## Appendix A

## Introduction

The Local Government Finance Act 2012 sets out that Billing Authorities have to hold a public consultation on any potential changes to their existing Local Council Tax Support scheme. To comply with this and to understand the impact on residents of the existing scheme a 6 week consultation took place between $18^{\text {th }}$ August and 29 ${ }^{\text {th }}$ September 2014.

To promote the consultation all working age residents in receipt of Local Council Tax Support received a letter inviting their views. Key organisations were also invited to respond including major precepting authorities. A draft policy document for 2015/16 was also published for open review.

A total of 197 responses were received by 17:00 on the closing data of $29^{\text {th }}$ September. 190 electronic responses and 7 paper responses.

We asked 8 questions about the proposed changes to the Local Council Tax Support Scheme. It is worth noting that none of the questions were compulsory, so some respondents may have chosen to omit a response to certain questions, which may account for the discrepancy in some of the percentages.

Out of the 197 responses that were received, $80.5 \%$ of respondents stated they were currently in receipt of Local Council Tax Support, $13.6 \%$ were not and $5.8 \%$ were not sure.

In line with the Colchester Borough Council Equality Impact Assessment Policy and the Colchester Borough Council Survey Guidance policy we also asked 'Level 1' Equality and Diversity questions. Such responses can be located within Appendix B

## Overview

80.5\% of respondents stated that they were currently claiming Local Council Tax Support; the other $19.4 \%$ were either unsure or not claiming at all.

The majority of respondents agreed with the proposed changes to the scheme as outlined in the questions. However, most were not in favour of the alternative option for all working age residents in receipt of Local Council Tax Support to pay a higher contribution than $20 \%$.

## Analysis Represented within Questionnaire

Currently working age residents in receipt of Local Council Tax Support have to pay at least $\mathbf{2 0 \%}$ of their Council Tax charge each year. If this was kept at $20 \%$ would you;


There is a cost associated with administering Local Council Tax Support. In order to best use resources we could set a minimum level of entitlement for those of working age. If a minimum level payable by us was set at $£ 1$ per week, would you;


For those of working age claiming Local Council Tax Support a deduction may be made for other adults living with them. This is called a non-dependant deduction. A non-dependant deduction is broadly made for any adult over the age of 18 who is not the claimant's partner or who is not living with the claimant on a commercial basis; this can include an adult son or daughter. It was agreed for the 2013/14 and 2014/15 scheme that the level of deduction would be $£ 10$ per week. Do you agree this should now be increased to £11 per week per non -
dependant?


Child Maintenance is currently taken into account as an income when working out Local Council Tax Support entitlement for those of working age. If we were not to count Child Maintenance as an additional income, would you;


What would be your overall view of the proposed changes highlighted in the previous questions? (responses to this question can be found further on in this report)

An alternative option for the Local Council Tax Scheme for 2015/16 would be for all working age residents in receipt of Local Council Tax Support to pay a higher contribution towards their Council Tax due instead of the current 20\%. If all working age residents had to pay at least $30 \%$ would you:


What would be the impact to you if the minimum contribution for working age residents in receipt of Local Council Tax Support was to increase from 20\% to $30 \%$ ? (responses to this question can be found further on in this report)

## Reponses to Free Text Questions

## What would be your overall view of the proposed changes highlighted in the previous questions? (free text comments below - all comments copied verbatim including all spelling and grammatical errors)

- Child support is an income that should be counted
- I believe working age individuals who live on their own, and earn less than the current £10,000 annual Personal Allowance, should pay no more than £1 per week in council tax. Individuals who earn half or less of the current Personal Allowance, should not pay anything. The council should always have a policy of doing their utmost to encourage people to stay in work.
- I broadly agree with the proposals, however, I do strongly feel that vulnerable people of working age, that qualify for $20 \%$ payment should be helped with a further payment discount, if they are genuinely unable to work and are totally reliant on Benefits.
- It has helped me tremendously but that little extrahelp always helps and matters.
- no council tax should be paid by elderly or infirm, and the unemployed should work for any entitlement that they receive. the general over employment of council workers should be reduced to make the best cost effective business and the general waste of the current council tax that is forced upon the community with out the consideration and care for safety, policing and street lighting..
- I think adults of a working age should contripute to the houshold they live in and i agree with not taking into account and child maintenace as this allows a single parent just to keep their childen accustomed to the life they had whilst two parents were living together.
- I absolutely agree that child maintenance should NOT be used to assess LCTS as that money is for the children, for food/clothes/etc. If money is deducted from child maintenance then the only people who will suffer will be the children. I also agree that a small amount of council tax should be paid even if you're not working, and that council tax needs to be paid for non-dependents.
- It sounds fair to me.
- Help needs to go to those with least income. Income form other sources should be included in calculation of an individuals earnings.
- i think it is a good thing if you are going to help do more like keep the roads nice and generrally look after the area and giving us what we pay for etc
- Seems fine
- some people really cannot afford to pay it
- Shouldnt be paying concil tax if on benifits
- only a person unable to work should get discount if household has others living in same home who work then tax should apply not be based just on head of family or the person who claims - ie a percentage per resident who works if - head ofhome works then full amiunt paid - to many people get away with claiming when the total household income exceeds £10k - I only get benifits of under £5k
- I have read the proposals which is way too hard for me to even begin to get my head around. I am a single parent with two children, cannot afford child care costs so am limited to working around school hours. I earn a pittance and find it so hard to make
ends meet as it is. I rent privately and rent costs are getting higher and higher. I am struggling now to make ends meet! Scares me!
- Child maintenance should not be included as income. It is in place to support a child (ie dependant and therefore not eligible to pay council tax) and it is also a very unreliable form of income, and is looking to remain unreliable with the changes to CSA and the lack of repercussions for unpaying parents.
- have not really fully considered at this time
- Stop hammering people on benefits. Save money on non important things ie Diversity and Climate Change. Or cut counsellors expenses.
- I think the minimum level should be more than £1. I think the minimum Council Tax payable should be $10 \%$ rather than $20 \%$. I think Child Maintenance should be included above a certain threshold.
- I think its unfair for those in receipt of benefits to have to pay council tax on top of the cap on housing benefit.
- They are okay
- it will be a shock to most households on any form of increase in the amount of council tax they have to pay especially as local council tax support is mostly aimed at households on some benefit, normally most struggle waiting for benefits every fortnight
- I agree everything should stay the same
- Child maintenance should be counted as an extra income as it extra money not everybody gets
- I put "neither agree nor disagree" for the $20 \%$ because I think $20 \%$ is a reasonable figure BUT I still think it shouldn't be applied to everyone. As I said in a previous survey, if someone has a minimal income such as means-tested benefits, and no savings, how can they pay $20 \%$ of council tax? The suggested changes otherwise seem reasonable.
- more money taken from people least able to pay.. It probably costs the council more to chase arrears and in court fees, than you get in payments from low income families
- I think people who cannot work due to disability or ill health should be helped and those that are on a low income or struggling despite working hard and doing there best should be given help
- They are the way forward.
- The amount needs to be capped at last years levels or abolished entirely!!..for low pay people and people on welfare... Having to find this money from the pittance they live on is an extra burden and very unfair for people already living below the poverty line!
- I am not sure
- why take money off those with none? start taking more from those high earners with tax exemptions and means test more benefits, i.e. JSA should depend on how much and how long you have paid in for and not be a flat rate.
- i'm a (redacted due to personal indicator)....if i am evicted from my rented accommodation i am not a priority case,yet if i were polish,bulgarian,romanian or other eastern european, the council will bend over backwards for them.......i would like to see more assistance for British citizens rather than tending to the foriegners....it makes all councils look poor!!.
- people on benefits should only pay a small amount towards council tax
- Mostly good
- It would be better to reduce the minimum contribution to a level of $10 \%$
- I am on job seekers allowance and could not pay any more
- I'm of the view that, all the changes are done to help all that are in need.so I second the changes.
- Protection for genuine people who are out of work and are actively looking for work and can demonstrate as appose to people working the system.
- I think you need your guidelines but every case should be looked at individually as every case is different.
- I appreciate that a council, irrespective of where, has to meet it's variable and fixed costs. However, if one is out of work, I really don"t think the amount of benefit I get versus the many $£ 000$ s in tax I have paid is worthy of demands of any charges.
- In the main I agree with the proposals.
- Low income ,slow long term depleted income,20\% is high amount to find ,and what does the tax payer get in return, cannot even visit an office , see a person, all hide in rowan house !!
- child maintenance is given to help support the child in question, not as an additional income for you to take into account when working out any entitlement,
- I don't really understand all this or how you work it all out all $i$ know is when i moved in to my house 3 years ago i paid $£ 46$ a month which was a reasonable amount as a working single mother of an 8 year old.it went from that to $£ 82$ then to $£ 91$ then to $£ 100$ now it is $£ 96$ i do not think this is reasonable plus i know neighbours in my lane pay less \& my cercumstances have not changed
- non commital
- Not good
- I feel that things are extremely difficult for people who are on low incomes and they are getting increasingly worse with such things as rent, council tax and other main utility bills! I understand that prices gave to rise for wage increases etc. but for goodness sake we have been hit with the bedroom tax which for me being a disabled person with a carer is crippling!!
- The current charges I pay are all I can manage. I have long term illness problems and am on benefits, the chances of me finding any job I can do seem more and more remote. DSS payments have been cut by around $20 \%$ of the level 8 years ago . I couldnt possibly pay anymore. I therfore hope that requierements for people in my position are not increased
- I think these changes need to be made carefully and each claim looked at on its own merits.
- I accept that it is fair to ask residents to pay towards their Council Tax, but I am concerned that the increase in that contribution may be high in proportion to any increase in income for those of modest means.
- In asking if I thought the current $20 \%$ minimum payment level should be kept the same, the answer to that question is a bit difficult to state when it depends in which direction your proposed changes want to take it to - up or down! Obviously, as someone currently claiming LCTS, in a low paid job, and finding it difficult to pay bills, I think it should be lowered as much as possible.
- They seem acceptable. I do not believe that there should be any more change than necessary as those on low incomes have found it very difficult to pay the current $20 \%$. Any more would impose unacceptable hardship on those least able to pay.
- it seems fair.
- I agree with most changes but, as always, individual cases should be considered
- I think that you have a very hard job in finding your cuts, but everybody have different circumstance's and I don't think that they are always listened too.
- Those in receipt of benefits are already struggling to make ends meet and have not had any increase in their income for some years, yet are expected to pay more next year. This is unfair.
- I am long term sick claimant who currently receives E.S.A and live alone so a lot of this is irrelevant to me. all utilities have increased in the last year or so and $i$ feel that $i$ should be exempt from paying anything as keeping up with bills is very hard already for me and $i$ struggle to pay them. $i$ have constant doctor's and hosp apps \& need a car which is a necessity to me.
- dont know
- They seem ok.
- A considered balance between need for finance and peoples circumstances
- Not applicable to me
- Small increases are preferable to avoid problems later
- Providing the costs are broadly similar to those in situ at the moment I have no major qualms.
- I think that the payments should remain the same as in previous years. If someone is on higher rate disability living allowance or the higher rate pip no council tax should be paid as there is severe restriction in the facilities that they receive or use.
- Reasonably fair to be honest.
- If they are being considered due to budgetary pressures and are deemed necessary, I am not opposed.
- These changes seem minimal on the face of it. But obviously it is difficult for people on low incomes to manage where every $£$ is spoken for to manage on a week to week basis.
- I am a single mother currently looking for work and I have no childcare. I struggle greatly to meet all my bills on time and the help that I get from Colchester Council with my tax is amazing! Without the help i get i would be very stuck.
- I think that the current entitlement could be raised a little and i strongly disagree with child maintenance being classed as an extra income and it affecting how much entitlement you get as child maintenance is for your child to buy things and support them which i feel is completely seperate to council tax
- They seem reasonable
- I get charged for an 'empty' room when my son stays in it half a year, perhaps this should be looked into as well as the other proposals. This in particular frustrates me as my property was changed from a one bedroom to a two bedroom yet its the same size as my neighbours property which is still classed as a one bedroom.
- Stop taxing the poorest sections of the electorate. There is a morale reason not to do so. The economic reason is two fold, you are making it harder to gain employment for this group and you are stifling a positive multiplier effect that this group will bring to local retail and services.
- I think just to say people of working age is very shortsighted as many people of working age like myself are unable to work as I have two disabled children which require round the clock care .
- The LCTS must continue to support those that are in need. The rules so far have been acceptable however one thing that has not been mentioned is that on one hand the council states and agrees that war pensioners do not have there payments taken into account if they are tax free and then on the other hand they make war pensioners pay a minimum of $20 \%$ towards there council tax.
- no
- The proposed changes seem fair to me. I cannot see that the changes would make a huge difference to people's circumstances.
- I think in the currect economic climate the people that it effects are the people who most need it. My income hasnt risen in the years I have been self employed but the rate of inflation and costs keep going up so any little adjustment to pay out more money is a struggle.
- very unfair to those on low income
- All sounds fair
- We are very grateful for the support you provide us.
- No comment
- the changes made seems very appropriate
- Being on a low income any more increase in paying council tax will make life even harder for those already in poverty. Having to make payments has pushed most people further into poverty.
- As long as the most vulnarable ie disabled/mental health issues are treated well I would be happy.
- I feel that certain benefits such as child maintanence and industrial disablement benefit should be ignored for the purposes of LCTS calculations. Also, if there is a subsidy for non-dependants, then it should be based on whether or not they are working.
- As the cost of living is getting worse in real terms for those in need of benefits there should be no changes from the previous years.
- i believe you should take individual criteria as ithink you can't put everyone in one box
- in general, keep things the same
- child maintenece not always i recieve it for what ever reasons which doesn't help my bills as im on a low income i rely with this money
- I feel that taking child maintence payments as an income is very wrong. Most single parents get a minimal amount of maintence from ex partners and this by no means goes far enough in supporting the children so to then tell us this is a income you are in effect telling us that our maintence payments (which are meant to help support the children) are to be used towards paying the council tax
- Put the lights back ON, you charge us enough !
- Paying even $20 \%$ is very very difficult when you have a mortgage to pay. This percentage must be lower. Families with children are entitled to many many benefits to help with gas, electric, food etc but families without children will struggle and will need food banks.
- Personally I agree with all question regarding working age people but Depends of their families circumstances and conditions because if you have childrenfrom birth to 16 that will be very difficult to work if you didn't have any one to help .
- each case is individval and should be looked at sepratley
- It shouldn't be classed as an income it's a support for single parents.
- I prefer no change
- Unsure
- The questions are convoluted and possibly leading. Also, ANY further expense accrued by those in need of financial help from the council make the poor even poorer. I understand that government cuts force the council to take painful decisions, but pushing the budgets of local disadvantaged citizens to the very limit seems callous.
- satisfactory but i believe those unable to work thru sickness/disability shouldn't have to pay
- Can't say because didn't understand all the implications of what was bring proposed. Too complicated
- Any changes to policy shouldn't further burden those in need of financial help. Where circumstances are so sensitive to financial fluctuations, a long term reduction of funds to these people can only further bruden Social services in the county.Exclusion of Child benefit is fair, as people without families do not recieve any additional benfit or income.
- I AM PAYING A SMALL AMOUNT OF COUNCIL TAX AS I DO NOT WORK AND ON DISABILITY BENEFITS I WOULD FIND IT VERY HARD TO PAY MORE THAN I ALREADY DO I WOULD LIKE IT TO STAY THE SAME AM IN THE JCP SUPORT GROUP ONLY
- no opinion
- I think all that the answers ive given are ok,
- Maximum level of savings allowed before support seems very high at $£ 6,000$. Don't want to discourage work so paying a minimum of $20 \%$ seems fair. If there are others of working age in a house then they should contribute to its costs. Child maintenance is income, it cannot be completely ignored.
- unnecessary changes; time and effort could be better spend on savings/ increase revenue in other areas. Seems more a politically motivated based on national sentiments rather than local needs
- The questions are ambiguous and do not generally indicate whether "changes" involve more support overall for those on low income or less. One assumes less, in which case I would be strongly against the proposals - not least because their lack of clarity and apparently arbitrary formulation amount to dishonesty.
- how much it would cost me each week as we don't get that much to live on as it is
- They are good changes. Low income group should be helped most.
- I feel that the scheme should best be aimed at those groups in society who are most vulnerable and often have the least control over changes that happen in their lives. Such as single parents, those with long term physical and mental health issues etc who have tight budgets and lack flexibility in how they have to budget their money. The stress and anxiety caused worsens their situations.
- I would like the system to be biased in favour of old or disabled people rather than those who are simply unemployed
- I agree with most of the poropsed changes


## What would be the impact to you if the minimum contribution for working age residents in receipt of Local Council Tax Support was to increase from 20\% to 30 \%?

- I am currently on esa and dla and only just have enough money to live on
- You as a council would be faced with more people falling behind with there payments. After all those who need the support are already struggling. However if pensioners were to be included it would create a fairer scheme and the overall percentage could be a little lower thus relieving the pressure on those at the lower end of the income scale.
- I would not be able to pay, and may be forced to seek unemployment benefit. The council should always have a policy of making work pay. Assistance to individuals who earn less than the current Personal Allowance is vital. However, I do not believe any assistance should be granted to individuals who earn more than the Personal Allowance.
- this would impact the money available to spend on children, food, clothes
- would suffer financially
- I would have to cut down even further than I already have on eating food, hot water and heating, which would make living through the cold autumn and winter months even more difficult. As I am severely disabled and unable to work, I have no choice but to live on Benefits which have been reduced while the cost of living continues to rise.
- it would most likely put me into even more money trouble than i am now
- Would have even less money after paying out for transport - end up having to pay for taxis as often a double decker is sent and I cannot get on in my wheelchair -
- Very very helpful.
- could not afford it. would have to live on street.
- poverty
- I have no income as I cannot work due to disability thru MS. I would really struggle to find this extra money and I have a dependent child.
- The would have a massive effect on petrol or even the ammount of food $i$ brought in a week if $i$ had to pay more money for council tax. Paying more for the roads to eventually be fixed or policeman to be paid doesnt help put food in my childrens mouths!!
- I currently do not work and with the benefits I receive, paying $20 \%$ is more than enough. I do not think I could afford any more than this.
- We are barely managing, so anything extra will impact us, either in fuel or food.
- I am already on the breadline, and my benefits are due to be cut further to to new 'assessment guidelines". Because of the changes to elligibility, I just lost £100 per month of my benefit. I am expecting to lose a further $£ 88$ per month next year wen the DLA benefit is 'reviewed', and a further £100 per month in a year from now hwen I am no longer elligibla for the EAS Work Action Group.
- we would struggle to pay for everything if it moved up to $30 \%$
- I'd have to pay more council tax
- hardship
- if they can afford it then yes but if not stick with the $20 \%$
- I would not be able to afford it - I dont get much in the way of support and cant understand how others can afford holidays days out and social activities on a regular
basis the total income of all persons residing in the residence should be taken into account and a \% charged based on the total income
- I am already struggling financially; an increase in my contribution would add further stress and strain.
- I will end up being homeless with 2 children as we barely have pennies left at end of month now !!!! I cannot afford to pay more. I earn $£ 128$ a week and my rent is $£ 700$ with bills going up all the time. Am already in fuel poverty.... I am beyond stretched and racking up debt on credit cards to even manage to feed my clothes.
- I would have less money to support myself and my child. $20 \%$ is a feasible amount to pay. The increase in bills and the fact that this is not reflected in either a living minimum wage, or benefits for the unemployed would undoubtedly cause more poverty amongst the already most vulnerable members of society.
- My council tax has already increased by over $120 \%$ in the past 2 years. I already struggle to heat my home in winter due to increased fuel bills. What do you want, people to starve/freeze to death/top themselves?
- There would be no impact to me other than presumably my contribution would eventually need to rise and/or the services I receive will suffer. However, I think the impact on those individuals having to pay $30 \%$ or more would be far greater and economic hardship for any of the population is not good either for those individuals or for the area as a whole.
- I wouldn't be able to afford to pay my rent therefore I would become homeless as I am already struggling, also winter is approaching if its cold I will have to decide if I should keep warm or go to court for non payment of my council tax.
- I am disabled and unable to work
- It would personally leave me with less money as I struggle too pay the $20 \%$ at the moment
- It probably wouldn't be an immediate problem because I haven't run out of savings yet, but it would reduce how long they'll last.
- more arrears, less money to spend on basics
- I would find that very difficult to pay as im disabled with brain injury with three dependent children
- It woud mean lless money for food.I am on a very low income. (benefits as I am disabled).
- It wold be harder to buy food etc because of lower funds to spend.
- it's already horrible choices of heating, eating healthy or socialising. I rarely go out for pleasure, always look for bargains in supermarket \& try not to put heating on too much. I'm on income related ESA \& DLA
- Personally, this fills me with dread as I would have to cut my heating down even more in winter. For the community, I think this would fuel the debt crisis among low earners, the unemployed and the disabled
- Less money for food!.. Electricity!.. so going cold in winter... eating a very poor diet other Debts!! not paying my water bill! (as they can not legally turn of your water!) more misery for the very poor!! I have been on the end of Colchester Council threatening letters one choose's the lesser evil when choosing what bills to pay but something loose's out !
- It would make it very hard to pay
- It would be difficult to find the extra money as I only earn enough to pay bills as it is, I have no money for anything else as it is.
- I would have even less money than I have now
- the cost of living has risen dramatically over the years...wages however have not, it would be detrimental to all wage-earners on low salary to manage the little money they have, if you want to increase the level to $30 \%$ then take it from the people in the $40 \%$ tax bracket,leave the poorer people to struggle with the small amount they have.
- Wouldn't be able to afford to live in current accommodation
- This would push me deeper in debt and further below the 'poverty' threshold. I would have to spend less on food and heating. It would have a serious impact on the most vulnerable members of the community.
- I am on benefits and so it would be a real hardship for me
- The $30 \%$, will ok, since with minimum wage and child tax and benefits helps to have a standard living
- Unemployed people need to pay something but I do not feel their burden should be passed on to working taxpayers to cover their costs. its hard making ends meet as it is let alone finding another $£ 100$ or so as it is
- I would leave the area
- None, I pay full Council Tax
- I might be working age but ability to work is another thing altogether,i do not have a choice ,i do not have any power to change this and the local council do what they want anyway, any deduction or increase from benefit causes hardship regardless, and m comments won't add up to a $10 \%$ increase!!!
- I would be unable to pay all my utility bills or I would not be able to afford food for the week,
- financial hardship for myself and my special needs daughter
- I can,t afford to live now not alone next year.....
- I am struggling enough now as I stated in the previous comments I would be crippled financially with even more increases
- I am having to use the food banks to have food in the house. Things have never been this bad. For me it would be a disaster .
- In basic terms it would be taking food from the table for my children.
- I dont think this would impact on us as a family to greatly. Personally I think if you are being paid HMRC both child and working tax credits or housing benefit, then perhaps a slightly higher percentage should be paid which could subsidise this. If in reciept of benefits such as job seekers allowance then perhaps a slightly decreased amount.
- My husband is disabled and I am his carer we wouldn't be able to live and feed our family if we had less money to live on
- Unfortunately my income would not increase by enough to cover any significant proportion of a further $10 \%$ charge.
- Already struggling to pay bills as it is, I'd find it increasingly difficult to survive if I had to pay more towards Council Tax on my already low income. These are not small amounts. I keep a close eye on every penny that comes and goes and any increase just won't add up for me.
- I would find it very difficult to pay any extra as my benefit has decreased in real terms. In addition the Government made energy companies have 4 tariffs only so they took away the low cost tariff I was paying so I have been pushed into even greater fuel poverty. Even the cheapest food has risen in cost well over inflation.
- I'm already paying bedroom tax \& I'd simply be poorer \& I struggle as a single Mum as it is.
- I struggle to afford food as it is, another $10 \%$ on top would mean no meal for my children one night
- I have no choice but to claim as I am on long term sickness due to secondary progressive M.S and am already stuck with the bedroom tax because my husband is my carer not someone coming in, so any increase would make my life even more restricted as I would have even less money after rent, council tax and all the other bills that I have to pay. I have shaved every thing to the bone
- You would be taking money from one hand to feed the other, leaving people to struggle even more than they are at present.
- I could not manage the extra, I am already struggling to pay now.
- Obviously it would affect me as money is very tight already and the extra would have to be found from somewhere and not sure but probably cut my food budget to pay the extra $10 \%$
- It would be very difficult.
- Would put additional finacial pressure on parents of such residents to assist with payments
- It would force more people already struggling on benefits into further hardship. It is absolutely outrageous that people on benefits pay ANYTHING. I do not say that from a selfish perspective but fron that of someone who actually reads of the tens of thousands who have died already from the all out assault on the poor led by the Tories of which this is just another pernicious offshoot.
- Would cause some hardship on an already overstretched budget. Far better to implement first option.
- This would have a major impact on the budget available for caring for a disabled person
- I would have to reduce the money that I have available for things like food and utilities as I am only just making ends meet at the moment. It would be a choice of eating or having the heating on and as I am disabled this could make my condition worse.
- Impossible
- It is already difficult to manage with $20 \%$ so it would cause hardship.
- I couldn't afford to pay
- Leave less to live on
- I honestly don't think i would be able to manage as it is already so difficult to manage on my low income such a struggle.
- It would impact me greatly, as stated before Local Council Tax support is a god send and helps me in so many ways. Without it I would be struggling to pay other bills.
- I would be worse off than I am already. I currently cant work due to poor health and havent been able to since September 2013 even thoug i desperately wanted to work. I am now a single mum and rely on every penny i get just to make ends meet
- It would force me to stretch my already low income further
- It could cripple most people who struggle to live on what they earn now.
- I strongly disagree with this as it forcing those with next to no income or no income pay more than they are struggling with. making them pay what they can not is not support! I can barely make ends meet on my benefits, I dont have a car, Tv packages, drink or smoke \& still struggle with the basics \& yet you want to pull away even more of the support that has been pulled away already.
- Outrageous.
- It would put me more financial difficulty. I understand if I was able to work but chose not too but I worked for over 20 years and I didn't ever intend to have to give up.
- Due to the fact that everything else has risen in price and not by just pennies, raising the amount that I had to pay towards council tax would leave a lot less for essentials and to provide for my children. I receive a war pension and no other benefits which should mean that I do not pay anything towards council tax but no one thought about us war pensioners did they.
- I feel that this would have to be assessed based on all individuals personal circumstances and would cause possible issues if it was implemented as a blanket percentage rise for all.
- I'd have less money to pay bills and put food on the table thats obvious.
- impact on my health as i am disabled and at home much of the time need to heat and light and also food
- We would have less money each week to pay for food etc.
- I don't know
- I budget the money I receive very carefully and just about have enough each week to buy groceries, therefore an increase to $30 \%$ would make my life harder.
- it would impact heavily especially those on already minimum income
- Push even further into poverty. No heating for us and eating would be limited
- This is in my opinion would be a disaster for familys who are struggling with central gov cuts already.
- Working age persons who need to claim LCTS do so because they are not in a financially stable enough situation to pay a higher contribution. Thus increasing it would possibly put them further into financial hardship.
- difficulty with living costs: rent, food, heating
- wont help if my chilcd support doesn't come in or in on time worrying about paying
- As a single working parent of two children I am worse off year by year with the increase in every bill. So to reduce the amount of council tax help just makes people like myself struggle even more to make ends meet. Maybe we should just give up work altogether !!!
- I would struggle even more but why do you ask us? You will put it up anyway . Put the lights back on !
- I would be ill all the time! Get every councillor to do a weekly budget with only $£ 50$ to £60 per week. Include gas, electric, mortgage. (single person with no children in the house). I have been in court every year over the last few years because I have been forced between paying for council tax or choosing to stay warm and eat - i kept getting ill because of a cold house and poor food.
- $25 \%$
- currently i do not have the money to pay my utility bills ,so an increase to my council tax contribution would be very difficult for me to pay.
- this would make a big difference finaciley
- We would struggle to pay other bills
- My family would be poorer
- The increase from zero to $20 \%$ was ruinous. Personally, the money just isn't there.
- i could not afford it - my budget only just keeps me and my children out of poverty
- Could not afford to pay it
- I'm not of working age. Again you can't expect people to answer these questions without knowing the full implications I. Individual cases. Basically you are just looking
for ways to get more money out of people. In some cases this may be fair. In others not.
- Already being financailly sensitive adjustments to the minimum contribution make the difference between returning to the workforce as a fully contributing member of the commuinty and potentially becoming homeless as debt management would be difficult to maintain.
- IF THE WORKING AGE RESIDENTS WERE IN WORK
- a large
- it would mean I had to go without something else
- no impact
- less amount of money available for food or energy costs, so it will increase the hidden poverty and widen the gap.
- i wouldn't be able to afford to eat or have heating and water
- as a single parent would make life financially harder to support children and keep on top of bills
- Money would be tight.
- I don't get local council tax support i would like to get some support
- Completely unmanagable ! Stress and anxiety levels that would undermine all current efforts to come to terms with mental health issues, make progress towards better health and any chance of returning to work and not continuing to rely on benefits to survive!
- It would cause hardship
- People living in poverty??
- More council tax debts.
- I am currently receiving Income Based Jobseeks Allowance, as my only income, so any increase, to pay more I would struggle financially.

