

Council Tax Support Scheme Consultation report

Issue 1.0

Herefordshire Council Research Team
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If you need help to understand this document, or would like it in another format or language, please call Research Team on 01432 261944 or e-mail researchteam@herefordshire.gov.uk

Introduction

The Government is ending the national Council Tax Benefit scheme and has asked every council to come up with a local system instead. This means that Herefordshire has to plan its own Council Tax Support scheme and decide who should be eligible for help to pay their council tax, and by how much, for introduction in April 2013. The council tax support scheme consultation was launched to seek the views of residents and interested organisations on how the Herefordshire Council should plan the local scheme in order to help make a decision that is as fair as possible.

The consultation questionnaire was published online in Herefordshire Council's website together with a consultation document. In addition around 1000 paper copies were issued, of these 500 copies were sent to a sample of working age residents who are currently receiving council tax benefits. Questionnaires were also distributed to social landlords and voluntary organisations to distribute to their tenants and contacts. The survey period ran from 30th August 2012 until 26th October 2012, however all responses received up to and including 29th October 2012 were included in the results.

This report details the results of the consultation questionnaire. In the tables and charts in this report, all the percentages are calculated as a proportion of the total number of responses to each question unless otherwise stated. All the percentages have been rounded to the nearest whole number.

Note that if respondents could select more than one answer to a particular question, the percentages may add up to more than 100%.

Answers to questions requiring a free text answer are listed in the appendix A. Every effort has been made to anonymise references to named or identifiable persons without losing the gist of the comments.

Results

There were a total of 231 responses received by the end of consultation period, of these 130 were submitted online and 101 were paper questionnaires.

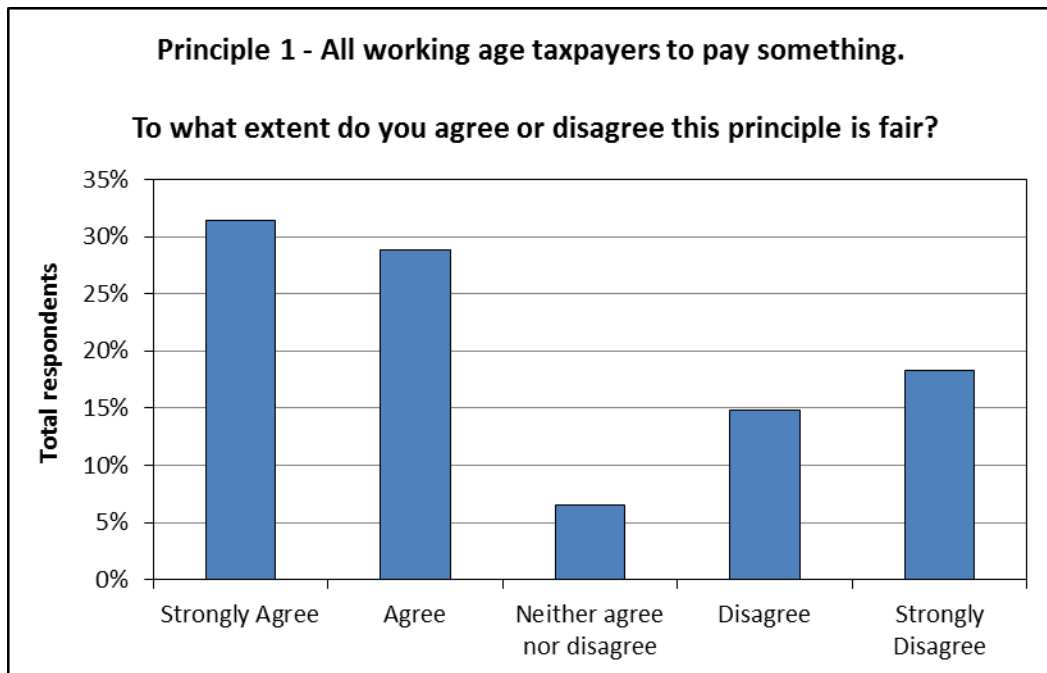
Note: There were three responses submitted by Kington Town Council; one submitted online and the other two were letters providing extended comments. One of these letters was attached to questionnaire. The online response only provided responses to the questionnaire, which were exactly the same as paper questionnaire attached to the letter; however it didn't contain any comments. Only the paper response sent with the letter was included in the analysis. The letter is attached as an Appendix to this report.

Principle 1: All working age taxpayers to pay something

At the moment, those below the threshold for council tax benefit can have 100 per cent support, which means that some do not pay anything. We propose that everyone should pay at least 10 per cent council tax.

To what extent do you agree or disagree this principle is fair?

	No.	%
Strongly Agree	72	31%
Agree	66	29%
Neither agree nor disagree	15	7%
Disagree	34	15%
Strongly Disagree	42	18%
Total respondents	229	
Not answered	2	

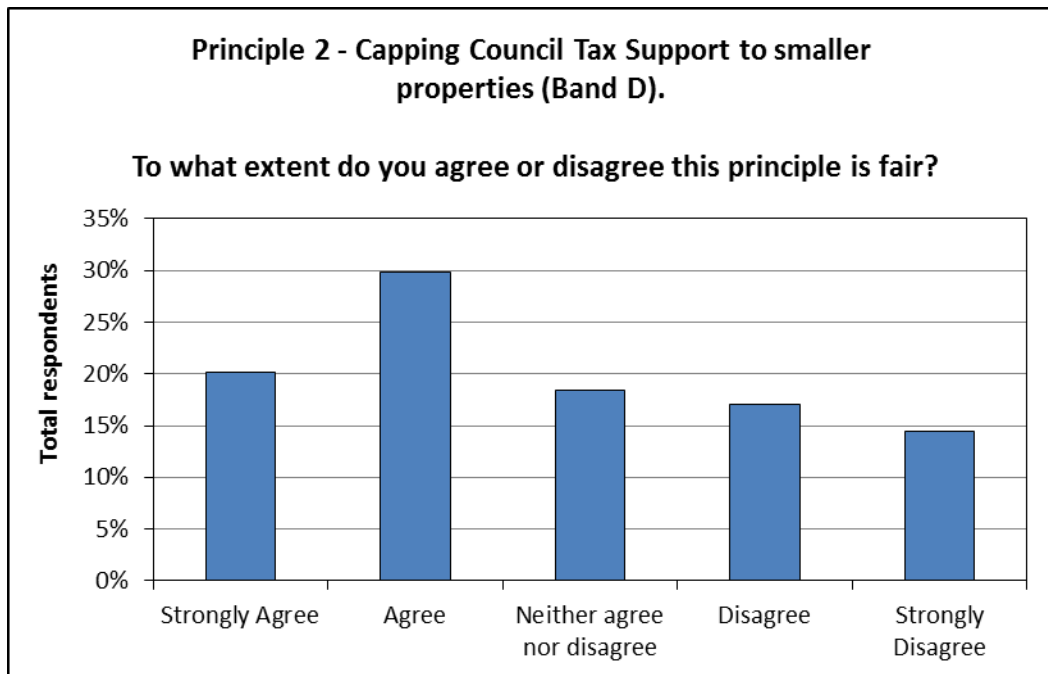


Principle 2: Capping Council Tax Support to smaller properties (Band D)

Council tax benefit is based on the property band and does not necessarily take into account the size of the property. This would mean that support for taxpayers living in properties above band D will be based on the band D charge rather than the higher band.

To what extent do you agree or disagree this principle is fair?

	No.	%
Strongly Agree	46	20%
Agree	68	30%
Neither agree nor disagree	42	18%
Disagree	39	17%
Strongly Disagree	33	14%
Total respondents	228	
Not answered	3	

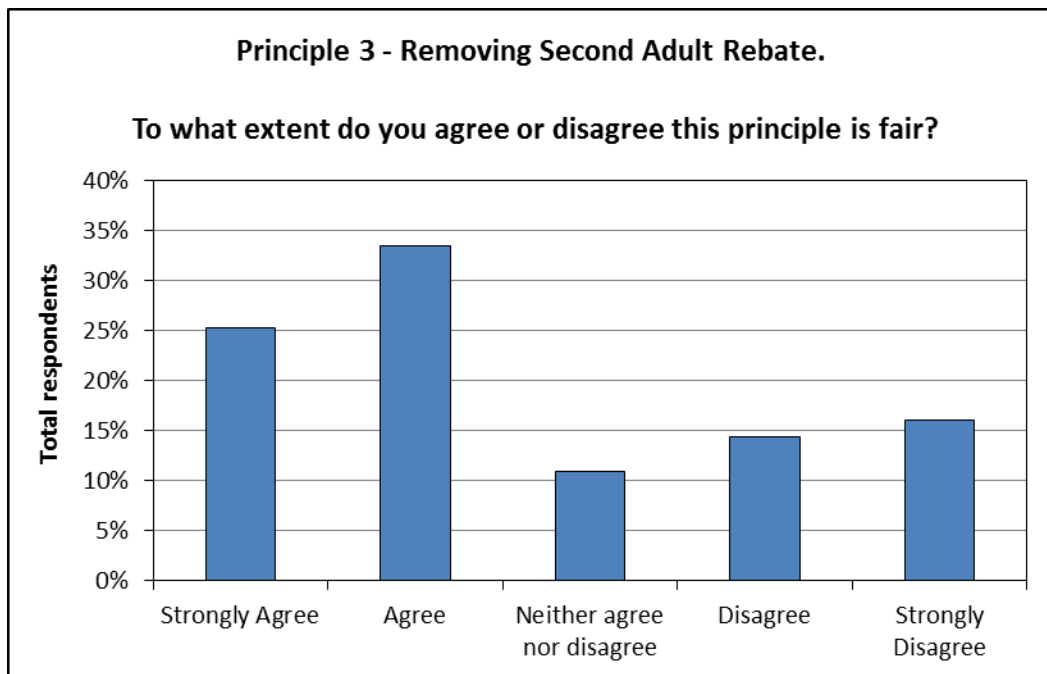


Principle 3: Removing Second Adult Rebate

Until now, some households have had a reduction of up to 25 per cent on their council tax bill because a second adult family member on a low income lives there too, even if the tax payer's own income is above the threshold. The proposal would remove second adult rebate.

To what extent do you agree or disagree this principle is fair?

	No.	%
Strongly Agree	58	25%
Agree	77	33%
Neither agree nor disagree	25	11%
Disagree	33	14%
Strongly Disagree	37	16%
Total respondents	230	
Not answered	1	

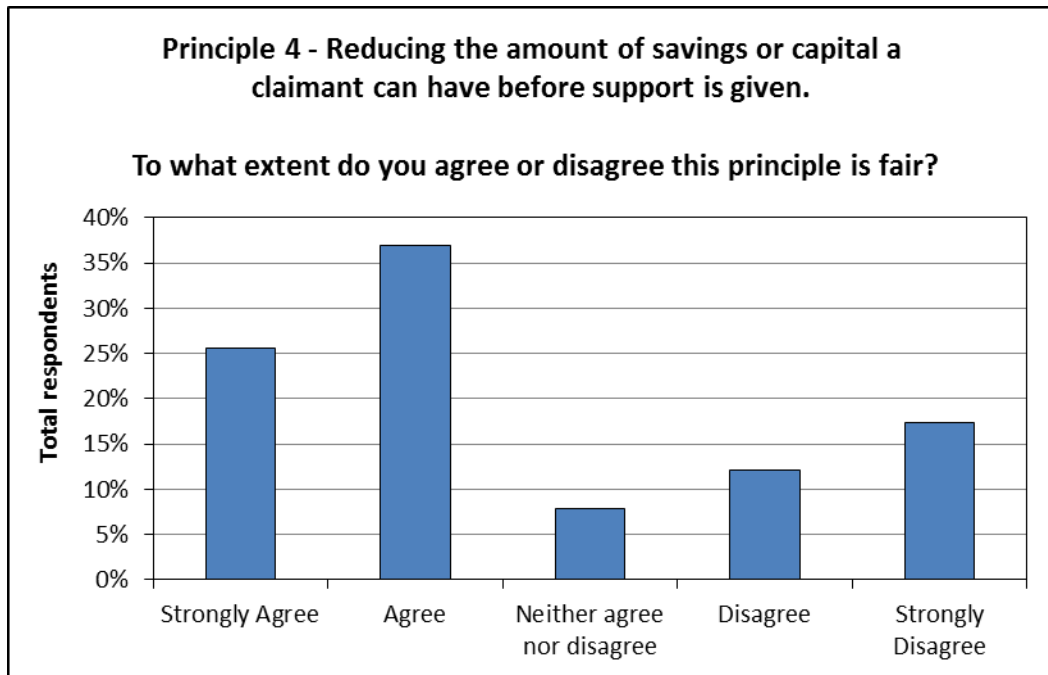


Principle 4: Reducing the amount of savings or capital a claimant can have before support is given

In the current benefit scheme people of working age are not entitled to benefit if their savings are more than £16,000. The proposal for the new scheme is to restrict the savings limit to £10,000.

To what extent do you agree or disagree this principle is fair?

	No.	%
Strongly Agree	59	26%
Agree	85	37%
Neither agree nor disagree	18	8%
Disagree	28	12%
Strongly Disagree	40	17%
Total respondents	230	
Not answered	1	

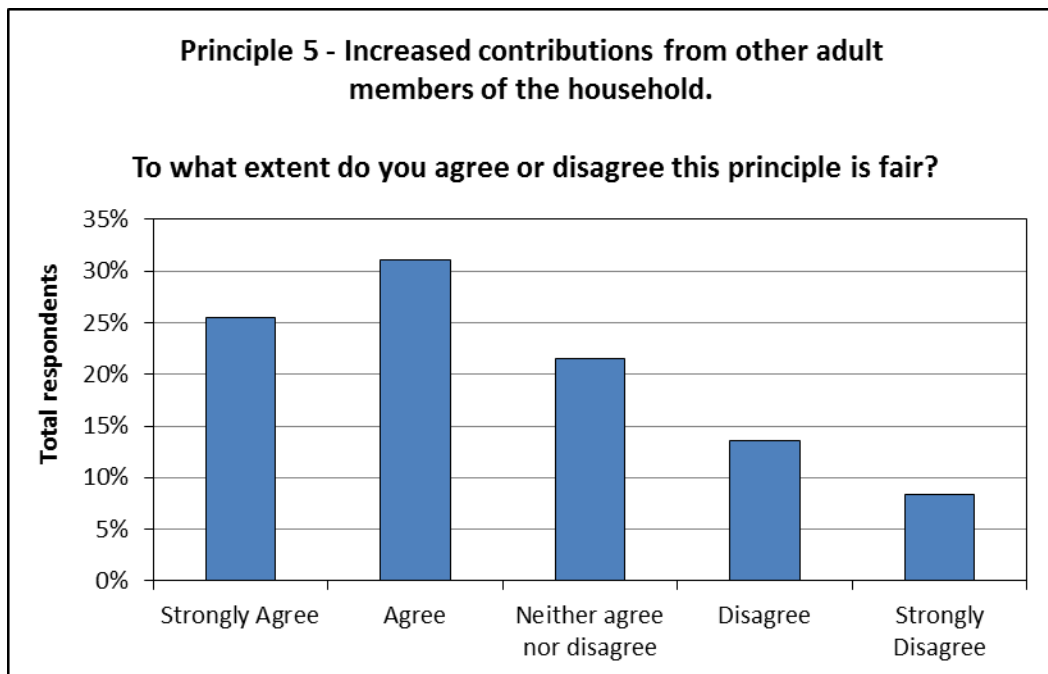


Principle 5: Increased contributions from other adult members of the household

Other adults living in a household where the council tax payer (and their partner) claim council tax support should be asked to pay more toward the council tax bill than they do now.

To what extent do you agree or disagree this principle is fair?

	No.	%
Strongly Agree	58	25%
Agree	71	31%
Neither agree nor disagree	49	21%
Disagree	31	14%
Strongly Disagree	19	8%
Total respondents	228	
Not answered	3	

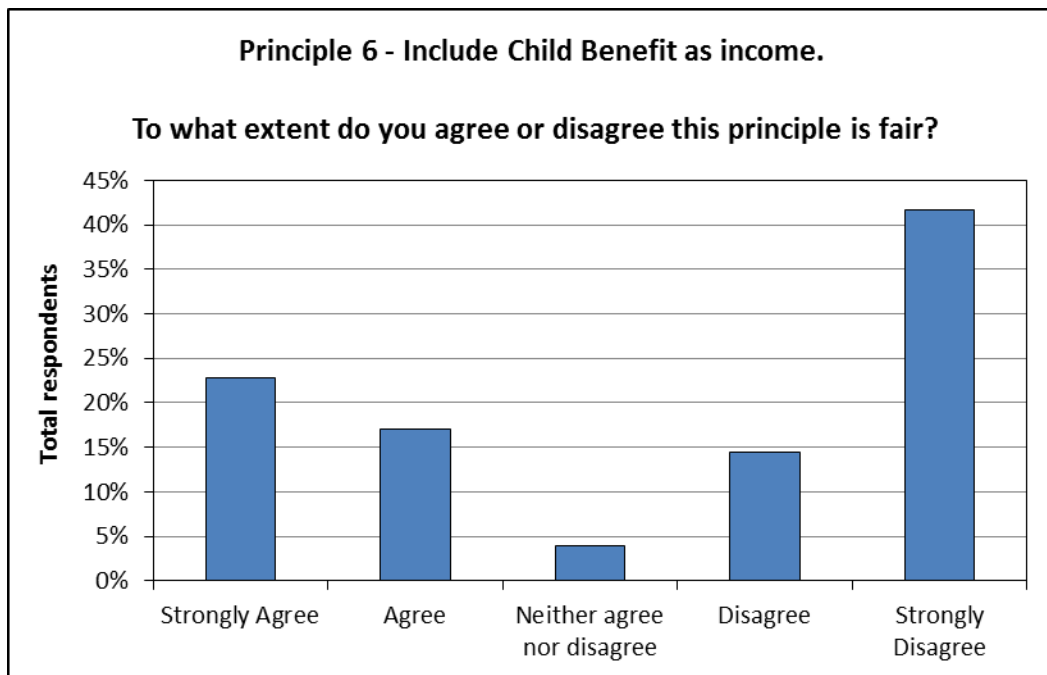


Principle 6: Include Child Benefit as income

At present, child benefit is paid for each child but how much they receive is not taken into account for calculating council tax benefit. In the new scheme, it is proposed that it would be taken into account as income.

To what extent do you agree or disagree this principle is fair?

	No.	%
Strongly Agree	52	23%
Agree	39	17%
Neither agree nor disagree	9	4%
Disagree	33	14%
Strongly Disagree	95	42%
Total respondents	228	
Not answered	3	

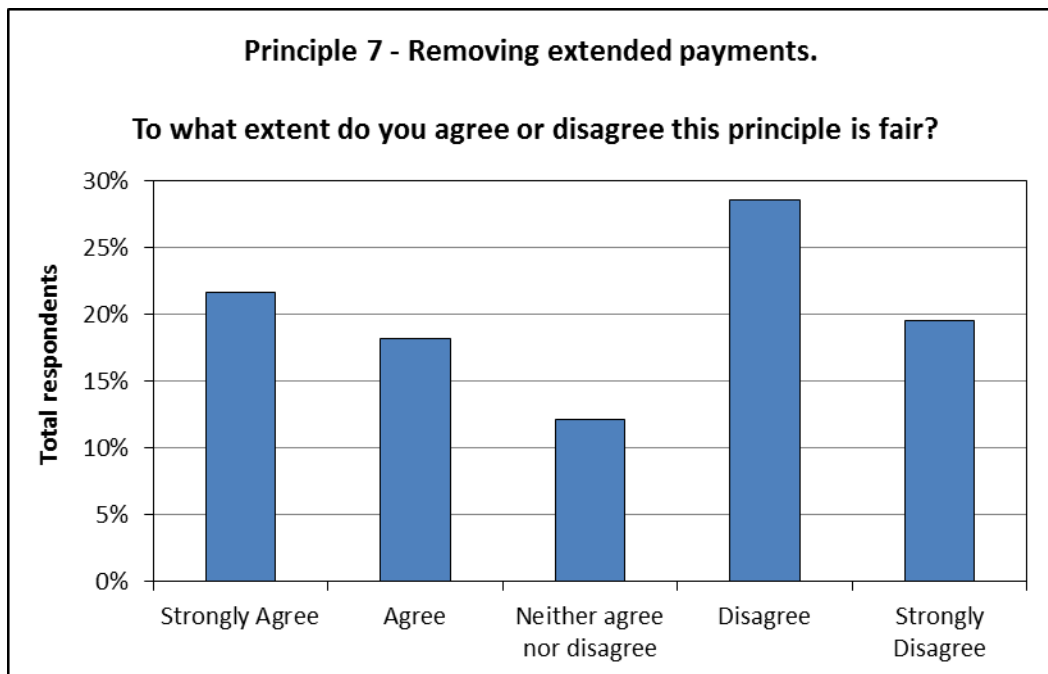


Principle 7: Removing extended payments

If someone who is out of work has been receiving council tax benefits continuously for 26 weeks and moves into work, they are currently allowed an extra 4 weeks benefits. We are proposing to remove extended payments.

To what extent do you agree or disagree this principle is fair?

	No.	%
Strongly Agree	50	22%
Agree	42	18%
Neither agree nor disagree	28	12%
Disagree	66	29%
Strongly Disagree	45	19%
Total respondents	231	

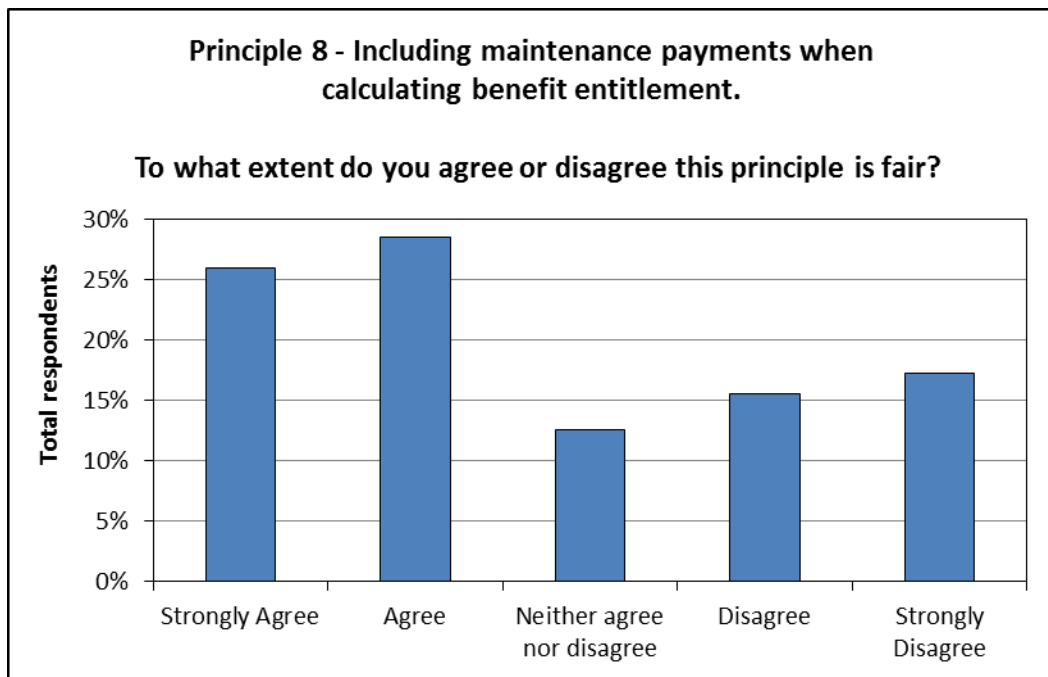


Principle 8: Including maintenance payments when calculating benefit entitlement

At present, these payments are not included in the benefit calculation and we are proposing that they should be considered as income for calculating the level of support. However, we propose to disregard £30 a week for each child.

To what extent do you agree or disagree this principle is fair?

	No.	%
Strongly Agree	60	26%
Agree	66	29%
Neither agree nor disagree	29	13%
Disagree	36	16%
Strongly Disagree	40	17%
Total respondents	231	

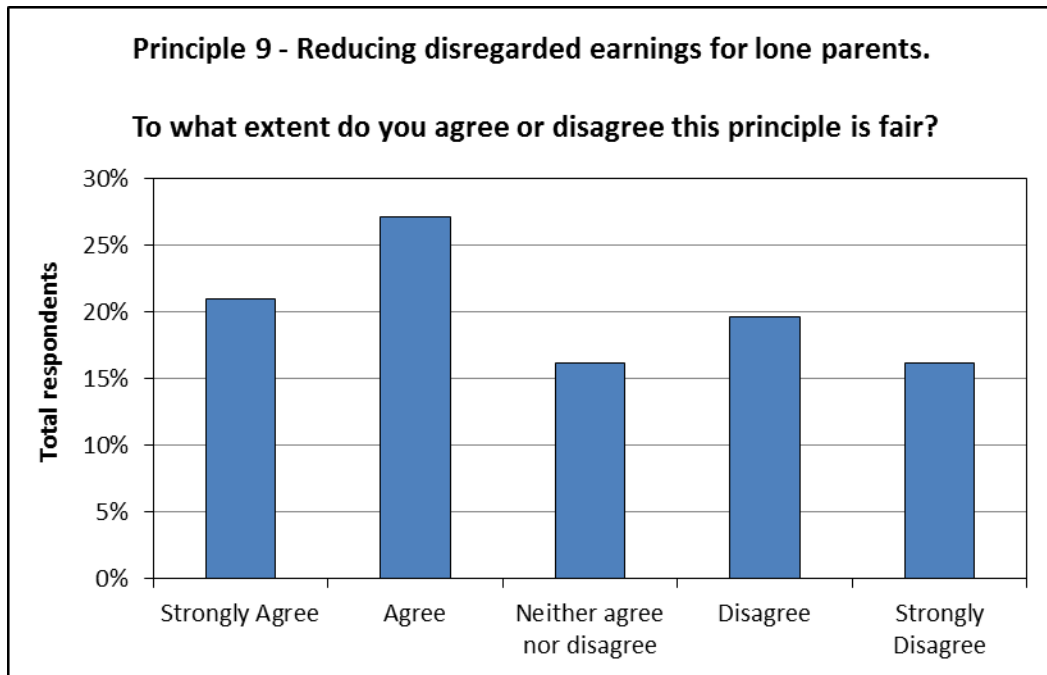


Principle 9: Reducing disregarded earnings for lone parents

When calculating the income for lone parents, the council currently disregards £25 per week from any earnings (compared to £10 for a couple and £5 for a single person) it is proposed that this disregard should be reduced to £20 per week.

To what extent do you agree or disagree this principle is fair?

	No.	%
Strongly Agree	48	21%
Agree	62	27%
Neither agree nor disagree	37	16%
Disagree	45	20%
Strongly Disagree	37	16%
Total respondents	229	
Not answered	2	

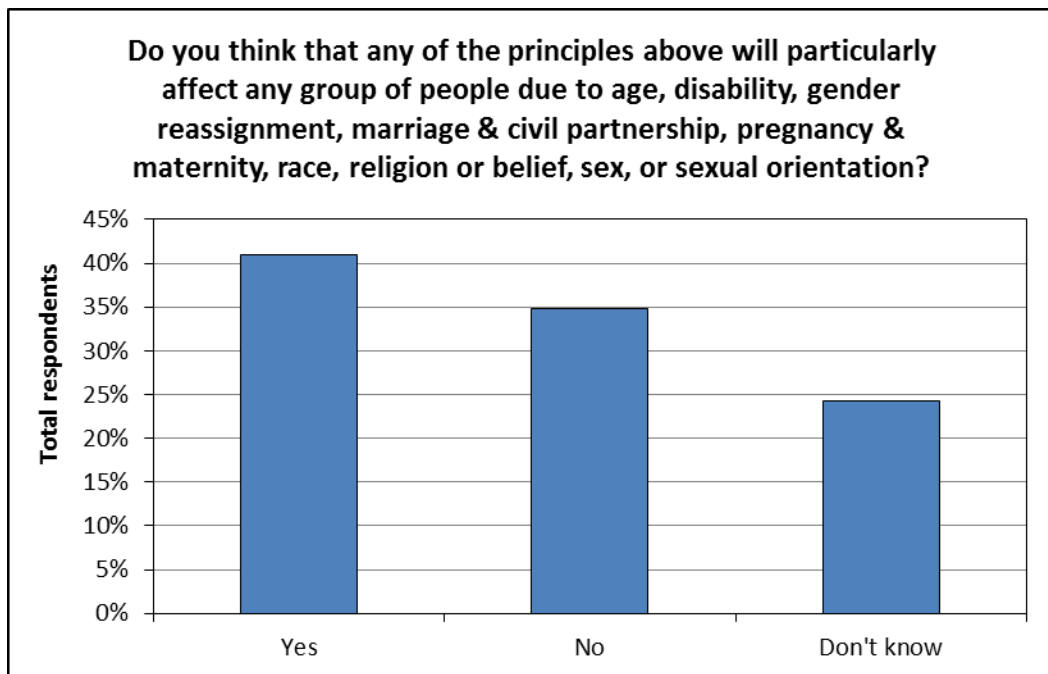


Please use this space to provide any comments you wish to make about the principles or in support of your answers above (please make clear which of the principles you are referring to).

There were 102 comments made, please see appendix A for the full list.

We want to ensure that any changes made are fair to everyone. To help us do this, please tell us if you think that any of the principles above will particularly affect any group of people due, for example, to age, disability, gender reassignment, marriage and civil partnership, pregnancy and maternity, race, religion or belief, sex, or sexual orientation.

	No.	%
Yes	86	41%
No	73	35%
Don't know	51	24%
Total respondents	210	
Not answered	21	

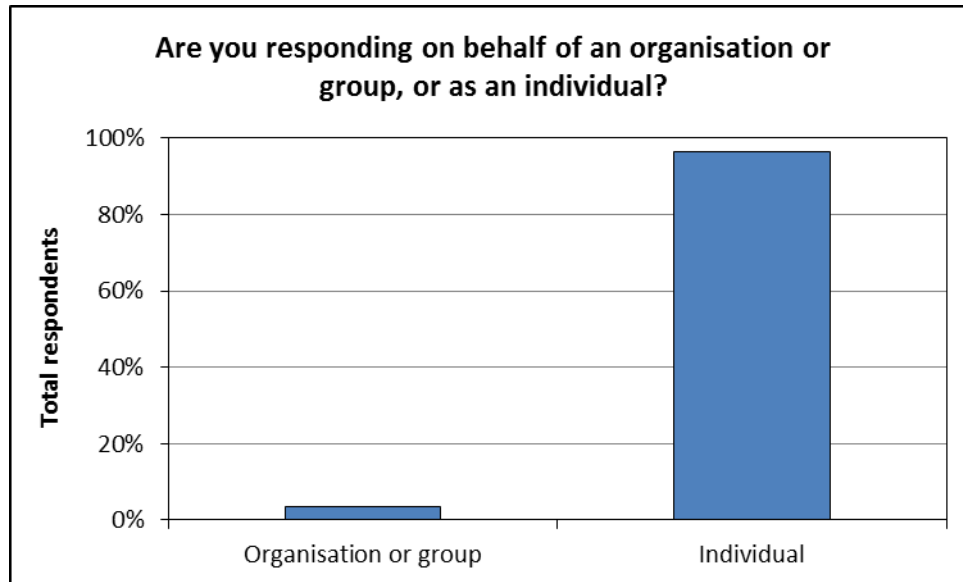


If yes, please explain which groups and the reasons they might be affected:

There were 86 comments made, please see appendix A for the full list.

Are you responding on behalf of an organisation or group, or as an individual?

	No.	%
Organisation or group	8	4%
Individual	211	96%
Total respondents	219	
Not answered	12	



If you are responding on behalf of an organisation or group, please tell us the name of the organisation/group:

There were 8 organisations responded to the consultation:

Adult placement care homes.

Aymestrey Parish Council

Kilpeck Group PC

Kingsland Parish Council

Kington Town Council: sent in x3 sides of A4 comment with questionnaire (See Appendix B)

Llangarron PV

Middleton and Leysters Parish Council

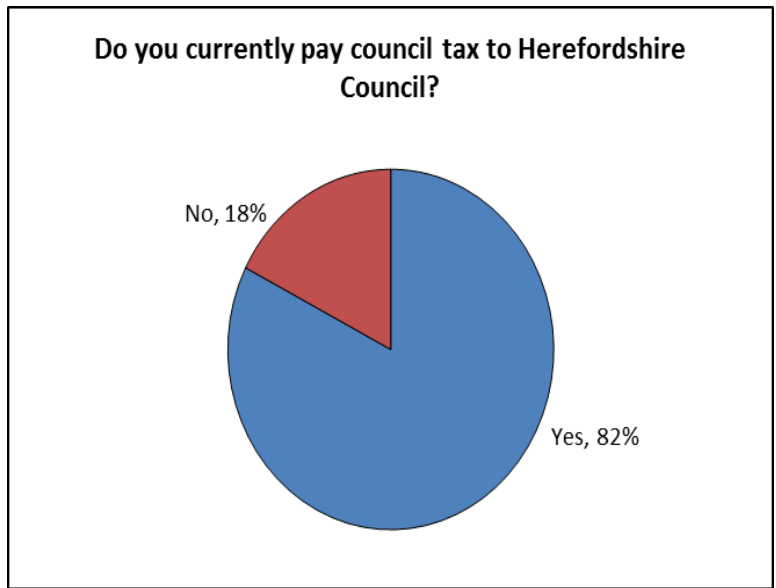
Pencombe Group PC

About You

Note: This section only applied to respondents who replied in an individual capacity.

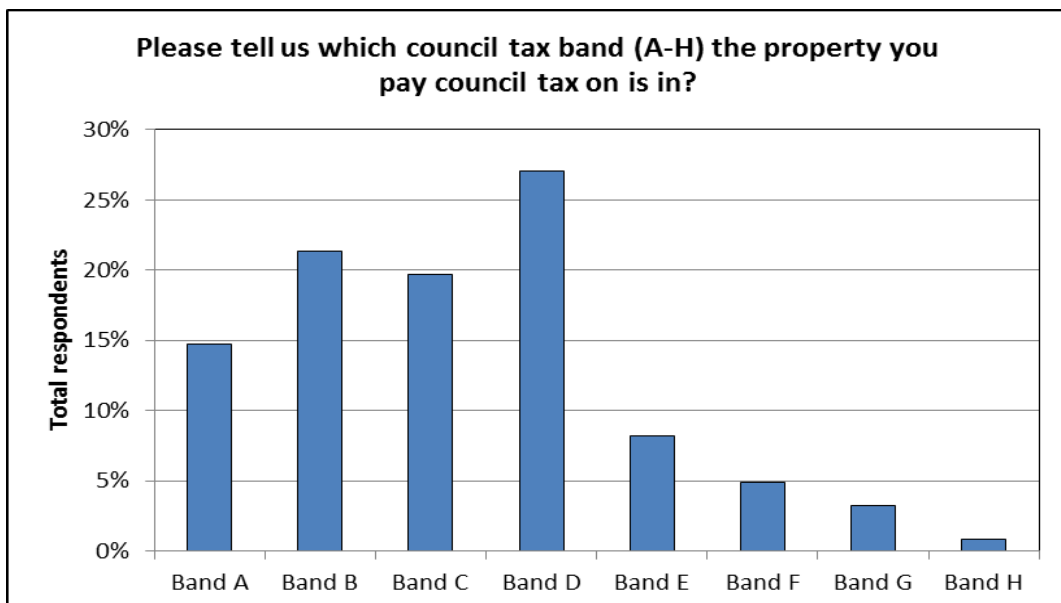
Do you currently pay council tax to Herefordshire Council?

	No.	%
Yes	179	82%
No	38	18%
Total respondents	217	
Not answered	14	



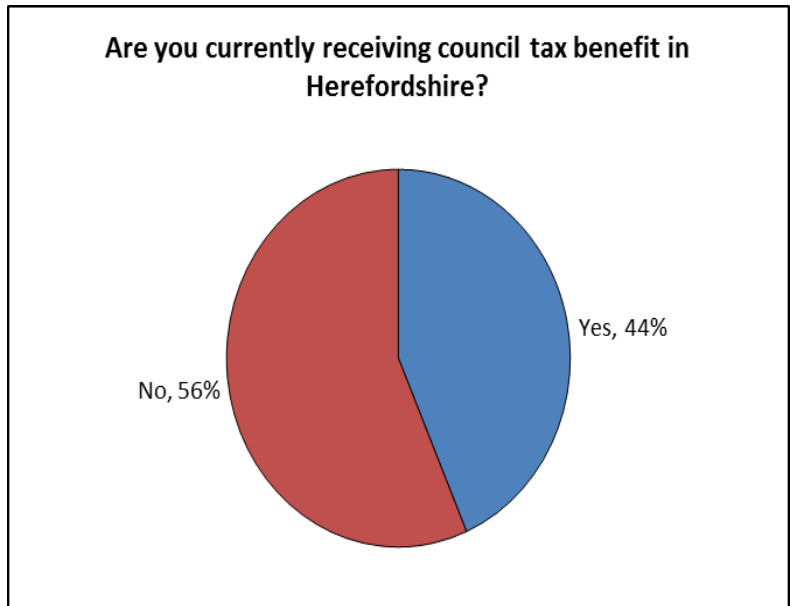
If yes, please tell us which council tax band (A - H) the property you pay council tax on is in? (If unsure leave blank)

	No.	%
Band A	18	15%
Band B	26	21%
Band C	24	20%
Band D	33	27%
Band E	10	8%
Band F	6	5%
Band G	4	3%
Band H	1	1%
Total respondents	122	
Not answered	109	



Are you currently receiving council tax benefit in Herefordshire?

	No.	%
Yes	94	44%
No	122	56%
Total respondents	216	
Not answered	15	

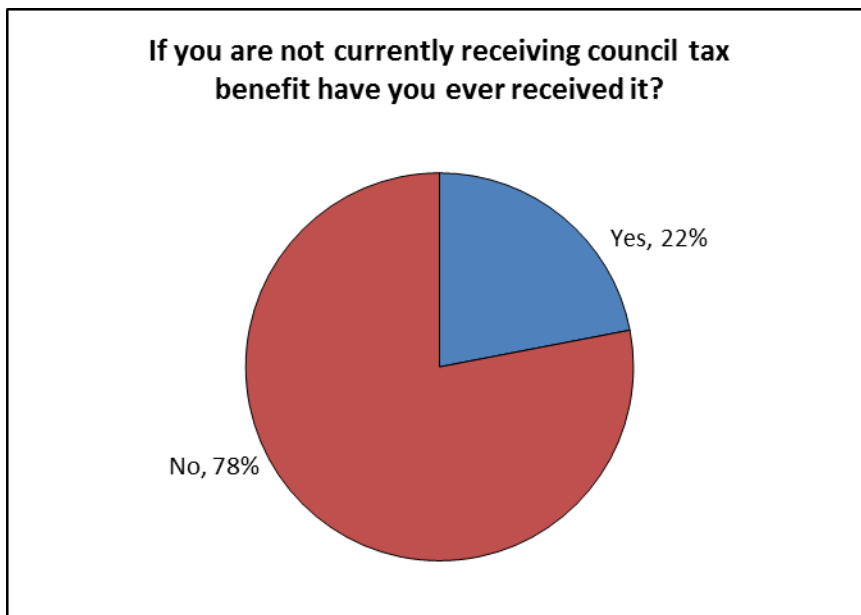


If you are not currently receiving council tax benefit have you ever received it?

Note: The number of respondents who answered this question is greater than those who indicated they were not currently receiving council tax benefits in the previous question.

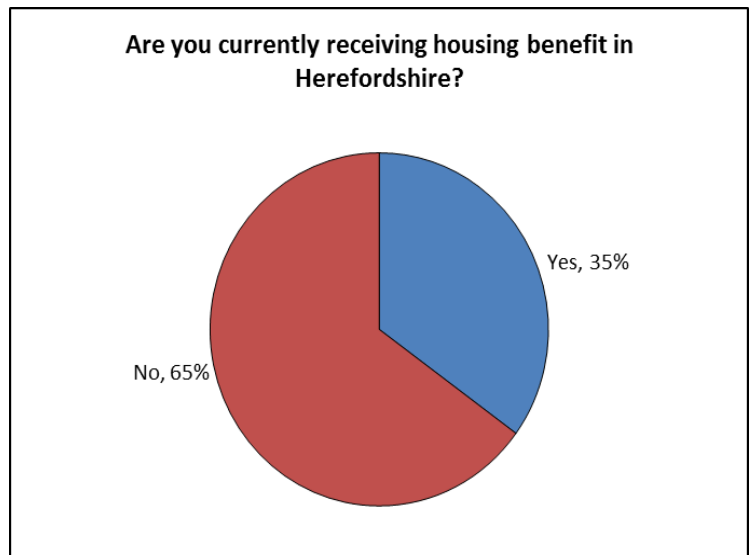
	No.	%
Yes	29	22%
No	103	78%
Total respondents	132	
Not answered	99	

Please note that very high number of respondents didn't answer this question.



Are you currently receiving housing benefit in Herefordshire?

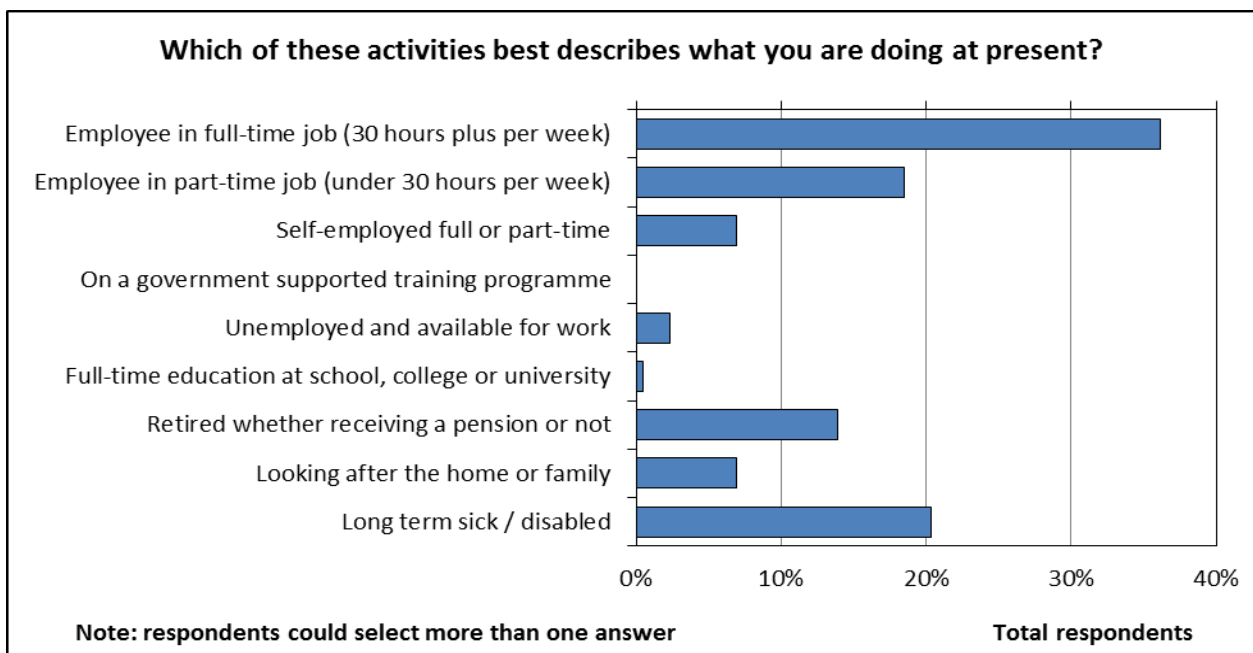
	No.	%
Yes	76	35%
No	141	65%
Total respondents	217	
Not answered	14	



Which of these activities best describes what you are doing at present? (please tick all that apply)

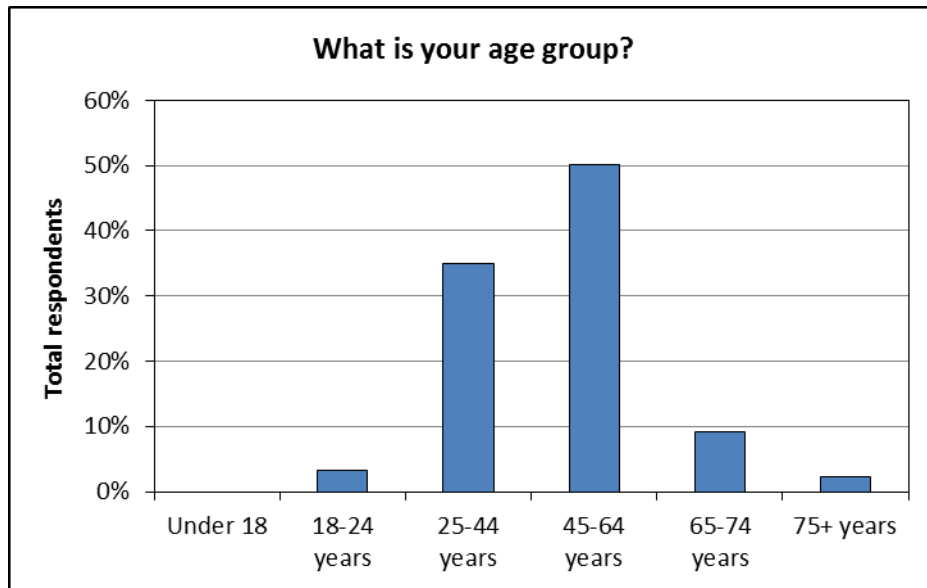
	No.	%
Employee in full-time job (30 hours plus per week)	78	36%
Employee in part-time job (under 30 hours per week)	40	19%
Self-employed full or part-time	15	7%
On a government supported training programme	0	0%
Unemployed and available for work	5	2%
Full-time education at school, college or university	1	0%
Retired whether receiving a pension or not	30	14%
Looking after the home or family	15	7%
Long term sick / disabled	44	20%
Total respondents	216	
Not answered	15	

Note: respondents could select more than one answer.



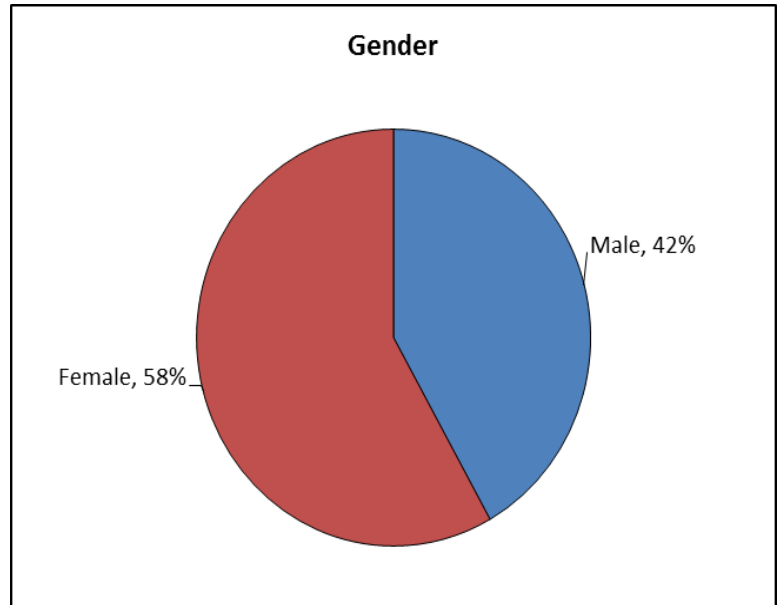
What is your age group?

	No.	%
Under 18	0	0%
18-24 years	7	3%
25-44 years	76	35%
45-64 years	109	50%
65-74 years	20	9%
75+ years	5	2%
Total respondents	217	
Not answered	14	



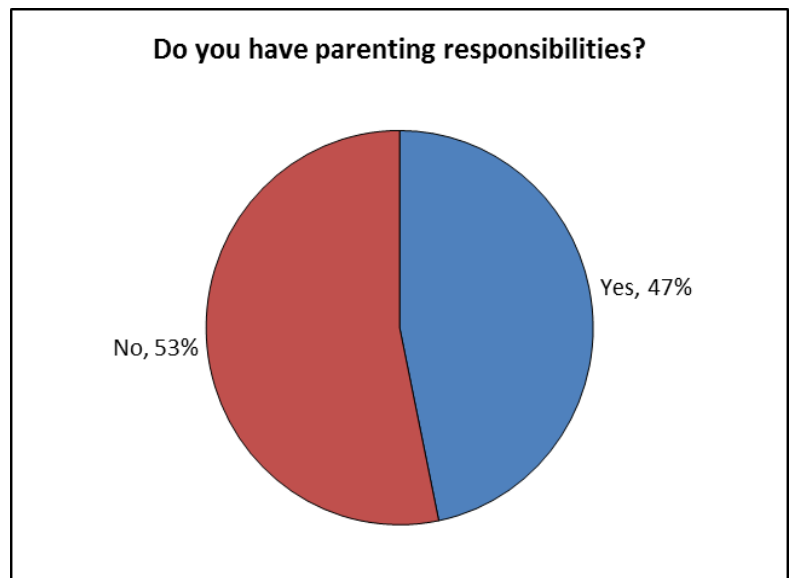
What is your gender?

	No.	%
Male	90	42%
Female	125	58%
Total respondents	215	
Not answered	16	



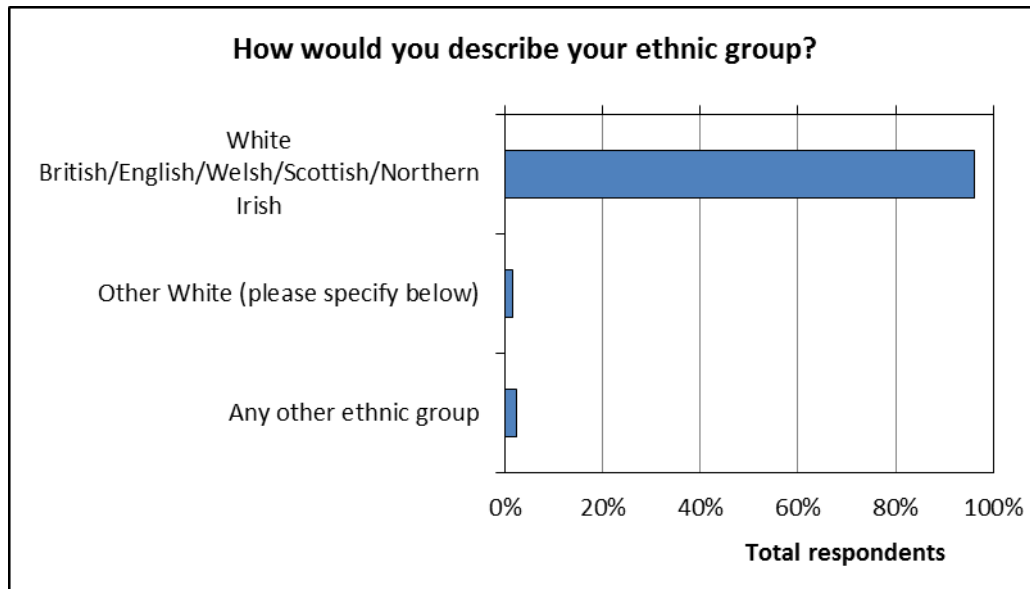
Do you have parenting responsibilities?

	No.	%
Yes	101	47%
No	115	53%
Total respondents	216	
Not answered	15	



How would you describe your ethnic group?

	No.	%
White British/English/Welsh/Scottish/Northern Irish	202	96%
Other White (please specify below)	3	1%
Any other ethnic group (please specify below)	5	2%
Total respondents	210	
Not answered	21	



Any other ethnic group (please specify below):
 There were four comments made:

“Mixed race - white Southern Irish / West Indian”

“Mixed white/ black African”

“White Polish”

“White traveller”

Appendix A: List of comments

Any remarks added by data entry personnel are shown in parenthesis for example [A4 size letter attached].

Please use this space to provide any comments you wish to make about the principles or in support of your answers above (please make clear which of the principles you are referring to):

Comments:
<p>1 - Amount of benefit should be based on need. If anyone is too low to pay anything then none should be paid. 2 - Individual needs should be assessed. If a family claiming benefit are assessed as needing a band A property then band A benefit should be paid. However someone living in a band A property that is assessed as only needing a band D property then benefits should be based on that need. 5 - Benefit should be assessed against the combined income of all adults first. 7 - Agree providing a safety mechanism for delayed payments (whilst waiting for first salary) is in place.</p>
<p>1 & 2. With the changes proposed by the government to Disability Benefits any changes would have to allow for the changes that are predicted by these changes. I am disabled and I am becoming very concerned about any changes in Benefits that target the disabled.</p>
<p>1: People on low income, should not have to pay 10% unless their income is exceptionally high meaning they can reasonably afford to LIVE and pay it. 2: People in larger houses than they need SHOULD be made to pay extra council tax, but I personally don't think it's right to charge people extra if they NEED to bedrooms i.e. for children, carers. 3: removing the 2nd adult rebate should be considered if together their income is over a certain threshold. 4: YES - If someone has savings of £10,000 then they should be able to afford to pay some council tax. 5: If someone lives in a house of someone on council tax benefit, then that person should contribute to the council tax, but I believe it should be under the name of the person who should pay and not the person who's renting/bought the house. 6: ABSOLUTELY NOT. This principle is completely absurd and I for one know there will be uproar if this principle goes ahead. Child Benefit is paid to look after children, NOT the parents. Children are expensive! Nappies, food, clothes etc... I have two children and ~£33.70 a week for BOTH of them doesn't even come close to what they cost to look after properly, let alone if this was taken off us too, by being included as income and taken off us for council tax payments. 8: YES DEFINATELY. Child Benefit and child tax credits are paid to look after children, so those benefits SHOULD NOT be classed as income, but for this reason exactly, I believe child maintenance payments SHOULD be included in income.</p>
<p>1: Though I wonder, should it be 10%? What about £1 or £2 per week instead? It would be good to promote a sense of ownership + responsibility. 2: I'm concerned this might affect families with children disproportionately. 3: I think the whole household income should be taken into account. 4: though maybe reducing it to £12,000 would be more palatable it's a big reduction in one go. 6: Difficult because it's a universal benefit, for some households it's a useful extra, for others it's a vital income. Better to look at total household income rather than singling this out. 7: The difficulty would be when their first pay day is - and how they're supposed to manage until then! 8: It would depend, surely, on levels of maintenance - I don't think disregarding £30 per child per week is really enough. There again, it depends what the total household income is, and what percentage of it the maintenance forms. 9: A flat rate, no matter how many children? Not fair! Individual cases probably need individual assessment. I'd be particularly concerned about the possible effects on households with children, and also on single householders. I hope you have ensured the Voluntary Sector have received this - e.g. Shelter, SHYPP, Homeless Forum, The Community Leaders, Open Door, the children's centres etc. These are the people who will really know the difference having to pay a few more pounds will mean to some households. I think the big issue that this highlights is really council tax should be levied on household incomes (or even individuals' incomes) rather than these incredibly out of date and unfair household bandings. I know it's not LA's fault - but the 25% reduction in council tax for single a householder always was ridiculous - and the concept that a Band A householder should pay 6/9ths of a Band D cost, while a Band H householder paid only twice that of band D almost always for a considerably more substantial property always felt unfair. It makes a difference too - is the property owned or rented? I think we're asking the wrong people to make the sacrifice and pay more - there are plenty of well-off, and even wealthy people in Herefordshire who could contribute more - some of them may even be pensioners - yet they have an automatic exemption. Why? ! Hereford City Council 2012 - 13 - totals A = £999.23 - H = £2,997.68.</p>

Comments:
2: But excluding 25% for sole occupants which must be based on actual charge up to and including band F at least we strongly agree with this cap but not capping 25% sole occupancy discount to bands B and D only. to clarify my comment on principle 2: strongly agree with the exception of 25% discount for sole occupancy which should extend to at least band F. There are many people in higher band properties who are bereaved & not yet ready to move on or (in current climate) cannot sell to trade down. Also - single people only make use of services provided for them i.e. one person and council tax should be reduced to reflect this. These people will not all be pensioners. 3: Yes - 2 people = twice use of services provided.
4 - People need to save to get into a better financial position so they can stop getting benefit - lowering the threshold just means people will save less so they can stay on benefits.
7: Because work is rarely paid weekly the 4 week benefits all for the gap before first salary arrives. 9: It is important that earning is not disadvantaged and that it is encouraged.
Absolutely disgusting in which you can take control the income of a lone parent bringing up a child and taking into account their child benefit and any maintenance that they may have. What will you do next, I wish I lived in another town as if this was to happen it is shameful for Herefordshire Council to even consider. Money grabbing and shameful!
All your proposals mean lower entitlement higher contribution less benefit. I'm not going to support that. Benefits are getting worth less and less as it is. Your proposals make life worse. I hate being on benefits I don't need even more pain on top of what I have now. I don't really understand 'bands'.
As a single parent with 2 children following the death of their father I have to strongly disagree with any plans to take benefit away from these groups particularly, unless the single parent earns enough to cover all child care related costs especially when there is no entitlement to child tax credits for a salary above 40,000 I think. I feel everybody should pay something but not if the money left pushes them onto the breadline.
As a single parent with 2 children, I work 28 hours a week, I continually work hard to provide for my children, the last thing I need in this tough economic climate is to pay more for council tax.
Because of my disability I can only work a certain amount of hours a week, I feel I will be penalised for trying to work and have some self-respect. If you take away my benefit I will be working for nothing and you will therefore force me out of work and into the benefit system. Unless I come from another country and this government will give me every benefit going and more.
Child Benefit is awarded for the child and should not be regarded as adult's income (Principle 6)
Claiming council tax benefit is very hard to do as the forms ask far too many personal questions. People who claim have usually had a kick in the teeth by losing their job and loosing self-esteem, the last thing they need is a huge form to fill in. Instead the council should invite the claimant to a meeting to help them to claim, take advantages of other benefits (non-council included) and help to find work. It is after all in the council's interest to support that person to find a job and be able to pay and contribute to local society as a whole. The principle should be to help people and not to kick them when they are down by reducing benefits and making it hard to claim what they are entitled to. When councils have millions in the bank, a little consideration, practical help and discretionary financial help goes a long way and should be part of a caring council. The real principle is of course not to treat the weak, disabled and people who have fallen on hard times as if you do not want them. Benefits are not something to be cut because they cost too much, they are supposed to be caring help. There are some very costly staff working for Herefordshire council but no one thinks we should cut them instead. Why?
Council tax should take into account all forms of income without undue bias (e.g. item 9). However, every encouragement is needed for occupants to save for e.g. shared ownership on own house and to maintain employment. There needs to be sufficient incentive to get a job and keep some of the pay, before benefits are reduced.
Disability, please consider.
Do people who receive Working Tax & Child Tax Credit receive any reduction in council tax? Income into a house and number of dependents in that house should be taken into account when income is below the considered "bread line" amount. Unemployed. Persons not in work & receiving benefits should be made to work for the good of the community to receive a discount. i.e. the council should provide them with an unpaid position to deliver a service to receive their discount/benefit if unemployed. Hours of work equivalent to basic hr. pay rate. It could be tidying up park areas, removing graffiti etc.

Comments:

Downstairs living rooms that have to be converted into bedrooms due to disability should be excluded in calculation

Everyone should contribute to council tax - it is unfair on those paying the tax that those that don't have a vested interest in the benefit system remaining as it is with an ever increasing level of expenditure.

For each of the principles as follows; 1. This would only increase the chances of more people being pushed into poverty, benefits should be calculated on a means tested basis and should reflect the income of the household with no upper limit on entitlement. 2. I fail to understand how anyone who can afford a property of a higher band than D should even qualify for any entitlement. 3. This is punishing people who are willing to take low paid jobs, if they fall below the threshold they should be entitled to claim regardless of the first person's income. 4. Totally agree 5. I disagree unless the other adults are in a wage earning situation and that wage is above the limit currently imposed, many college & six form students undertake part time work at weekends, they should not be penalized (or their parents) for doing so. 6. Never, not ever should this be done? Child benefit should not become a tax burden on the people who have a need for it. 7. Should depend on the circumstances, most people have to work at least a month before receiving wages, to expect them to find extra outgoings in this time is unfair, placing those people into a debt situation. 8. Disagree. However I would agree if the amount being paid out in maintenance is also included in any benefit calculation. i.e. maintenance received ?150/month, maintenance paid ?100/month difference for calculation ?50/ month. I strongly believe that the majority of these principles will affect those people already living on the "bread line", by losing some benefits you would render them to become part of the poverty people, and as such these principles are in the main unfair and very misguided.

I am a married man in my 30s, with a wife who is studying <removed the specified course> and a <age removed> child. At present we have a reduction in our council tax as I am the only earner in the household (and its not a great income either!!). My wife is not earning and hasn't taken any loans out as we do not want to be in debt when she qualifies. I feel the way the Government are going is clearly targeting those who are married and who are trying to better themselves and have children. I feel that people with bigger houses and on higher incomes should be paying more, but also those who are 'free loading' off the Government should also be made to look harder for a job etc. It appears this whole proposal from the Government is targeting the 'average job' in society

I believe that to erase the extended payments could/would discourage a lot of people getting back into work. Perhaps if it was reduced to two weeks it would still save money, but also support people back in to work. The rest of the ideas are very fair.

I disagree with principle 2, as I think that capping at band D will give HC the excuse to penalise properties in the lower banding in the future "we are no longer able to charge above band D therefore will need to increase the amount of CT for lower band households! To 'even it out'? make it 'fair'?

I do not agree with the 1st principle as it will leave people on basic incomes such as income support with less available income than current DWP rules state they need to live on per week. There is also a high risk that people on benefits will not pay and the cost of recovering these small debts could outweigh any potential additional income for the council. This will also impact on people with disabilities who are likely to be affected by other reductions in their income due to changes in DLA - PIP. I think you should take account of other welfare reform changes when considering the impact of this principle. Principle 7 does not support the government agenda to support people back into work. If you are still required to provide this support in HB payments, I believe you should continue to provide it in tax benefit. Regarding principles 6,8, and 9. I agree that these income types should be counted providing the means-test provides an allowance for children. However I disagree with the proposed disregards. The lone parent disregard should not be higher than the couple rate.

I do not think the elderly who saved should have to pay for spendthrifts who have never saved anything. There are large families some with several working sons / daughters who have never had to pay council tax (non dependent deductions bear no relation to the REAL cost of council tax).

I don't think that people who receive lots and lots of benefits should be given even more council tax benefits as some people have loads of kids just to receive lots of free money and do nothing all day long. I also feel that people who work very hard, don't receive any benefits and scrap by should have their council tax increased to help with the government cuts.

Comments:
I don't want to comment on the principles above but shouldn't the council be making people with second homes in the county pay far more than they currently do? It should be a disincentive and encourage people to either live here or not so that local people might be able to purchase a house. I think that second homes should be taxed far more than a first home and that would help with the shortfall.
I feel it is about time that the people that have worked hard all of their working lives should not have to keep taking the brunt for people that do not pay. I have one occasion spoken to people that are better off than me and they claim benefits and I work full time and have to pay all of my own bills, how can this be a fair system? Let people on benefits start to take responsibility for the home they live in.
I feel strongly that the amount of savings you have should NOT be reduced to £10,000. Some people may have saved for a long time to have a little nest egg and they should not have to be penalised for that !!!
I find that even though my property is a 3bdrm detached bungalow with rent of £550pcm I am still penalised for having a 3rd bedroom "beyond my needs". I am registered disabled with Multiple sclerosis, work part time as the demands of full time would be detrimental to my health + mobility. I do require an occasional carer sleep over - who required a room not a sofa, I also have a child with special needs BUT I still find this ruling unfair in general. The rent I pay - private landlord - who has never put my rent up in 6yrs - is still classified too high ! Unfair and no compassion for the disabled !
I get housing and council tax benefit. I'm on low income I got to try to survive on just over 300 pound a week. I'm married got 1 child age 14. I don't get much council tax benefit 5 pound a week. At the moment time probably 10 pound better off than I would be then on the dole. I think there should be more help 4 people working. When u work out benefit you work out the benefit as a family on the dole a family should be on at least 60 pound better off then not working.
I have had no wage increase by next year in 4 years, so for a change let council tax and rent etc. reflect what happens in the wages.
I have made the above response on behalf of Aymestrey Parish Council. At its meeting last Wednesday, the council discussed the proposals and came to the conclusion that in general, expenditure had to be brought into line with tax and grant income and that this necessitated some reductions in benefits paid. The above proposals seem to be a reasonable approach to achieving this in this area of tax/benefit.
I strongly agree with the answers I have given. The current benefit system has created dependence. We need to instil independence that will lead to the more people working and putting something back into society.
I strongly disagree with most of these proposals which will hit the poor hard, particularly including child benefit and maintenance as income and removing extended benefits. Everyone should pay something is reminiscent of the Poll Tax. Jobs are hard enough to come by in Hereford without being penalised for taking one. Many people will have to wait a month for their first pay packet and need all the help they can get.
I strongly disagree to principle one because, its just myself who works 16 hours a week so I pay all the bills. My partner is a wheelchair user and desperately wants to work but with no luck but it does not stop him trying. strongly disagree with principle 2. Because I personally think that when I have house hunted in the past I always tried to rent a lower band property knowing that it will be cheaper. Principle 4 - I disagree because if you have children / partner who needs help or things you have a little money to do it. Principle 5 I think it is up to the house owners / renting to pay the main bills. Then it up to them what they take of others to contribute. Principle 6 - All my child benefit goes on my growing son also so does the child maintenance I received. It also pays some of my son's school trips / milk etc. Principle 7 I totally agree with then so people go back to work they are earning so should pay what they are meant to. I hope that this makes sense.
I strongly disagree with a number of principles because no account is taken of somebody who, through no fault of their own, has no other income than job seeker allowance, which I understand is £71 per week for an individual. It seems right to me that this is already the minimum and to take some from that is wrong. An exception should be made for those on the most basic benefit. As regards the principle 'extending payments' it seems to me that by doing this you are discouraging individuals from going back to work since it would effectively mean starting a new working life in debt. I am a pensioner, have no other income, very little savings and should add that I am not on benefits and never have been. We should ensure equity and to me that means those at the bottom of the pile have to receive at least a minimum to buy essentials and to me £71 per week is as low as it goes.

Comments:
I strongly disagree with discontinuing the 4 week run-on period for those returning to work. Most people who start a new job do not get their first wage for at least 4 weeks, and we should be making it as easy as possible for people to return to work and stay in their new jobs. Whilst I think that most working age tax payers should pay something, I do not think this should apply to the severely disabled, who will never be able to work.
I strongly think that these changes are going affect everyone, who are in receipt of benefits, and on disability, and with families in receipt of benefit.
I think in a time when circumstances mean many people cannot afford their own home and are having to remain with their parents in family homes far longer because of mortgages being harder to get and high rents that making people pay even more is just heaping on misery.
I think it is unfair to penalise parents with children, the child benefit does not cover the full costs of maintaining a child, even when child maintenance is awarded. Children do not bring income into the house, let's face it, apart from child benefit and the working tax credit system. I think you can remain fair to all whilst giving some allowances to encourage people to try to get work i.e. the 4 week feed in time to being asked to pay full council tax. Disabled people I take it will not have any assistance with council tax?? as it all hinges on whether someone is in work.
I think larger family's with at least 3-4 or more children under the age of 18 or 16 and both work should be able to get some help or even a percentage of their bill instead of just being for those who sit on their backside having kids and not working but get everything handed to them on a plate.
I very strongly believe that all sections of society should equally bear the burden. This includes pensioners who on the whole have a higher standard of living than the groups you have identified above, yet at the same time have much more generous council tax benefit allowances.
I would have my own system for which I would qualify.
I would not wish to see single mothers with young children targeted. I was once in that position myself and if the ex-partner suddenly stops paying anything towards the care of children (assuming that a partner is making a contribution) then that can have serious implications on the care of the children. At the same time however, when the children are old enough (which in my opinion is when they attend secondary school) then mothers should be encouraged back into the workplace so that they can start to contribute back into the 'melting pot' which helped them out when they needed it. The only exception I might make to this is where those children have additional needs which require above normal parental care and attention. I am not highly paid and also have a long-term health problem for which I'm not entitled to claim anything and if I can work and pay taxes then people who receive benefits (which after all are forms of 'income') then everyone who can, should pay something.
I'm a single male in my forties , I do believe if you take from the poorer family's that are working on a low pay, more next year , you will cause unimanagble suffering, single parent family's having pay the full amount on council tax even with children at further education, I believe you should aim to lower spending all areas over council to bring down the tax rate that all people pay. How can you expect low earning family's that live in council or rented property's afford the full amount to that of some on living in a mortgage free 4 bedroom house. This don't make sense, you will create such divide with in the community. I could tell dozens of stories whereby, a person has come from a different country , they have full rent paid, council tax, act.. and they have not paid in to any system , sort what you hand out first before taking from them that need it.
I'm not in a position to understand the consequences for a lone parent. The present system was presumably devised as being as fair as possible, spreading the burden of the council charge over the community. These proposed changes hit the poorer, more disadvantaged members of society, disproportionately.
Increase council tax on second homes - if someone can afford a second home, they should be able to support an increase in council tax which in turn can support the community. If they cannot afford the costs of a second home and do not choose to have one, this in turn will release a property that can become someone's primary home.
It is a very unfair system. Often there are several adults living under one roof who all have access to council facilities but their contribution is much less than a pensioner living alone. make it so that the burden is shared and not on the shoulders of a few.

Comments:

It is impossible to agree to any of these changes without an adequate impact assessment and particularly an equalities impact assessment. They would seem to disproportionately impact on lone parents, particularly women, with no reason given. Also the principle that all should pay is reminiscent of the ill-fated Poll Tax. The principle could be softened by setting a limit on the extra amount any household has to pay of £3 per week (see Brighton and Hove Council) . In the absence of an adequate impact assessment these proposals would seem reckless at the present time. The growth of food banks in Herefordshire is indicative of growing poverty. The combined effects of price inflation, particularly food, loss of income in real terms, welfare reform cuts, fuel costs (a particular feature in a rural county, is hitting people hard yet HC seem to have taken no account of these issues. Instead they are presented in isolation. Also where is the assessment of the effect of the taper? If it is to incentivise work I suspect that it could have the opposite effect where a small increase in income could be discouraged by a harsh marginal rate of tax that these proposals may cause. Can we have the figures on that, please? I might add that the scenarios produced are also misleading and inadequate. So I could not agree to anything here without having the necessary information on which to form a balanced opinion.

It seem to me lone parent and children are getting a very bad deal.

It would seem like you are trying to penalize the people who are trying their hardest to bring up their children on their own due to an absent parent. In my experience I have been awarded a maintenance award in the past and it was not held up, thus he now owes over £10,000 which I will never get. My kids are now grown up and moved on. But if your new system was to be introduced I'd have been charged and then had to pay towards my council tax and still not had the money I was due. So I'd have lost out big time.

Little allowance is made of those whose available income may be lower because of their circumstances (such as disability, low pay, children or care for relatives). This is why I disagree with principles 1 (no allowance made for the expenses arising from disability for disabled people of working age), 5 (other adults in a household are likely to be low paid, otherwise they would be able to afford their own accommodation), 6 (child benefit should ensure that children are properly fed and clothed) and 7 (wages are paid in arrears). I support principles 8 and 9 provided that principle 6 does not apply. The principles do remove council tax support from some who can probably afford to lose it. This is why I support principles 2 and 4. The total household income should determine whether council tax support is provided, so I am undecided on principle 3, as it does not address this.

Lone parents that go to work, often work hard and every penny counts. Not all lone parents have got pregnant for benefits & a house. I feel anyone trying to work and get off benefits in anyway should be supported better to encourage working. Charging more council tax to people working in any way is also unfair. Many families struggle along with adult children who are unable to find work & move into their own homes. Charging more for these or not giving benefits to those unemployed is not a good idea as it just costs the parents more. This leads to parents having to evict adult children. Children's benefits or maintenance should not be taken into calculations as it means they will get less of what they need.

Low income families with children will be badly hit by principles 6 & 8 It is not fair that children will be effectively paying council tax.

Many of the proposals affect those on low income. Whilst central government seem intent on demolishing the welfare state, there is no mandate for Herefordshire Council to do so. I appreciate your hands are tied with regard to pensioners, but you must take proper note of the fact that low income families will be hardest hit once all the pensioner households are removed from the equation.

Maybe if someone is genuinely trying to sell there house they exception should be more than 6 months as the climate at the moment is very difficult and 6 months isn't long enough I think up to a year max would be more suitable,.

Not a benefit directly, but removing second home reduction would bring in more council tax overall.

Comments:

Overall I agree with the new scheme however I wish to add a point regarding the principle below At present, payments are not included in the benefit calculation and we are proposing that they should be treated as income for calculating the level of council tax support. However, where the maintenance payments apply to children we propose to allow a weekly disregard of £30 a week for each child. While I agree that child maintenance should be included as an income for cuts. I feel it is unfair to still allow a disregard for each child where maintenance is received as I believe this is going against the incentives of families staying together. For example if the principle that child benefit is treated as income is in the council tax scheme. Couples who live together who are married will have no extra disregard in relation to income for their child (except the extra in applicable amount of £64.99 per child as of 2012/2013) Whereas a single parent/ couple receiving child maintenance and child benefit would also be entitled to the same amount per child added to their applicable amount plus the maintenance disregard so in effect? £94.99 per child. I hope this makes sense and I would be happy to discuss this further <removed name & the organisation>

P2 This might help combat under-occupancy. P5 Unworkable. P7 Help to ease the unemployed back to work. P8 All income to be assessed. P9 £25 disregard is neither here nor there so leave it alone and encourage people to at least try to make things better for themselves. Fraudulent disregards have to be investigated though.

People who work a 40-hr week are expected to contribute more of their earnings and it follows that people living on benefits should also share in the contribution until the economy (and council income) recovers. Everyone has to contribute.

Please don't hit lone parents, there are some out there that study full time and work to provide for their child & household. The support that the Council give is very much appreciated but it only helps us survive - it does not cover all outgoings & bills and give you the life of Riley. Not all of us have flat screen TV's and sit on our bottoms all day! Some of us work really hard, maybe look at other areas and re list some of your principles! Why does a couple and single person have disregarded income? They either have 2 incomes or no dependents? Child Benefit is a payment for the child - this is not an income!!

Please see attached letter [Respondent included x2 A4 pages] – see Appendix B

Principle 1 - Strongly agree with this idea, however would argue that a 10% contribution is not sufficient to make this local system workable in the longer term, and feel that a minimum contribution should more reasonably be set at 25%. Principle 2 - Again, strong agreement for the capping, however would again argue that the cut off point should be band C rather than D. Principle 3 - Agree that 2nd adult rebate should be removed in the situation described, however would be keen to ensure that single adult occupancy households discount is protected. Principles 4-9. Agree that the measures of income should be much wider and certainly incorporate child benefit and any maintenance paid. Would prefer a more overarching approach where all forms of income and benefits are taken into account with a small disregarded figure (say £25) applied. Wider comment - would ask that the Council consider wider cost saving options on council tax and providing incentives to use. For example widening the use of direct debits, and offering an annual discount for using direct debit as an incentive. My understanding is that it is possible to offer such an incentive and also deliver a small service delivery saving, and would like to see ideas such as this considered carefully.

Comments:

Principle 1 - the level of taxation in this country is already crippling hard pressed families on low incomes and benefits I am totally against any increase of taxation in general for these vulnerable groups. Principle 2 - many people have inherited property from a deceased family member etc. the deceased may have had a high level of disposable income compared to the person whom lives there now. Taxation should be based on the taxpayers ability to pay. Principle 3 - again I feel strongly that because one partner is on low income/benefit then the other person/partner should be penalised with a reduction in a family budget by increase in council tax. Principle 4 - I support a reduced saving limit to £10,000. Again taxpayers with the ability to pay SHOULD pay. Principle 5 - Any increase in any taxation should be based on the ability to pay not by the amount of people residing there. I always thought council tax was calculated by the property/location not the amount of people under the roof. Such an increase may force the couple to force out a 3rd party thus causing more homeless and pressure on councils to provide homes for individuals. Principle 6 - Child Benefit is exactly that - to provide support for a child. No way should it be calculated as income to prop up council expenditure, there is too much 'back door' taxation in this country. Principle 7 - when taking up employment nobody is paid in advance the 1st month without pay and benefit payment is the hardest time to live. On taking up employment the cost to the individual i.e. new work wear, lunch and more importantly fuel/travel costs are crippling, don't remove extended payments, but perhaps defer payment to the final month of the council tax year. Principle 8 - it takes 2 to bring a child into the world and both child dependent on ability to pay and amount of maintenance paid.

Principle 1. Being of working age and a tax payer does not mean that there is money to spare. Council Tax cannot be avoided but spare a thought for those of us on low wages. Principle 3. This does not take the second adult's circumstances into account. Principle 4. Unfair but we have to be realistic. Principle 6. This could be disastrous for parents on low wages. Child Benefit is one of the few statutory non-means tested benefits available and families on low incomes rely on this guaranteed income. It really should not be included as 'income' in means testing for those on a low income. Principle 7. The transition into paid work from benefits frequently results in a long gap between the final benefit payment and the first pay cheque and it can be very difficult, almost impossible to budget during this time. Removing extended payments would cause hardship to many, and, would be (rightly) seen as petty penny pinching on the part of the Council. Principle 8. Have you ever been on the receiving end of 'voluntary' maintenance payments? They are frequently irregular, late, or missing, nearly always paid with bad grace and are not a reliable income source! Principle 9. Seems unfair - why penalise lone parents? An awful lot of parents become 'lone' through the actions of another person and do not choose their single parenthood status. A lone parent's earning ability is severely curtailed as childcare is the prime objective and a lone parent cannot 'get a second job to make up the shortfall'

Principle 1: I strongly agree that everyone should pay something towards council tax and rent. Nothing should be free. My husband is disabled and yet we use any benefit he has to pay our rent and council tax, I also work Sunday's just to contribute to the rent/council tax. Principle 3: Removal of 2nd adult rebate. Although I have ticked agree for this question I do not believe it should be removed in circumstances where there is a disabled or mentally ill person living at the property.

Principle 1: as benefits are now linked to the lower CPI rather than RPI the poorest are already going to be worse off without having to find a contribution towards Council Tax from an ever decreasing income. Universal Credit is coming in soon to replace the various benefits that can currently be claimed. It is estimated that hundreds of thousands of the poorest will be worse off following this change as, unsurprisingly, many will find their entitlements reduced. Principle 6: It is morally wrong to include Child Benefit as income that can be used to calculate entitlement to CT Benefit. The very poorest children will, again, be hit the hardest. THE COUNCIL MUST RETHINK THIS PROPOSAL.

Principle 2 - What happens to the very elderly living alone in large family property. If they are in a high council tax band with low income this should be taken into account. Principle 4 - £16,000 savings is very little if you are suddenly landed with large bills e.g. repairs to roof, plumbing problems etc. which easily eat up savings.

Principle 3 Income from any source should be treated equally. Rebate for low income second adult. If the second adult is disabled or frail this reduction should remain, since the householder is effectively subsidising the state.

Principle 5 - this would, of course, have to exclude over 18's who are still in full time education, even though they are 'working age', or if they have been unable to get a job, the term 'adult' is obscure, circumstances must be investigated, one size does not fit all.

Comments:

Principle 5. Definition of adult? 16 or 18[?] Should only pay if working. Principle 6. Child Benefit should be stopped to middle & high earners. Principle 7. To truly help people back to work the extended payments [are] needed. Principle 2. Tax high earners & larger properties. Once again the poor take the wrap for the rich & why are you spending so much on recruiting & paying a C.E.O.? [Note added to end of questionnaire reads:] P.S. Sorry for mistakes, partner filled out some of this, corrected it as my name is on the questionnaire! (he feels very strongly about some issues raised here!!).

Principle 6 and 8 I think is an unfair look at parents who may be struggling. I receive child benefit and don't even count that as an income as I don't even see it. it goes straight into my child's nursery and maintenance payments are for the child not for the parent and I think that is important as that may be the only money they have to spare on their child.

Principle 6 seems most unfair. Child benefit should not be classed as income; as its very name suggests it is there to benefit the child. It isn't a great sum of money to begin with and to squeeze it further would have a dramatic affect on many households and children.

Principle 6:- Child benefit, whilst given to the parent(s) is predominately for the child, I do not think it fair to take this into account as income as you will be in effect taking money from children!!! Principle 8:- Maintenance payments should not be included as income. The payments received are for the child(ren)to buy them food, clothing, shoes etc. and NOT to be used to pay bills!! Principle 9:- Lone parents have it hard enough trying to run a household on 1 income and now you want to take even more money off them??!! Disgusting!! The principles I have mentioned above I feel quite strongly about. As a lone parent of 2 myself, I find it a struggle to get the bare essentials as it is. I do work, however, if it was not for the benefits I receive (which I am not proud of receiving) my family would be living on the breadline! If you bring in these unnecessary measures, I think there will be a lot more families and more importantly children living in poverty! Do you really want that on your conscience??!!

Principle 8: Child Benefit is for children, we must not increase child poverty. P.9: It is understandable to want working adults to contribute to the household bills. I am deeply concerned that in doing so, changing the rules, child poverty will be increased, so it is important to take account of the number of children a lone parent has in full time education, even after 18! However, taking a small % from most people who can work is fair but pushing some of those into poverty is not sensible - it will increase NHS bills etc. For rural areas it is important to take into account the cost of travel to/from work, especially for those on low incomes.

Principle 9 - Although I have ticked 'strongly agree' I disagree that the amount of £20 should be disregarded for lone parents. I see no reason why the amounts should differ between them, couples or a single person, especially when other allowances are also being disregarded. The amount disregarded should be £10 across all categories.

Principle 9. Why should Single parents still receive a 'higher' amount disregarded as other members of the population. It is often the parents wish to be a single parent, and they appear to receive more support proportionally than other income groups. I would regard this as grossly unfair. Principle 7. It is often difficult for people returning to work. Their benefits cease as of the first day they begin work yet they may have to wait several weeks (and at least 2 weeks because of the 'week in hand' practice) before receiving any remuneration. During this time they have to provide transport costs etc. in addition to meeting their regular commitments for food, fuel bills etc. This would result in people arriving at the end of the first month, in an arrears situation with their Council tax which could act as a deterrent in returning to work. Principle 1. Many people are unemployed through no fault of their own, or through sickness/disability. Their fixed income is extremely low and the increased burden of yet another 'bill to pay' would prove intolerable.

Principle nine should be reduced to ten pound I don't see why single parents should be given preferential treatment over couples it should just go on household income. I don't think that child benefit should be included as income as this is meant to be for children not to pay tax. Also I do not really think that maintenance payments should be counted as this is for children however I suppose it would depend on overall household income and circumstances.

Comments:
Principles 6, 8 and 9, targeting child benefit, maintenance and lone parent I feel is the wrong way to go. This will put more pressure on a single parent who wants to work. I am a single parent and have been for 14 years. Out of those 14yrs I have worked 10yrs. it has been a struggle but have managed. If you consider taking more money of me it will be even more difficult. The maintenance I get (£40 per week) and the child benefit is my daughters money. It pays for everything that she needs. I do not use this towards anything else other than the well being of her. And I am sure that I speak for many, some people in receipt of council tax discount probably earn more than some people working. 'I am not going to work I cannot afford to go' is what I hear.
Principles 7 & 9 I feel that every effort should be made to get - keep people in employment. By withdrawing the extra 4 weeks benefit (principle 7) will just encourage people to stay on benefits and the same applies to principle 4.
Proposals do not go far enough and the working person is penalised again Maintenance disregard should be £15 per child Attendance Allowance / DLA care & Mobility Allowance should have 50% disregard the remainder taken into account especially if the carer is a member of the family or a relative.
Question 8.....All maintenance payments should be used as Income with NO deduction for any children. I feel it's fair to disregard Child Benefit for all to make it fair for everyone.
Regarding principle 4, we believe if your claiming any help or benefits you shouldn't have any savings. Benefits are for people that really need them and have nothing left to fall back on.
Savings limit should be kept at £16000 after working and paying taxes all ones life £16000 is not a huge amount. Pensioners are being hit by a higher inflation rate than employed people An all time low savings rates is having a devastating affect How councils and government think £1 is earned weekly for every £500 in a building society account beggars belief! Many with small savings say up to £16000 are struggling with increasing heating and food costs the next thing could be "do I eat, keep warm or pay the council tax" Also reducing this would deter young people to save anything even if they could
Should not take child maintenance into account as sometimes the mother/father do not always receive payments.
Some parts of these proposals sound rather like the poll tax, some parts would be a small improvement to the way we pay council tax.
Some proposals will further impoverish those on low incomes, benefits and lone parents. Help should be targeted at the poorest. Those with larger properties have far more options than those in modest dwellings or rented accommodation. In particular, those older (and often single) people occupying large properties should not be subsidised any more than those in modest property. All taxpayers should pay something. 10% of a band D charge is fairly modest - around £2.55 per week in my case. Lone parents are already challenged with the latest changes to benefits legislation - for example, Tax Credits will in future be available to workers working 25 hours per week rather than the current 16, thus impoverishing a particular group of workers, and those probably more likely to be women in already low-paid occupations. The current disregard should apply, unless it takes the actual payable Council Tax below 10% of the full charge, in which case, I propose that the 10% minimum applies. However, in general, I support the concept of a local income tax, for money to be spent and accounted for generally, so welcome the proposals to devolve the Council Tax scheme to local authorities an a step in the right direction.
The Council is consulting on the assumption it will lose grant of £1.3million whilst the Local Government Minister has stated that Herefordshire will lose £1,033,778-the council is therefore looking to take from benefit claimants £266,000(26%)more than it is losing. Principle 1 will bring a fairness like the poll tax tried and failed to achieve. Principle 2 will disadvantage large families in large property and widows left in the family home. Principle 5 needs a limit placing on contribution Principle 6 this is a national benefit assed as needed by a family unit and should remain as a disregard Principle 7 should remain as support and encouragement back to work Principles 8+9 taken with other changes can reduce benefit to a lone parent by up to 96% surely an unfairness in anyone's eyes
The fundamental problem with all benefits, whether at national or local level, is how to distinguish between those who genuinely need them and those who play the system. Few people object to helping the former group; many bitterly resent subsidising the latter. This comment particularly applies to maintenance payments.
The parish council felt that some of the principles were ambiguous and some of the questions loaded.

Comments:
The poor should not be penalised for the mistakes of the rich. With all costs rising how do we expect those people on low incomes to cope. Council Tax has been a tax on property not on the individual. If the government wish to tax working people and their families more, let them at least have the courage to do this through income tax and not on another indirect stealth tax.
These principles you are proposing will hit the poorest people in the county. This is unfair, especially for people in low paid jobs or those with low incomes who are working hard without the benefit of fair remuneration. The wealthier in society should pay more. Corporations that are getting away with tax evasion should be paying more - companies like Starbucks, Google and Amazon. Also bankers who are getting large bonuses out of the public purse. This is so unfair. There is plenty of money around, but most of it is being trapped and hoarded by the elite. Legislate against the elite. Look at your own salary structures. Are there savings to be made in Council practises? Of the hiring of staff and the amount senior staff get paid at the Council.
Think council tax charges (or at least the police and fire brigade element) should be higher for higher band properties than present. This may mean lower band properties could charge less. Don't support council tax benefit.
This government do not care about anybody but the rich who can afford to do things like this they the Tories are bunch of arrogant Bastards who want to keep the poor in their place.
When people start receiving state pension after being on guaranteed pension credit there can be a large increase in outgoings such as council tax that the state pension does not replace
Where maintenance is concerned it could be that you would have to change the payment every month as not all ex partners keep to the agreements they have been given so you would have people contacting you every month to change your payments
Whilst understanding that the council has the responsibility to keep a balanced budget and council tax levels at reasonable limits, I am concerned that for Herefordshire this is very challenging, in the light of the fact that it has one of the lowest pay levels in the country, a rural county where travelling distance for work, accessing shopping areas and accessing services has a large impact on those who are less well off. Many people are already struggling to make ends meet with continued rises in food and utility prices as well as fuel for heating and for vehicles, many people are not on a bus route so public transport is not even an option in many parts of the county. This is even more difficult for those working in a low wage employment and the loss of benefit as well as cutbacks in the working tax credit levels would mean that maintaining that employment will become increasingly difficult and potentially add to the demands on the benefit resources through loss of employment or inability to take up employment opportunities due to financial viability. I feel that unless these sort of issues are taken into account in a wider context these cut backs instead of saving money could actually increase the problem and add to the hardship of many residents in the county.
Why ??? Any disregard? Questions poorly presented with little explanation for those not au fait with the system. A cap of amount of children being claimed for would be appropriate e.g. 2 per household the present system appears to favour those with children (unmarried families) in particular. Childless married couples and pensioners, also young single males who get very little help.
Why is the single occupancy set at 25% discount surely a fairer way would be 50% discount or somewhere near.
Why should the single mothers, who have children as a source of income from the state rather than working, get the choice of houses and areas to live in, they get enough benefits as it is.
Your questionnaire has completely ignored a very large and very important section of Herefordshire's society - CARERS !!!

Q12. We want to ensure that any changes made are fair to everyone. To help us do this, please tell us if you think that any of the principles above will particularly affect any group of people due, for example, to age, disability, gender reassignment, marriage and civil partnership, pregnancy and maternity, race, religion or belief, sex, or sexual orientation.

If yes, please explain which groups and the reasons they might be affected:

Q11. Yes/ No/ Don't know	Q12. Comments:
Don't know	Council tax on vicarages is paid by the Hereford Diocese or Board of Finance.
Don't know	Principle 5: I may have misunderstood, but I am concerned that parents of 18 year olds still in full time education may need to pay extra council tax when their children reach 18, because the children obviously won't be able to pay. I think this may cause hardship to parents of 18 year olds in their last year of school/college.
Don't know	The less well off Disabled and the old.
No	All groups should be expected to pay 10% after all they use the same services as the working individual & are the first to complain if something goes wrong. Fairness across the board would give a working people a reward as well. Welfare Reform cannot come to soon.
No	I feel that all adults whatever their income should pay something towards the council tax to take ownership of local services, they might then be able to respect what they receive. If they pay nothing it is just too easy to remain on benefits and not make an effort to get off them
Yes	6: Child benefit must not be treated in such a way as to disadvantage mothers and children.
Yes	Age - disability and Marriage.
Yes	Age - harder for youngsters to get jobs due to less experience, qualifications often do not count for anything.
Yes	All ages will be affected especially the elderly who have worked hard and paid taxes for over 40 years and have small to modest savings of say £16000 This will discourage young people to save and would be better off spending as the state will take care of everyone who has no savings
Yes	All of these as they are more likely to be in the lower paid or benefit sector.
Yes	As explained above I feel it will be unfair re couples who live together/ married
Yes	As given above the proposed reforms would affect all working age benefits claimants in the same way, given similar household arrangements: I am concerned that this may, whilst motivating the idle, unintentionally impoverish the incapable.
Yes	As stated above, lone parents are going to be penalised for raising their children on their own, whilst the absent parent may pay maintenance, if this is going to be considered as income, that maintenance will be used for bill paying and not the children - HOW is that right??!!
Yes	British white people will be penalised, for living and working in their own country.
Yes	Capping at band B the bigger the property the more should be paid. Multiple adults in each property should all contribute again this government appears to be penalising the low or disadvantaged people
Yes	Capping council tax benefit at Band D might affect disabled people who have to live in larger properties because of their particular needs.
Yes	Child maintenance and child benefit. Child benefit is used to help parents buy food and clothes
Yes	Children - using their money as part of the calculation means they will get less. Lone parents - allow them to keep some of their wages to encourage them to work, they need every penny.
Yes	Disability due to extra bedroom.
Yes	Disabled - uncertainty about future payments with regards to DLA. Severe disability for those over 16 years of age who become as adult but cannot live independently lone carers of disabled individuals who cannot work due to their caring duties.

Yes	Disabled and full time carers.
Yes	Disabled people already have to use their benefit money to pay rent and council tax instead of using it for their care needs. Removal of 2nd adult rebate will leave vulnerable persons at risk.
Yes	Disabled people as explained above. As the proposals only affect people of working age then clearly this group will be most affected.
Yes	Elderly on fixed incomes and savings which have failed to attract interest (subsidising low interest mortgages) should not have to pay more council tax just because they do not claim CTB. If so-called low income families do not contribute more inevitably older people older people would have to pay more.
Yes	Every case is different every need also different depends on entitlement of individuals.
Yes	Everyone is different, reducing a benefit will always effect some group in society in a detrimental way. The challenge must be to provide real help to each claimant to mitigate from any benefit reductions.
Yes	Families, especially single parent families
Yes	Families with children will really suffer and it is hard enough already for low income families to ensure children get all they need.
Yes	Families with children. Reasons above.
Yes	Family on low income one wage earner in the family
Yes	Gender - women will be disproportionately affected by some of the proposals. Statistical, they are more likely to be lone parents, carers and in receipt of maintenance payments. In addition, maintenance payments may not be regularly received or even where agreed, not paid at all.
Yes	I am concerned about single mothers losing out with the result that their child/children will lose out accordingly
Yes	I have been thorough with my reasons on the previous page. Any changes must be based on the ability to pay. Taxation in this country is grossly unfair i.e. fuel duty and the VAT component and Road Fund Licence. I pay the same level with my £100 per week disability money as a multi millionaire in a Ferrari driving along the same roads. Totally wrong
Yes	I think it effects the family unit...especially families with working age children who cannot get on the property ladder. They pay a fair chunk of rent for living with parents (who don't work) and pay council tax too. To get rid of the rebate would be just unfair. It also aims to take money off those who are lucky to find employment if doing away with the 4 week grace they give at the moment it just means you will end up with more people in debt but you seem to have overlooked this. Remember it usually takes 4-6 weeks to get first wage therefor you would start off in debt to rent and council taxalways playing catch up but never getting there and you will then send loads of letters saying how much we owe and how quick you want it.
Yes	I think it will affect everyone. I think it is very hard to afford to live at the moment and to charge people more would mean the most vulnerable would suffer (children + the disabled)
Yes	I think it would make things easier for people who pay maintenance because some people pay too much maintenance so to take it in to consideration is great.
Yes	I think single parent household and couple households should be treated the same. I don't think money meant specifically for children should be counted as income, i.e. child benefit, child tax credit, maintenance payments.
Yes	I think there is a danger some of them will discriminate against children
Yes	I would be concerned that some of these changes would impact those people who are least well off the most.
Yes	I would not want young families to be affected by changes, or any vulnerable person who is not in a position to lose money.
Yes	If having been on additional benefits for medical reasons, e.g. bipolar and having got their medication sorted find their benefits reduced. What you proposing is that they would receive even less. It seems to me that it should be a graduated reduction rate so that any reduction is less noticeable.

Yes	It appears that you are being targeted if you are married and have children
Yes	It appears that Herefordshire Council is deliberately targeting lone parents and wants to reduce their income. Very questionable intentions indeed. Secondly, councillors and MP's of a certain age and in positions of power continually seek to protect their pensions, benefit entitlements and standards of living in general at the expense of the young. A national disgrace that will come back to haunt society no doubt about it. Very short sighted and selfish in the extreme.
Yes	Lone parents and their child or children.
Yes	Lone parents, mostly women will particularly be adversely affected, as will the poor.
Yes	Lone parents, young people e.g. NEETS living at home, possibly student. But again without an adequate impact assessment this question is meaningless.
Yes	Lone parents-War Disabled-War Widows and families in larger properties War pensioners currently have disregards of payments-no reference to continuing this discretionary disregard
Yes	Long term disabled.
Yes	Low income families, increasing child poverty
Yes	Modifications to the lone parent disregard could adversely impact upon women, for the reasons described above.
Yes	No principal in particular. But disability should be taken into account when calculating council tax benefit. Those with disabilities may find it harder to gain employment so may need more help.
Yes	Old people, young people, single parents.
Yes	Older people, people with mental health problems, Learning difficulties, Physical health disabilities. Any disadvantaged person.
Yes	Parents or parent with "child" or young adult in college or university, or even apprenticeship, with very low incomes.
Yes	People with disabilities due to them often being on low income anyway.
Yes	People with Disability - those with learning disabilities are very vulnerable people and do not understand the value of money. The above changes (if they all went through) would mean a big reduction in their weekly income/allowances and expenditure would greatly increase. Also people on low wages (many with children) would have to stretch their already low income to beyond breaking point.
Yes	Pregnancy - not all able to get grants or maternity pay.
Yes	Principle 1 would disadvantage disabled people, where their disability gives rise to expenses relating to their disability.
Yes	Sex - most lone parents are women and they would be discriminated against as they are the ones left home looking after children!!
Yes	Single adult households
Yes	Single mums
Yes	Single parent families, or couples living on or near the bread line.
Yes	Single parents - have to pay more tax
Yes	Single parents and children would mostly be affected.
Yes	Single parents who are working but on a low income
Yes	Single parents, disabled, chronic low incomes.
Yes	The household has a person who is wheelchair bound and unable to do most things. The heating is on all day - most nights in the winter which with any extra Council Tax to pay something has to go !!!
Yes	The long term sick, and unemployed would be severely disadvantaged by these proposals
Yes	The proposals will affect lone parents. The majority of lone parents are female; Therefore one sex will be disproportionately affected.
Yes	The proposed changes would seem to affect largely those on low incomes. They are precisely the people who we are likely to suffer the most during an economic downturn.

Yes	The single parent. I live in a road and the past 6years, one household has had 8 working adults living there and pay 1 council, I live alone with a child and get a discount. More needs to be done to target every earning adult.
Yes	The unemployed unemployable people who think the state should support them when the fill their lives with drugs and drink and then expect tax payers to pay for their reckless pointless lives.
Yes	The worrying effect is on elderly living in their own homes on fixed incomes based on savings.
Yes	They will affect the poorest in society, especially the working poor regardless of age, gender, sex etc. By the way the notion of race is scientifically and socially outdated. There is only one race - the Human Race. We all originate from the same, very small group of humans in Africa many thousands of years ago. The word race, referring to a plurality of races should never be used.
Yes	Those who are disabled !
Yes	Women for at least 2 principles as most lone parents are women.
Yes	Women will be more affected by proposed changes then men. As most single parent households are headed up by a woman.
Yes	Yes single parents.
Yes	You are discriminating on age by omitting pensioners (only working ages people's benefits are being considered - see above).
Yes	You will affect everyone apart from the well off, FACT !
Yes	You would seem to be targeting low income families/parents by proposing that you include child benefit and maintenance payments in your calculations. Also - your statement does not make sense! It should read ..'and the reasons why they might be affected'
Yes	Your principles are targeting parents / lone parents..... Child Benefit? Maintenance? Lone parent income?
Not answered	Already stated.
Not answered	How on earth can you be fair as you will do what you like any way.
Not answered	People on reduced benefits, those in supported housing, vulnerable people who are now routinely being housed in the community
Not answered	Principle 8. - single parents and their child(ren) should not be penalised.