

AGENDA MANAGEMENT SHEET

Report Title: Council Tax Reduction - Approval of a new scheme for April 2026

Name of Committee: Cabinet

Date of Meeting: 1 December 2025

Report Director: Chief Officer - Finance and Performance Chief Officer – Finance and Performance

Portfolio: Finance, Performance, Legal and Governance

Ward Relevance: All

Prior Consultation: Public consultation

Contact Officer: Richard Moore, Revenues and Benefits Manager
Richard.moore@rugby.gov.uk
01788 533481

Public or Private: Public

Report Subject to Call-In: yes

Report En-Bloc: no

Forward Plan: yes

Corporate Priorities: This report relates to the following priority(ies):
 A Healthier Rugby – To support people to live healthier, longer, and more independent lives.
 A Thriving Rugby – To deliver a thriving economy which brings Borough-wide investment and regenerates Rugby Town Centre.
 A Greener Rugby – To protect the environment and ensure the Borough adapts to climate change.
 A Fairer Rugby – To reduce inequalities and improve housing across the Borough.
[Corporate Strategy 2025-2035](#)
 This report does not specifically relate to any Council priorities but

Summary: The purpose of this report is to is to recommend that the Council approves the implementation of a revised Council Tax Reduction Scheme with effect from 1st April 2026.

Each year the Council is required to review its Council Tax Reduction Scheme in accordance with the requirements of the schedule 1A of the Local Government Finance Act 1992 and to either maintain the scheme or replace it.

Council Tax Reduction (CTR) was introduced from 1 April 2013 when it replaced the Central Government funded Council Tax Benefit regime. From its inception, the funding available to the Council from government has reduced year on year.

As with most authorities within England, the council need to make changes to the CTR scheme for working age applicants (the scheme for pension age applicants is prescribed by Central Government) to reduce the significant administrative burden placed on the Council by the introduction of Universal Credit.

This report provides details of the proposed scheme which will provide further assistance to the most vulnerable and negate the negative administrative effects of the introduction of Universal Credit. The report recommends the adoption of a new Council Tax Reduction scheme for working age applicants from 1 April 2026

Financial Implications:

Since 2013 the tax base has grown by over 14% whilst the effect of CTR on the tax base has reduced considerably by over 23%.

The current Council Tax Reduction scheme costs approximately £6.34m which is borne by the Council's Collection Fund. Costs are shared between the Council and the Major Precepting Authorities in the following proportions:

- Rugby Borough Council (10%);
- Warwickshire County Council (77%);
- Police and Crime Commissioner (13%);

The approach and 'shape' of the scheme is changing, and the overall approach will be to provide additional support to those households on the very lowest incomes. Based on current modelling, were the new scheme to be in place at the current time, the additional cost would be approximately £750,000, of which £75,000 would need to be met from General Fund as part of the 2026/27 budget setting process.

Financial modelling will continue to be undertaken throughout the current financial year as caseloads change.

**Risk Management/
Health and Safety
Implications:**

As the proposed scheme is more supportive to low-income households and addresses the key weaknesses in the current scheme, the proposed scheme is considered low risk.

Environmental Implications:

There will be no measurable environmental impact

Legal Implications:

Schedule 1A (3) of the Local Government Finance Act 1992, states that before making a scheme, the authority must:

- consult any major precepting authority which has power to issue a precept to it,
- publish a draft scheme in such manner as it thinks fit, and
- consult such other persons as it considers are likely to have an interest in the operation of the scheme.

The new scheme must be approved by **full Council resolution** by 11th March for it be operational on 1 April.

Equality and Diversity:

A full Equality Impact Assessment is included within Appendix A.

Options:

The alternative to introducing a new income-banded scheme for Council Tax Reduction from 2026/27 is to leave the existing scheme in place. This would be a short-term option; lead to increasing costs of administration; and in the longer term, continue to significantly affect the collection of Council Tax and the effectiveness of the scheme to support households within the Council's area.

Recommendation:

IT BE RECOMMENDED TO COUNCIL THAT the new income-banded Council Tax Reduction (CTR) scheme for working-age applicants, effective from 1 April 2026 be approved.

**Reasons for
Recommendation:**

The proposed new income-banded Council Tax Reduction (CTR) scheme will deliver significant, reliable financial support and social stability to working-age residents.

This crucial shift from the complex, "old-fashioned" means-tested system to a simple income-grid model

is necessary to increase support for the poorest households and streamline administration. It will ensure a clear, easy-to-access system that provides financial stability and maximises entitlement for families struggling on low incomes.

Cabinet - 1 December 2025

Council Tax Reduction - Approval of a new scheme for April 2026

Public Report of the Chief Officer – Finance and Performance

Recommendation

IT BE RECOMMENDED TO COUNCIL THAT the new income-banded Council Tax Reduction (CTR) scheme for working-age applicants, effective from 1 April 2026 be approved.

1. Executive Summary

- 1.1 The shift from the current complex, 'old-fashioned' means-tested system to a simple income-grid model will create a clear, easy-to-access system that ensures financial stability and maximizes entitlement for families struggling on low incomes.
- 1.2 The core objective is to increase the level of support available to the poorest households. Current modelling projects that most applicants—3,023 (92%)—will receive more support under the new scheme.
- 1.3 The scheme is designed to protect the most vulnerable. Key features include:
 - Maintaining the maximum support level for those on the lowest incomes.
 - Maximum (100%) discount for applicants receiving 'passport benefits' (like Income Support).
 - Maintaining current support for individuals with disabilities by continuing to disregard disability benefits and providing a further £50 per week disregard where an applicant, partner, or child is disabled.
- 1.4 The complex calculation of entitlement is replaced with a simplified claiming process, making it much easier for residents to understand and make a claim.
 - For Universal Credit (UC) claimants, entitlement will be processed automatically using DWP data, eliminating the need to request further information from the taxpayer.
 - This will lead to a speedy processing of all claims.
- 1.5 The scheme introduces sufficiently wide income bands to prevent the constant changes in discount that currently plague the system due to minor

UC fluctuations. This stability will avoid multiple council tax demands and adjustments to instalments, improving overall collection rates and providing certainty for applicants.

2. Introduction

2.1 Council Tax Reduction was introduced by Central Government in April 2013 as a replacement for the Council Tax Benefit scheme administered on behalf of the Department for Work and Pensions (DWP). As part of the introduction, the Government:

- Placed the duty to create a local scheme for Working Age applicants with billing authorities;
- Reduced initial funding by the equivalent of ten per cent from the levels paid through benefit subsidy to authorities under the previous Council Tax Benefit scheme; and
- Prescribed that persons of Pension age would be dealt with under regulations set by Central Government and not the authorities' local scheme

2.2 Since that time, funding for the Council Tax Reduction (CTR) scheme has been amalgamated into other Central Government grants paid to Local Authorities and within the Business Rates Retention regime. It is now generally accepted that it is not possible to identify the amount of funding actually provided from Central Government sources.

2.3 The current CTR scheme administered by the Council is divided into two schemes, with pension age applicants receiving support under the rules prescribed by Central Government, and the scheme for working age applicants being determined solely by the local authority.

2.4 Pensioners, subject to their income, can receive up to 100% support towards their council tax. The Council has no power to change the level of support provided to pensioners and therefore any changes to the level of CTR can only be made to the working age scheme.

2.5 When CTR was introduced in 2013, for working age applicants, the Council broadly adopted the previous means tested Council Tax Benefit scheme as the basis of awarding support. Due to the reduction in finance, the Council reduced the maximum level of support available to working age applicants 85%.

2.6 The only other changes made were in line with prescribed requirements (set by Government) and to bring the scheme into line with either Housing Benefit or Universal Credit

3 The main issues with the current scheme

3.1 There are several issues with the current scheme that will need addressing if the system is to continue to provide effective support to low-income taxpayers

and to provide the service in an efficient manner. The main issues are as follows:

- The need to continue to assist low-income households and assist in the collection of Council Tax;
- The introduction of Universal Credit for working age applicants; and
- The need for a simplification of the scheme.

Each of these points are examined in detail below:

4 The need to assist low-income households and assist in the collection of Council Tax

- 4.1 Similar to other authorities, the Council, now requires all working age applicants to pay a minimum payment (15%). Under the previous scheme (Council Tax Benefit), almost 75% of working age applicants would not have been required to pay any Council Tax and would have received full (100%) support.
- 4.2 It is essential that this level of support is maintained notwithstanding that the design and the administration of the scheme needs to change.

5. Council Tax Reduction and the roll out of Universal Credit

- 5.1 The introduction of Universal Credit within the area has, as experienced in all other areas, brought a number of significant challenges to both the administration of CTR and the collection of Council Tax generally. All Councils have experienced the following:
- The reluctance of Universal Credit claimants to make a prompt claim for Council Tax Reduction leading to a loss in entitlement;
 - A high number of changes to Universal Credit cases are received from the Department for Work and Pensions requiring a change to Council Tax Reduction entitlement. This currently stands at 41,000 per annum and is expected to rise to 52,000 changes per annum from the end of 2025. On average 40% of Universal Credit claimants have between eight and twelve changes in entitlement per annum. These changes result in amendments to Council Tax liability, the re-calculation of instalments, delays, and the demonstrable loss in collection; and
 - The increased costs of administration through multiple changes with significant staff time being needed. Consequently, this has resulted in delays in processing CTR claims and sending revised council tax bills.
- 5.2 The existing means tested CTR scheme, is too reactive to change, and is not viable in the longer term now that Universal Credit has been rolled out fully within the area and the managed migration from legacy benefits (to be completed by the end of 2026). The move to a new more efficient CTR scheme from 2026/27 has now become essential.

6 The need for a simplified approach to the Council Tax Reduction Scheme.

6.1 Notwithstanding the introduction of Universal Credit, the existing scheme is based on an ‘old fashioned,’ means tested benefit scheme. It has major defects namely:

- It is difficult for residents to understand and is based on a complex calculation of entitlement;
- The administration for staff is complex, with staff having to request significant amounts of information from applicants; and
- Staff must undergo significant training to be competent in processing claims, it takes over a year for an assessor to be proficient in the basics.
- The timescales for processing applications is lengthy, mainly due to the complexity and evidence required to support the applications; and
- The administration of the scheme is costly when compared to other discounts for Council Tax

6.2 There is now a need to replace the existing working age Council Tax Reduction scheme, not only to mitigate the effects of Universal Credit, but also make it easier for residents to make a claim and to significantly reduce the time and costs of administration so work demands are more manageable on the team.

7 The recommended scheme for the 2026/27 Council Tax Reduction Scheme

7.1 In view of the problems being experienced with the current scheme, it is recommended that a new scheme be introduced for 2026/27. This will fundamentally redesign the approach to address all the issues with the current scheme and in particular:

- To increase the level of support available to the poorest households;
- To address the problems with the introduction of full-service Universal Credit; and
- To reduce the administration costs and delays in processing due to the high level of changes received in respect of Universal Credit;

7.2 Work has been ongoing since the beginning of January this year on a proposed new scheme which is now complete. If agreed by Full Council, the new scheme will take effect from 1st April 2026.

7.3 The current means - tested schemes will be replaced by a simple income grid model as shown below in Table 1:

Discount	Weekly Net Income					
	Single income (weekly)	Couple Income (weekly)	Single with 1 Child Income (weekly)	Couple with 1 Child Income (weekly)	Single with 2 Children Income (weekly)	Couple with 2 Children Income (weekly)
Band 1 100%	£0.00 to £125.00	£0.00 to £175.00	£0.00 to £225.00	£0.00 to £225.00	£0.00 to £325.00	£0.00 to £325.00
Band 2 75%	£125.01 to £175.00	£175.01 to £225.00	£225.01 to £275.00	£225.01 to £275.00	£325.01 to £375.00	£325.01 to £375.00
Band 3 50%	£175.01 to £225.00	£225.01 to £275.00	£275.01 to £325.00	£275.01 to £325.00	£375.01 to £425.00	£375.01 to £425.00
Band 4 25%	£225.01 to £275.00	£275.01 to £325.00	£325.01 to £375.00	£325.01 to £375.00	£425.01 to £475.00	£425.01 to £475.00
Band 5 0%	£275.01 or more	£325.01 or more	£375.01 or more	£375.01 or more	£475.01 or more	£475.01 or more

7.4 It is proposed that the highest level of discount will be at a maximum level of liability Band 1, and all current applicants that are in receipt of a ‘*passport benefit’ such as Income Support, Jobseeker’s Allowance (Income Based) and Employment and Support Allowance (Income Related) receive maximum discount:

All other discount levels are based on the applicant’s and partner’s, (where they have one) net income;

The scheme allows for variation in household size with the levels of income per band increasing where an applicant has a partner, and / or dependants;

7.5 All of the proposed scheme options specified below, have the same 'grid' and are identical in other respects except for non-dependant deductions;

For all the above options, the following key features will apply:

- To encourage work, a standard £25 per week disregard will be provided against all earnings This will take the place of the current standard disregards and additional earnings disregards. The current childcare disregards will be maintained in line with the current scheme;
- No charges will be made for non-dependants;
- Disability benefits such as Disability Living Allowance and Personal Independence Allowance will continue to be disregarded;
- Where any applicant, their partner or any dependent child(ren) are disabled, a further disregard of £50 per week will be given, thereby maintaining the current level of support to those with disabilities;

- Carer's Allowance and the Support Component of Employment and Support Allowance will be disregarded;
- Child benefit and Child Maintenance will be disregarded;
- The following elements of Universal Credit will also be disregarded:
 - An amount in respect of the Housing Element;
 - Limited Capability for Work- and Work-Related Activity Element;
 - Carer's Element; and
 - Disabled Child Element
- The total disregard on war pensions and war disablement pensions will continue (maintaining the Council's commitment to the Armed Forces Community Covenant);
- Extended payments will be removed; and
- The capital limit will be £6,000 but with no tariff (or assumed income) being applied.

8 How the new scheme will address the problems with the current Council Tax Reduction Scheme

- 8.1 With the simplicity of the proposed new scheme and by taking a more 'Council Tax discount approach', it will address the problems associated with the increased administration and delays in processing caused by failings in the current scheme and Universal Credit.
- 8.2 The scheme will require a simplified claiming process. All applicants will see a significant reduction in the claiming process and, where possible, Council Tax Reduction will be awarded automatically.
- 8.3 For Universal Credit applicants any Universal Credit data received from the Department for Work and Pensions (DWP) will be treated as a claim for Council Tax Reduction. Where information is received from DWP, the entitlement to Council Tax Reduction will be processed automatically without the need to request further information from the council taxpayer. These changes will have the following distinct advantages namely:
- 8.4 **Speed of processing** – all claims will be able to be calculated promptly and without the need to request further information which inevitably leads to delays.
- 8.5 **Maximising entitlement to every applicant.** The claim process will be simplified significantly for all Council Tax Reduction claimants. Entitlement to Council Tax Reduction will be maximised with a reduced risk of loss of discount or the need for backdating.
- 8.6 **Maintenance of collection rates** – the new scheme will avoid constant changes in discount, the need for multiple changes in instalments and therefore assist in improving and increasing collection rates. The maintained maximum level of discount will also assist all those applicants on the lowest levels of income, again improving the overall collection rate.

- The income bands are sufficiently wide to avoid constant changes in discount. The current Council Tax Reduction scheme is very reactive and will alter even if the overall change to the person’s liability is small. This is leading to constant changes in Council Tax liability, the need to recalculate monthly instalments and the requirement to issue a large number of Council Tax bills. The effect of this is that Council Tax collection is reduced. The new scheme, with its simplified income banding approach will have the following advantages:
- Only significant changes in income will affect the level of discount awarded;
- Council Taxpayers who receive Council Tax Reduction will not receive multiple Council Tax demands and adjustments to their instalments; and
- The new scheme is designed to reflect a more modern approach,
- where any discount changes it will be effective from the day of the change rather than the Monday of the following week.

9 The effect of proposed scheme on individual households

- 9.1 The proposed changes will have a significant effect on households especially those on the lowest of incomes. Current modelling allows us to project the likely outcomes for typical households given their individual circumstances.
- 9.2 Based on the schemes as outlined the following would result:

Table 2 - the potential number of winners and losers under the proposed options

Applicants who will receive more support	3,023 (92%)
Applicants who will receive same support	254 (7.7%)
Applicants who will receive less support	9 (0.3%)

- 9.3 Inevitably, with any change in scheme, there will be some losers although the proposed scheme has been designed to protect the most vulnerable and the vast majority of applicants.
- 9.4 In order to assist any household who may lose entitlement, it is proposed that the new scheme will contain additional provisions to protect individuals who experience exceptional hardship. Where any applicant is likely to experience exceptional hardship, they will be encouraged to apply for an exceptional hardship payment.
- 9.5 The Council will consider all applications for hardship on an individual case-by-case basis, considering available income and essential outgoings.

Where appropriate further support will be given to the applicant. Any discretionary awards made are to be paid through the Collection Fund.

5. Public Consultation

- 5.1 On 15th September Cabinet approved a consultation process for the proposed changes to the scheme, as well as residents, the major preceptors – (Police and Warwickshire County Council) were asked for views on the scheme. The results of the consultation are shown in appendix B. There were 296 responses of which 61% were in favour of the new scheme.

Name of Meeting: Cabinet

Date of Meeting: 1 December 2025

Subject Matter: Council Tax Reduction - Approval of a new scheme for April 2026

Originating Department: Finance and Performance

DO ANY BACKGROUND PAPERS APPLY **YES** **NO**

LIST OF BACKGROUND PAPERS

Doc No	Title of Document and Hyperlink

The background papers relating to reports on planning applications and which are open to public inspection under Section 100D of the Local Government Act 1972, consist of the planning applications, referred to in the reports, and all written responses to consultations made by the Local Planning Authority, in connection with those applications.

Exempt information is contained in the following documents:

Doc No	Relevant Paragraph of Schedule 12A

EQUALITY IMPACT ASSESSMENT (EqIA)

Context

1. The Public Sector Equality Duty as set out under section 149 of the Equality Act 2010 requires Rugby Borough Council when making decisions to have due regard to the following:
 - eliminating unlawful discrimination, harassment and victimisation, and other conduct prohibited by the Act,
 - advancing equality of opportunity between people who share a protected characteristic and those who do not,
 - fostering good relations between people who share a protected characteristic and those who do not, including tackling prejudice and promoting understanding.
2. The characteristics protected by the Equality Act are:
 - age
 - disability
 - gender reassignment
 - marriage/civil partnership
 - pregnancy/maternity
 - race
 - religion/belief
 - sex/gender
 - sexual orientation
3. In addition to the above-protected characteristics, you should consider the crosscutting elements of the proposed policy, such as impact on social inequalities and impact on carers who look after older people or people with disabilities as part of this assessment.
4. The Equality Impact Assessment (EqIA) document is a tool that enables RBC to test and analyse the nature and impact of what it is currently doing or is planning to do in the future. It can be used flexibly for reviewing existing arrangements but in particular should enable identification where further consultation, engagement and data is required.
5. The questions will enable you to record your findings.
6. Where the EqIA relates to a continuing project, it must be reviewed and updated at each stage of the decision.
7. Once completed and signed off the EqIA will be published [online](#).
8. An EqIA must accompany all **Key Decisions** and **Cabinet Reports**.
9. For further information, refer to the EqIA guidance for staff.
10. For advice and support, contact:
Rebecca Ewers
Corporate Equality & Diversity Officer
rebecca.ewers@rugby.gov.uk
01788 533509

Equality Impact Assessment

Service Area	Revenues and Benefits
Policy/Service being assessed	Local Council Tax Reduction Scheme
Is this a new or existing policy/service? If existing policy/service please state date of last assessment	Existing – Annually reassessed
EqlA Review Team – List of members	Richard Moore, Zoe Chapman
Date of this assessment	23 September 2025
Signature of responsible officer (to be signed after the EqlA has been completed)	Jon Illingworth 21 November 2025

A copy of the completed and signed Equality Impact Assessment report, including relevant data and information to be forwarded to the Corporate Equality & Diversity Officer.

Details of Strategy/ Service/ Policy to be analysed

<u>Stage 1 – Policy to be analysed</u>	Local Council tax Reduction Scheme
(1) Describe the main aims, objectives and purpose of the Strategy/Service/Policy (or decision)?	The LCTRS is designed to help low income households with their council tax payments.
(2) How does it fit with Rugby Borough Council's Corporate priorities and your service area priorities?	The scheme helps households with a low income, whether they are in or out of work, to meet their council tax obligations. This prevents residents from falling into debt and protects them from severe financial hardship, thereby meeting 2 of the councils priorities of a fairer Rugby and a healthier Rugby
(3) What are the expected outcomes you are hoping to achieve?	By targeting LCTRS at those on low incomes we intend to make council tax a fair and manageable cost for all
(4) Does or will the policy or decision affect: <ul style="list-style-type: none"> • Customers • Employees • Wider community or groups 	Customers Wider community
(5) Will the policy or decision involve substantial changes in resources?	Yes – less resources will be needed to manage the new scheme
<u>Stage 2 – Evidence about user population and consultation</u>	As a minimum you must consider what is known about the population likely to be affected which will support your understanding of the impact of the policy, e.g. service uptake/usage, customer satisfaction surveys, staffing data, performance data, research information (national, regional and local data sources).

Appendix A

<p>(1) What does the data tell you about the groups this policy or decision impacts?</p> <p>Possible data sources:</p> <ul style="list-style-type: none"> • national statistics/census data • local statistics • evaluations • analysis of complaints • user feedback • outcomes from consultation/community voice • Council published information, service data • District and Ward Profile – Warwickshire Observatory • Office of National Statistics • Fingertips health profiles • Indices of Multiple Deprivation • RBC Annual Workforce Equality Report 	<p>The following groups will benefit from the revised policy;</p> <p>Working age people Unemployed Disabled Low income households – 2,700 caseload</p> <p>Less write offs Less resource needed to collect small debts</p>
<p>(2a) Have you consulted or involved those groups that are likely to be affected by the strategy/ service/policy you want to implement?</p> <p>If yes, please state which groups were involved in the consultation and what were their views and how have their views influenced the policy/decision?</p>	<p>Consultation ran from 8 October 2025 to 19 November 2025.</p> <p>We contacted all current claimants by telephone/sms inviting them to submit a response. We also advertised it on the council socials and website so it was open to the whole community.</p>

(2b) If you have not consulted or engaged with communities that are likely to be affected by the policy/decision, give details about when you intend to carry out consultation or provide reasons for why you feel this is not necessary.			
<u>Stage 3 – Analysis of impact</u>			
<p>(1) <u>Protected Characteristics</u> From your data and consultations is there any positive, adverse or negative impact identified for any particular group, which could amount to discrimination?</p> <p>If yes, identify the groups and how they are affected.</p>	Protected Characteristic	Nature of Impact Positive, Neutral, Adverse (explain why)	Extent of impact Low, medium, high
	Age	Working-age people will be positively impacted as they are set to benefit from additional support. This brings their level of support in line with those of pension age, who already benefit from the support the new scheme will provide.	High
	Disability	Yes – additional protections in place for disabled people	High
	Sex	Neutral	
	Gender reassignment	Neutral	
	Marriage/civil partnership	Neutral	
	Pregnancy/maternity	Neutral	
	Race	Neutral	

Appendix A

	Religion/belief	Neutral	
	Sexual Orientation	Neutral	
<p>(2) <u>Cross cutting themes</u> (a) Are your proposals likely to impact on social inequalities e.g. child poverty, geographically disadvantaged communities? If yes, please explain how?</p>	Description of impact	Nature of impact Positive, Neutral, Adverse (explain why)	Extent of impact Low, medium, high
	Socio-economic e.g.: child poverty, income level, education level, working hours/occupation, family/social support, access to good nutrition	For low-income households , this policy directly addresses a major source of financial stress: unaffordable council tax. The funds released will enable them to better afford crucial expenses—such as rent (helping secure their tenancies), heating , and food —thereby offering direct, vital support to children, disabled people, and other vulnerable members of the community.	High
	Environmental e.g.: housing status, transport links, geography, access to services, air quality, noise pollution		

- (3) Using the information gathered in stages 2 and 3, please describe how the policy/strategy/service will:
- a. Eliminate unlawful discrimination, harassment, victimisation and any other unlawful conduct prohibited by the act
 - b. Advance equality of opportunity between people who share and people who do not share a relevant protected characteristic
 - c. Foster good relations between people who share and people who do not share a relevant protected characteristic

The **Local Council Tax Reduction (LCTR)** policy will aim to eliminate unlawful discrimination, harassment, and victimisation by being designed and implemented with a due regard for the **Public Sector Equality Duty (PSED)**, as required by Section 149 of the **Equality Act 2010**.

The primary way the LCTR policy addresses this is by ensuring that the *criteria* for receiving the reduction are **fair, objective, and apply equally to all eligible residents**, regardless of their protected characteristics (age, disability, race, sex, sexual orientation, religion or belief, gender reassignment, pregnancy and maternity, marriage/civil partnership).

The new scheme is usually designed to maintain protection for groups legally considered to be particularly vulnerable, such as **pension-age claimants** and individuals in receipt of certain **disability benefits**. The scheme ensures these vulnerable groups (who often share a protected characteristic) do not face a greater financial burden, it minimizes the risk of indirect discrimination.

(4) Are there any obvious barriers to accessing the service? If yes, how can they be overcome?

1 Low Awareness/Complexity - Many eligible people, particularly working-age households who are new to claiming or migrating from older benefits, do not know they are eligible or that they need to apply *separately* from other benefits like Universal Credit (UC).

Proactive Notification and Partnership: a. Councils must automatically trigger an LCTR application or clearly prompt the claimant as soon as they are notified of a new UC claim. b. Work with local partners (Citizens Advice, food banks, housing associations) to flag the scheme to clients. c. Run public awareness campaigns specifically targeting working-age households.

2 Complex Administration & Evidence - The application process for the previous scheme required a claimant to provide extensive proof of income, savings, and the circumstances of other adults in the household (non-dependants), which can be difficult to gather, especially for vulnerable individuals. Simplify the Application: a. Electronic Data Sharing: Maximise the use of data matching with the Department for Work and Pensions (DWP) to verify income and circumstances automatically, reducing the burden on the claimant. b. Clearer Guidance: Ensure application forms and guidance are written in plain language, avoiding technical jargon. c. Assisted Digital Support: Offer dedicated, one-on-one appointments (in person or by phone) to help vulnerable claimants complete the forms and gather evidence.

3. Non-Dependant Deductions – The original scheme made a deduction (reduction of support) if an adult other than a partner lives in the property, based on the non-dependant's income. This can be complex, punitive, and difficult for the claimant to track, often leading to claim delays or non-take-up. Policy Simplification: a. Remove or Cap Deductions: The new scheme removes non-dependant deductions entirely regardless of the non-dependant's income. b. Focus on the Claimant's Income: Design the scheme to primarily assess the claimant's own financial circumstances, rather than penalising them for other adults in the household.

4. Lack of Backdating Flexibility Unlike the national Pension Age scheme, backdating claims for the working-age LCTR is often limited or non-existent in local schemes. If a claimant applies late (e.g., due to illness or poor advice), they lose out on entitled support.

Standardise Backdating - Align with Pension Age Rules: Adopt a policy that allows for a standard backdating period (e.g., up to 3 or 6 months) to ensure a safety net for vulnerable people who cannot claim immediately

5. Digital Exclusion As more services move online, claimants without internet access, digital skills, or trust in online forms face a significant barrier.

Maintain Accessibility: a. Alternative Channels: Ensure paper application forms are readily available and widely distributed through community hubs. b. Face-to-Face Access: Maintain a physical presence or a dedicated phone line to process applications for those who cannot use digital methods.

(5) What Equality Monitoring Data will be collected to analyse impact? How will the Equality Monitoring Data collected be used?

If no Equality Monitoring Data is being collected, why not?

For support with this section, please refer to the Equality Monitoring Guidance.

The data collected will cover the nine **Protected Characteristics** defined in the Equality Act 2010, though the method of collection varies (direct self-declaration, data-matching with DWP, or using proxy indicators).

Age	Direct data from the claim form (date of birth), which is crucial for distinguishing between the protected Pension Age claimants and Working Age claimants who are most affected by local scheme changes.
Disability	Data on whether the claimant or any member of their household is in receipt of a specific disability benefit (e.g., Personal Independence Payment (PIP), Disability Living Allowance (DLA), or disability premiums).
Sex (Gender)	The registered sex of the main claimant (used to identify disproportionate impact on groups like lone parents, who are overwhelmingly female).
Race/Ethnicity	Self-declared data from the application form, or where unavailable, a comparison of the scheme's caseload profile against local census demographics.
Pregnancy and Maternity	Often tracked via proxy indicators, such as the receipt of certain benefits related to a new baby or a child under a specific age.
Religion or Belief	Self-declared data from the application form (less common for direct service impact but included in demographic cross-referencing).
Sexual Orientation	Self-declared data (often limited or not collected directly in standard benefit forms due to privacy concerns, but a lack of data is itself noted as a barrier to analysis).
Gender Reassignment	Self-declared data (often limited for the same reasons as Sexual Orientation).
Marriage and Civil Partnership	Data on the claimant's household status (e.g., single, cohabiting, married, civil partnership), as this directly affects the financial assessment.

(6) Complete this section if any adverse impacts were identified in 3.1.

Outline any actions that will be taken to remove or mitigate the adverse impacts identified in 3.1 to ensure that no discrimination is taking place. If removing or mitigating the impact is not possible, you may in certain circumstances, justify the discrimination. If that is the case, please give evidence for why justifying is possible in this case.

Stage 4 – Action Planning, Review and Monitoring

(1) Data analysis
 What does feedback from Equality Monitoring Data gathered tell you about impact on groups? Were there any unforeseen impacts (positive or negative)?

The feedback/data should be used to inform your Action Plan in (2)



<p>If No Further Action is required then go to – Review and Monitoring</p> <p>(2) Action Planning – Specify any changes or improvements that can be made to the service or policy to mitigate or eradicate negative or adverse impact on specific groups, including resource implications.</p>	<p>EqlA Action Plan</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: left;">Action</th> <th style="text-align: left;">Lead Officer</th> <th style="text-align: left;">Date for completion</th> <th style="text-align: left;">Resource requirements</th> <th style="text-align: left;">Comments</th> </tr> </thead> <tbody> <tr><td> </td><td> </td><td> </td><td> </td><td> </td></tr> <tr><td> </td><td> </td><td> </td><td> </td><td> </td></tr> <tr><td> </td><td> </td><td> </td><td> </td><td> </td></tr> <tr><td> </td><td> </td><td> </td><td> </td><td> </td></tr> </tbody> </table>					Action	Lead Officer	Date for completion	Resource requirements	Comments																				
Action	Lead Officer	Date for completion	Resource requirements	Comments																										
<p>(3) Review and Monitoring State how and when you will monitor policy and Action Plan. Will you make any changes to the Equality Data that you are collecting or how you are collecting/using the data?</p>																														

Please annotate your policy with the following statement:




‘An Equality Impact Assessment on this policy was undertaken on (date of assessment) and will be reviewed on (insert review date).’

Rugby Borough Council - Council Tax Reduction Scheme 2026-27 Consultation

2. Background to the Council Tax Reduction Scheme consultation

1. I have read the information above about the Council Tax Reduction Scheme: This question must be answered before you can continue.				
Answer Choices			Response Percent	Response Total
1	Yes		99.48%	193
2	No		0.52%	1
			answered	194
			skipped	96

3. Part 1 - Introducing an income banded scheme for all working age applicants

2. Do you agree with introducing an income-based banded discount scheme as shown above?				
Answer Choices			Response Percent	Response Total
1	I agree		61.48%	83
2	I disagree		20.74%	28
3	Don't Know		17.78%	24
			answered	135
			skipped	155

3. If you disagree please explain why. You can also use this space to let us know if you have any alternative suggestions.				
Answer Choices			Response Percent	Response Total
1	Open-Ended Question		100.00%	30
1	While I agree on principle that council tax should be income based for those on low incomes or those that can't work due to no fault of their own, it begs three questions for me. 1. Should council tax as a whole be reviewed so that it's fair for everyone? 2. How will this be managed for people who maybe can work but don't want to? It's unfair to subsidise those that are not working by choice and claiming benefits, to then give them further discount on other things. 3. Where will this deficit be recovered from? Likely from increased council taxes for everyone else, which is wholly wrong.			
2	Full council tax payers will see an increase			
3	We already pay nearly £400 it's too high and we are considering leaving rugby due to this			
4	I believe that this will mean current council tax contributors being made to pay more and after increase after increase I think it's far too much			




3. If you disagree please explain why. You can also use this space to let us know if you have any alternative suggestions.

5	I live in an ex-council house which has been banded higher than the homes surrounding me, so band should not be taken into consideration. or the banding should be fairer. I think my home was banded wrongly based on the law of how it should be what the property was worth many years ago, and that would be no different to my neighbours. That puts me in Band3. I can only work 16 hrs due to disability, and support a full time student and another adult on long term inability to work.
6	I would definitely agree with this movement. I am a single mother of 3 children, 2 of which are disabled therefore I cannot work due to their high care needs. This would make a big difference for us if the support with council tax is increased as I am in my financial position until my children are old enough to use assisted living, which is 8 years away for us. Until then, I am on a fixed low income for many years to come and the council tax support would really benefit us.
7	I'm a single parent with 1 child. Looking at my earnings I'd now receive no discount rather than my current 25%. How is this fair? I don't use as much resource as a large family. I'm already at a disadvantage having to pay back some child benefit even though my neighbour has a higher household income and still gets it. So now I'd be losing my 25% and up to half of my child benefit. Surely it's fairer to overhaul the whole system and update the house values used to calculate the bands. Quite simply, I can't afford to pay more.
8	This creates more incentive not to work
9	Encourage people to not work or have better paid job. Penalise people who do work and do well
10	I'm a single male on an ok salary. At 32 I have finally been able to buy a house and live in Rugby. I have a mortgage and bills. I already receive the 25% single person reduction. Currently everything I make is also spent to the last penny each month. My worry is with these changes, you will then have to raise council tax for everyone else not eligible, which means I would then therefore be unable to sustain living in my house. I feel like just because I have worked hard all my life, doing it all on my own, no support and no family help, I shouldn't have to then suffer additional costs. I think it's great you want to help people, I am all for it, I'm just worried how it will impact people like me? I can't afford to pay more in bills.
11	we all use council services.
12	Too many people claiming benefits that they have falsely applied for and been given. Having worked all our lives and never claimed any benefits then or now we are entitled to nothing.
13	Yes I disagree because where are the fundings coming from and I don't want my council tax to go up just to pay the households that don't
14	Stop financing people who are sitting on benefits and are not interested to find a job from taxes of people who are working full time. Where council want find money to cover it? Is it possible from increasing my council taxes? Enough is enough! For example house where working only one person have enough money for 3 weeks holiday if I can not do it (not enough money). Or using 3 cars from one household. Maybe is time to push them to find a job (not sleeping till noon) and pay something to council budget (be part of community not kind of parasites). I understand to help people in real need, but council can not or do not want recognize people who really need help from people who are overusing system.
15	How will the council cover the difference in income? Will it increase council tax more for those paying tax? After all, most council tax goes to cover benefits. Maybe someone will finally pay attention to working people who pay tax and don't receive benefits, who can't afford foreign trips and two or three cars at home, like those who have council-funded homes. I understand helping retirees, but not young, healthy people who know how to cheat the system, and unfortunately, the council is doing nothing to prevent this.
16	How will the council cover the difference in income? Will it increase council tax more for those paying tax? After all, most council tax goes to cover benefits. Maybe someone will finally pay attention to working people who pay tax and don't receive benefits, who can't afford foreign trips and two or three cars at home, like those who have council-funded homes. I understand helping retirees, but not young, healthy people who know how to cheat the system, and unfortunately, the council is doing nothing to prevent this.
17	I live with my adult son both of us are disabled how does this work
18	Due to my disabilities, I get the higher rate £140 ESA, my Banding for single person needs to be 85% for my CT reduction to remain the same. Let alone be 100% as it should be considering this is a disability benefit (as I'd get ts on UC with no disability)!
19	Nothing wrong with present system

3. If you disagree please explain why. You can also use this space to let us know if you have any alternative suggestions.

20	Ivd had a past head injury a tbi ptsd and post concussion syndrome, I dont understand what it all means		
21	How can it be income based. The service we receive from our council tax is used by everyone the same. I am one person in my house that will benefit less than four people in a house, surely it should be on the amount of people not what you earn. This is yet another way of taxing the earning population to fund the non earning population. I already pay the higher tax rate that should cover this.		
22	Council take back support on my earnings already i dont agree with this		
23	At the moment 85% is covered for working aged persons in receiving benefits and according to your table that will reduce to 75%		
24	The table does not demonstrate the weekly income rates for families with more than two children. This is discriminatory and unfair as those families in receipt of UC with more than two children, receive more UC due to the increased number of child elements paid. Therefore the table should reflect this increase and allow a higher weekly income rate for families with more than two children such as ourselves. Currently we receive full council tax support at 85%. According to the table above, from April 2026 we will now fall into the 25% support bracket which will mean an additional payment of 60% - we are in a band F property and will not be able to afford this significant rise. This policy change as it stands is discriminatory towards multiple child families (3 or more).		
25	Council should reduce overall expenditure and changing the scheme looks like it will increase overall council spending on benefits and discounts While the aims of the proposed change is admirable, the modelling suggest the change will only drain more council resources If you change the scheme then please do not offer 100% discount band		
26	Would agree, so long as the single occupant discount is not affected by the new scheme.		
27	I am one person using the benefits of council tax, how can I be charged the same as a family of four where x 4 use the council tax services. I am a high tax payer so pay more tax than most which should be taken into account.		
28	Most pensioner couples pensions added together will mean they will not be able to get any council tax relief and single pensioners may just be able to get 50%		
29	Don't really quite understand looking at it		
30	I think the proposed rates of help are not quite 'generous' enough, for working people.		
		answered	30
		skipped	260

4. Part 2 -Removing Non-Dependant Deductions



4. Do you agree with this proposal?				
Answer Choices			Response Percent	Response Total
1	I agree		66.67%	84
2	I disagree		19.05%	24
3	Don't Know		14.29%	18
			answered	126
			skipped	164

5. If you disagree please explain why. You can also use this space to let us know if you have any alternative suggestions.


Answer Choices		Response Percent	Response Total
1	Open-Ended Question	100.00%	14
1	Again while I agree on principle, I'm worried that council tax will increase for everyone else.		
2	If there are other adults then they should pay		
3	Bad use of resources and complicated you can't even set up a online account never mind this change		
4	I believe adults in the position to work should not be exempt from council tax, regardless of the household as if they are of working age it shouldn't fall on just the adult named on the property. It takes away available support for people such as myself on benefits with 3 children, with 2 disabled children that prevents me from being able to work.		
5	For points already raised.		
6	Please read above. Lots of people over using plans like this.		
7	How will the council cover the difference in income? Will it increase council tax more for those paying tax? After all, most council tax goes to cover benefits. Maybe someone will finally pay attention to working people who pay tax and don't receive benefits, who can't afford foreign trips and two or three cars at home, like those who have council-funded homes. I understand helping retirees, but not young, healthy people who know how to cheat the system, and unfortunately, the council is doing nothing to prevent this.		
8	plan like this will increase living cost of people working hard, How will the council cover the difference in income? Will it increase council tax more for those paying tax? After all, most council tax goes to cover benefits. Maybe someone will finally pay attention to working people who pay tax and don't receive benefits, who can't afford foreign trips and two or three cars at home, like those who have council-funded homes. I understand helping retirees, but not young, healthy people who know how to cheat the system, and unfortunately, the council is doing nothing to prevent this.		
9	Should depend on wether non dependants have a work based income.		
10	Yet again if you are working full time no help is given		
11	Samd as last answer		
12	Have to disagree even though it does not affect me. Once again the people who don't work get funded by those that do		
13	According to your table I will be 10% worse off and with everything else i have to pay at the moment I do not see this benefitting myself as well as others in the same predicament		
14	Maintaining status quo serves as a deterrent even if you don't police and enforce it Ideally don't increase the cost of administering the scheme through introducing changes		
		answered	14
		skipped	276

5. Part 3 - Ignoring certain elements of Universal Credit when calculating the household's income

6. Do you agree with this proposal?

Answer Choices		Response Percent	Response Total
1	I agree 	70.94%	83
2	I disagree 	14.53%	17




6. Do you agree with this proposal?

3	Don't Know		14.53%	17
			answered	117
			skipped	173

7. If you disagree please explain why. You can also use this space to let us know if you have any alternative suggestions.

Answer Choices		Response Percent	Response Total	
1	Open-Ended Question	100.00%	12	
1	If costs are going to increase who pays for it			
2	Complicated and unfair on non benefits families			
3	This should have been the case from the start			
4	I agree, having support for disabled children or LCWRA should not be scrutinised and used as leverage to stop council tax support			
5	Please read above			
6	How will the council cover the difference in income? Will it increase council tax more for those paying tax? After all, most council tax goes to cover benefits. Maybe someone will finally pay attention to working people who pay tax and don't receive benefits, who can't afford foreign trips and two or three cars at home, like those who have council-funded homes. I understand helping retirees, but not young, healthy people who know how to cheat the system, and unfortunately, the council is doing nothing to prevent this.			
7	I understand ignoring the Child element of UC due to the extra amount of income allowed for those with children in the banded system. However, I don't agree with using the Childcare element as income. The Childcare element is in essence, state subsidisation of childcare costs. When one qualifies for the childcare element all of that income (plus +15% of their other income) will be paid to the childcare provider. It is not an income that could be used to pay for Council Tax. For example, if you had 2 single parent households, both with 2 children and working part time earning £1,000 per month; 1 of those households can rely on family to look after the children so have no childcare costs and the income taking into account will be the £1,000 per month (plus any standard allowance and child element). The other household doesn't have family to rely on and must make use of a childcare provider and thus qualifies for a childcare element. Childcare is very expensive, so they qualify for, say £1,000 childcare element. Then it would look like this household has £2,000 income (plus any standard allowance and child element). Those households would fall into 2 different bands, with the household who relies on a childcare provider being much worse off when in reality that household would be £150 worse off than the household who has family who can look after their children (as UC only covers up to 85% of childcare costs so they must contribute 15% of their other income to pay the childcare provider). Of the 2 households, you'd be asking the household with less income to pay more. As I hope you'll agree this is not a fair approach.			
8	You MUST take into account New Style ESA as well.			
9	That is a lot of money you are disregarding			
10	Don't understand			
11	It will help people who need it the most, rob the earners to pay the non earners			
12	The proposed changes increase the cost of delivering the scheme which means the council will have to cut spending elsewhere			
			answered	12
			skipped	278




6. Part 4 - Replacing the current variable amounts we deduct from earnings with a standard deduction of £25 per week (irrespective of the number of hours worked)

8. Do you agree with this proposal?				
Answer Choices			Response Percent	Response Total
1	I agree		61.95%	70
2	I disagree		14.16%	16
3	Don't Know		23.89%	27
			answered	113
			skipped	177

9. If you disagree please explain why. You can also use this space to let us know if you have any alternative suggestions.				
Answer Choices			Response Percent	Response Total
1	Open-Ended Question		100.00%	8
1	No fair on those paying high rate already			
2	Please read above			
3	How will the council cover the difference in income? Will it increase council tax more for those paying tax? After all, most council tax goes to cover benefits. Maybe someone will finally pay attention to working people who pay tax and don't receive benefits, who can't afford foreign trips and two or three cars at home, like those who have council-funded homes. I understand helping retirees, but not young, healthy people who know how to cheat the system, and unfortunately, the council is doing nothing to prevent this.			
4	£25 p/w is not a job, it's 2hr's at Min wage, less if paid any more. Amount should be £195, which is what I can potentially earn on my New style ESA, before affecting benefit..			
5	I think it would be better if there was an upper limit of earnings this applies to. A £25 deduction for someone who earns £250 a week versus a £25 deduction for someone who earns £500 a week seems an unmanageable idea, as the council will lose out on a significant chunk of income			
6	What about people that can't work for whatever reason. If people are earning money this should be included in their weekly income no matter where it comes from. Or change the income range to add another £25 to it			
7	Don't understand			
8	I don't think this is going to encourage people to work			
			answered	8
			skipped	282

7. Part 5 - Continuing to protect families by ensuring that Child Benefit, Child Maintenance, Guardians Allowance and Foster Allowance are not counted when assessing a person's income




10. Do you agree with this proposal?

Answer Choices		Response Percent	Response Total
1	I agree		75.00% 84
2	I disagree		14.29% 16
3	Don't Know		10.71% 12
		answered	112
		skipped	178

11. If you disagree please explain why. You can also use this space to let us know if you have any alternative suggestions.

Answer Choices		Response Percent	Response Total
1	Open-Ended Question	100.00%	13
1	It will likely increase the council taxes of everyone else.		
2	proposal could increase the cost of the scheme, WHO IS PAYING THE PRICE FOR THIS? increased bills for those who have no choice but pay!		
3	Too complicated and the rugby account systems and they don't answer phones to change all This		
4	Completely agree, as this is money for our children. This should not be used for council tax purposes. It is to provide for our children, clothes food heating etc		
5	Will this include single people like i stated in my previous comment? To increase my council tax would price me out of my home i have just bought on my own, I can't afford to pay more bills and it scares me		
6	Proposal like this will be over use by lazy people.		
7	How will the council cover the difference in income? Will it increase council tax more for those paying tax? After all, most council tax goes to cover benefits. Maybe someone will finally pay attention to working people who pay tax and don't receive benefits, who can't afford foreign trips and two or three cars at home, like those who have council-funded homes. I understand helping retirees, but not young, healthy people who know how to cheat the system, and unfortunately, the council is doing nothing to prevent this. I have family too, iml don't have money to going three times to holiday how my neighbour who take my benefits, maybe next year some how work in council explaine my children why not going to holiday?		
8	A couple earning a combined income of £120k per year (£60k p/y) still get full child benefit. Where as a couple on. E rifts if I wage with 3 kids get none. Child benefit Council tax relief should be means/income based.		
9	How much will bills be going up to pay for this. As someone who pays full bill I would be interested to know		
10	Again this is extra income and should be included in the income range or raise the income range for all. It penalises people that are older can't work or don't get any other income it seems unfair to me that the key older pensioners are being penalises		
11	Dong understand		
12	Not including the other income people are getting is a joke, they are still receiving the money. If this is the case you should not include any income and scrap this stupid idea		
13	By increasing the costs of administering the scheme means council has to cut cost elsewhere		
		answered	13
		skipped	277




8. Part 6 - Continuing to ignore certain disability benefits when assessing the income of the household and providing an additional deduction from income of £50 per week where the applicant, partner or dependant has a disability

12. Do you agree with this proposal?				
Answer Choices			Response Percent	Response Total
1	I agree		74.77%	83
2	I disagree		11.71%	13
3	Don't know		13.51%	15
			answered	111
			skipped	179

13. If you disagree please explain why. You can also use this space to let us know if you have any alternative suggestions.				
Answer Choices			Response Percent	Response Total
1	Open-Ended Question		100.00%	9
1	No			
2	Definitely agree, disability should not be affecting council tax as it is for health reasons			
3	Increased costs will mean higher rates for others			
4	Again, please read above.			
5	How will the council cover the difference in income? Will it increase council tax more for those paying tax? After all, most council tax goes to cover benefits. Maybe someone will finally pay attention to working people who pay tax and don't receive benefits, who can't afford foreign trips and two or three cars at home, like those who have council-funded homes. I understand helping retirees, but not young, healthy people who know how to cheat the system, and unfortunately, the council is doing nothing to prevent this.			
6	I can earn £195 p/w on New style ESA without affecting benefit. This needs to remain, as does Min 85% reduction (ideally proposed 100% if not working).			
7	Old age pension is often called a benefit yet you continue to use that as income			
8	Same reason as before people that only get a pension and nothing else are penalised.			
9	This increase cost of the scheme which means cost cutting elsewhere			
			answered	9
			skipped	281

9. Part 7 - Ignoring any Carer's Allowance when calculating the household's income

14. Do you agree with this proposal?




Answer Choices		Response Percent	Response Total
1	I agree		79.09% 87
2	I disagree		8.18% 9
3	Don't know		12.73% 14
		answered	110
		skipped	180

15. If you disagree please explain why. You can also use this space to let us know if you have any alternative suggestions.

Answer Choices		Response Percent	Response Total
1	Open-Ended Question	100.00%	5
1	Yes carers should not have to pay so much		
2	Will increase costs for others		
3	Again stop financing people who are not interesting to find a job.		
4	How will the council cover the difference in income? Will it increase council tax more for those paying tax? After all, most council tax goes to cover benefits. Maybe someone will finally pay attention to working people who pay tax and don't receive benefits, who can't afford foreign trips and two or three cars at home, like those who have council-funded homes. I understand helping retirees, but not young, healthy people who know how to cheat the system, and unfortunately, the council is doing nothing to prevent this.		
5	Where is your money tree		
		answered	5
		skipped	285

10. Part 8 - Continuing to protect War Pensioners by ignoring any War Pensions or War Disablement pensions in full when calculating the household's income

16. Do you agree with this proposal?




Answer Choices		Response Percent	Response Total
1	I agree		77.27% 85
2	I disagree		7.27% 8
3	Don't know		15.45% 17
		answered	110
		skipped	180

17. If you disagree please explain why. You can also use this space to let us know if you have any alternative suggestions.

Answer Choices		Response Percent	Response Total
1	Open-Ended Question	100.00%	6
1	I guess this depends on actual service history. I don't know how long someone needs to serve to be entitled to veteran benefits, but I'd be conscious of those who didn't serve for long or weren't on active duty being entitled to benefits for effectively no reason.		
2	Should have been already but again I don't trust the council to make the changes in a cost reflective way		
3	How will the council cover the difference in income? Will it increase council tax more for those paying tax? After all, most council tax goes to cover benefits. Maybe someone will finally pay attention to working people who pay tax and don't receive benefits, who can't afford foreign trips and two or three cars at home, like those who have council-funded homes. I understand helping retirees, but not young, healthy people who know how to cheat the system, and unfortunately, the council is doing nothing to prevent this.		
4	You should include all pensions and income from wherever it comes.		
5	Consideration should also be given to those families in receipt of a medical retirement pension - currently this is counted as income when it is through no fault of their own that the person (s) are no longer able to work. I agree to both being disregarded.		
6	It increases the cost of the scheme which means council has to cut costs elsewhere		
		answered	6
		skipped	284

11. Part 9 - Reducing the capital limit to £6,000




18. Do you agree with this proposal?

Answer Choices		Response Percent	Response Total
1	I agree 	57.94%	62
2	I disagree 	25.23%	27
3	Don't know 	16.82%	18
		answered	107
		skipped	183

19. If you disagree please explain why. You can also use this space to let us know if you have any alternative suggestions.

Answer Choices		Response Percent	Response Total
1	Open-Ended Question	100.00%	23
1	Pointless paperwork bad use of time chasing this too complicated		
2	If you have 6,000 in savings, you are not vulnerable or in hardship needing support. You have finances you can use to provide for your cost of living		
3	Why should people be penalised for saving?		

20. Do you agree with this proposal?

Answer Choices		Response Percent	Response Total
1	I agree 	66.36%	71
2	I disagree 	11.21%	12
3	Don't know 	22.43%	24
		answered	107
		skipped	183

21. If you disagree please explain why. You can also use this space to let us know if you have any alternative suggestions.

Answer Choices		Response Percent	Response Total
1	Open-Ended Question	100.00%	6
1	Far to complicated		
2	How will the council cover the difference in income? Will it increase council tax more for those paying tax? After all, most council tax goes to cover benefits. Maybe someone will finally pay attention to working people who pay tax and don't receive benefits, who can't afford foreign trips and two or three cars at home, like those who have council-funded homes. I understand helping retirees, but not young, healthy people who know how to cheat the system, and unfortunately, the council is doing nothing to prevent this.		
3	New style ESA is still a present benefit		
4	!		
5	Why not reduce to two weeks instead. Some people who start work do not get paid for a full month depending on their start date and wages date. This should be taken into account when making this decision		
6	Immediate financial disadvantage to those entering as no employer pays in advance. This is a malicious provision under Universal Credit.		
		answered	6
		skipped	284

13. Your comments and suggestions on the proposed Council Tax Reduction Scheme

22. Please use this space to make any other comments on the proposed scheme or any alternative suggestions you have.

Answer Choices		Response Percent	Response Total
1	Open-Ended Question	100.00%	26
1	The actual bill payers will be penalised as usual by increased bills - you don't have any money of your own it comes from those forced to pay the TAX. You might want to remember that when spending OUR money on stupid ideas		
2	Too complicated		

22. Please use this space to make any other comments on the proposed scheme or any alternative suggestions you have.

3	The current system is so outdated and it definitely needs updating me, I personally have been affected by the outdated system and now currently owe thousands due to a system error.
4	Single mother of 3 with 2 disabled children meaning I am a full time carer and unable to work. I am on a fixed low income until they are old enough to live in assisted living, so this proposal would make a big difference to my family
5	I would struggle financially with the loss of my 25% reduction. I'm a single parent to 1 child and I'm expected to now pay full amount for services I don't even use as heavily as larger households. I think council tax should be calculated on current house prices/number of rooms etc.
6	If no changes to costs for others I would support this, but any cost saving will make other areas increase
7	Penalising savers when they hit a hard time is unnecessary. Ideally increase the savings limit in line with inflation, at worst keep it at 10,000 pounds
8	Please consider my previous notes. This has genuinely panicked me just seeing this. Please provide more clarification on how it may affect someone like me. Why does someone like me not matter?
9	Will these changes survive the unitary arrangements due to come into being in 2028? If yes, that will be a saving. If no, has the Council budgeted for further possible changes for eg if the council changes hands politically to a party that is less sympathetic to fair and equal treatment for all?
10	Sorry but council divide people, if you work hard you need pay more more more, if you seat home i do nothing you are poor, you need help, you need holiday, you need support
11	I think as a pensioner i am being penalised for working all my life and saving for my retirement .as only those who are on benefits. Are rewarded with help with living .cost including council tax .so although you say the government provide for pensioners.i don't think the borough could do more .all I get is 25%reduction for being on my own ..
12	Being on new style ESA, my council tax reduction would go down from 85% to 75%. This is not right when UC claimants without disabilities get more.
13	How about giving bigger discount to people living alone or having to use communal bins why are people on benefits the only people that get help
14	I think this is a very well thought out proposal and I agree with the majority of the ideas
15	On a personal note this new proposal can only be a good thing. For someone with a severe life-long disability on UC, any help is very much appreciated.
16	Cut Councillors expenses - most provide very little vfm anyway
17	It is important to recognise that many disabled people are unable to increase their income by working and need to be protected.
18	If I am reading this correctly it does not seem fair and clear across the board. It favours people that can earn extra money or get war pensions. People that have base pensions and a small private pension but can't earn monies elsewhere are penalised as their private pension will be included in the income calculations
19	I unfortunately had a brain/head injury in July 2019 it was undiagnosed or treated for 2 years and suffer still today, it would help if I didn't have to pay poll tax
20	The scheme will not treat all working age applicants equally. How can you say that when the people paying the most income tax will get less of a discount.
21	The largest majority of people living below the poverty line are state pensioners yet there is no mention of them in this survey.
22	Please provide clarification on the number of children over three and the weekly income rates (as per Table in question 1).
23	Assumption that some consequences have been obfuscated.
24	There should be some additional cover for people returning to work. Perhaps payments could continue for 3 months to help people get to grips with their new budgets. I know when I tried to go back to work it was a nightmare getting my budgeting in place and the additional payments would've really helped me.

22. Please use this space to make any other comments on the proposed scheme or any alternative suggestions you have.

25	I thank you for this but not altogether sure on this scheme and how this will effect my reduction with being a pensioner
26	There needs to be a big media campaign to advertise the 100% CTS scheme and we need to encourage local people to apply. The more people who are eligible to apply and who successfully make the application will secure a better financial future that does not get them into debt. Debt causes mental health issues and this impacts negatively on a person's all round health and wellbeing. This in turn causes pressure on local services such as NHS, Foodbank, Citizens Advice etc. I am certain that local services will help RBC to advertise the new 100% CTS scheme and by working together we can help people apply for this discount. One idea is to advertise it on the side on the waste collection vehicles. Another idea is to have a leaflet made giving information about the CTS scheme and this can put into every Foodbank parcel. Other local services, such as the children's centres will also hand out the leaflets to vulnerable families and they will have support workers who can help people to do the application. You could organise a meeting at the Council and invite the local support service staff and give them a briefing on the scheme, how to apply, how to get accounts set up for people in new build properties while they wait for the VOA banding etc. By increasing knowledge and skills around council tax the CTS scheme can be a great success and relieve more pressure on your small recovery team.

answered	26
skipped	264

14. About you

23. Are you completing this form on behalf of an organisation or group?



Answer Choices		Response Percent	Response Total
1	Yes	0.95%	1
2	No	99.05%	104
		answered	105
		skipped	185

If yes, please tell us the name of the organisation/group.




Answer Choices		Response Percent	Response Total
1	Open-Ended Question	100.00%	1
1	Rugby Foodbank.		
		answered	1
		skipped	289

15. Questions for Individuals




24. Do you live in the Rugby Borough Council area?

Answer Choices		Response Percent	Response Total
1	Yes		97.06% 99
2	No		0.00% 0
3	Prefer not to say		2.94% 3
		answered	102
		skipped	188




25. Do you pay Council Tax?

Answer Choices		Response Percent	Response Total
1	Yes		94.12% 96
2	No		0.98% 1
3	Prefer not to say		4.90% 5
		answered	102
		skipped	188

26. Are you currently receiving Council Tax Reduction?

Answer Choices		Response Percent	Response Total
1	Yes		67.65% 69
2	No		25.49% 26
3	Prefer not to say		6.86% 7
		answered	102
		skipped	188

27. What is your sex?

Answer Choices		Response Percent	Response Total
1	Male		31.37% 32
2	Female		56.86% 58
3	Prefer not say		11.76% 12
		answered	102

27. What is your sex?

	skipped	188
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28. What is your age?

Answer Choices		Response Percent	Response Total
1	0-15	0.00%	0
2	16-24	0.00%	0
3	25-34	10.78%	11
4	35-44	17.65%	18
5	45-59	36.27%	37
6	60-74	17.65%	18
7	75-84	6.86%	7
8	85 or over	0.98%	1
9	Prefer not to say	9.80%	10
		answered	102
		skipped	188



29. Do you have any physical or mental health conditions or illnesses lasting or expected to last 12 months or more?

Answer Choices		Response Percent	Response Total
1	Yes	52.94%	54
2	No	33.33%	34
3	Prefer not to say	13.73%	14
		answered	102
		skipped	188









30. If your answer to the previous question (Do you have any physical or mental health conditions or illnesses lasting or expected to last 12 months or more) is 'yes', do any of your conditions or illnesses reduce your ability to carry out day to day activities

Answer Choices		Response Percent	Response Total
1	Yes a lot	59.21%	45
2	Yes a little	7.89%	6

30. If your answer to the previous question (Do you have any physical or mental health conditions or illnesses lasting or expected to last 12 months or more) is 'yes', do any of your conditions or illnesses reduce your ability to carry out day to day activities

3	Not at all		14.47%	11
4	Prefer not to say		18.42%	14
			answered	76
			skipped	214

31. What is your ethnic group?




Answer Choices			Response Percent	Response Total
1	White: English/Welsh/Scottish/Northern Irish/British		73.53%	75
2	White: Irish		0.98%	1
3	White: Gypsy/ Irish Traveller		0.00%	0
4	White: Any other (please specify below)		8.82%	9
5	Black: African		0.00%	0
6	Black: Caribbean		0.98%	1
7	Black: British		0.00%	0
8	Black: Any other (please specify below)		0.00%	0
9	Asian: Indian		1.96%	2
10	Asian: Pakistani		0.00%	0
11	Asian: Bangladeshi		0.00%	0
12	Asian: Chinese		0.00%	0
13	Asian: Any other (please specify below)		0.00%	0
14	Mixed / multiple ethnic group: White and Black Caribbean		0.00%	0
15	Mixed / multiple ethnic group: White and Black African		0.00%	0
16	Mixed / multiple ethnic group: White and Asian		0.98%	1
17	Mixed / multiple ethnic group: Any other (please specify below)		1.96%	2
18	Arab		0.00%	0
19	Prefer not to say		10.78%	11
			answered	102
			skipped	188

31. What is your ethnic group?

If your ethnicity is not listed above please provide a description (6)

1	White British White irish
2	South Indian
3	Latvian
4	Ukrainian
5	Polish
6	White Irish and Black Colonial Islands.

32. Do you look after, or give any help or support to, anyone because they have long-term physical or mental health conditions or illnesses, or problems related to age (exclude anything you do as part of any paid employment).

Answer Choices			Response Percent	Response Total
1	Yes		27.45%	28
2	No		57.84%	59
3	Prefer not to say		14.71%	15
			answered	102
			skipped	188