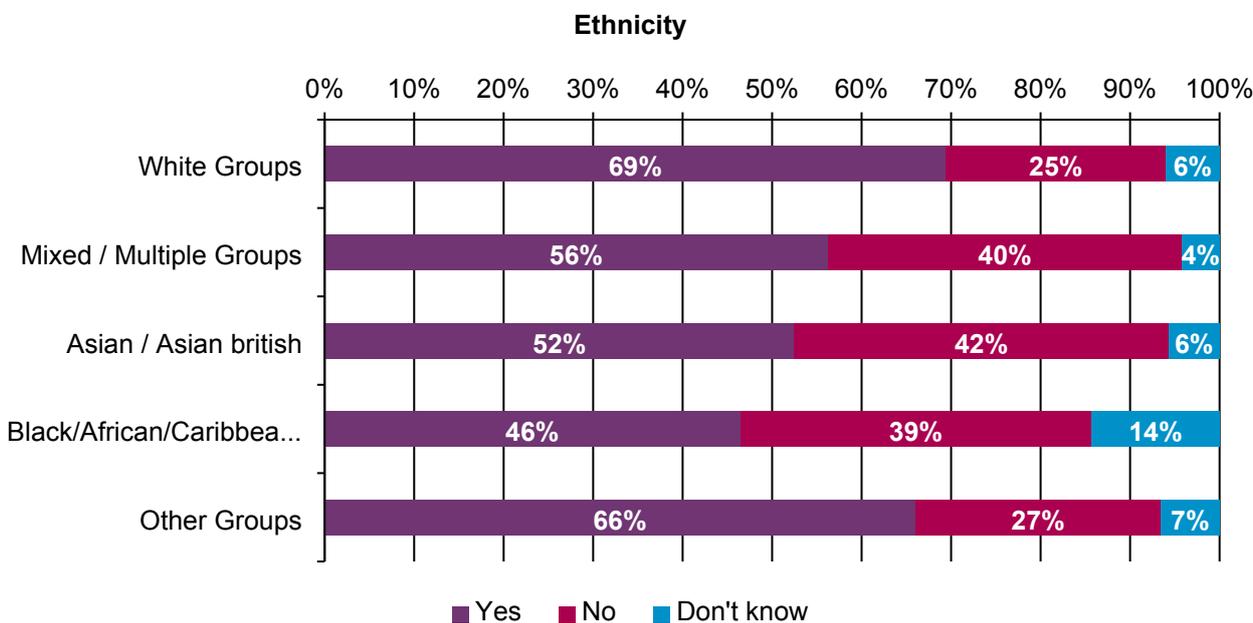
Both those with a disability and those without were supportive of this addition. Whilst there was just over a third or respondents with a disability that were not in support of this addition. This group also had a greater proportion responding don't know.



There was support for this addition across all age groups albeit with some variations. Both the 18 to 24 years and the 75 year and over groups have significantly lower levels of support for this option than the other age groups however both these groups were under represented in the respondent profile.



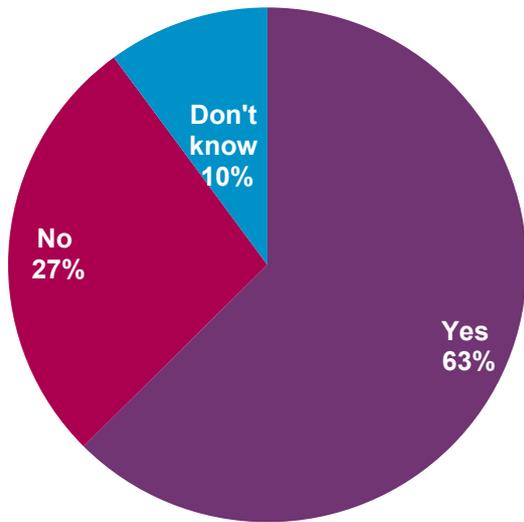
With the exception of respondents from Black/African/Caribbean/Black British groups the majority of respondents from remaining ethnic groups were in favour of addition 4. This group also had a greater proportion that were uncertain about this addition.



There were a significant number of comments expressing concern that the Council was dictating family size and that was inappropriate.

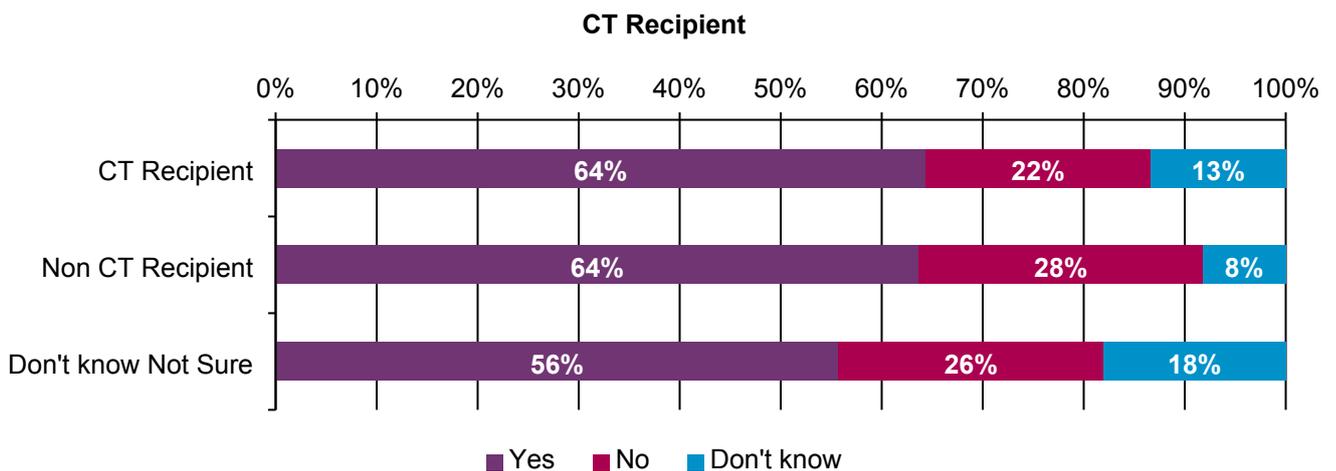
Respondents that support this option felt that it would be simple to implement and would be consistent across the community.

## Addition 5: To introduce a scheme, in addition to Council Tax Reduction, to help applicants suffering exceptional hardship

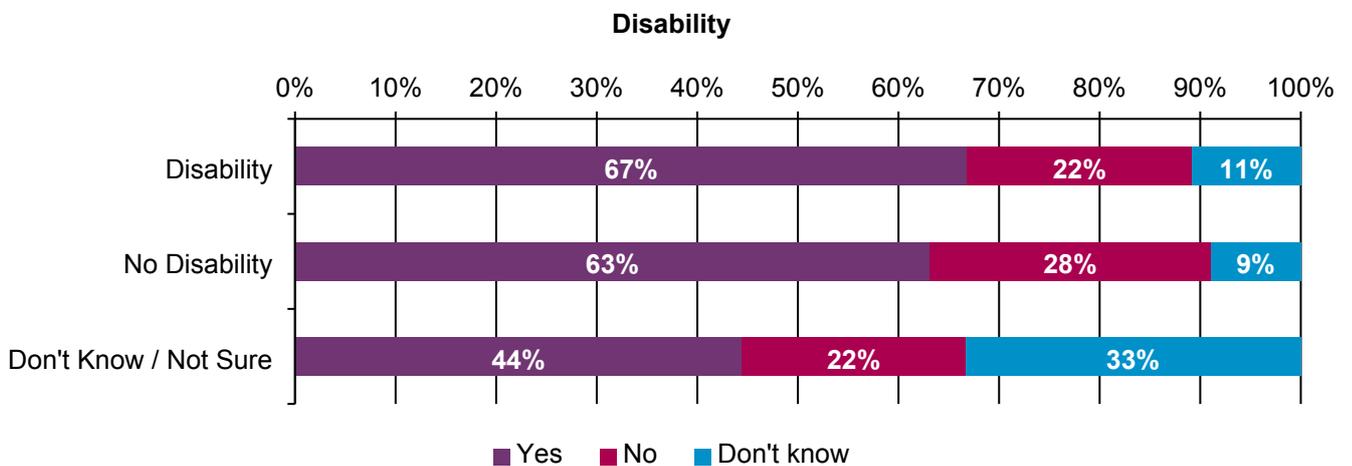


The majority of respondents to the survey are in favour of addition 5: to introduce a scheme, in addition to Council Tax Reduction, to help applicants suffering exceptional hardship. One in ten respondents were unsure about this option.

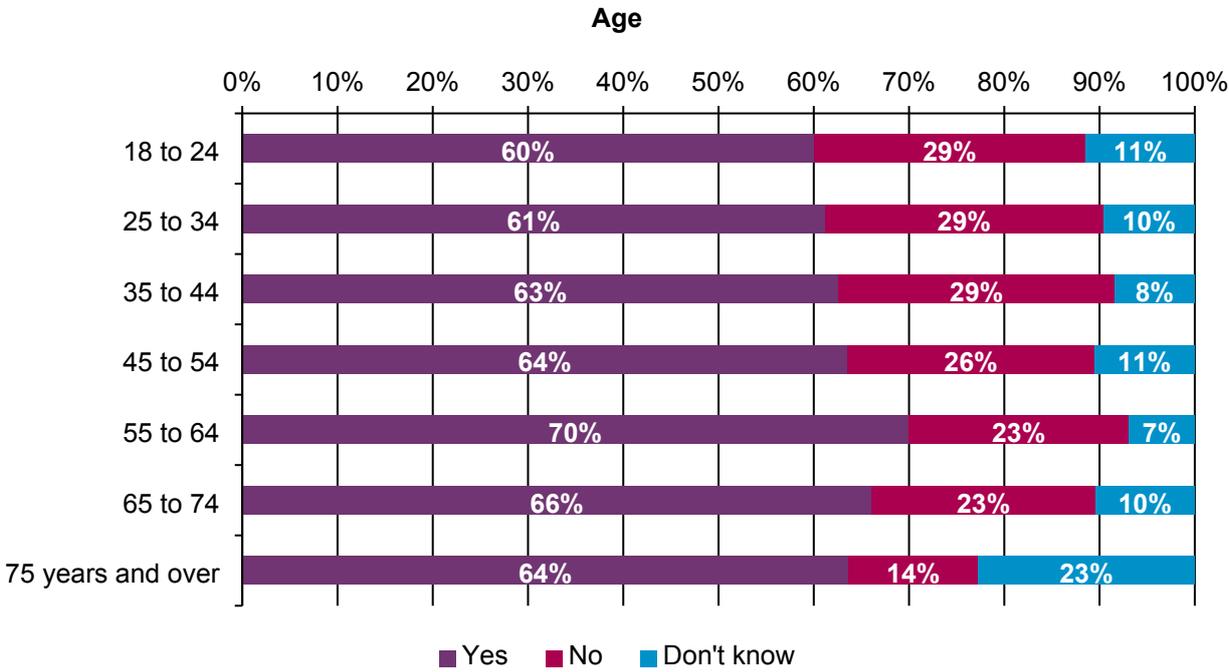
While there was no difference in the level of support for addition 5, between those who receive Council Tax Reduction and those who do not, those who do receive Council Tax Reduction are more likely to be unsure of this addition than their counterparts who do not receive Council Tax Reduction.



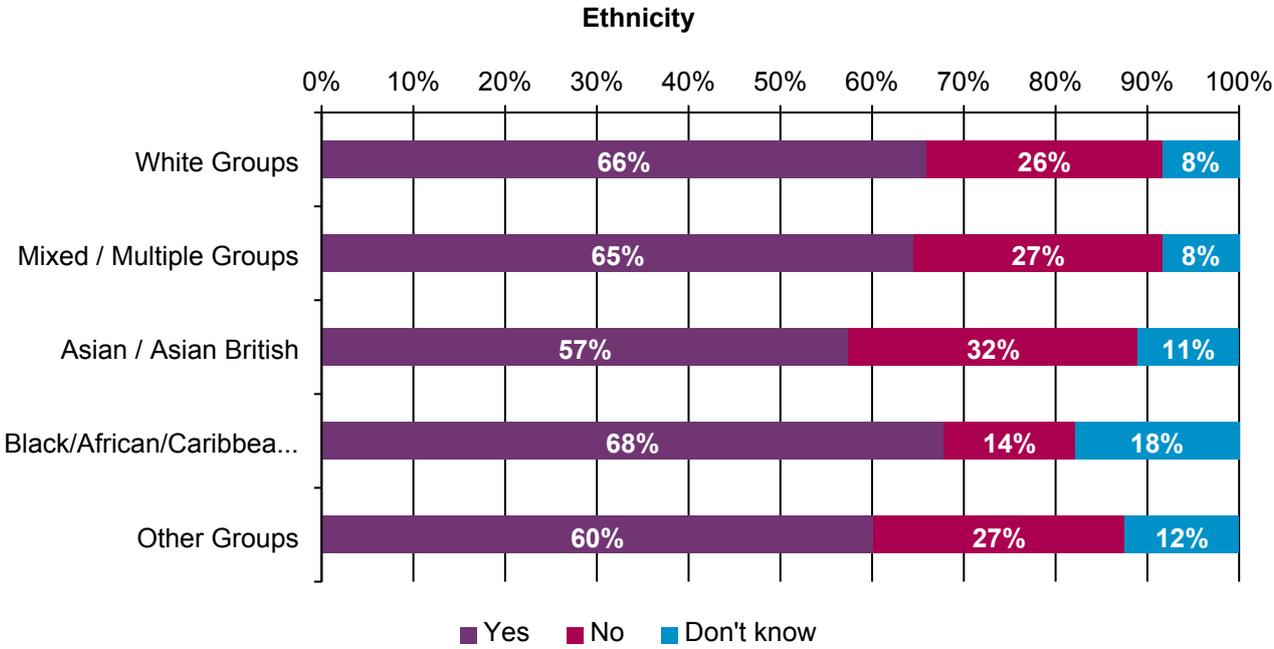
There is a 4% difference in the level of support for addition 5 between respondents with a disability and those without. Those with a disability have a higher level of support for this option.



There was support for this addition across all age groups albeit with some variations. The proportion of those against this addition decreases with age however this does not mean that agreement increases with age. The 55 to 64 years group has the greatest proportion agreeing with this addition at 70%,



Out of the five ethnic groupings Asian /Asian British have the lowest level of agreement with this addition at 57%. Overall there is an 11% difference between the group with the highest and the group with the lowest levels of agreement.



A majority of respondents supported the principle of this option, however there were concerns that the aim of the changes to the current scheme were to make savings and that this addition would be costly to administer and therefore would not be efficient.

# Additional Elements Ranking



In addition to asking respondents specifically about each addition the survey also asked respondents to rank the additions in terms of preference where 1 was the most preferable option and 5 was the least preferred option. To assess which options were most preferable a weighted average calculation has been used.

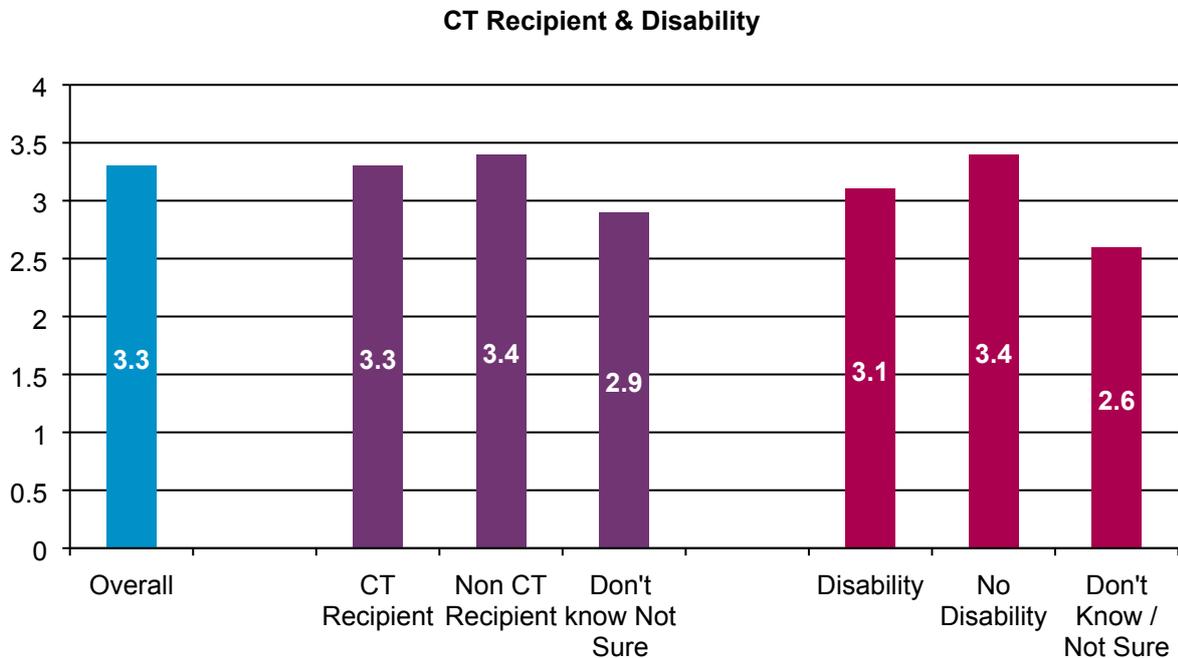
Addition 2 reducing the period for which a person can be absent from Great Britain and still receive Council Tax Reduction up to 4 weeks received the highest rating and it also had the greatest overall proportion agreeing with this addition at 73%.

Addition 3 to remove the work related activity and or family element part of the calculation of Council Tax Reduction received the lowest rating when respondents were asked to rank the additions, it also had the lowest proportion agreeing with this addition at 50%.

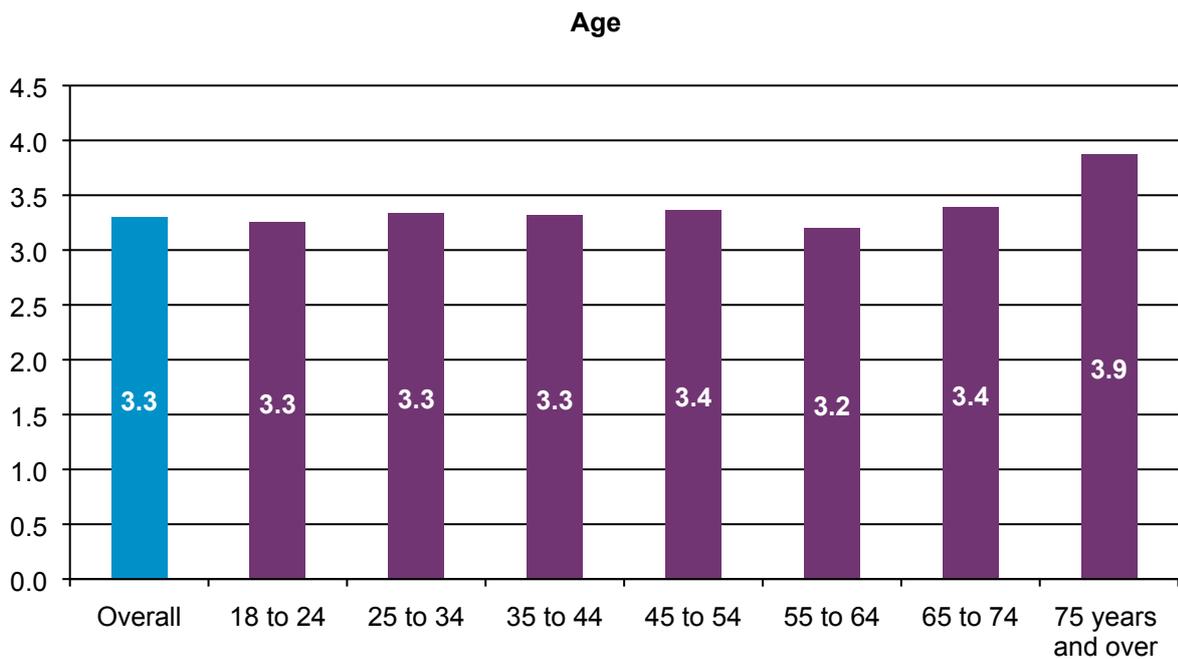
The table shows the results of the ranking question compared against the levels of agreement with each option as shown in this report.

### Addition 1 – Reducing backdating to one month

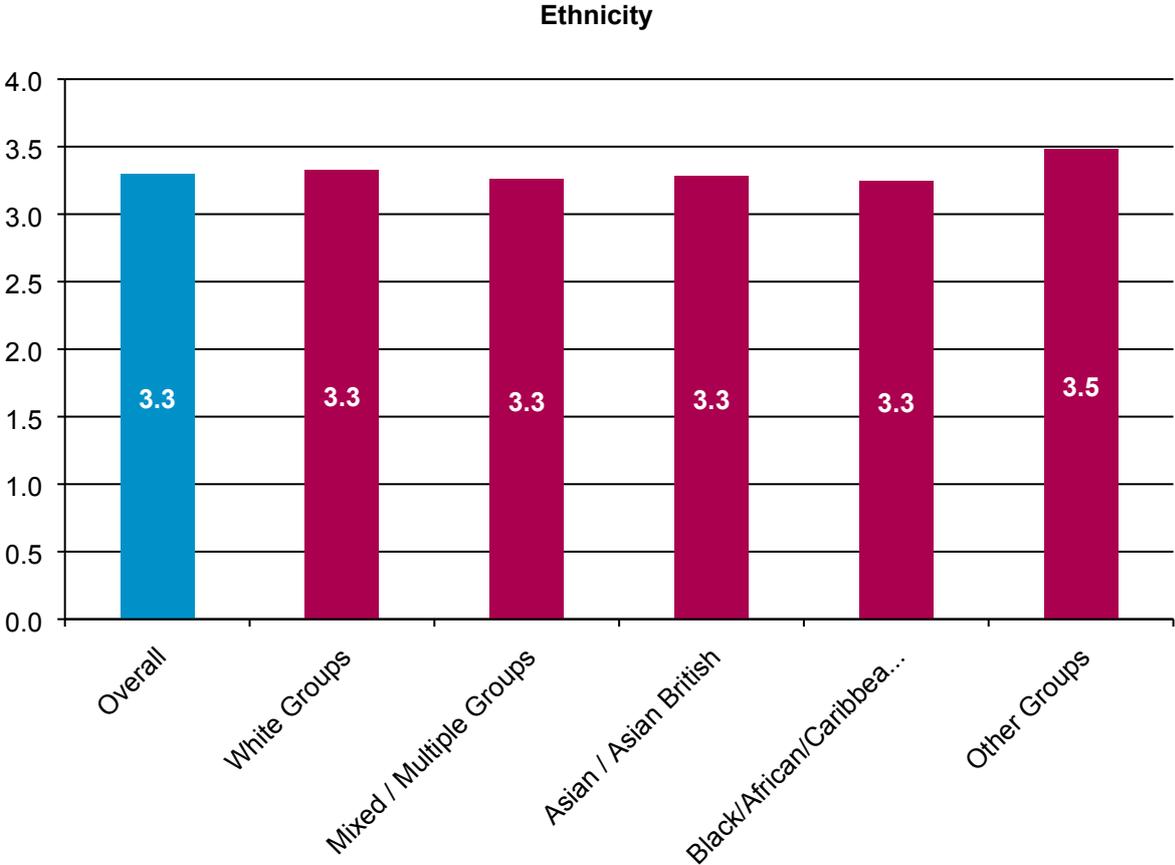
Respondents with a disability rated Addition 1 lower than respondents without a disability and both of the Don't know / Not sure categories are significantly lower than the overall rating. However the results for respondents with a disability and those who do not receive Council Tax Reduction are broadly consistent with the overall result.



With the exception of the 55 to 64 years group the rest of the age groups ratings for addition 1 are broadly consistent, if not slightly higher, than the overall rating. While the 75 years and over group is shown to have the highest rating for this this addition it should be noted that due to a low response rates from this group that care should be taken with results for this group.

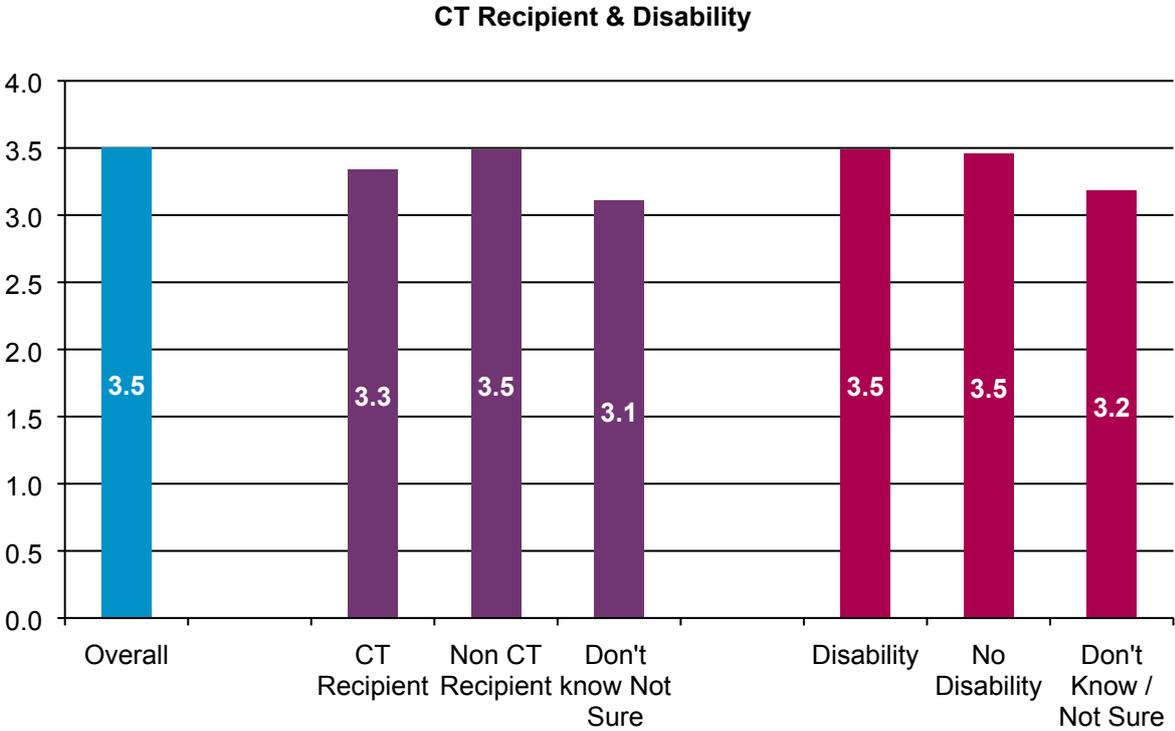


The results for addition 1 across the ethnic groupings are consistent with the overall result, with the exception of the 'other groups' who rated this addition slightly higher than the other ethnic groups.

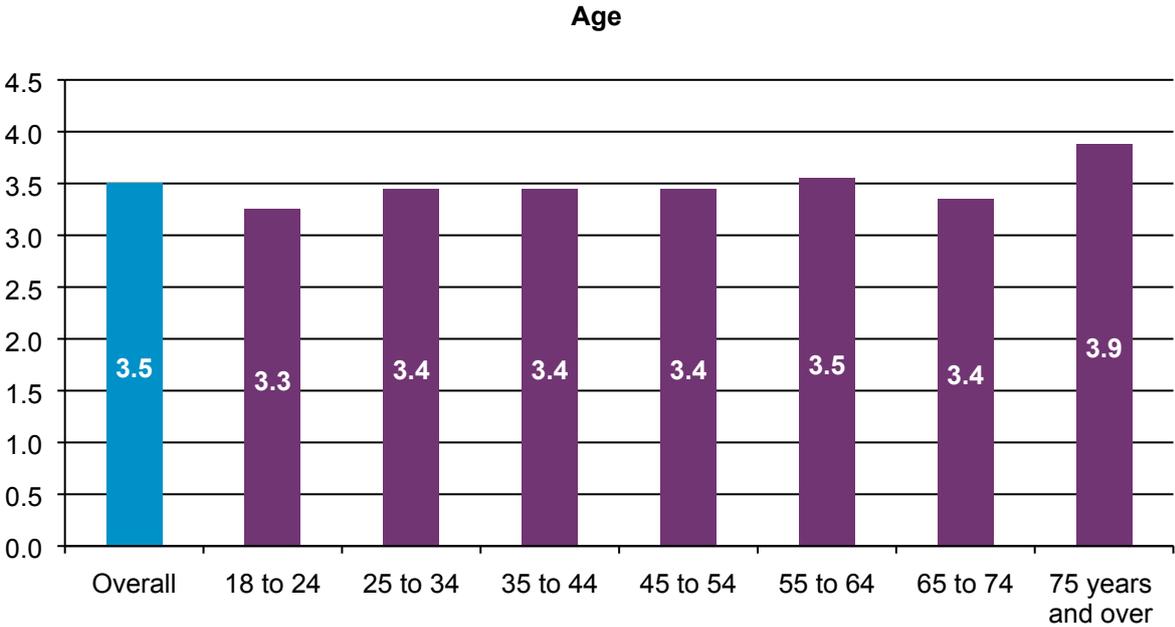


**Addition 2: Reducing the period for which a person can be absent from Great Britain and still receive Council Tax Reduction up to four weeks**

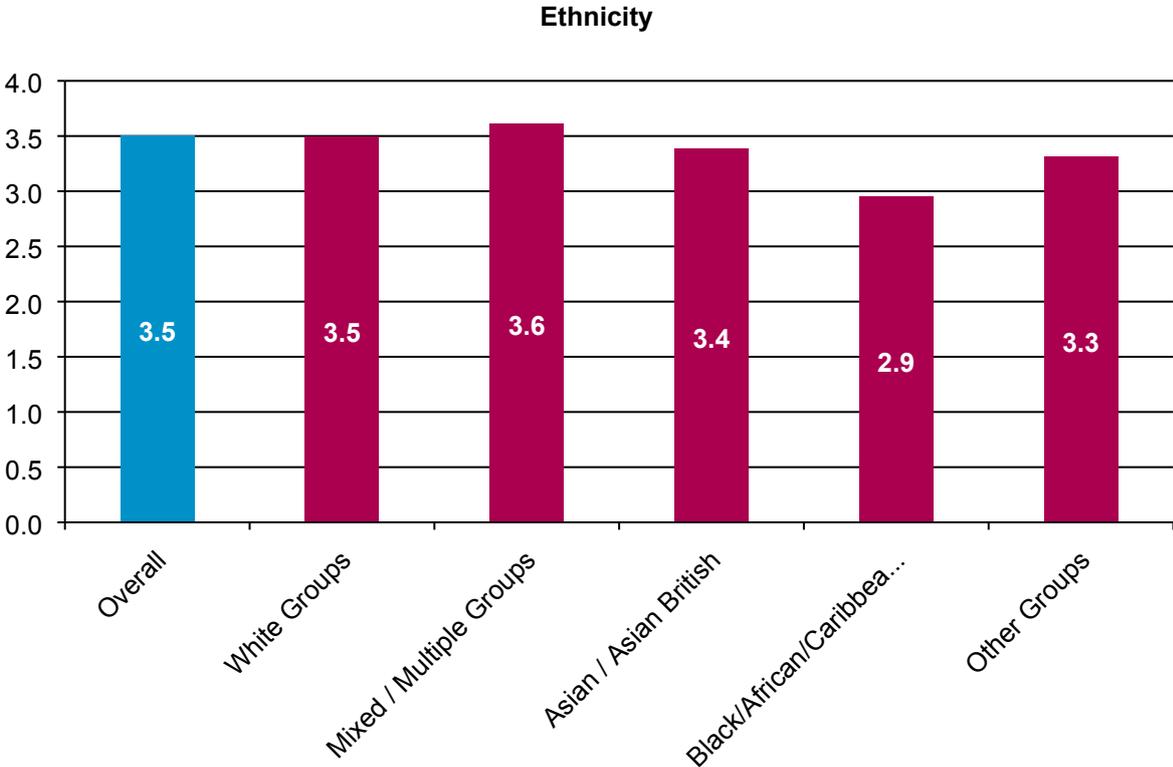
The results for the disability groupings and for non Council Tax Reduction recipients are in line with the overall result for addition 2. Those in receipt of Council Tax Reduction rated this addition slightly lower, but not significantly.



The results across the different age groups are broadly consistent with the overall result, with the exception of the 75 years and over group and the 18 to 24 years group. Both these groups had low response rates and their results should therefore be treated with caution.



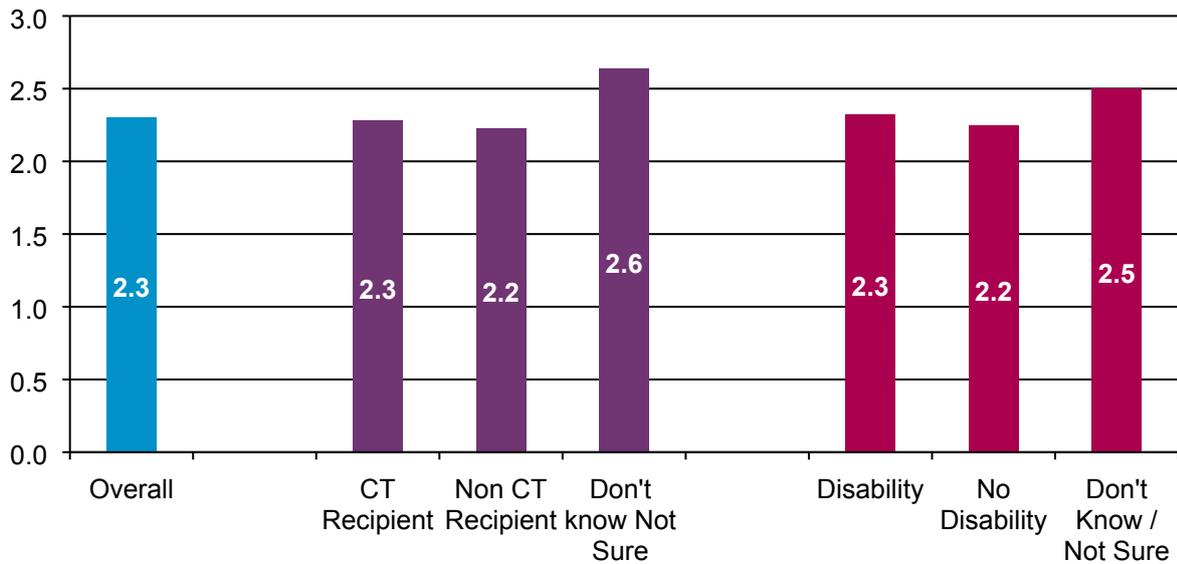
Respondents from Black/African/Caribbean/Black British groups gave a significantly lower rating to addition 2 than the other ethnic groups with a 0.6 difference between their results and the overall result. However, the results for this group should be treated with caution due to under-representation in the respondent profile. The result for 'Other groups' is slightly lower than the overall result while the remaining groups ratings are consistent with the overall result.



**Addition 3: To remove the "Work Related Activity" and or "Family Element" part of the calculation of Council Tax Reduction**

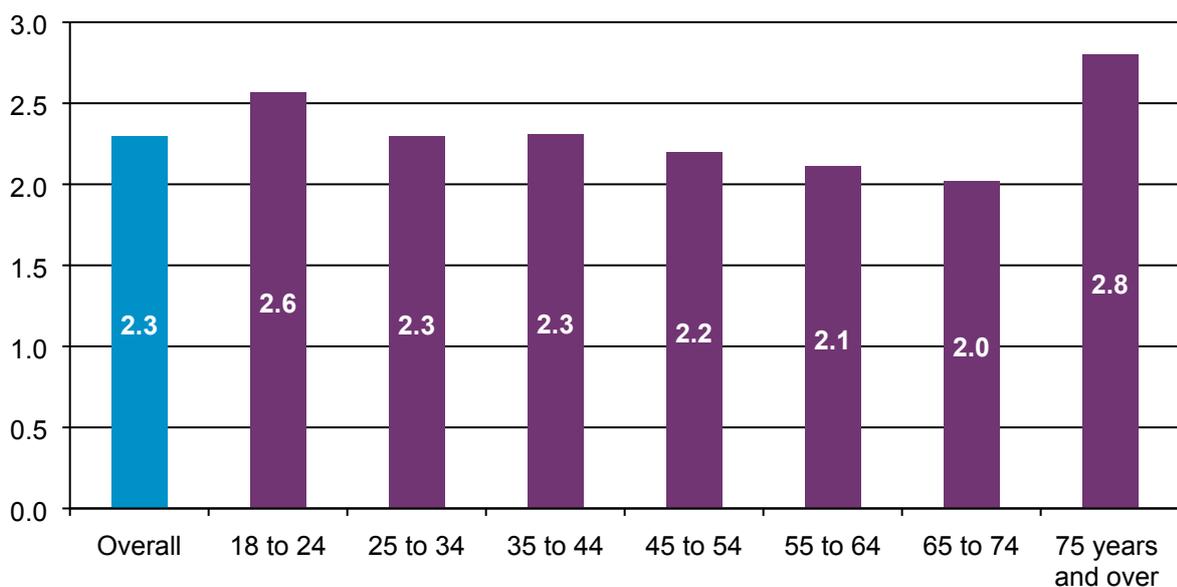
The results for the groupings in the Council Tax Reduction and disability groupings are consistent with the overall rating for addition 3 – To remove the 'Work related activity' and or 'Family element' from the calculation of Council Tax Reduction. Both groups of Don't know/ Not sure have slightly higher ratings for this addition.

**CT Recipient & Disability**

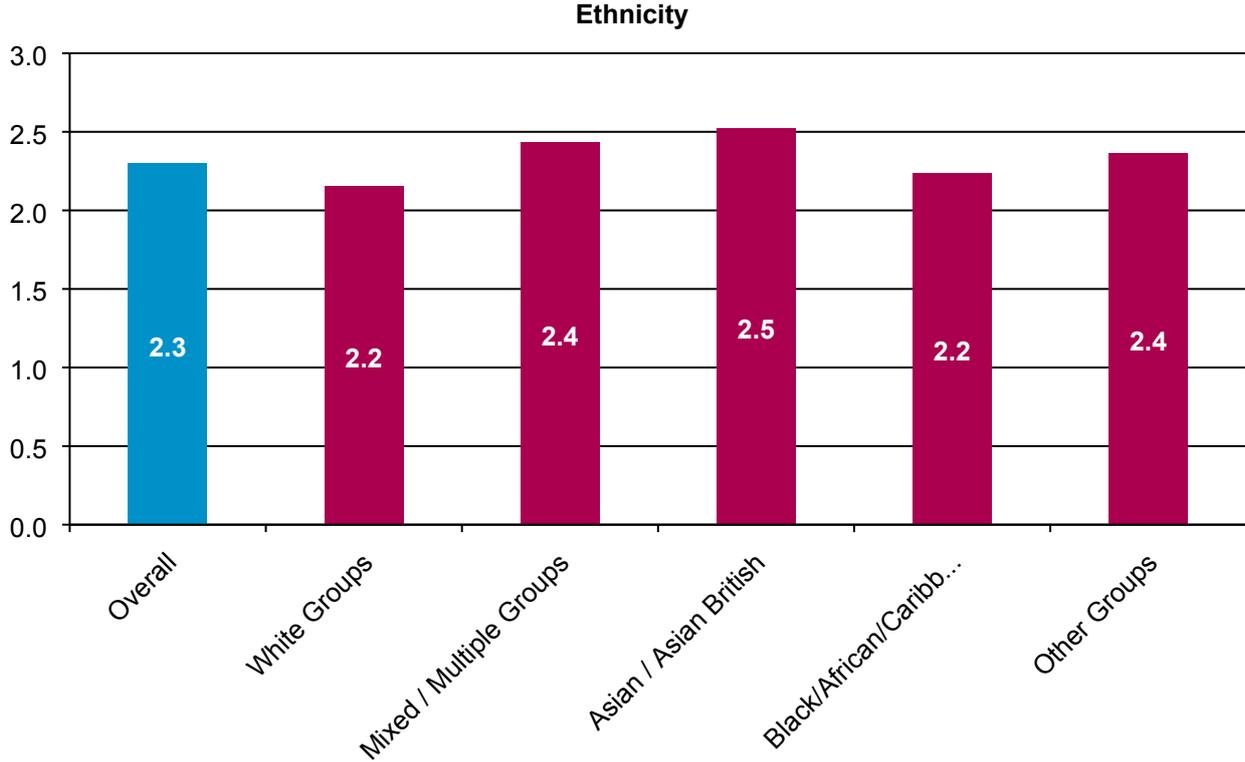


There are some variations across the different age grouping for the rating of addition 3. The 75 years and over group has the highest rating at 2.8 and the 65 to 74 years group has the lowest at 2.0. The results for 25 to 44 year olds are consistent with the overall result.

**Age**

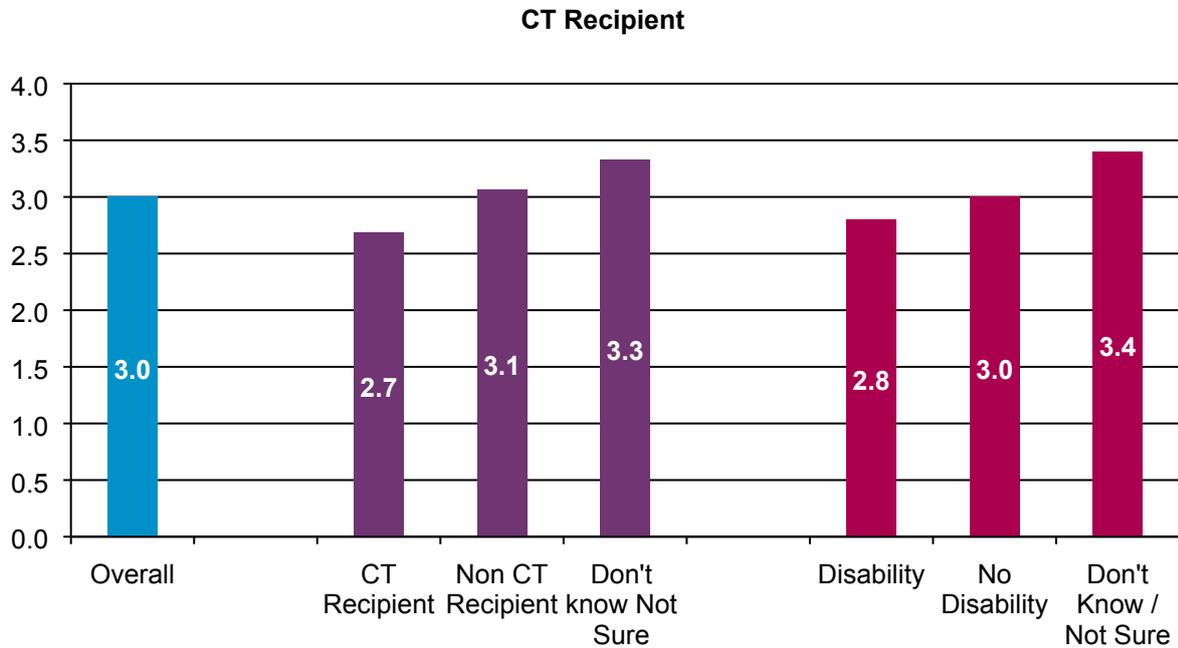


The ratings across the ethnic groupings are broadly consistent with the overall results.

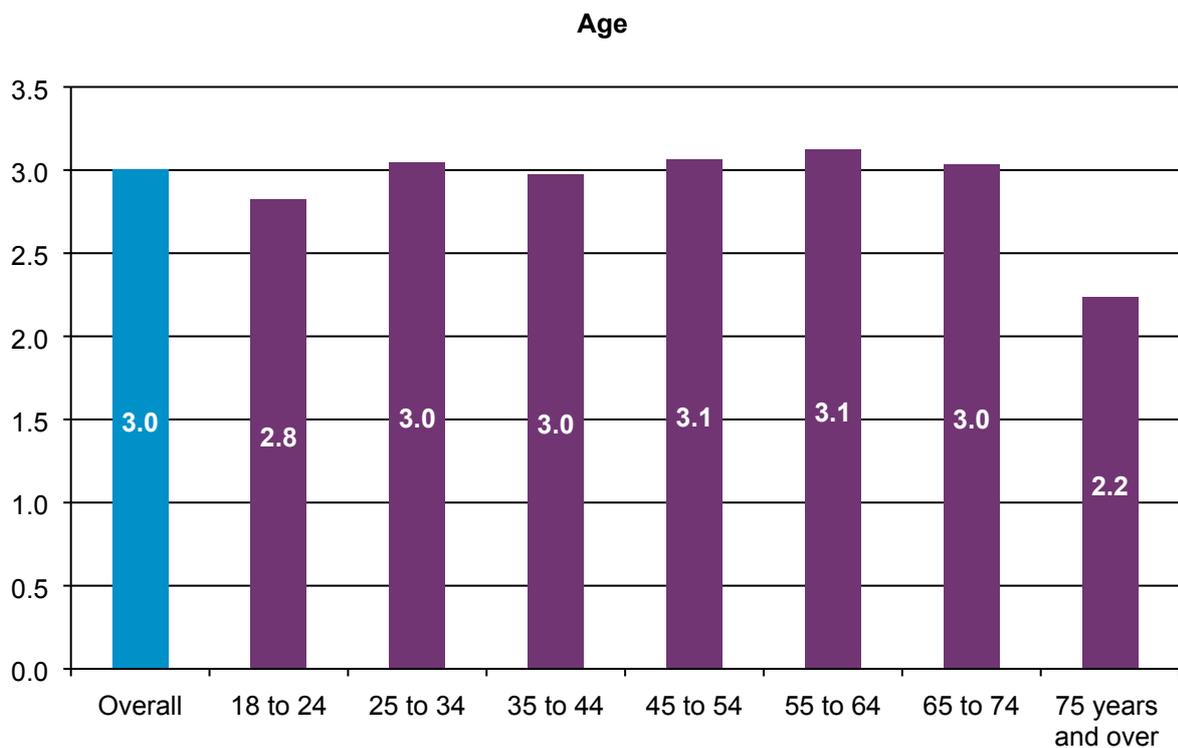


## Addition 4 To limit the number of dependent children within the calculation for Council Tax Reduction to a maximum of two

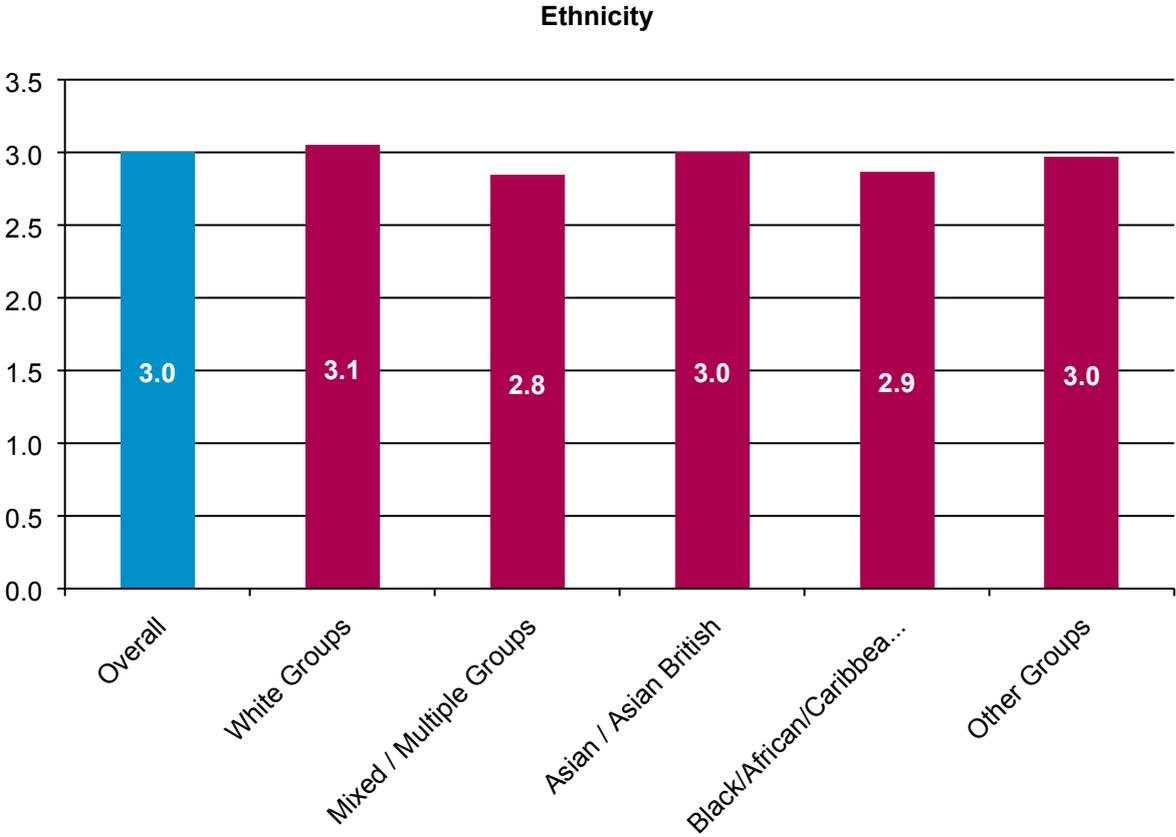
The results for non-Council Tax Reduction recipients and the disability groupings are consistent with the overall rating for addition 4. Those who currently receive Council Tax Reduction rated this addition slightly lower, but not significantly.



The results for the age groupings are consistent with the overall rating for addition 4 with the exception of the 75+ which has a lower rating at 2.2 and the 18 to 24 years group at 2.8. However, both these groups were under-represented in the respondent profile.



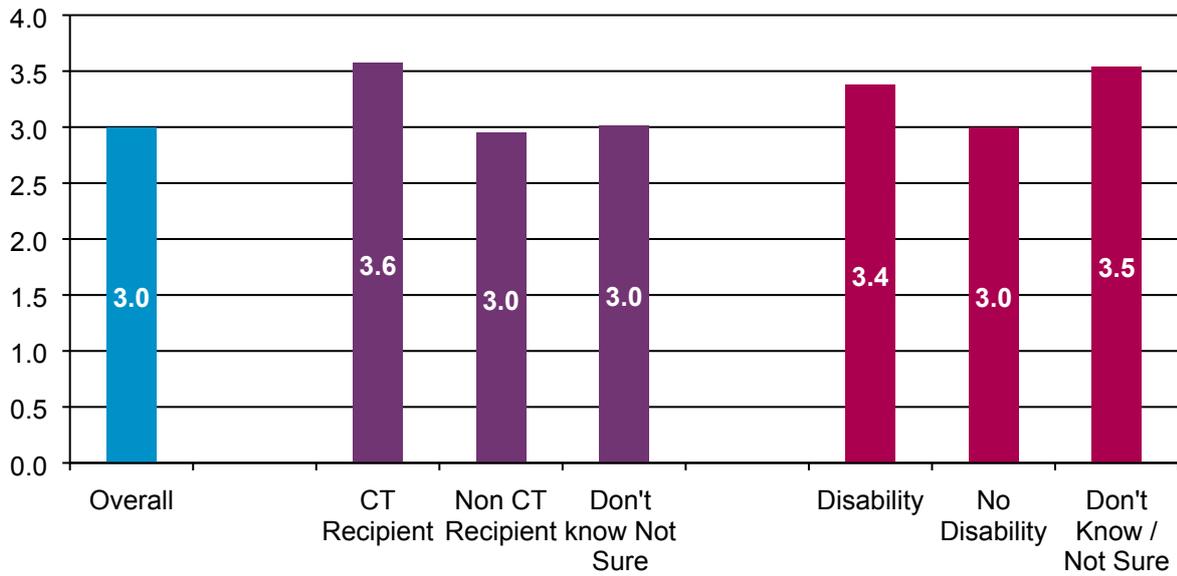
The results for the ethnic groupings are broadly consistent with the overall rating for addition 4.



**Addition 5: To introduce a scheme, in addition to Council Tax Reduction, to help applicants suffering exceptional hardship**

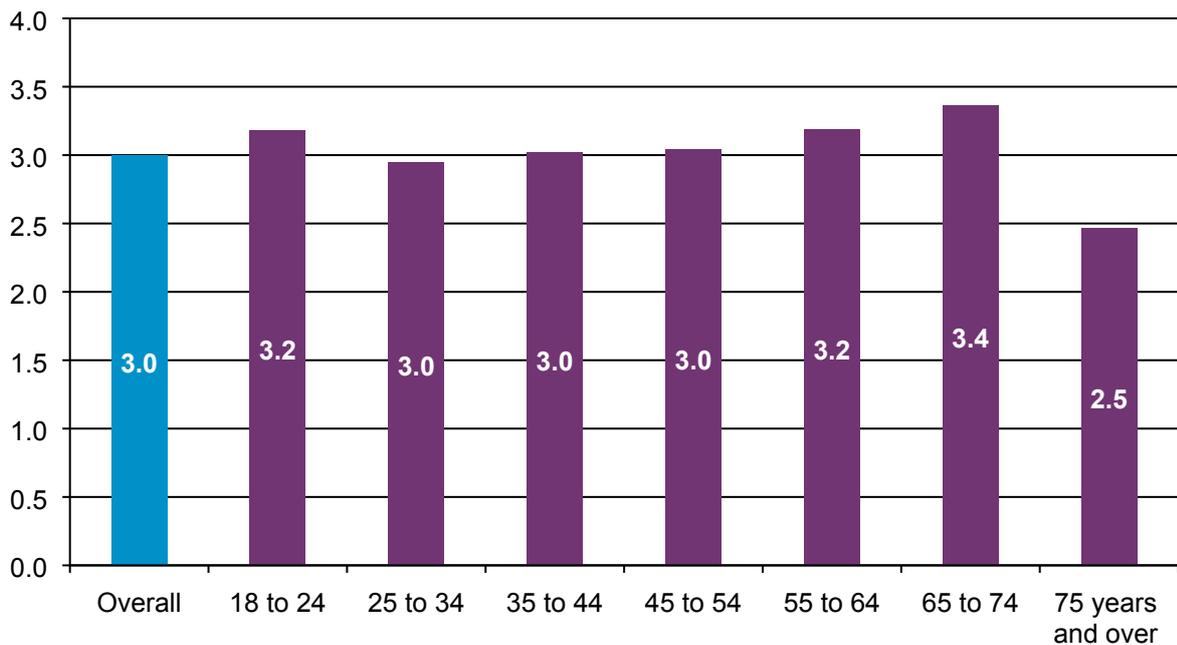
The results for those in receipt of Council Tax Reduction are 0.6 higher than the overall result similarly those respondents with a disability have rated addition 5 higher at 3.4.

**CT Recipient & Disability**

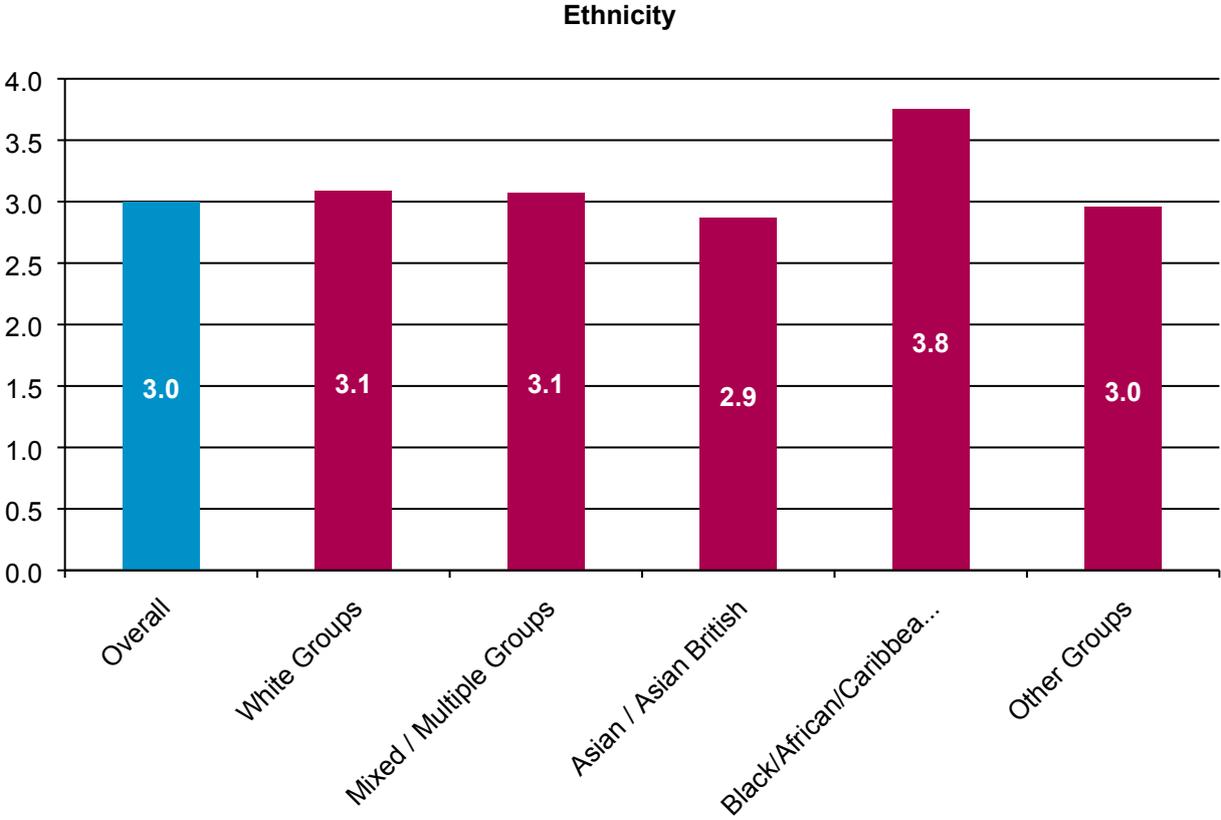


The age groupings are generally consistent with the overall rating for addition 5 with the exception of the 65-74 age groups which have rated addition 5 higher and 75+ which has a lower rating.

**Age**



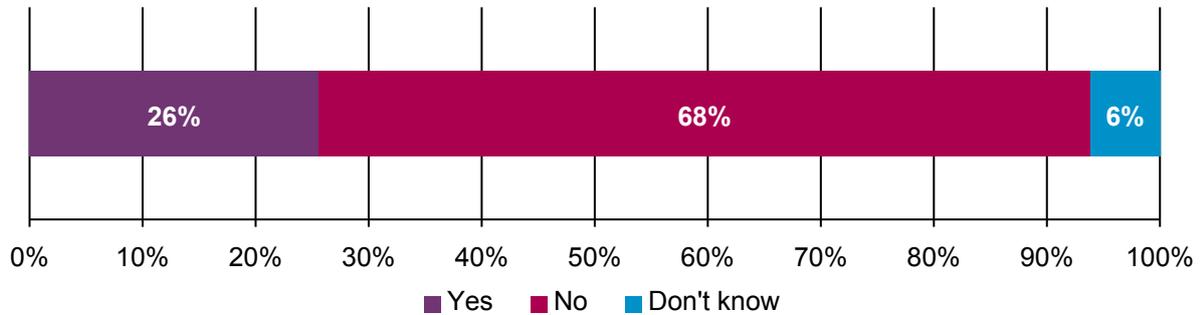
The results for the ethnic groupings are consistent with the overall rating for addition 5. The only outlier is respondents, who define themselves as Black/African/Caribbean and Black British that have rated Addition 5 higher.



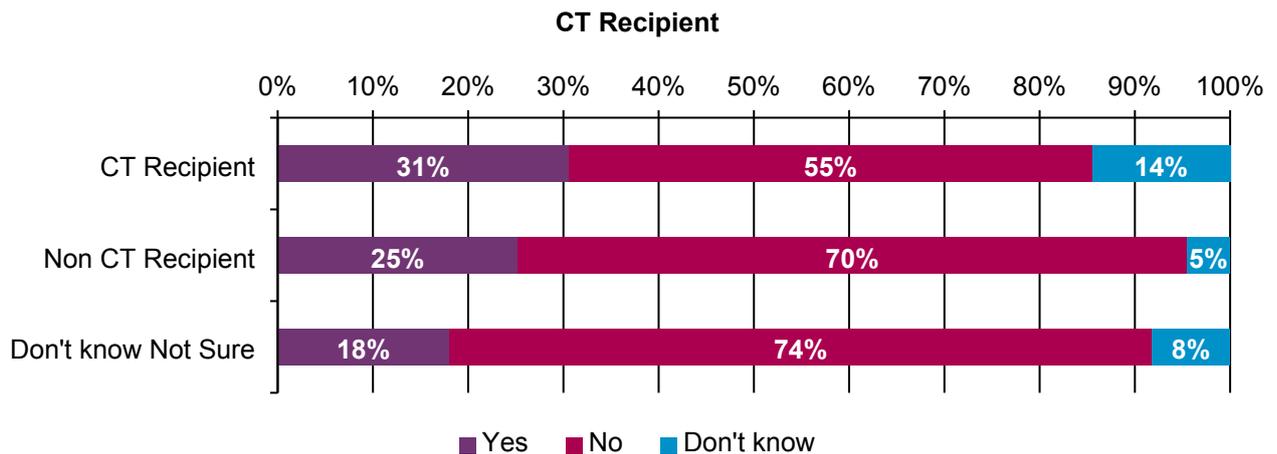
## Other Options

### Increase the level of Council Tax to fund the Council Tax Reduction Scheme

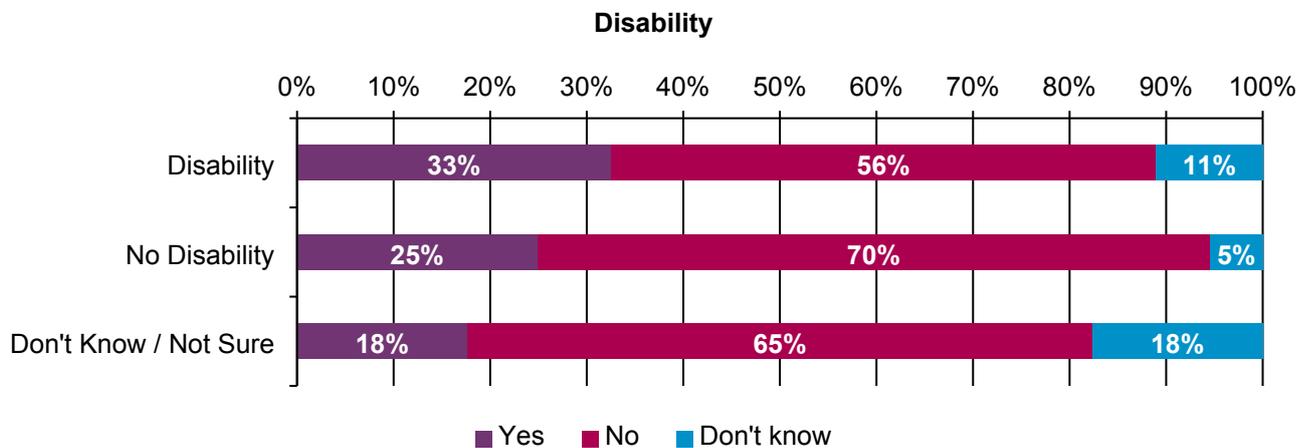
68% of respondents to the survey were against increasing the level of Council Tax to fund the Council Tax Reduction Scheme.



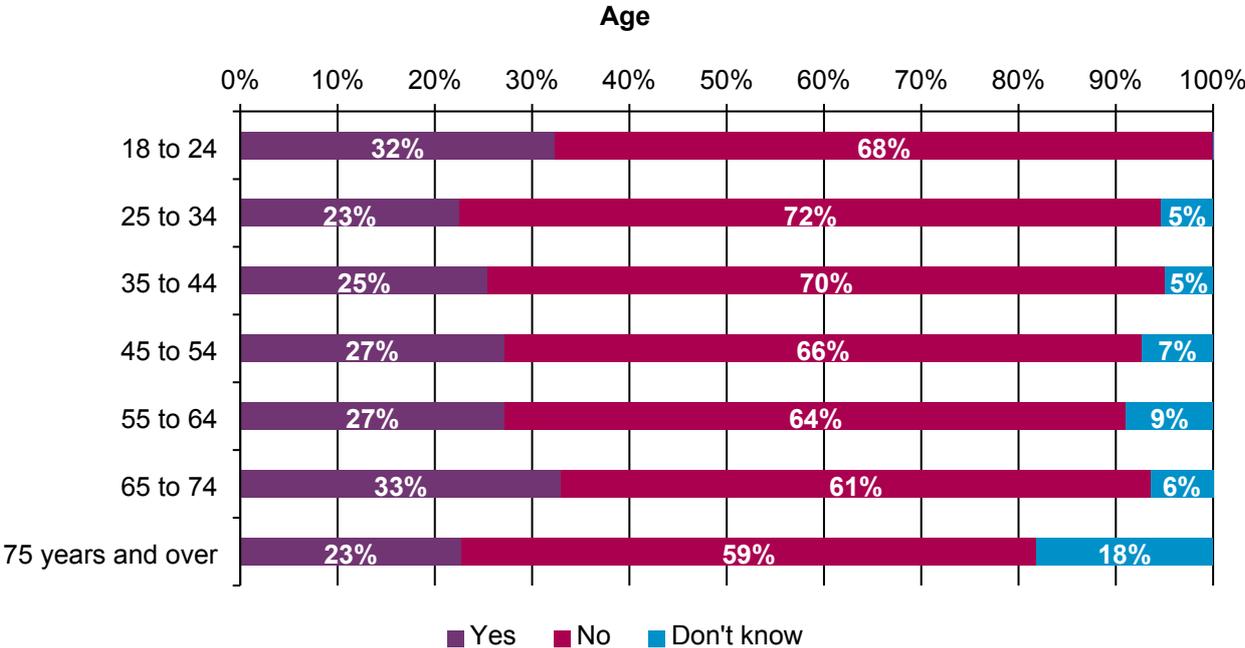
A majority of the respondents both in receipt of and not in receipt of Council Tax Reduction were against this option. Respondents in receipt of Council Tax Reduction had a greater proportion agreeing with this option, with 6% difference.



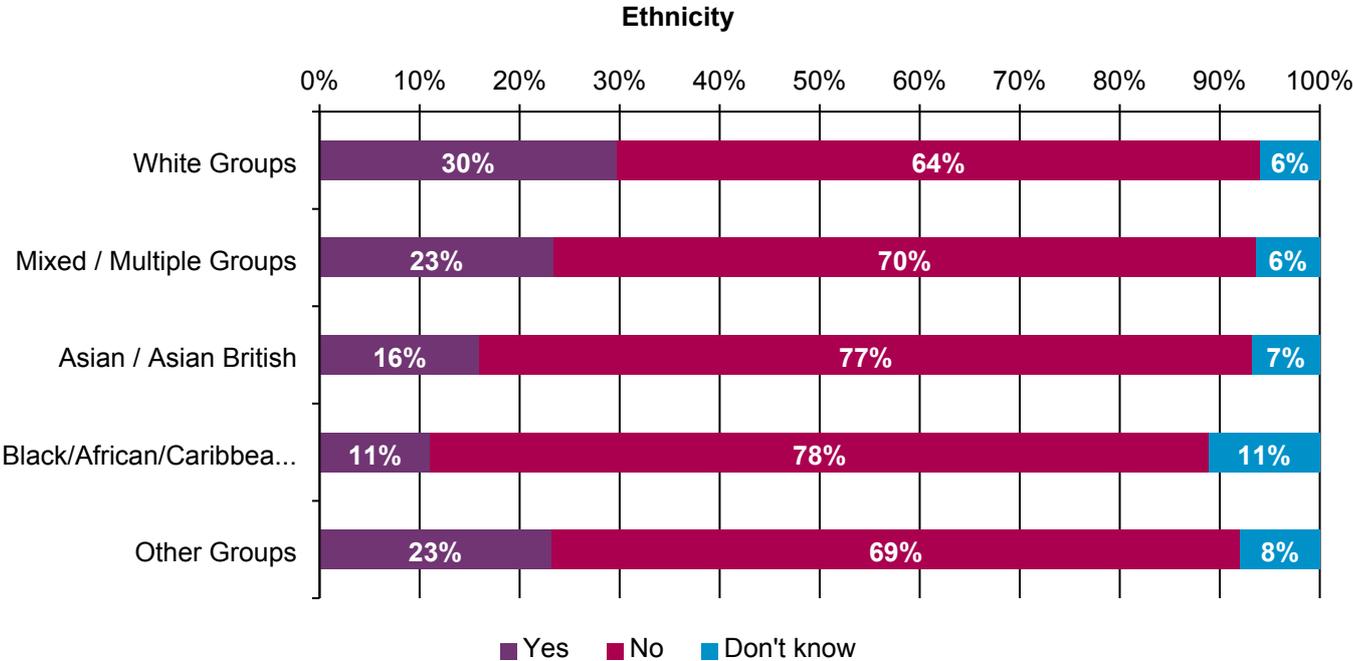
Both groups were opposed to this option, however respondents with a disability had a greater proportion in favour of this option than those with a disability.



There was a 9% difference between the age group most in favour and least in favour of this option, with a clear majority of all age groups being against introducing an increase in Council Tax. The 65-74 age group was most likely to be in favour and the 75+ age group was least likely.

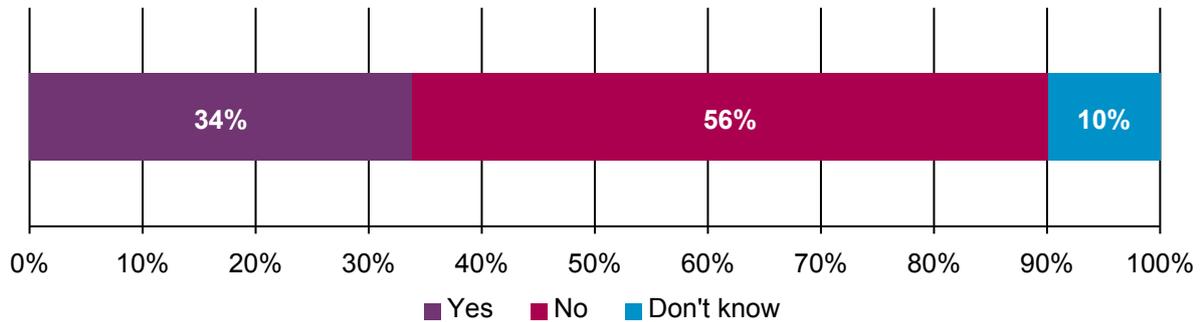


All ethnic groups were opposed to this option. Black/African/Caribbean and Black British had the greatest proportion opposed white groups had the greatest proportion in favour. .

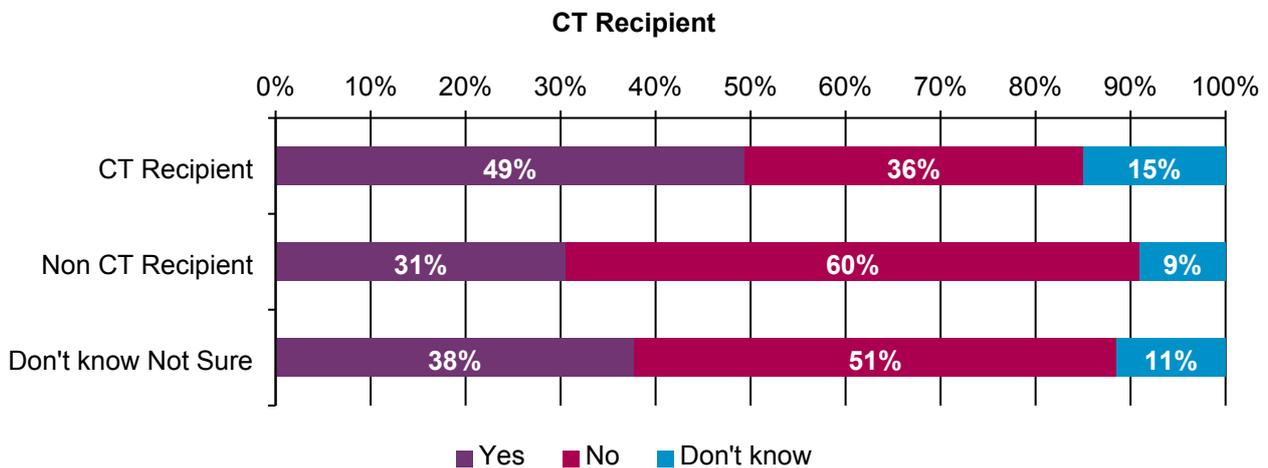


## Find savings from cutting other council services

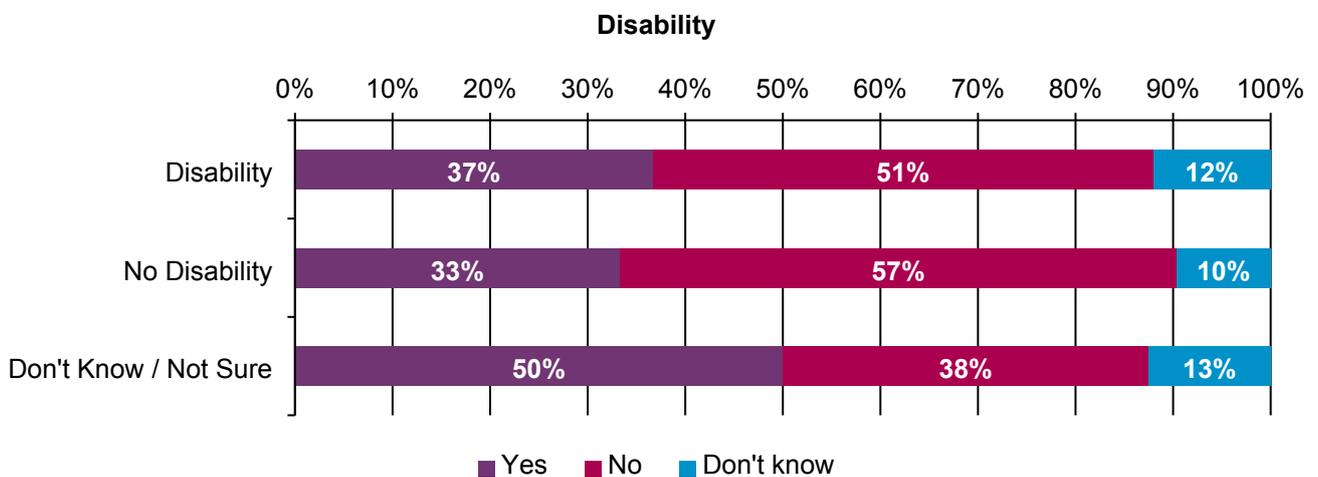
A third of respondents (34%) were in favour of the Council finding savings from cutting other council services.



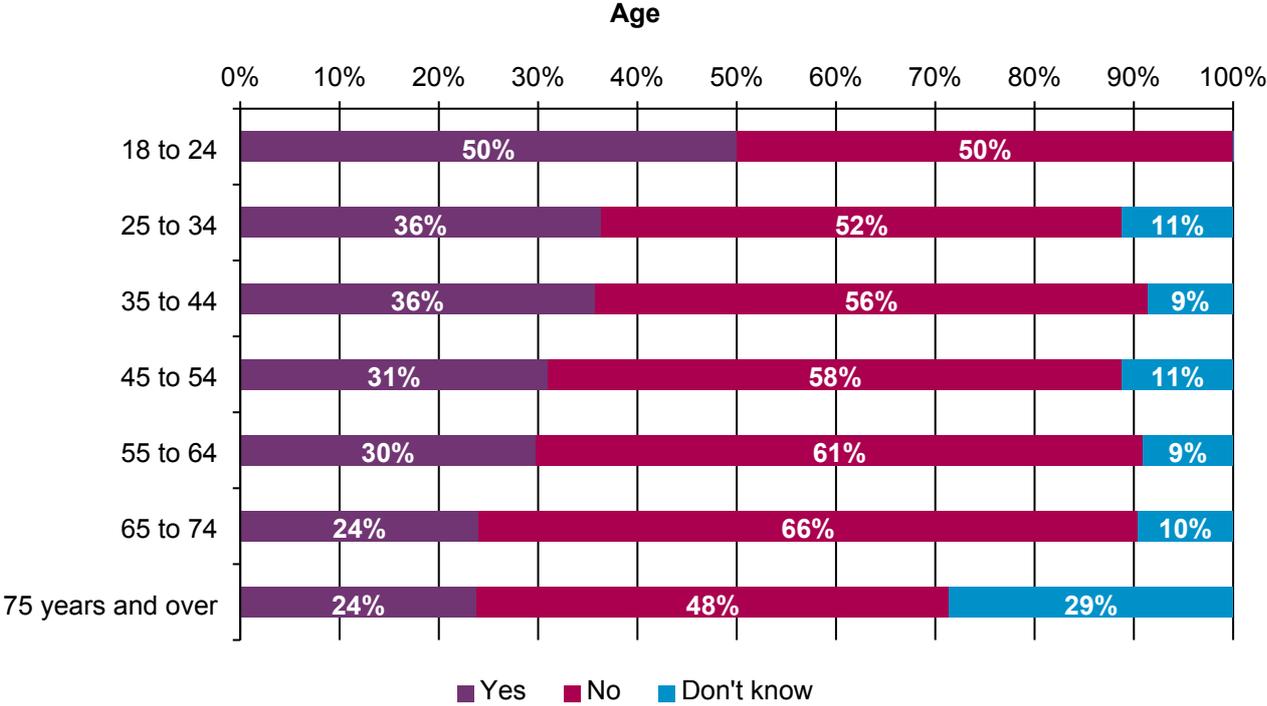
Nearly half (49%) of respondents receiving Council Tax Reduction were in favour of this option, in comparison to just under a third (31%) of respondents not in receipt of Council Tax Reduction.



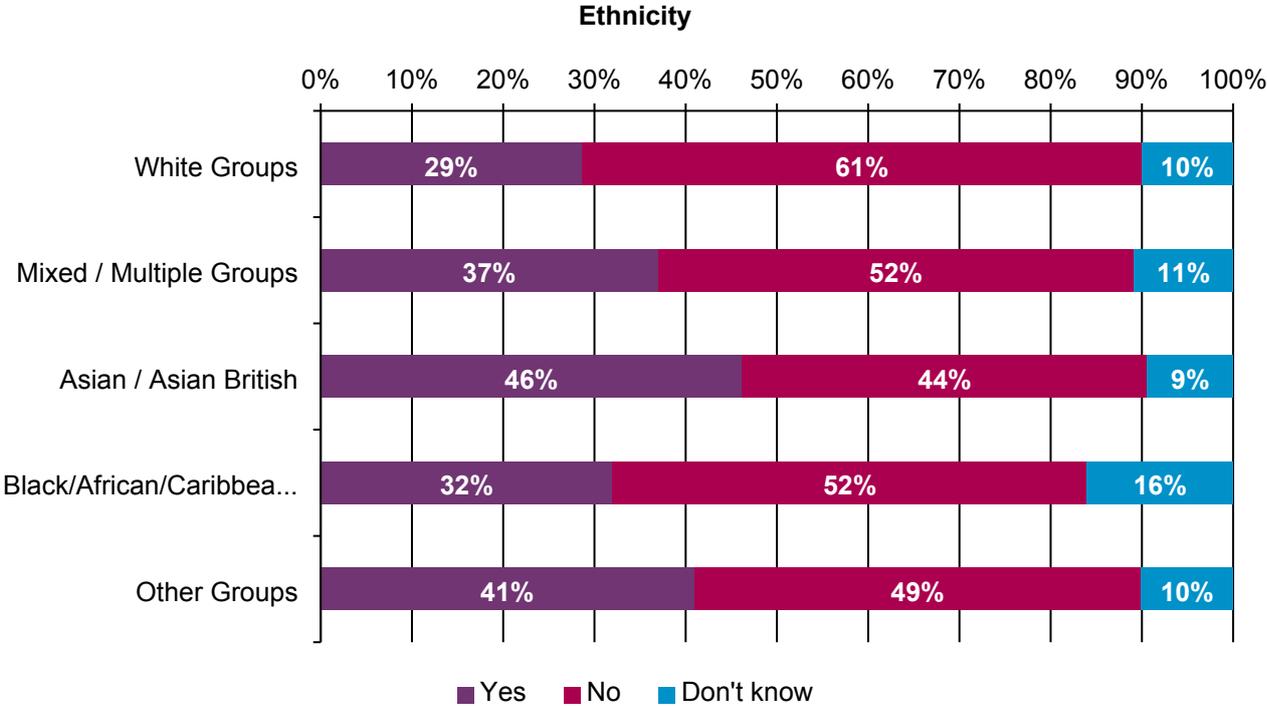
There is little difference in the viewpoints of those respondents with a disability to those respondents without a disability. In both cases just over half of respondents were against this option.



Respondents from all age groups were against this option. As the age increases the less favourable this option became, until the 75+ age group which had the least opposition of all age groupings.

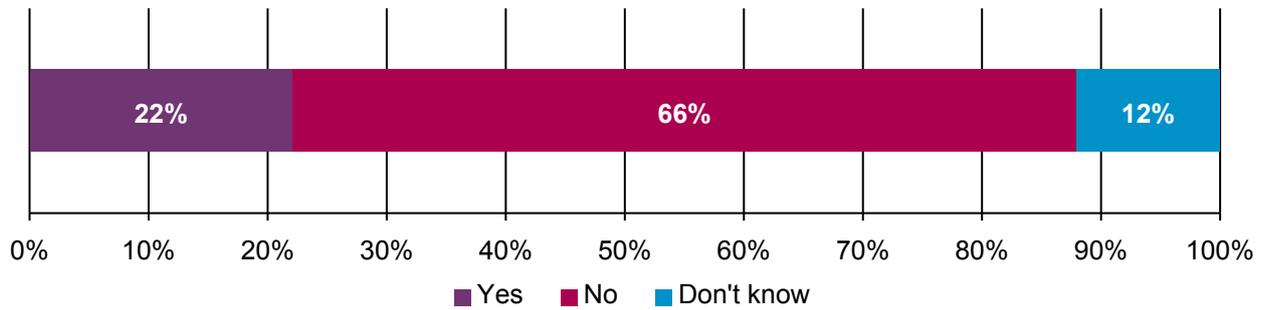


There is some variation between the ethnic groups in relation to this option. Respondents from Asian/ Asian British backgrounds had the greatest proportion in favour at 46% and those from white backgrounds had the lowest proportion in favour at 29%. This equates to a difference of 17%.

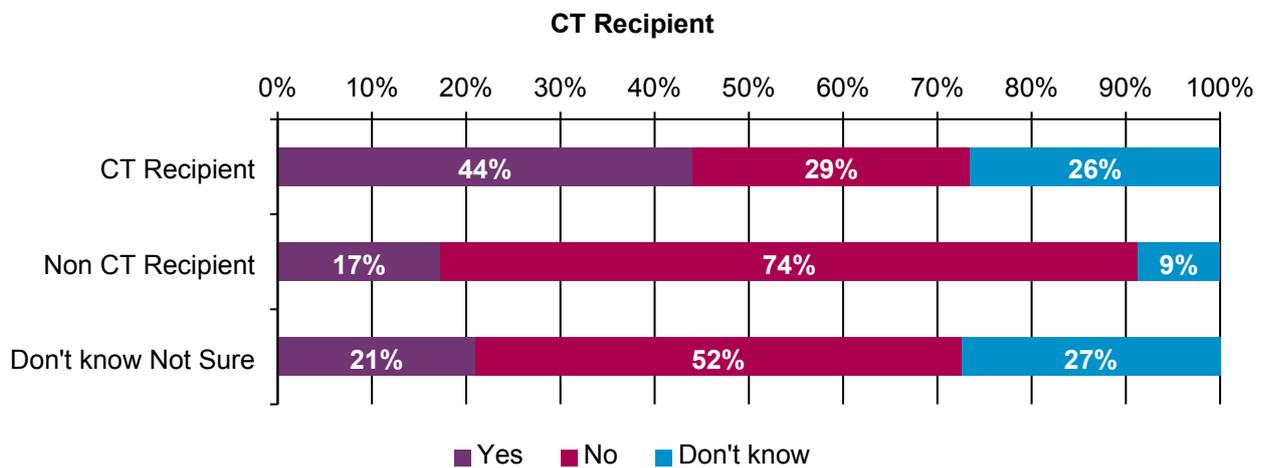


## Use the council's reserves to delay savings

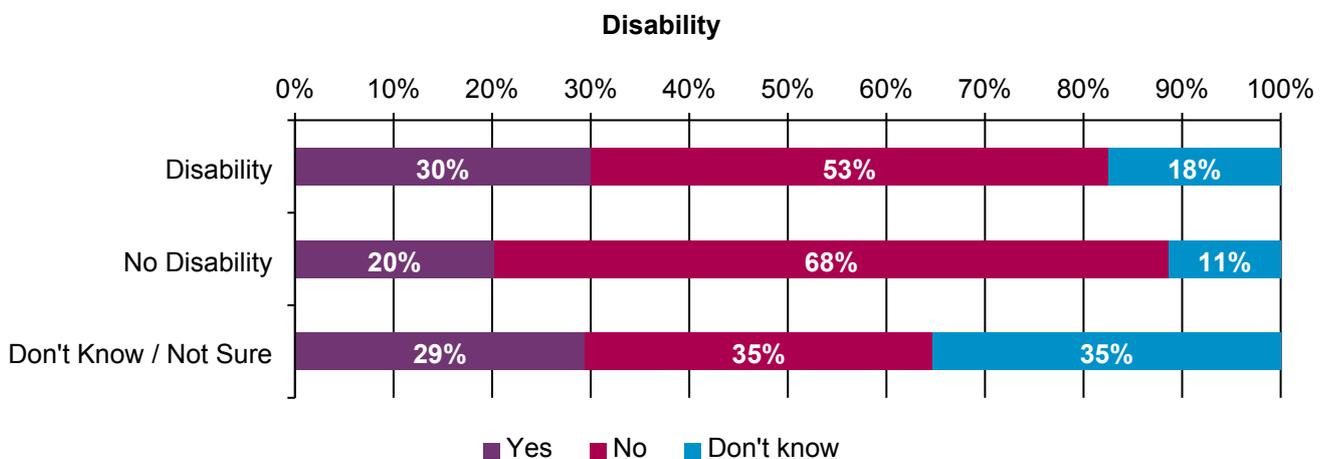
Just over one in five respondents were in favour of the Council using its reserves to delay savings.



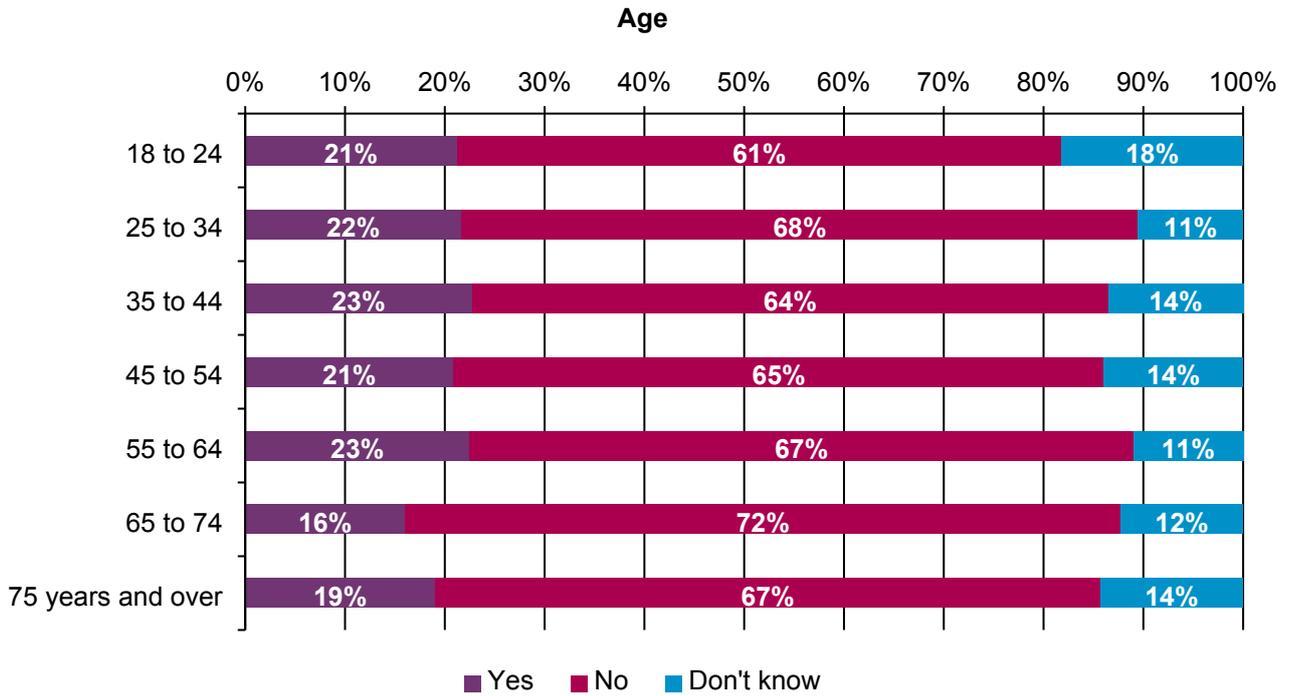
Respondents not receiving Council Tax Reduction had the greatest proportion against this approach. Those receiving Council Tax Reduction had the greatest proportion in favour of this, but it should also be noted 26% of this group responded don't know.



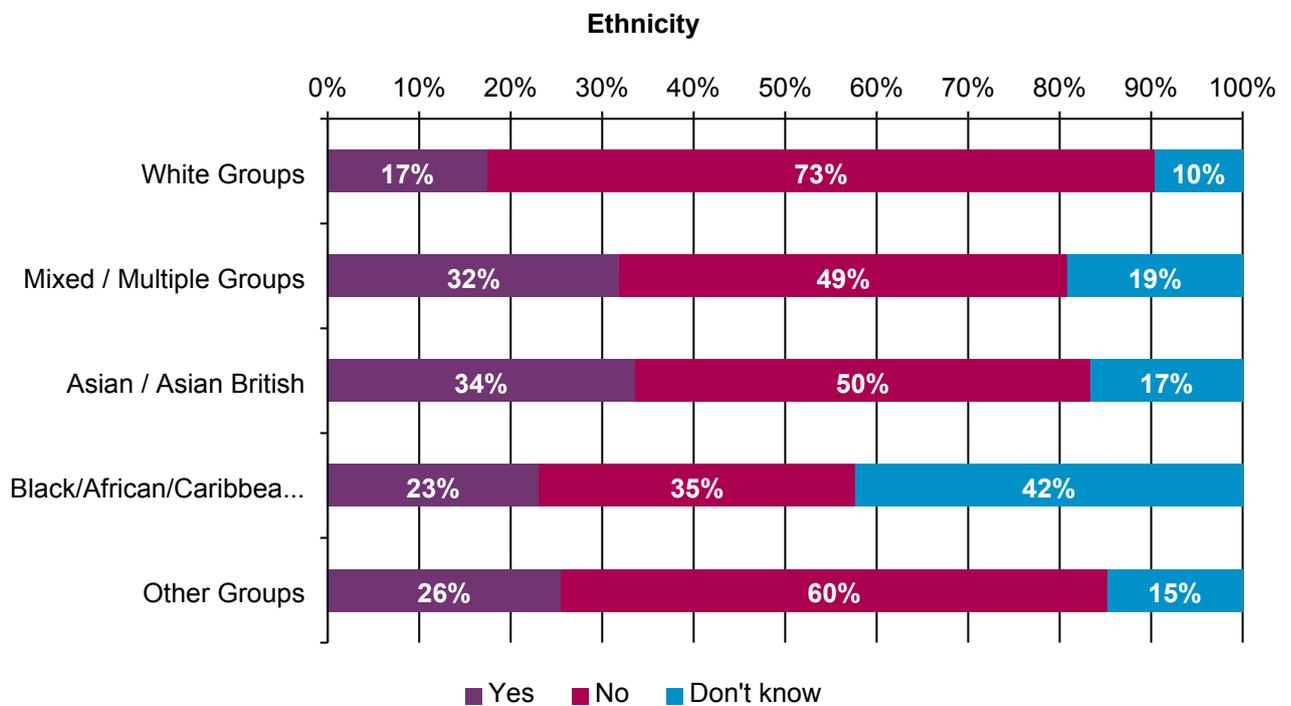
There was a 10% difference between those respondents with a disability and those without, who said they agreed with this option. The majority from both groupings were more likely to disagree with using the council's reserves in this way.



There is only a 7% difference between the age group with the greatest and that with the lowest proportions in favour of this option. Overall all age groups were opposed to this option.

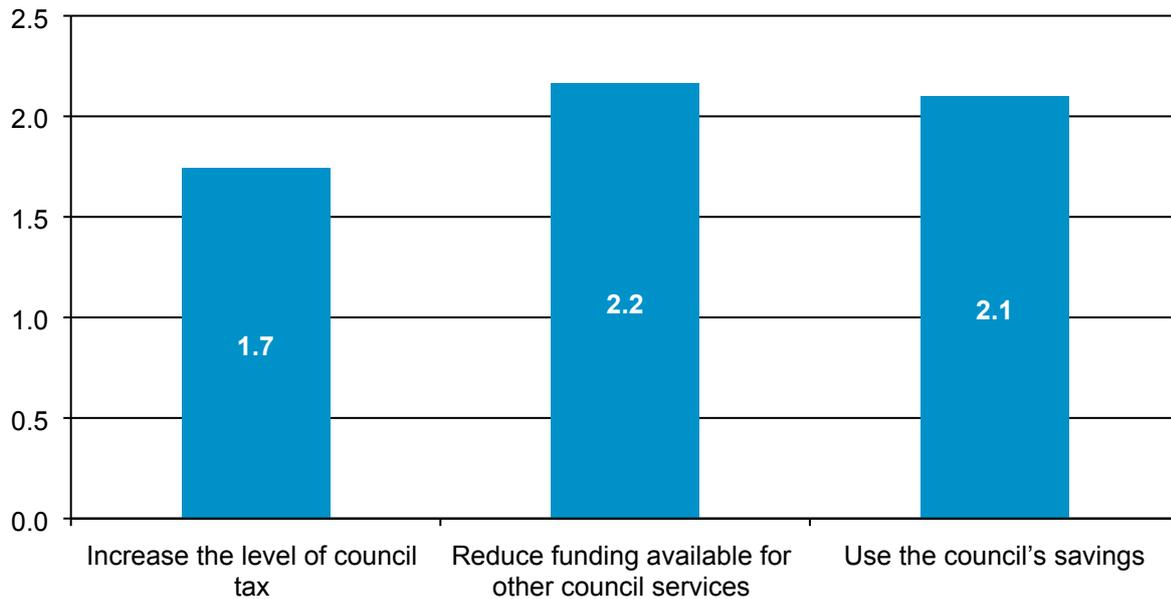


There are variations amongst the ethnic groups for this option. White Groups have the greatest proportion opposed to this option and Black/African/Caribbean and Black British groups had the lowest proportion opposed however four in ten of respondents from this group were uncertain about this option.



## Other Options Preferences

Funding Approach Options Rating

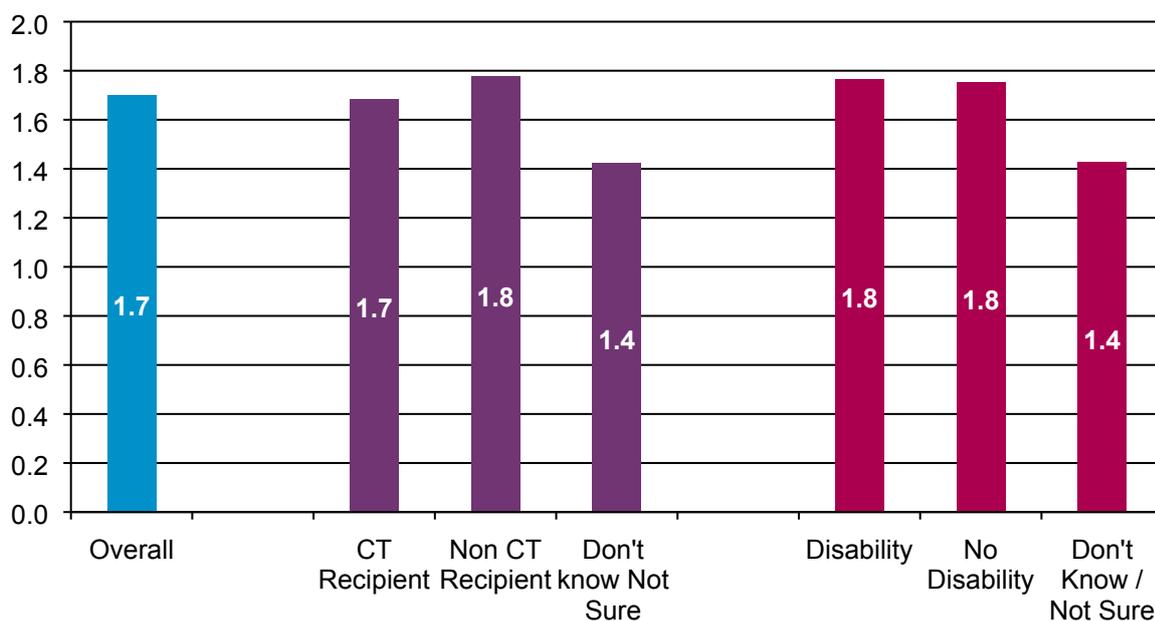


Although the option of Reducing funding available to other council services had the second lowest proportion that agreed with this approach, when assessed in terms of priority this option is top. The option increasing the level of Council Tax to fund the Council Tax Reduction Scheme had the greatest proportion agreeing with this approach but when ranked it is the bottom priority.

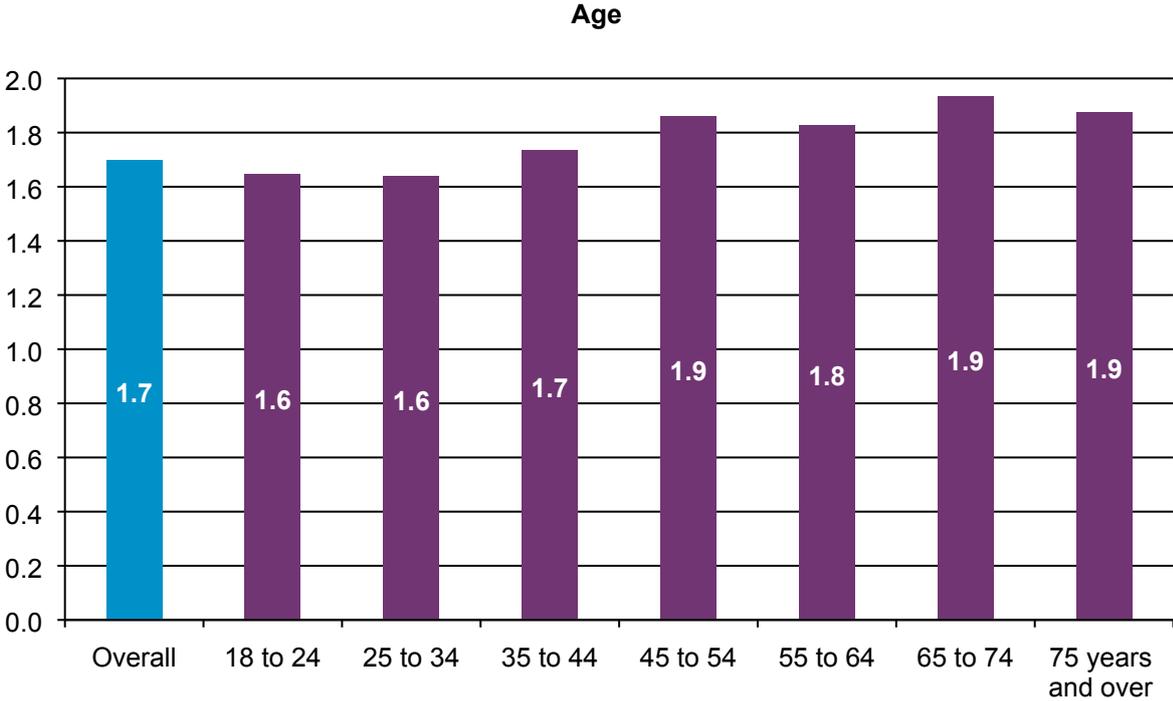
### Increase the level of Council Tax

Excluding the Don't know/Not sure the ratings from the Council Tax Reduction recipient groups and the disability groups are consistent with the overall response.

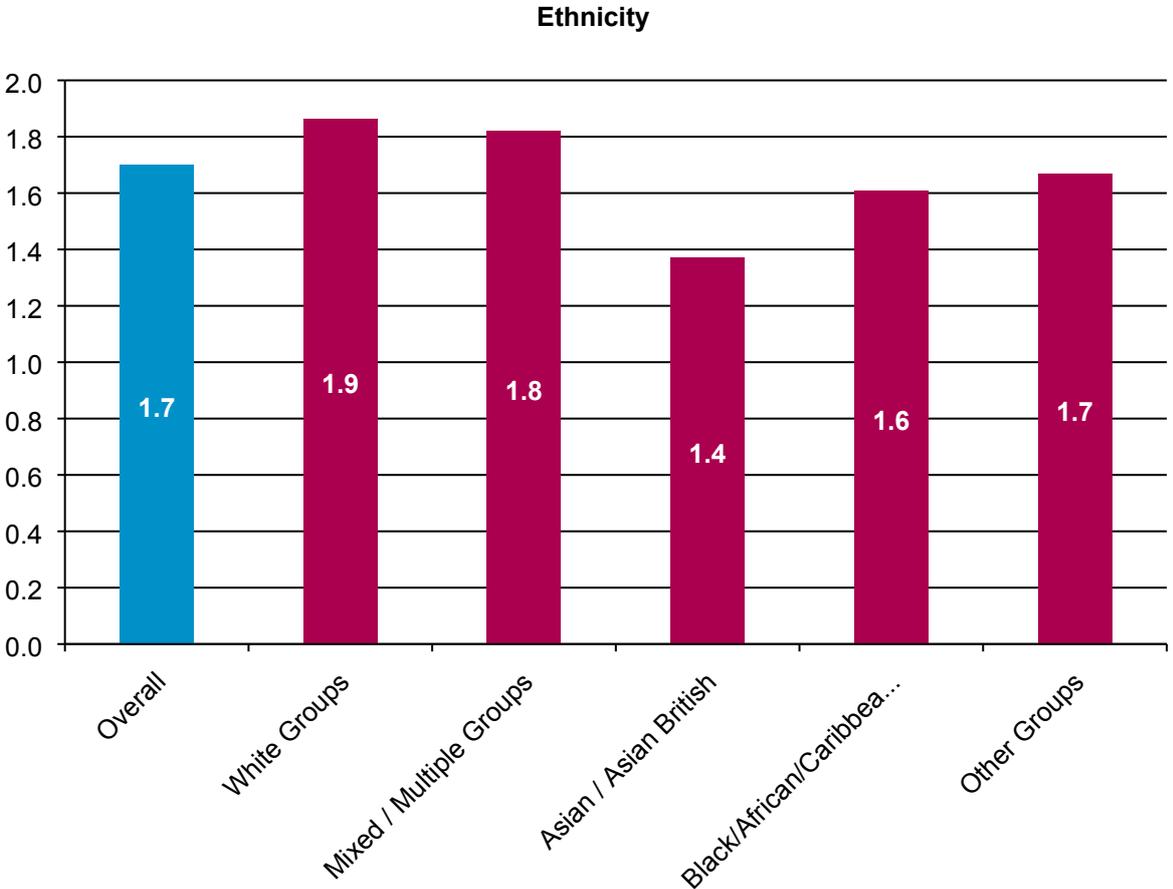
CT Recipient



Those under 34 years rated this option slightly lower than the older age groups, whose results were consistent or higher rated than the overall result.

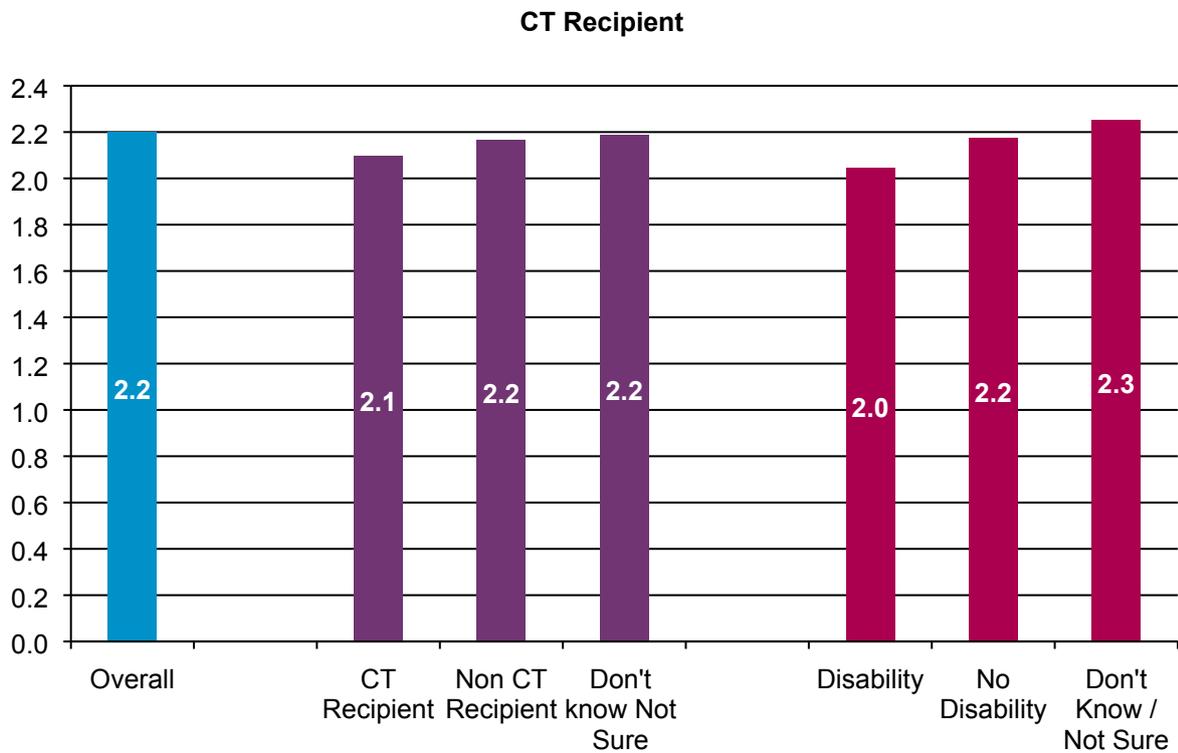


There are some variations between the ethnic groupings with 0.5 difference between the group with the highest rating and that with the lowest rating.

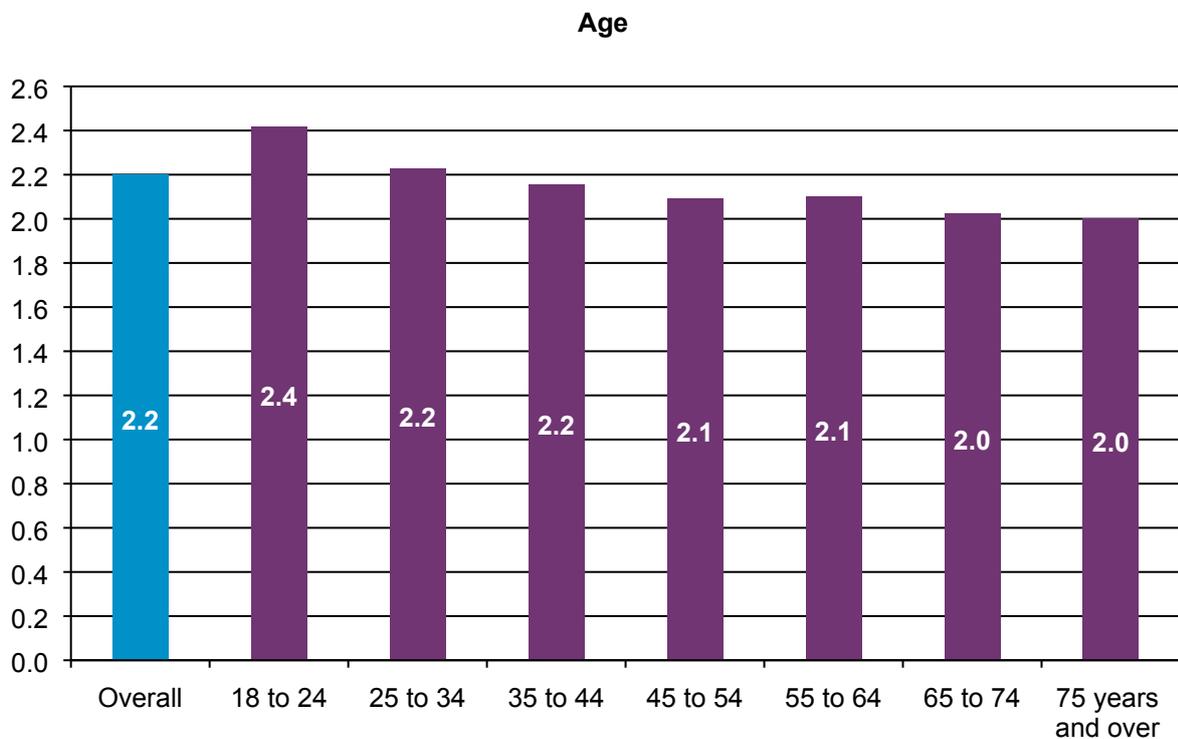


## Reduce funding available for other council services

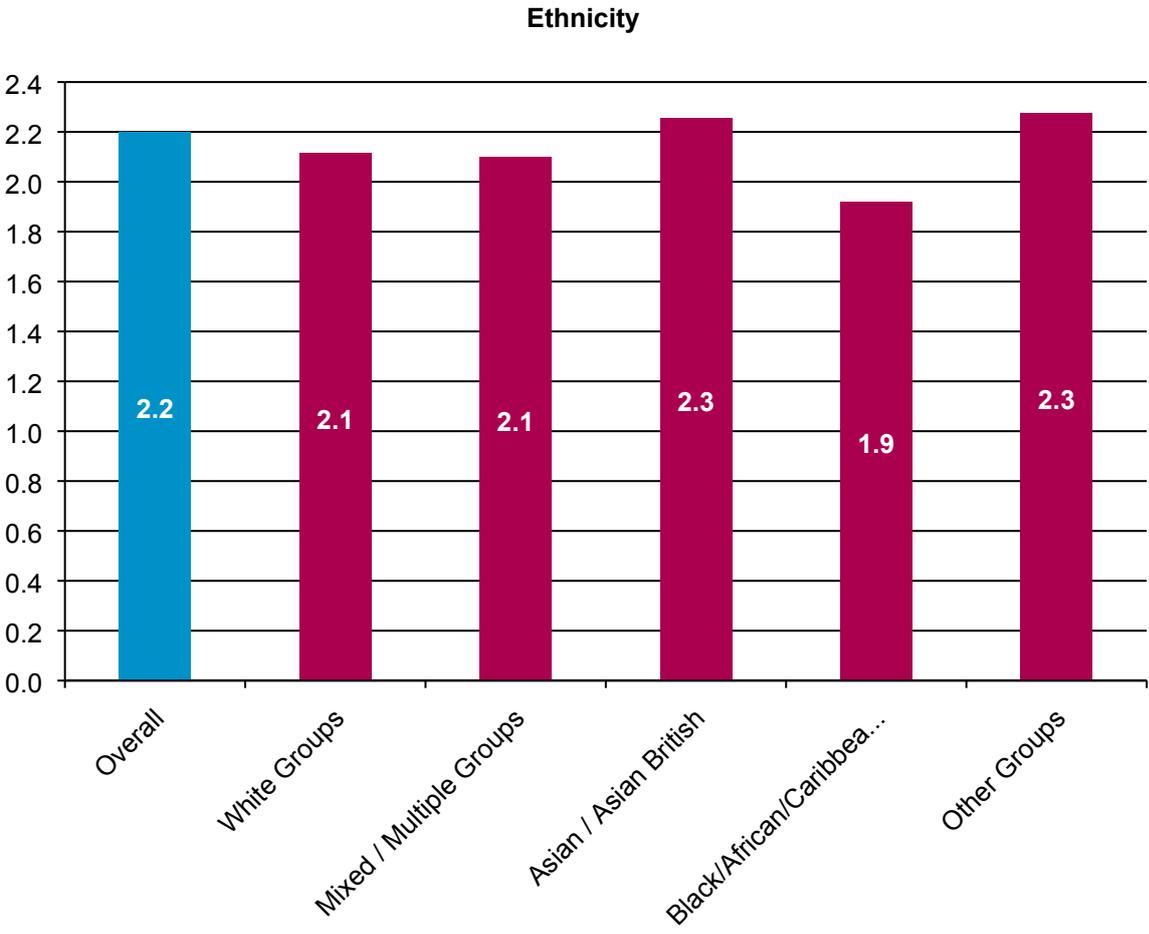
The results for the groupings in the Council Tax Reduction grouping and disability groupings are consistent with the overall rating.



The results for the age groupings are consistent with the overall rating for this option.

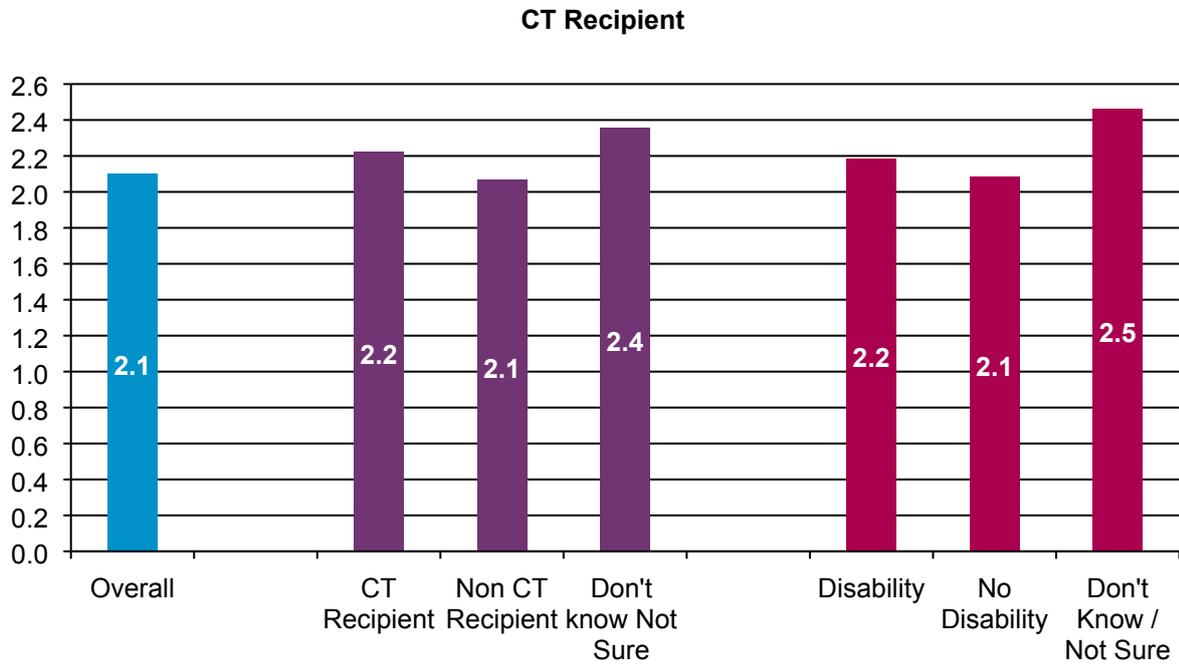


The results for the ethnic groupings are broadly consistent with the overall rating of this option.

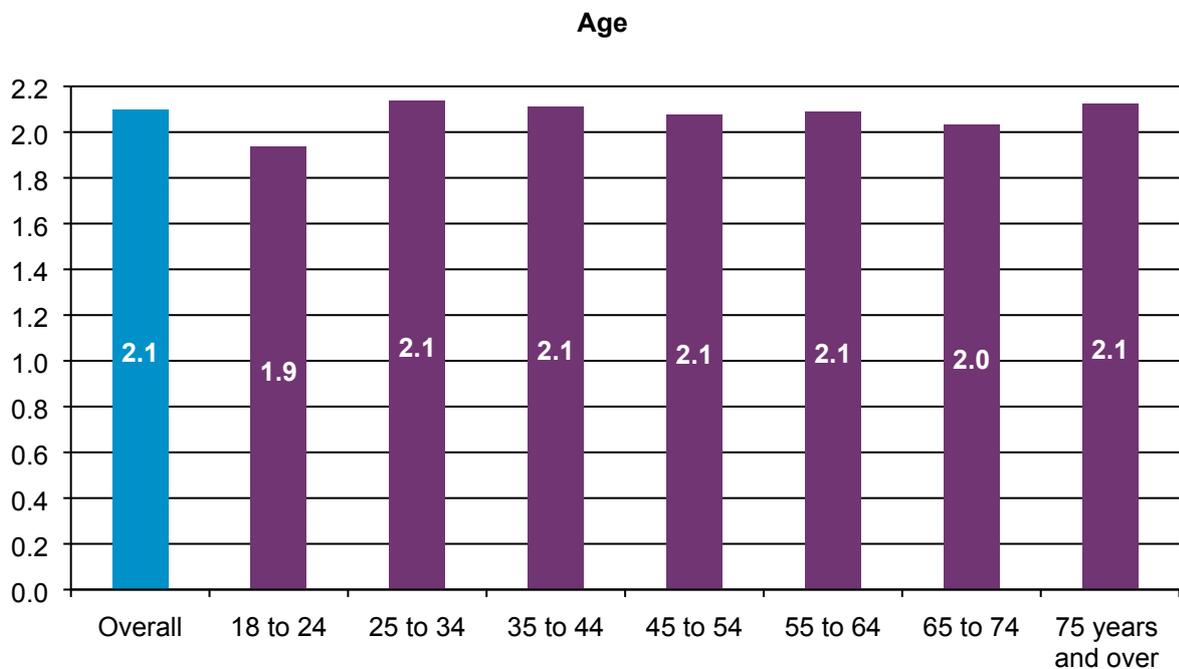


## Use the Council's Savings

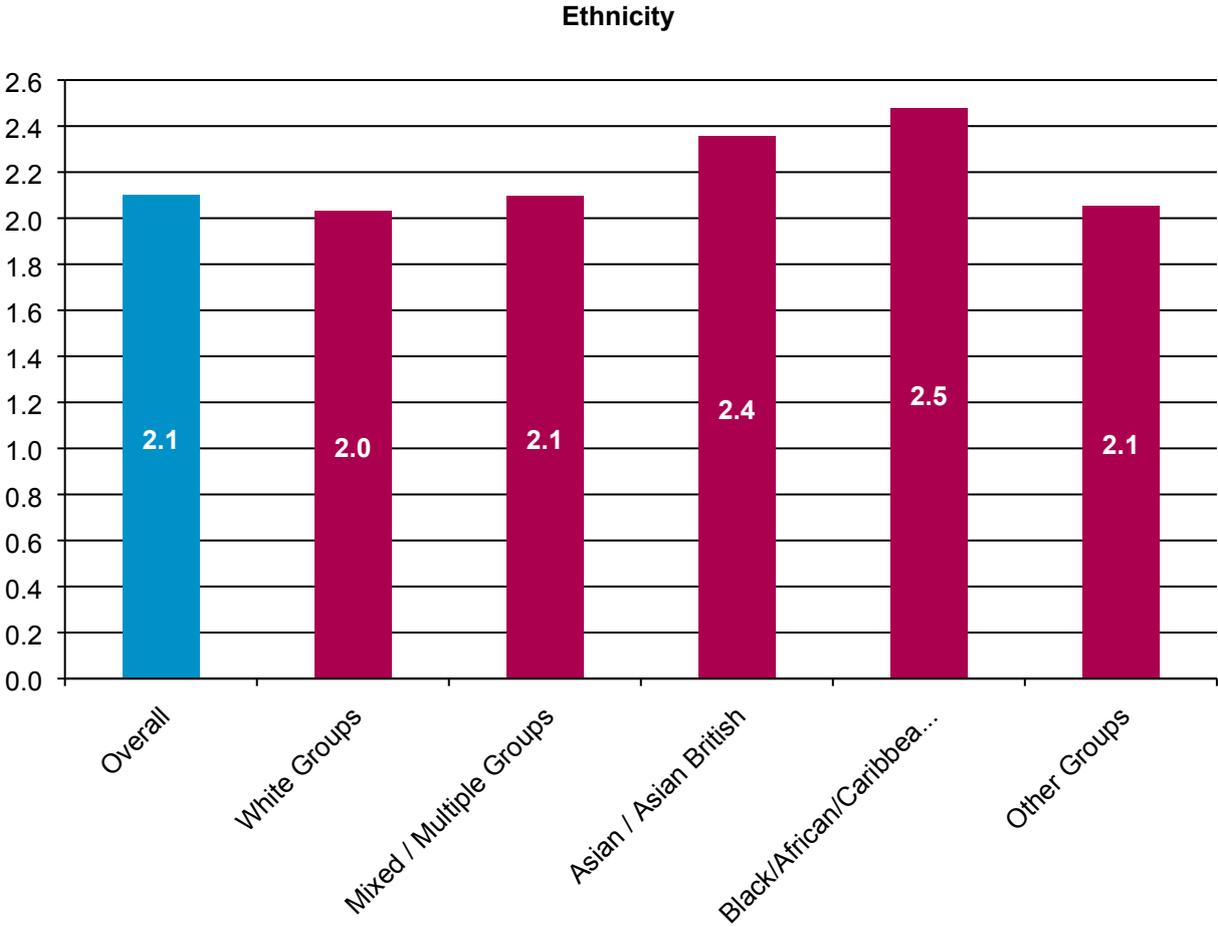
While the rating for those with and without a disability and those who receive and do not receive Council Tax Reduction are consistent with the overall rating for this option the respondents who answered Don't know and Not sure rated this option higher.



The ratings across the age groupings are broadly consistent with the overall rating for this option.



There are some variations between the ethnic groupings with 0.5 difference between the group with the highest rating and that with the lowest rating.



## Survey Demographics

The table below shows the profile of the survey respondents in relation to the population of Tower Hamlets, where the information was provided.

	Survey		Population	
	Count	%	Count	%
<b>Gender (Over 16s 2011 Census) (Total 1539)</b>				
Men	863	56%	102,792	52%
Women	637	42%	96,208	48%
Other	29	2%		
<b>Age (2011 Census) (Total 1538)</b>				
18 to 24 years	35	2%	37,828	19%
25 to 34 years	471	31%	73,185	37%
35 to 44 years	429	28%	37,217	19%
45 to 54 years	251	16%	21,514	11%
55 to 64 years	204	13%	13,686	7%
65 to 74 years	116	8%	8,169	4%
75 years and over	22	1%	7,401	4%
<b>Ethnicity (2011 Census 18 years and over) (Total 1502)</b>				
White groups	990	66%	104,518	53%
Mixed/Multiple groups	48	3%	6,299	3%
Asian / Asian British	282	19%	70,062	35%
Black/African/Caribbean/Black British	28	2%	13,375	7%
Other	154	10%	4,746	2%
<b>Disability (2011 Census all people) (Total 1534)</b>				
Disability	166	11%	31,644	16%
No Disability	1340	87%	168,570	84%
Don't know	18	1%		
<b>Council Tax Reduction Recipient (Total 1536)</b>				
CTR Recipient	247	16%		
Non CTR Recipient	1227	80%		
Not Sure & N/A	62	4%		