

REPORT TO CABINET

Open		Would any decisions proposed:			
Any especially affected Wards	Mandatory	Be entirely within Cabinet's powers to decide		NO	YES
		Need to be recommendations to Council			
		Is it a Key Decision		YES	
Lead Member: E-mail: Cllr Chris Morley Cllr.chris.morley@west-norfolk.gov.uk			Other Cabinet Members consulted:		
			Leader and Cabinet - Briefing 30 July 2025		
			Other Members consulted:		
			Corporate Performance Panel		
Lead Officer: Jo Stanton, Revenues and Benefits Manager E-mail: joanne.stanton@west-norfolk.gov.uk Direct Dial:01553 616349			Other Officers consulted:		
			Carl Holland, Assistant Director, Resources and S151 Officer		
Financial Implications YES	Policy/ Personnel Implications NO	Statutory Implications YES	Equal Impact Assessment YES If YES: Pre-screening only	Risk Management Implications YES	Environmental Considerations NO
If not for publication, the paragraph(s) of Schedule 12A of the 1972 Local Government Act considered to justify that is (are) paragraph(s) N/A					

Date of meeting: 11 November 2025

COUNCIL TAX SUPPORT: FINAL SCHEME FOR WORKING AGE PEOPLE FOR 2026/2027

Summary

Our Council Tax Support (CTS) scheme reduces the council tax bills of eligible working age people on low incomes. We are free to decide the rules for our own CTS schemes for working age people in our area, taking into account certain government requirements. There are national regulations for a CTS Scheme for customers who have reached pension age. **This report only refers to our CTS Scheme for working age people.**

Our CTS Scheme is reviewed annually and the rules can only be amended from the start of a financial year. The proposed 2026/2027 CTS scheme is a continuation of the 2025/2026 scheme, with minor updates to reflect wider welfare reform changes. The scheme has also been amended to increase the time a new claim can be backdated from one month to three months in line with the rules for Pension Age claims.

The draft CTS Scheme was open to public consultation from 15 August 2025 to 22 September 2025. 16 responses were received and the results are summarised at section 4 and Appendix C. No further changes are proposed to the draft scheme following the consultation.

Recommendation

Cabinet is asked to note the consultation responses and to recommend to Council that the draft CTS scheme for 2026/2027 is implemented as the final working age CTS Scheme for 2026/2027. This must be agreed by full Council by 31 January 2026 ready for the start of the financial year on 1 April 2026.

Reason for Decision

To ensure a CTS scheme for working age people for 2026/2027 is agreed by full Council by the deadline of 31 January 2026.

1. Introduction

- 1.1. We have a scheme known as Council Tax Support (CTS) to help working age people on low incomes with the cost of their council tax bills. There are national regulations for the CTS Scheme for customers who have reached pension age.
- 1.2. The CTS regulations¹ require us to decide our own CTS scheme for working age people which we must review and agree each financial year, taking into account the government's requirements to consider the impact on vulnerable groups and to incentivise work.
- 1.3. The CTS regulations set out the process we must follow when reviewing and agreeing our scheme². We must first consult with our major Preceptors (Norfolk County Council and the Police and Crime Commissioner), then decide a draft CTS scheme to go to public consultation. The final CTS scheme must then be agreed by full Council by March 2026, before the start of the new financial year, although for operational reasons a January 2026 deadline is imposed.
- 1.4. The draft CTS scheme for 2026/2027 was agreed by Cabinet Member Delegated Decision and the report is available here <https://democracy.west-norfolk.gov.uk/ieListDocuments.aspx?CId=379&MId=6844&Ver=4&Info=1> and has been open to public consultation between 15 August 2025 and 22 September 2025.
- 1.5. This report now covers the recommendations for the final CTS Scheme for working age people for 2026/2027.

2. Statutory Requirements

- 2.1. The final CTS Scheme for working age people for 2026/2027 will be considered by Council on 27 November 2025. The CTS Scheme forms part of the council's taxbase which the regulations³ state we must calculate and notify to the major preceptors by 31 January 2026. Agreeing the scheme in good time in November gives certainty to the budget setting process for 2026/2027.

3. Options Considered

- 3.1 Several options were considered for the draft 2026/2027 CTS scheme. However cost of living pressures are ongoing and households on lower incomes are still experiencing significant financial burdens. To provide ongoing stability and

¹ S13A(2) Local Government Finance Act 1992

² Schedule 1A 3(1) Local Government Finance Act 1992

³ S8 The Local Authorities (Calculation of Council Tax Base)(England) Regulations 2012

certainty for households on CTS the recommended final scheme is a continuation of the 2025/2026 CTS scheme for working age people. The limits for the amount of money and savings someone can have remain at the higher level, and the reductions for other adults in the household are in line with the national pension age scheme.

- 3.2 In addition the recommended 2026/2027 CTS scheme increases the amount of time a new claim can be backdated from one month to three months, in line with the Pension Age CTS scheme rules. This means we can start a claim earlier than the claim date if someone shows a good reason for not claiming before, further helping people on low incomes including vulnerable groups.
- 3.3 Our scheme also protects vulnerable working age people by ensuring everyone has their CTS calculated using the same, more generous, rules as pension age people. We encourage people to take up work by allowing them to keep £10 more of their earnings than the national scheme before it affects their CTS. A summary of the scheme rules is at Appendix B.
- 3.4 The CTS Scheme rules will also continue to reflect any relevant welfare benefit changes made to the working age Housing Benefit scheme or Pension Age CTS scheme. For 2026/2027 these include disregarding (ignoring) payments from government compensation schemes, such as those for the Post Office, Grenfell Tower, and Infected Blood.
- 3.5 Our full set of Council Tax Support Regulations for working age people is available at: https://www.west-norfolk.gov.uk/info/20019/council_tax_support/610/council_tax_support_regulations. These will be amended to reflect the agreed recommendations and will form our final Council Tax Support Scheme for 2026/2027.

4. Consultation Process

- 4.1. The CTS regulations state we must select consult our Major Preceptors then select a draft CTS Scheme to go to public consultation.
- 4.2. Norfolk County Council and Norfolk's Police and Crime Commissioner were contacted for their views. Norfolk County Council has confirmed they are content with our proposals for the 2026/2027 CTS scheme. Norfolk Police has not responded.
- 4.3. The public consultation ran from 15 August 2025 to 22 September 2025. 16 surveys were completed; an increase compared to the 8 responses received for 2025/2026.
- 4.4. The full results of the survey, including all the comments, are included at Appendix C which should be read in conjunction with this section. The responses show the following:
 - 81% of people agree with our proposals, with 19% disagreeing,
 - There was broad support for allowing claims to be backdated for three months, with comments recognising this will help vulnerable people,
 - Some comments suggested changes to the pension age scheme, however this is outside the scope of our consultation on the working age scheme,
 - One person suggested increasing the limit for the amount of capital someone can have before it affects their CTS, whilst another wanted to reduce the limit, and

- One person disagreed with the CTS scheme as it meant they had to pay more council tax.
- 4.5. No changes are proposed to the final CTS scheme for 2026/2027, but modelling work to understand the implications of changing the capital limits will be completed before the 2027/2028 draft scheme is prepared.

5. Financial Implications of Proposal

- 5.1. CTS is treated as a council tax discount and the financial impact is shown as Band D equivalent properties as part of our annual taxbase calculation. This forms part of the council tax and budget setting process for 2026/2027.
- 5.2. The overall cost of both the working age and pension age CTS schemes is shared between the Preceptors in proportion to their shares of the council tax bill. Our share is 6.6%. This cost is accounted for in the Council Tax Base figure in our Financial Plan.
- 5.3. The actual amount of CTS awarded, and therefore the financial impact on our income, can be calculated by multiplying the number of Band D equivalent properties by the Band D council tax charge, either for the total charge to give the overall cost, or the preceptor's charge to give an individual cost.
- 5.4. The table below shows the estimated impact of the 2026/2027 CTS Scheme. The impact is based on the current figures as at 1 September 2025:

2025/2026 - Estimate for 2026/2027	Band D Council Tax		Estimated Budget Impact	2024/2025
Reduction in Band D Equivalent Properties 2025/2026			4,920.2	4,879.7
Norfolk County Council	£ 1,755.63	75.7%	£ 8,637,972	£ 8,159,371
Police and Crime Commissioner	£ 329.85	14.2%	£ 1,622,913	£ 1,541,493
Borough Council	£ 152.87	6.6%	£ 752,144	£ 723,999
Parish / Town Councils	£ 80.28	3.5%	£ 394,990	£ 386,959
Total	£ 2,318.63	100.0%	11,408,019	10,811,822

- 5.5. The estimated impact is in line with the projections within our Financial Plan. Whilst the CTS caseload has increased slightly we still have 782 more band D equivalent properties in the taxbase than we estimated due to:
- New properties being added to the council tax list (+305 band D equivalent properties),
 - The Second Home Premium (+596 Band D equivalent properties),
 - Changes in the CTS caseload (-119 band D equivalent properties)
- 5.6 The financial impact of allowing a longer time for backdating is only expected to be minimal. Therefore there is enough flexibility in the taxbase to cover the impact of continuing with the current CTS Scheme in 2026/2027.

6. Recommendation

- 6.1 **Cabinet notes the consultation responses and agrees to recommend to Council that the draft 2026/2027 CTS Scheme is implemented as the final CTS scheme for working age people for 2026/2027.**

7. Equal Opportunity Considerations

- 7.1 The Equality Impact Assessment Pre-Screening form is included at Appendix A. The CTS scheme continues to have positive equality impacts as it maintains the more generous CTS support for those in vulnerable groups and those with relevant

protected characteristics, whilst providing more help to customers not in vulnerable groups or covered by equality considerations.

8. Any other Implications/Risks

- 8.1 Failure to agree a CTS Scheme by 31 January 2026 means that we are unable to set our council taxbase and budget for 2026/2027. The recommendation is due to be considered by Council on 27 November 2025 which will allow certainty in the budget setting process.
- 8.2 The budget impact of the CTS scheme is based upon the household numbers described above which form the basis of the Financial Plan. The impact will be affected by the changing circumstances and demographic of our taxpayers; for example, household welfare, age mix and additional households entering our tax base.
- 8.3 The CTS scheme is based on an assessment of a household's income against an allowed amount. The cost-of-living crisis is not causing an increase in the CTS caseload as household incomes are generally stable or rising with higher wage and benefit increases. However, household expenditure is also increasing causing pressure on household budgets. Other support with these rising costs is being given by us (for example through the Household Support Fund), from government and from other organisations.
- 8.5 In the current economic climate, the risk assessment cannot be neutral, but it is considered that there is sufficient flexibility in our financial structure to withstand any adverse impact.
- 8.6 If the CTS caseload falls our taxbase and council tax income will increase, creating a surplus on the Collection Fund.
- 8.7 The impact of the CTS scheme is, and will continue to be, operationally reviewed monthly and reported to Members annually in October.

9. Corporate Priorities

- 9.1 The CTS Schemes supports the Corporate Priority to Support our Communities.

10. Personnel Implications

- 10.1. None

11. Environmental Considerations

- 11.1. None

12. Statutory Considerations

- 12.1. The regulations require us to agree a CTS Scheme for the 2026/2027 financial year by 11 March 2026, although in practice it has to be agreed by 31 January 2026 as it forms part of the council's taxbase and budget setting process.

13. Declarations of Interest / Dispensations Granted

13.1. None

14. Background Papers

14.2. None

Appendix A

Pre-Screening Equality Impact Assessment

Borough Council of
**King's Lynn &
West Norfolk**



Name of policy/service/function	Local Council Tax Support Scheme 2026/2027				
Is this a new or existing policy/service/function?	Continuation of an existing Policy				
Brief summary/description of the main aims of the policy/service/function being screened. Please state if this policy/service is rigidly constrained by statutory obligations	Council Tax Support is a discount given to residents on a low income to help with the cost of their council tax bill. The council is free to agree its own local scheme for the discount for working age people.				
Question	Answer				
1. Is there any reason to believe that the policy/service/function could have a specific impact on people from one or more of the following groups according to their different protected characteristic, for example, because they have particular needs, experiences, issues or priorities or in terms of ability to access the service? Please tick the relevant box for each group. NB. Equality neutral means no negative impact on any group.		Positive	Negative	Neutral	Unsure
	Age	√			
	Disability	√			
	Gender			√	
	Gender Re-assignment			√	
	Marriage/civil partnership			√	
	Pregnancy & maternity			√	
	Race			√	
	Religion or belief			√	
	Sexual orientation			√	
	Other (eg low income)	√	√		
Question	Answer	Comments			
2. Is the proposed policy/service likely to affect relations between certain equality communities or to damage relations between the equality communities and the Council, for example because it is seen as favouring a particular community or denying opportunities to another?	Possibly	The CTS scheme is a means-tested discount. There may be a perception amongst people who do not qualify that they are at a disadvantage to those who do, as they cannot receive help and have to pay more council tax.			
3. Could this policy/service be perceived as impacting on communities differently?	No				
4. Is the policy/service specifically designed to tackle <u>evidence of disadvantage</u> or potential discrimination?	Yes	The CTS Scheme is designed to help people on low incomes or in receipt of certain welfare benefits with the cost of their council tax bill.			

<p>5. Are any impacts identified above minor and if so, can these be eliminated or reduced by minor actions? If yes, please agree actions with a member of the Corporate Equalities Working Group and list agreed actions in the comments section</p>	<p>No</p>	<p>Actions:</p>
<p>Actions agreed by EWG member: </p>		
<p>If 'yes' to questions 2 - 4 a full impact assessment will be required unless comments are provided to explain why this is not felt necessary: The CTS Scheme is designed to help working age local residents on low incomes with the cost of their council tax bill. The help is provided through a discount on their council tax bill. The existing CTS Scheme is being continued for 2026/2027 with the addition of extra time for a claim to be backdated, increasing the help available for those on low incomes. This means those already receiving help will see their CTS award stay at the higher amount. These impacts are all positive and will maintain the financial support given to residents.</p> <p>There is potential for people who do not meet the means-testing eligibility to feel they are at a disadvantage to people who qualify for support. They may have to pay a higher council tax bill, a very small part of which is to cover the cost of the CTS scheme. To mitigate this there are other discretionary financial assistance schemes available to help people with the cost of their council tax bill if they are experiencing financial hardship but do not qualify for CTS.</p> <p>Decision agreed by EWG member: <i>Louise Gayton</i></p>		
<p>Assessment completed by: Name</p>	<p>Jo Stanton</p>	
<p>Job title</p>	<p>Revenues and Benefits Manager</p>	
<p>Date</p>	<p>15 September 2025</p>	

Appendix B

Summary of the Working Age and Pension Age CTS Scheme rules

	National Pension Age CTS Scheme	Our Working Age CTS Scheme
Maximum Level of Support	100%	100%
Capital Limit	£16,000	£16,000
Weekly Deduction for a Non-Dependant: <ul style="list-style-type: none">• Not working• Weekly Earnings under £236• Weekly Earnings between £236-£410• Weekly Earnings between £410-£511• Weekly Earnings above £511• Any other not included above	<ul style="list-style-type: none">£4.60£4.60£9.40£11.80£14.15£0	<ul style="list-style-type: none">£4.60£4.60£9.40£11.80£14.15£0
Weekly Earnings Disregard: <ul style="list-style-type: none">• Single• Couple• Disabled or Carer• Lone Parent	<ul style="list-style-type: none">£5£10£20£25	<ul style="list-style-type: none">£15£20£30£35
Self-employed people – earnings used	Actual earnings	Actual earnings
Second Adult Rebate ⁴	Included	Included
Backdating of a new claim	3 months	3 months

The full set of Council Tax Support Regulations for Working Age people can be found at:

https://www.west-norfolk.gov.uk/info/20019/council_tax_support/610/council_tax_support_regulations



⁴ Certain people who do not qualify for CTS can receive a discount of up to 25% if they have a second adult living with them who is on a low income.

Appendix C – Consultation Survey and Responses

Summary of Consultation Survey Questions

No.	Question
1	Do you agree or disagree with our proposals for continuing with our working age CTS Scheme?
1a	What are your reasons for your answer?
2	Do you agree or disagree with our proposals to keep in line with other welfare changes and to allow claims to be backdated for longer?
3-5	Are there any other changes we should make to our CTS scheme? Please tell us what changes you think we should make and what you think the impact will be on both people receiving CTS and other council tax payers who are impacted by the financial effect of our CTS scheme.
3	The changes I would propose are:
4	The reasons for these changes are:
5	The impact on Council Tax Support recipients and wider council tax payers will be:
6-9	Equality Questions
6	What is your gender?
7	How old are you?
8	What is your Ethnic Group?
9	Do you have a long-term physical or mental illness, impairment or disability?

Appendix C: Responses to Survey Questions

1. Do you agree or disagree with our proposals for continuing with our working age CTS Scheme?				
Answer Choices			Response Percent	Response Total
1	Agree		81.25%	13
2	Disagree		18.75%	3
3	Don't know		0.00%	0
			answered	16
			skipped	0
What are the reasons for your answer? (10)				
1	18/08/2025 6:13 PM ID: 278534976	People who need support should get it when they are working and on a low income		
2	18/08/2025 9:42 PM ID: 278544419	Because it raises the now extortionate price of other tax payer's bills, to facilitate!		
3	19/08/2025 12:31 PM ID: 278570256	With high housing costs , Ctax is a v large bill for households on low incomes and budgets are constantly being squeezed by inflation.		
4	19/08/2025 2:44 PM ID: 278579907	This should be made wider to include people who are retired and on a fixed income		
5	22/08/2025 3:50 PM ID: 278791304	I reluctantly agree. I think the scheme is complicated and would not be understood by most potential claimants. Every exception and change introduced makes it that bit more complicated and more likely to make people give up applying. A simple, straightforward, scheme might not be so financially accurate but it would encourage more people to apply and get more support to more people who should be supported, even if a few people might be over supported.		
6	26/08/2025 10:23 AM ID: 278916748	The cost of living has gone up but for many working people their pay has not gone up in line with the increases they are experiencing		
7	26/08/2025 1:03 PM ID: 278933405	Other people have to make up the shortfall. I would like to see how the council can save costs and improve efficiency to fund any deductions.		
8	04/09/2025 5:36 PM ID: 279548052	<p>I agree with the proposals because they continue to provide support and make some sensible improvements, such as disregarding certain government payments and extending the backdating period.</p> <p>However, I am very concerned that the current savings rules within the scheme — particularly the £6,000 lower limit for capital — create a poverty trap. This discourages people on low incomes from saving for emergencies or future needs, because once their savings go over £6,000 their Council Tax Support begins to reduce. £6,000 is a very low threshold in today's economy given the cost of housing, utilities, and other essentials.</p> <p>This rule undermines efforts to promote financial resilience and responsible planning. Instead of helping people move towards independence, it can penalise them for making sensible financial decisions. I would urge the council to review this part of the scheme in future years — for example, by raising the threshold to a more realistic level, indexing it to inflation, or applying a less severe taper.</p>		
9	18/09/2025 4:30 PM ID: 280578964	I already pay 10% of my salary on council tax, and I am on a decent-ish wage, how people with lower incomes fare I do not know.		

1. Do you agree or disagree with our proposals for continuing with our working age CTS Scheme?

10	19/09/2025 8:19 AM ID: 280604823	The cost of living is so high, working people should be helped with costs
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2. Do you agree or disagree with our proposals for the backdating changes?

Answer Choices			Response Percent	Response Total
1	Agree	<div></div>	87.50%	14
2	Disagree	<div></div>	12.50%	2
3	Don't know		0.00%	0
			answered	16
			skipped	0

What are the reasons for your answer? (10)

1	18/08/2025 6:13 PM ID: 278534976	People need to be aware of the support but should not be penalised if they are not aware
2	18/08/2025 9:42 PM ID: 278544419	As previous comments
3	19/08/2025 12:31 PM ID: 278570256	When struggling financially or with ill health it is difficult to know where to access help so it gives help when needed More frequent checks on
4	19/08/2025 2:44 PM ID: 278579907	A lot of people are struggling, as above it should be widened to include retired people who are married/co-habiting and do not qualify for the rate reduction. Many people have retired early but are still ineligible for their state pension which has risen to 67 but still feel unable to work.
5	22/08/2025 3:50 PM ID: 278791304	It's sensible
6	26/08/2025 10:23 AM ID: 278916748	So many people don't realise they have to apply separately to Universal Credit and end up with council tax arrears that they can't pay
7	26/08/2025 1:03 PM ID: 278933405	As above. Everyone should work and contribute equally
8	04/09/2025 5:36 PM ID: 279548052	<p>I agree with this proposal. Extending backdating to three months is fairer and brings the scheme into line with the pension-age scheme. It will help people who may not realise immediately that they are eligible — for example due to illness, caring responsibilities, or language barriers — and it should reduce council tax arrears, which is positive both for households and for the council.</p> <p>While I strongly welcome this improvement, I would also urge the council to look at wider issues in future reviews, particularly the £6,000 savings threshold, which discourages people from building financial resilience.</p>
9	18/09/2025 4:30 PM ID: 280578964	Sometimes people have bigger things to deal with than remembering every single little thing that needs to be done/forwarded. Also vulnerable people may not be able to do this themselves and are reliant on others to support, which may not necessarily be in a timely fashion.

2. Do you agree or disagree with our proposals for the backdating changes?

10	19/09/2025 8:19 AM ID: 280604823	It should be the same as for other claims
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3. The changes I would propose are:

Answer Choices			Response Percent	Response Total
1	Open-Ended Question		100.00%	16
1	18/08/2025 4:53 PM ID: 278530693	Single parents?		
2	18/08/2025 6:13 PM ID: 278534976	Same as what the council are considering now supporting people in need		
3	18/08/2025 7:11 PM ID: 278538846	N/a		
4	18/08/2025 9:42 PM ID: 278544419	I believe the sceme should be removed, due to your extortionate level of tax demanded.		
5	19/08/2025 12:31 PM ID: 278570256	More frequent checks on pension credit households and those in receipt of passported benefits		
6	19/08/2025 1:47 PM ID: 278575508	No		
7	19/08/2025 2:44 PM ID: 278579907	Widening to include people who are on low incomes but not working. As it stands it is discriminatory		
8	19/08/2025 4:31 PM ID: 278588419	The amount of capital one could have should be reduced		
9	22/08/2025 3:50 PM ID: 278791304	As already mentioned: make it simpler.		
10	26/08/2025 10:23 AM ID: 278916748	Where somebody can provide evidence they are on benefits and should have been in receipt of CS, we should be able to backdate the CTS much further where they have outstanding Ctax arrears that they cannot pay		
11	26/08/2025 1:03 PM ID: 278933405	No		
12	29/08/2025 1:41 PM ID: 279165324	N/A		
13	04/09/2025 5:36 PM ID: 279548052	I would propose reviewing and increasing the current £6,000 lower savings threshold for Council Tax Support, and reconsidering the way capital between £6,000 and £16,000 is treated. A more realistic savings limit would help remove the "poverty trap" effect where people are penalised for building modest financial reserves. The threshold should also be reviewed regularly and adjusted in line with inflation and the rising cost of living.		

3. The changes I would propose are:

14	18/09/2025 2:26 PM ID: 280569058	-	
15	18/09/2025 4:30 PM ID: 280578964	People in the very biggest houses and poshest areas, can afford to pay more, and depending on their income they should, however the richest people only pay marginally more than the poorest people. A complete review is needed.	
16	19/09/2025 8:19 AM ID: 280604823	Not sure, sorry	
		answered	16
		skipped	0

4. The reasons for these changes are:

Answer Choices			Response Percent	Response Total
1	Open-Ended Question		100.00%	16
1	18/08/2025 4:53 PM ID: 278530693	Single parents have to struggle even on reasonably paid jobs		
2	18/08/2025 6:13 PM ID: 278534976	Low income earners need support on for most people crippling cost to them of council tax		
3	18/08/2025 7:11 PM ID: 278538846	N/a		
4	18/08/2025 9:42 PM ID: 278544419	Remove, for the aforementioned reason.		
5	19/08/2025 12:31 PM ID: 278570256	To cut down on fraud and over payments		
6	19/08/2025 1:47 PM ID: 278575508	None		
7	19/08/2025 2:44 PM ID: 278579907	as above		
8	19/08/2025 4:31 PM ID: 278588419	It is currently quite high. If you can save that amount of money you should be able to pay your council tax		
9	22/08/2025 3:50 PM ID: 278791304	If it's simpler, more people will apply and so more people will be supported.		
10	26/08/2025 10:23 AM ID: 278916748	There are hundreds of people with ctax arrears that they cannot pay that they should not have been liable for, had they applied for CTS correctly. This takes up resources attempting to recover these debts and also puts undue stress on people when they have no ability to pay the arrears as they're already living in poverty/struggling to get by		
11	26/08/2025 1:03 PM ID: 278933405	N/a		

4. The reasons for these changes are:

12	29/08/2025 1:41 PM ID: 279165324	N/A	
13	04/09/2025 5:36 PM ID: 279548052	<p>The present £6,000 threshold is far too low in today's economy. It actively discourages low-income households from saving, because once their savings go above that amount, their entitlement to support reduces. This creates a poverty trap: people who make responsible financial decisions to save for emergencies (such as a car repair, a rental deposit, or replacing essential household items) find themselves worse off as a result.</p> <p>This is counter-productive for both individuals and the wider community. Instead of supporting financial resilience, the current rule pushes people to spend down savings quickly in order to maintain support. It runs against the broader policy aim of encouraging independence and stability.</p>	
14	18/09/2025 2:26 PM ID: 280569058	-	
15	18/09/2025 4:30 PM ID: 280578964	So that people who have more money can afford to pay more.	
16	19/09/2025 8:19 AM ID: 280604823	Not sure, sorry	
		answered	16
		skipped	0

5. The impact on Council Tax Support recipients and wider council tax payers will be:




Answer Choices			Response Percent	Response Total
1	Open-Ended Question		100.00%	16
1	18/08/2025 4:53 PM ID: 278530693	Little locally. Might impact county or unitary purse		
2	18/08/2025 6:13 PM ID: 278534976	Support people who need it not just single person support		
3	18/08/2025 7:11 PM ID: 278538846	N/a		
4	18/08/2025 9:42 PM ID: 278544419	Less tax.		
5	19/08/2025 12:31 PM ID: 278570256	hopefully to save money for all ctax payers		
6	19/08/2025 1:47 PM ID: 278575508	None		
7	19/08/2025 2:44 PM ID: 278579907	More money to cover essential bills and improved health outcomes		

5. The impact on Council Tax Support recipients and wider council tax payers will be:

8	19/08/2025 4:31 PM ID: 278588419	Less benefits being paid out and therefore not as much pressure on those not receiving benefits
9	22/08/2025 3:50 PM ID: 278791304	more support for those who need it.
10	26/08/2025 10:23 AM ID: 278916748	Free up resources to recover debts from other tax payers, reduce stress on residents and create a better relationship with people in the area
11	26/08/2025 1:03 PM ID: 278933405	I will have to pay more
12	29/08/2025 1:41 PM ID: 279165324	N/A
13	04/09/2025 5:36 PM ID: 279548052	<p>For recipients, raising the savings threshold or softening the taper would encourage financial responsibility, reduce stress, and help households build a small buffer against unexpected costs. This in turn can prevent crises, arrears, and longer-term reliance on support.</p> <p>For the council and wider taxpayers, the impact would be positive overall. Allowing people to save reduces vulnerability, supports long-term independence, and may reduce the demand for crisis interventions or arrears collection. While there may be some modest increase in short-term support costs, this is likely to be outweighed by the longer-term benefits of helping residents build financial stability and avoid falling deeper into hardship.</p>
14	18/09/2025 2:26 PM ID: 280569058	-
15	18/09/2025 4:30 PM ID: 280578964	Other peoples costs will go down.
16	19/09/2025 8:19 AM ID: 280604823	Not sure, sorry
		answered 16
		skipped 0

3. Page 3

6. Gender: What is your gender?

Answer Choices			Response Percent	Response Total
1	Female		62.50%	10
2	Male		25.00%	4
3	Non-binary		0.00%	0
4	Prefer to self-describe		0.00%	0
5	Prefer not to say		12.50%	2
			answered	16

6. Gender: What is your gender?

	skipped	0
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7. Age; How old are you?

Answer Choices			Response Percent	Response Total
1	Under 18		0.00%	0
2	18 - 24		0.00%	0
3	25 - 34	<div></div>	6.25%	1
4	35 - 44	<div></div>	31.25%	5
5	45 - 54	<div></div>	12.50%	2
6	55 - 64	<div></div>	25.00%	4
7	65 and over	<div></div>	12.50%	2
8	Prefer not to say	<div></div>	12.50%	2
			answered	16
			skipped	0

8. Ethnicity: What is your ethnic group

Answer Choices			Response Percent	Response Total
1	Asian or Asian British		0.00%	0
2	Black, Black British, Caribbean or African		0.00%	0
3	Mixed or Multiple		0.00%	0
4	White	<div></div>	81.25%	13
5	Other ethnic group		0.00%	0
6	Prefer not to say	<div></div>	18.75%	3
			answered	16
			skipped	0

9. Disability: Do you have a long-term physical or mental illness, impairment or disability?

Answer Choices			Response Percent	Response Total
1	Yes	<div></div>	25.00%	4
2	No	<div></div>	50.00%	8

9. Disability: Do you have a long-term physical or mental illness, impairment or disability?

3	Prefer not to say	<div></div>	25.00%	4
			answered	16
			skipped	0

