

Council Tax Support Modelling Report

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1 Background to the Council Tax Support (CTS) scheme

Until 2013/14 Council Tax Benefit was a national scheme administered by Councils but fully funded by the Government. In 2013 the Government abolished the national scheme and asked Local Authorities to create their own local Council Tax Support (CTS) Schemes with reduced funding. Local CTS Schemes have to be reviewed annually and this report sets out recommendations following this year's review which was carried out within the context of the substantial financial challenges facing the Council.

Since 2010 central government grant to local authorities has been severely cut each and every year and the Council's latest financial planning assumptions have identified that the Council needs to reduce its net spending by a further £31m over the two years 2018/19 and 2019/20. The Council must address this funding gap whilst demand for services, particularly social care for vulnerable children and adults, is continuing to rise.

As part of the review of the CTS Scheme, the level of potential savings that could be gained by changing the scheme was considered alongside the impact of a variety of options.

Rotherham's scheme has remained unchanged since it was implemented, whereas many other Councils have already reviewed their schemes and provide support which is significantly less than is currently provided by Rotherham.

The proposals relate only to support for working age claimants (the support provided to pensioner claimants remain unchanged at nationally determined levels).

The options which were selected included retaining the current scheme and a further seven change options which could be implemented individually or in combination. Any proposal to change the Council Tax Support Scheme requires the Council to consult major preceptors (Fire and Rescue Authority and Police and Crime Commissioner) and also to undertake a public consultation exercise. Consultation has been held with the major preceptors and a public consultation was undertaken over the period 9th October 2017 to 20th November 2017. Details of the consultation results can be found in the Consultation Report (Appendix A)

Legislation requires that any changes to the Council Tax Support Scheme must be adopted by Full Council by 31st January 2018 in order to come into effect for 2018/19. The Cabinet recommendation will therefore be forwarded for consideration at the Council meeting on 24th January 2018.

1.1 How does Rotherham's CTS Scheme work now

Local Council Tax Support (CTS) is a Council Tax discount. The level of discount, or support, is based on the household income and circumstances. Currently the maximum discount for working age households in Rotherham is 91.5% of the Council Tax liability. This means that all working age households are required to pay a minimum 8.5% of their Council Tax liability.

The CTS scheme for pension age residents is set by Central Government and claimants can receive a maximum discount of 100% of their Council Tax liability. Pensioner claimants are not affected by the options set out in this report.

The overall cost of the whole CTS scheme (value of discounts provided) is currently £21.1m per annum which includes the precepts set by the Police and Crime Commissioner, Fire and Rescue Authority and Parish and Town Councils. This overall cost is split between £11.9m for working age claimants and £9.2m for pensioner claimants. Rotherham Council's share of the working age cost is 84% which equates to £10m per annum.

1.2 Rotherham CTS Claimant Groups

Rotherham's CTS system, Northgate, splits claimants into the following five groups based on their circumstances, although the make up of these groups can be amended if required.

Claimants will fall into the first criteria they match so for example a claimant with children under 5 who meets the disability criteria will fall into the Vulnerability (Disability Premium) group.

- Pension age
 - The scheme for pension age is set nationally and cannot be amended, currently 10,915 claims
- Vulnerable (Disability Premium)
 - In receipt of one of eight specific disability premiums (see Section 11)
- Household vulnerable (Children under 5)
 - One or more children under 5
- Working age employed
 - In employment of over 16 hours per week
- Working age other
 - Remaining claimants, including those in employment of under 16 hours per week

The split of the current CTS working age caseload claimants and claims is as follows.

	Vulnerable (Disability)	Vulnerable (Household)	Working Age (Employed)	Working Age (Other)	Total
Claim Numbers	6,674 (44%)	3,023 (20%)	1,284 (9%)	4,080 (27%)	15,061
Claim Value	£5,682,793 (48%)	£2,342,870 (20%)	£721,524 (6%)	£3,118,729 (26%)	£11,865,917

Pension age

Pension age claimants are protected from any changes and their entitlement must be calculated under the national scheme, with allows up to 100% support.

Vulnerable (Disability Premium)

This group are in receipt of one or more of the eight specific disability premiums as detailed in Section 11.

Should the council wish to protect only applicants in receipt of certain of these eight premiums this is possible through amendments to Northgate to move certain disability premiums into another claimant group.

The average weekly income in this group is £183.47 per week.

The average weekly income for the various sub groups within it ranges from the lowest being £113.12 for single claimants to the highest £945.06 for couples with nine children.

Household vulnerable (Children under 5)

This group have one or more children under 5. The DWP does not require lone parents with children under five to seek work.

The average weekly income in this group is £277.17 per week.

The average weekly income for the various sub groups within it ranges from the lowest being £173.27 for couples with one child to the highest £636.31 for couples with 6 children.

Working age employed

This group is in employment of over 16 hours per week, not in receipt of a disability premium and does not have children under 5.

The average weekly income in this group is £263.21 per week.

The average weekly income for the various sub groups within it ranges from the lowest being £110.09 for single claimants to the highest £690.80 for couples with 7 children.

Working age other

This group includes the remaining claimants who do not fall into one of the other categories, including those in employment under 16 hours per week, and tends to generally have the lowest income levels of the four work age groups.

The average weekly income in this group is £136.83 per week.

The average weekly income for the various sub groups within it ranges from the lowest being £88.11 for single claimants to the highest £595.30 for lone parents with 7 children.

Each of these groups can then be divided into sub groups based on status (single, couple or lone parent) and the number of children in the household. The income levels for each claimant group and sub group can be found in Section 10.

1.3 How much does Rotherham's CTS Scheme currently cost

It should be noted that for the purpose of the review of CTS the analysis has been carried out based on caseload data as at July 2017 and in order to maintain consistency this data has continued to be used throughout the process. The CTS caseload and cost varies on a daily basis and as such the actual savings achieved from any change to the scheme may vary from the estimated savings depending on changes to the actual CTS caseload.

The overall cost of the scheme (value of discounts provided) is currently around £21.1 million per annum of which £9.2 million is in respect of Pensioners for who Council Tax Support will not change.

The cost of the Council Tax Support Scheme for working age claimants is currently £11.9 million per annum which is split between Rotherham Council and its preceptors (Fire & Rescue, Police and Parishes). Rotherham Council's share of this cost equates to £10 million per annum.

1.4 The National Picture

Since the localisation of Council Tax Benefit in 2013 and the introduction of Council Tax Support councils have introduced a wide range of changes and combinations of changes in order to reduce the cost of their Council tax Support schemes.

Many other schemes provide support which is significantly less than that provided in Rotherham.

The most common of these changes are as follows;

- Minimum % Contribution
- Band Cap
- Savings limit
- Minimum Award
- Income Taper
- Non Dependant Deductions
- Remove 2nd Adult Rebate

In addition councils have introduced a number of other less common changes including the following;

- Earnings Disregard

- Include Child Benefit in calculation

Information on national CTS schemes is published annually by the New Policy institute (NPI). Their report for 2016/17 schemes showed the numbers of options adopted by Councils as follows, although not all options are reported by the NPI.

Change	Number	Comments
No change	37	These councils provide the same support as under the Council Tax Benefit scheme
Maximum % Support	264	The number of councils by the level of minimum payment is shown below; Over 30% = 19 20% - 29% = 140 10% - 19% = 60 Under 10% = 45 It should be noted that some councils have protected certain groups against this change such as lone parents with children under 5.
Remove 2 nd adult rebate	214	Rotherham removed 2 nd adult rebate for work age claimants in 2013 and therefore no further scheme savings can be made with this option
Band Cap	100	Limits the amount of award allowed in higher banded properties
Minimum award	58	Councils set a minimum award such as £5 per week which means claimants entitled to less than that level would receive no help.
Savings limit	98	Lowering the maximum saving limit from the current £16,000. Most reduce it to £6,000. It must be noted that some councils only apply this to non passported cases as passported cases are not required to provide details of savings.
Income taper	25	Changing the income taper at which support is withdrawn as income increases. Some councils have increased the taper which results in less support but some have increased the taper to try and incentivised work.

Further information on schemes nationally can be found at the following link
<http://www.counciltaxsupport.org/schemes/>

Details of each authority's scheme, where this information is available, can be seen in Section 9.

2 Review of the Council Tax Support Scheme

The review of Rotherham's CTS scheme sought to identify changes which could contribute to the Council's required savings and reduce the need for the Council to make savings in other service areas such as adult and children's social care and highways

maintenance. Rotherham's scheme has remained unchanged since it was implemented whereas many other Councils have already reviewed their schemes and provide support which is significantly less than is currently provided by Rotherham.

The review of the scheme included substantial modelling of the options for change, detail of which is included in this report. These included estimates of both cost reductions for the scheme and the changes to claimants CTS awards. The review also looked at CTS schemes nationally to consider what changes had been introduced by other councils and what the impact would be of introducing those changes in Rotherham.

Following this review some options were not pursued however a total of eight options were developed and put forward as part of a public consultation on Council Tax Support which ran from 9th October 2017 to 20th November 2017.

The options which were selected included retaining the current scheme and a further seven change options which could be implemented individually or in combination. In addition to the eight options, the consultation asked respondents whether any specific groups of claimants should receive special consideration under the scheme and for their general views on the scheme and the options for change.

Alongside the public consultation, any proposal to change the Council Tax Support Scheme requires the Council to consult major preceptors (Fire and Rescue Authority and Police and Crime Commissioner). Consultation has been held with the major preceptors and was undertaken over the same period as the public consultation (9th October 2017 to 20th November 2017).

The eight options consulted upon were as listed below.

- Option 1 - Making no change to the current Scheme
- Option 2 - Incorporating support for Care Leavers into the Scheme
- Option 3 - Reducing the maximum level of Council Tax Support from the current 91.5%
- Option 4 - Changing non-dependant deductions
- Option 5 - Restricting Council Tax Support to a lower banded property change
- Option 6 - Introducing a minimum Council Tax Support amount
- Option 7 - Increasing the Taper rate that Council Tax is withdrawn at
- Option 8 - Administrative changes for those on Universal Credit

Detailed analysis of these options for change and the consultation results has been undertaken to determine the recommendations for amendments to the CTS scheme.

Legislation requires that any changes to the Council Tax Support Scheme must be adopted by Full Council by 31st January 2018 in order to come into effect for 2018/19.

The Cabinet recommendation will therefore be forwarded for consideration at the Council meeting on 24th January 2018.

Breakdown of savings

The following sections give further details regarding the options to change the Council Tax Support scheme along with the potential reduction in cost of the scheme and the increase in Council Tax charges to claimants.

Figures in the modelling have been expressed as;

- Overall reduction in the cost of the scheme
 - This is the cost to RMBC and the preceptors and is the total amount that claimants Council Tax bills will increase by as a result of each change.
- Rotherham Councils share of the reduction in cost of the scheme
 - This is RMBC share of the cost savings. Although exact figures will depend on the whether a claimant resides in a Parish, the average share for Rotherham Council is 84.05% and this has been used in calculations.
- Other preceptors share of the reduction in cost of the scheme
 - This is shown in Section 8.2 only and shows the shares for Police (9.53%), Fire & Rescue (4.16%) and Parishes. Councils (2.26) share of the reduction in cost of the scheme. Parish share has been calculated as an average as each parish may set a different precept and not each area has a precept.

Reduction in cost of the scheme equates to an increase in Council Tax debit however it should be remembered that an increase in Council Tax debit does not equate to the increase in income to the authority as this will depend on the level of losses on collection and write off.

2.1 Options not included in consultation

2.1.1 Savings limit

The savings (capital) limit in the Rotherham CTS scheme is set at £16,000 at which point claimants are not entitled to any CTS. It should be noted that CTS entitlement is currently reduced for savings between £6,000 and £16,000.

98 of 326 councils have reduced the savings limit in their CTS schemes to as low as £6,000.

The £16,000 figure is however used by the Department for Works and Pensions (DWP) in assessing welfare benefits and for those in receipt of passported benefits this check on capital levels is carried out by the DWP rather than councils meaning that in these cases the council is currently unaware of their actual capital level other than it is below £16,000. The modelling is therefore only available on standard claims (non-passported) and as such may be underestimating the potential cost savings, although it is unlikely that a substantial number of passported claimants will have high savings levels.

This change may be seen as fair as it is a means based change with those affected having what may be considered substantial savings from which to make increased Council Tax payments.

It does however deliver a limited saving of £38k (£32k RMBC share) at a £10,000 savings limit and £82k (£69k RMBC share) at £6,000k savings limit. This saving is met by a relatively small group who would cease to be entitled to any support.

The change would require the Benefits team to collate and assess savings and capital information from passported claimants (71% of work age claims) which would substantially increase administration and customer contact and lead to additional print and postage costs. This change is also avoidable by claimants through the non declaration or deprivation¹ of savings. Whilst there are provisions to penalise those who deprive themselves such decisions are subjective and time consuming.

It was considered that this option was not appropriate to include in the consultation due to the relatively limited savings delivered, the significant impact on a small number of claimants, the ability of claimants to avoid the impact of the change and the substantial increased administrative burden and cost.

Sections 4 to 8 contain detailed analysis of the reduction in the cost of the CTS scheme by adopting this option, including the impact on the four claimant groups.

2.1.2 Earnings Disregard

The earnings disregard is the amount of earnings which is not included in calculation of CTS.

The earning disregard amount depends on the type of claim, and these are currently as shown below.

Type of Claim	Disregard
Single Person	£5
Couple	£10
Disabled Long Term	£20

¹ Deprivation means the deliberate reduction of savings below the maximum level in order to ensure eligibility

Lone Parent	£25
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So for example a single person who was earning £50.00 per week would receive a £5.00 disregard and their CTS would therefore be calculated using an earnings figure of £45.00.

Some authorities, although numbers are not known, have reduced the disregards awarded while some have increased them in order to incentivise work.

This change may be seen as fair as it is a means based change. It is a relatively simple for the Benefits team to administer and is one where claimants are unable to avoid the impact of the change, and thus reduce the savings made on the cost of the CTS scheme.

This change delivers savings of £101k (£85k RMBC share) if disregards are reduced by £5.00 and £186k (£156k RMBC share) if reduced by £10.00. The savings are however met by a relatively small group of employed claimants and this could be a disincentive to work for low paid CTS claimants who are the only claimants impacted particularly if this change was to be introduced in combination with other changes which impact employed claimants such as an increased taper rate (Option 7). A significant reduction in employment levels as a result of this option together with an increased taper could actually increase the cost of the scheme and it is for this reason that some authorities have actually increased the disregard.

It was considered that it was not appropriate to include this option in the consultation due to the relatively limited savings delivered, the significant impact on a small number of employed claimants and the potential disincentive to work that the change could create.

2.1.3 Include Child Benefit in the CTS calculation

Currently all Child Benefit is disregarded in the calculation of Rotherham's CTS entitlement. Doncaster's scheme includes child benefit in their calculation though we are unaware of any others councils who do so.

Sections 4 to 8 contain detailed analysis of the reduction in the cost of the CTS scheme by adopting this option, including the impact on the four claimant groups.

This change is one which delivers substantial savings and where claimants are unable to avoid the impact of the change, and thus reduce the cost savings.

In order to apply this change across all work age claimants it would require a full financial assessment of passported claims (71% of work age claims) which currently automatically receive maximum support. This additional administrative burden would be substantial, would increase print and post costs, and without additional resource would

have a significant negative impact in benefit processing times. Doncaster currently includes Child Benefit for standard claims only.

However despite substantial savings councils have in general avoided it due to the impact falling solely on claimants with children and the potential impact on child poverty. It also does not fit in with the corporate priority of “Every child making the best start in life”. It was therefore considered that this option was not appropriate to include in the consultation.

2.2 Options included in CTS consultation

The following eight options were identified for consideration as part of a public consultation.

2.2.1 Option 1 – Making no change to the current Scheme

This option would retain the current CTS scheme but would not deliver a reduction in the cost of the scheme and more savings would therefore have to be made elsewhere in the Council’s budget thus affecting other services provided by Rotherham MBC.

While it may be considered desirable to retain the current level of support for CTS claimants this option was not considered to be viable due to the need for a £31m reduction in net spending over the two years 2018/19 and 2019/20. This view was supported by respondents to the consultation with 53% agreeing that the council should not retain the current CTS scheme compared with 40% who believed it should be retained.

The recommendation is that Option 1 is not approved.

2.2.2 Option 2 – Incorporating support for Care Leavers into the Scheme

The Children Act 1989 and the Children (Leaving Care) Act 2000 place a duty on the Council to provide support to young people leaving its care and as part of this Rotherham currently provides a local Council Tax discount for care leavers.

This option would see the current Care Leavers Council Tax Discount incorporated into the CTS scheme in order to ensure that young people leaving Council care continue to receive 100% support regardless of their income. This would apply to all care leavers under the age of 22 and to care leavers between the age of 22 and 25 who are in full time education. The estimated annual cost to the CTS scheme of introducing this option would be £13k although this cost is currently already being met through a local Council Tax Discount.

Although this option slightly increases the cost of the scheme and had the support of only 40% of respondents it was considered that it helps to improve the life chances of looked after children and supports care leavers in making an effective transition from Local Authority care to independent living. This outcome directly supports the Council’s

legal obligations and key objectives of supporting people to lead independent lives, and ensuring that children and young people are safe and make a positive contribution.

The recommendation is that Option 2 is approved and that 100% support for qualifying care leavers is incorporated into the 2018/19 CTS scheme.

2.2.3 Option 3 – Reducing maximum level of CTS from the current 91.5%

A change could be made to the maximum Council Tax Support award by reducing it from the current 91.5% per cent to a lower level, for example to 90%, 80%, 75%, 70% etc. This would reduce the support working age applicants receive and increase the minimum amount they have to pay. This is the most common change that Councils have made. A total of 264 of 326 Councils have introduced a maximum support percentage as part of their scheme, of which 219 have set the maximum below 90%. Although 62 councils have not introduced a minimum contribution, 25 of those have introduced other changes to their schemes.

In South Yorkshire both Barnsley and Sheffield have adopted maximum support levels below Rotherham with 70% and 77% respectively. Doncaster has not introduced a maximum support level but has instead adopted a number of the other the changes to reduce the cost of its scheme. Nationally, Kettering council have the lowest maximum support level at 55%.

Rotherham introduced an 8.5% minimum contribution in 2013 which has remained unchanged since.

Nationally the breakdown of minimum contribution breakdown is as follows.

Minimum Contribution	Number of councils
0%	62
Under 10%	45
10% to 19%	60
20% to 29%	140
30% and over	19

The estimated reduction in the cost of the CTS Scheme depends on the maximum percentage of support introduced and varies from £213k (£179k RMBC share) at 90% to £3.03m (£2.54m RMBC share) at 70%.

Of the four working age groups the group who lose the highest percentage of their CTS is the Working Age Employed who lose 2% of their CTS at a 90% maximum support level and 36% at a 70% maximum support level.

	Vulnerable (Disability)	Vulnerable (Household)	Working Age Employed	Working Age Other	Total (Work Age)
90%	1.69%	1.83%	2.61%	1.78%	1.01%

85%	7.33%	7.91%	11.27%	7.68%	4.38%
80%	12.97%	13.96%	19.76%	13.53%	7.73%
75%	18.60%	19.96%	28.05%	19.34%	11.06%
70%	24.21%	25.92%	36.10%	25.08%	14.37%

Sections 4 to 8 contain detailed analysis of the reduction in the cost of the CTS scheme by adopting this option, including the impact on the four claimant groups.

This option is easy to administer and for claimants to understand being a simple variation on the current CTS scheme. It also has the potential to deliver larger savings than some of the other options consulted upon. The proposal would spread the savings more evenly across all 15,061 claimants meaning that reductions in support might be more manageable for claimants, particularly if the maximum support was not reduced substantially from current levels.

Unlike some other changes it will affect all work age claimants, unless the council decided to protect any groups, and therefore it is likely to have the largest impact on the administration of Council Tax collection due to the potential for increased debt recovery action across a larger number of claimants.

54% of respondents to the consultation were in favour of the principle of reducing the maximum level of CTS support compared with 39% who were not. However, whilst this option has been favoured by many councils, it would impact on the most vulnerable claimants who are most reliant on the support and therefore may be least likely to be able to manage financially should that level of support be reduced. After careful analysis of this option it was considered that due to the impact on the most vulnerable claimants reducing the maximum level of CTS from the current 91.5% is not a preferred change.

The recommendation is that Option 3 is not approved.

2.2.4 Option 4 – Changing non-dependant deductions

The amount of Council Tax Support a claimant receives may reduce where they have other adults (other than their partner) living with them. These reductions are known as non-dependant deductions. Currently in Rotherham's CTS scheme the amount of the non-dependant deduction depends on the non-dependents income and there is no deduction at all for some non-dependants who are in receipt of specific welfare benefits.

The option is based on the expectation that a non-dependent for whom a deduction is made will contribute to the household expenditure, including Council Tax, although the resultant increase in the Council Tax bill will fall on the claimant should the non-dependant fail to contribute.

The current weekly deductions are as listed below.

Type of Claim	Deduction (weekly)
Over 18 in receipt of one of the following - pension credit guarantee credit, income support, JSA(IB), ESA (IR), under 25 on UC with no earnings.	Nil
Over 18 not in work and over 25 on UC working less than 16 hours	£3.80
Working with earnings up to £195	£3.80
Working with earnings £195 to £338	£7.65
Working with earnings £338 to £420	£9.65
Working with earnings over £420	£11.65

Two options for changes to non-dependent deductions were proposed in the consultation;

- A non-dependant deduction would be introduced where there is currently no deduction; and/or
- The non-dependant deductions which currently apply would be changed.

It is not known nationally how many Councils have introduced changes to non-dependant deductions within the CTS schemes.

The estimated reduction in cost of the CTS scheme depends on which combination of changes are introduced and vary from £99k (£83k RMBC share) for a minimum £3.80 deduction to £169k (£142k RMBC share) for standard deductions of £5.00 for non-dependants who are not in employment and £10.00 for those in employment.

Of the four working age groups the group who lose the highest percentage of their CTS is the Working Age Other who lose 2% of their CTS at a £3.80 minimum and 3% at the £5.00 and £10.00 standard deductions. The following table shows the percentage reduction in the total CTS received for each of the four working age groups.

	Vulnerable (Disability)	Vulnerable (Household)	Working Age Employed	Working Age Other	Total (Work Age)
Min £3.80	0.40%	0.31%	1.35%	1.90%	0.83%
Min £5.00	0.64%	0.52%	2.29%	2.99%	1.33%
£5 & £10	0.69%	0.53%	2.57%	3.18%	1.42%

The modelled savings could be overstated as some non-dependants for whom no deductions are currently made may no longer reside in the property as there has been previously no incentive for claimants to advise the council that they have left. Additionally this is a change that claimants can evade by claiming that non-dependants have left the property, a claim which is very difficult to disprove.

Sections 4 to 8 contain detailed analysis of the reduction in the cost of the CTS scheme by adopting this option, including the impact on the four claimant groups.

Both options for changes to non-dependant deductions are relatively simple for the Benefits team to administer and received support in the consultation. 50% of respondents supported the introduction of non-dependant deductions where there currently are none compared with 34% against. Changes to the current deductions received larger support with 61% in favour compared with 21% against.

Although some claimants would see a substantial reduction in CTS as a result of both changes it was considered that the presence of non-dependants increased the household's overall income and as they should be expected to contribute to household expenditure it would make increases in Council Tax bills more manageable for these claimants. It was considered that as changes to non-dependant deductions would impact households with larger overall household incomes it would be less likely to impact the most vulnerable claimants who are most reliant on the support and therefore may be least likely to be able to manage financially should that level of support be reduced.

Careful consideration was given to which changes to non-dependant deductions should be introduced and it was judged that the introduction of standard deduction rates of £5.00 for those non-dependants not in employment and £10.00 for those in employment would simplify the scheme and reduce the number of changes to entitlement where non-dependants income varies. This recommendation if introduced on its own would deliver savings of £169k (£142k RMBC share) and would mean an average annual increase of £169.24 for claimants affected. When introduced as a combination of changes together with the other recommendations the total saving is £536k (£450k RMBC share) and would mean an average increase of £170.24 for claimants affected.

The recommendation is that Option 4 is approved and that standard deductions of £5.00 for non-dependants not in employment £10.00 for non-dependants who are in employment.

2.2.5 Option 5 – Restricting CTS to a lower banded property change

In England there are eight Council Tax bands, band A to H into which properties are placed by the Valuation Office Agency for Council Tax purposes. Currently Rotherham's CTS is calculated based on the full Council Tax charge irrespective of the property band.

A change that 100 Councils have introduced is that where a claimant lives in a higher banded property the Council Tax Support would be calculated using the charge for a lower banded property. For example; if the limit was set at band B all applicants who live in band C to H properties would have their Council Tax Support calculated as if they were living in a band B property and would therefore have more Council Tax to pay.

Section 9 details CTS schemes for all English councils including band restrictions, where they have been incorporated into the schemes.

The table below shows the annual charge for a charge for property, without a parish precept.

Band A	Band B	Band C	Band D	Band E	Band F	Band G	Band H
£1,081.06	£1,261.25	£1,441.43	£1,621.60	£1,981.95	£2,342.31	£2,702.66	£3,243.20

This option proposed that CTS awards would be restricted to a maximum Council Tax band and where an applicant lives in a higher banded property their CTS would be calculated as if they lived in a property with the maximum band.

The change in calculation is shown in the example below for a claimant in a band B property receiving maximum CTS if support was capped at Band A.

Current Calculation

Annual Charge (Band B property)	£1,261.25
Less Council Tax Support (91.5% of Band B)	<u>- £1,154.04</u>
Total to pay	£107.21

Calculation with CTS capped at Band A

Annual Charge (Band B property)	£1,261.25
Less Council Tax Support (91.5% of Band A)	<u>- £989.17</u>
Total to pay	£272.08

The Band Cap option tends to be more common in areas with a greater proportion of higher banded properties (see Section 9 for national breakdown).

As the vast majority of Rotherham's CTS claimants live in Band A properties (88%) and Band B (8%) this option only delivers significant savings when CTS is capped at a low band, such as A or B. Savings which are delivered are shared over a relatively small proportion of claimants, resulting in some claimants receiving substantial increases in their Council Tax bills.

The estimated reduction in cost of the Council Tax Support Scheme depends on the band at which CTS is restricted and varies from £27k (£23k RMBC share) at Band D to £408k (£343k RMBC share) at Band A.

Of the four working age groups the group who lose the highest percentage of their CTS is the Working Age employed who lose 4% of their CTS at Band B and 9% at Band A. The following table shows the percentage reduction in the total CTS received for each of the four working age groups.

	Vulnerable (Disability)	Vulnerable (Household)	Working Age Employed	Working Age Other	Total (Work Age)
Band B	1.08%	0.89%	3.69%	1.11%	1.21%
Band A	2.99%	3.43%	8.82%	3.03%	3.44%

Sections 4 to 8 contain detailed analysis of the reduction in the cost of the CTS scheme by adopting this option, including the impact on the four claimant groups.

This option delivers significant savings when CTS is restricted to a very low band, particularly band A. The option is easy to administer and received support in the consultation with 50% of respondents supporting a band cap compared with 34% against. Claimants are also unable to avoid the impact of the change, and thus reduce savings, unless they move to a lower banded property.

However despite this support, further analysis of the option showed that it significantly impacts upon a small number of claimants, (626 at band B and 1,865 at Band A), some of whom would see a substantial reduction in their CTS, far in excess of any of the other options when applied individually. Additionally as this option is not based on an assessment of income and circumstances it can impact on some of the most vulnerable claimants who are most reliant on the CTS and therefore may be least likely to be able to manage financially should that level of support be reduced.

After careful analysis of this option it was considered that due to the impact on some of the most vulnerable claimants and the significant impact on a small number of claimants it would not be appropriate to restrict CTS to a lower band.

The recommendation is that Option 5 is not approved.

2.2.6 Option 6 – Introducing a minimum CTS amount

Council Tax Support is awarded on a weekly basis and Rotherham's current scheme allows the award of any weekly amount even as low as 1 pence.

CTS is awarded on a weekly basis and Rotherham's current scheme allows the award of any weekly amount regardless of the amount. This option proposed that a minimum weekly amount of support be set below which no payment would be made.

A total of 58 Councils have introduced a minimum weekly award with the minimum amount varying from 50p up to the largest being £10.00. So for example a £5.00 minimum payment amount would mean that a claimant entitled to £4.99 per week would receive no Council Tax Support at all.

This option only delivers limited savings unless the minimum threshold is set at the relatively high £5.00 which has only been adopted by 17 councils, 6 of whom still offer 100% support. This option received the highest level of support in the consultation, with 67% of respondents in favour compared with 24% against.

The estimated reduction in cost of the CTS scheme depends on the level of the minimum threshold and varies from £18k (£15k RMBC share) at a £2.50 minimum to £98k (£82k RMBC share) at a £5.00 minimum. It is estimated that 238 claimants would be affected at a minimum of £2.50 and 546 at £5.00.

Of the four working age groups the group who lose the highest percentage of their CTS is the Working Age Employed who lose 1% of their CTS at a £2.50 minimum and 5% at a £5.00 minimum. The following table shows the percentage reduction in the total CTS received for each of the four working age groups.

	Vulnerable (Disability)	Vulnerable (Household)	Working Age Employed	Working Age Other	Total (Work Age)
£2.50	0.01%	0.14%	0.78%	0.27%	0.09%
£5.00	0.20%	0.91%	5.01%	0.92%	0.46%

Sections 4 to 8 contain detailed analysis of the reduction in the cost of the CTS scheme by adopting this option, including the impact on the four claimant groups.

This change may be seen as fair as it is in essence a means based change which affects only those in receipt of a relatively small CTS award who are therefore comparatively better off than other CTS claimants and should be in a better position to make increased Council Tax payments. It is relatively simple to administer for the Benefits team and for claimants to understand. Claimants are also unable to avoid the impact of the change, and thus reduce the cost savings. The reduction in claimant numbers will deliver some savings particularly in print and postage, although these will not be substantial.

However as with the savings cap it delivers a limited saving which is met by a relatively small group who would cease to be entitled to any support. Although a minimum £2.50 or £5.00 per week seems relatively low it equates to a maximum £130.00 and £260.00 per year for some claimants. This change could potentially be a disincentive to work for low paid CTS claimants who are disproportionately impacted by this particular change (38% of the savings at £5 minimum come from the Working Age Employed group despite this group making up just 9% of work age claimants).

Despite the consultation support, the further analysis indicated that those affected were predominantly claimants in low paid work for whom the loss of CTS up to £5.00 per week could be a disincentive to work particularly if introduced together with an increased taper rate (option 7).

The recommendation is therefore than Option 6 is not approved.

2.2.7 Option 7 – Increasing the Taper rate that CTS is withdrawn at

The Taper is the rate at which Council Tax Support is reduced for an applicant whose income is above the applicable amount². The current rate at which support is withdrawn is 20%, meaning for every £1 income over the applicable amount support will be reduced by 20 pence per week.

A change the scheme could be to increase the taper rate and thus reduce support at a higher percentage. A total of 25 Councils have increased the Taper up to the highest 35%, although it should be noted that 3 have reduced it to 15% as an incentive to work.

This option proposed that the taper rate be increased to a higher percentage resulting in CTS being withdrawn at a higher rate for those claimants whose income is above the applicable amount.

This change may be seen as fair as it is a means based change which affects only those with income above their applicable amount and as such should be in a better position to pay the increased Council Tax. It is a relatively simple change for the Benefits team to administer and one where claimants are unable to avoid the impact of the change, and thus reduce the cost savings.

The estimated reduction in cost of the Council Tax Support Scheme savings depends on taper rate introduced and varies from £214k (£179k RMBC share) at 25% to £375k (£315k RMBC share) at band 30%.

Sections 4 to 8 contain detailed analysis of the reduction in the cost of the CTS scheme by adopting this option, including the impact on the four claimant groups.

This change delivers significant savings but this is met by a relatively small group and could be a potential disincentive to work for low paid CTS claimants who are disproportionately impacted particularly if introduced with other changes which impact this group more than other groups such as Maximum Support % (Option 3), Band Restriction (Option 5) or Minimum Amount (Option 6).

Of the four working age groups the group who lose the highest percentage of their CTS is the Working Age Employed who lose 13% of their CTS at a 25% taper and 31% at a 35% taper. The following table shows the percentage reduction in the total CTS received for each of the four working age groups.

	Vulnerable (Disability)	Vulnerable (Household)	Working Age Employed	Working Age Other	Total (Work Age)
25%	0.58%	2.52%	12.90%	0.92%	1.01%

² Applicable amount is the income level that the Government expects the applicant to be able to live on and is the sum of three allowances for claimant/partner, dependent children and any special needs.

30%	1.03%	4.52%	23.17%	1.39%	1.78%
35%	1.36%	6.00%	30.81%	1.74%	2.35%

Sections 4 to 8 contain detailed analysis of the reduction in the cost of the CTS scheme by adopting this option, including the impact on the four claimant groups.

It was considered that as claimants affected by this option had income above their applicable amounts they would be more likely to be able to manage financially with the reduction in support and increases in Council Tax bills. In the consultation 43% of respondents supported this option compared with 39% against. This option received the highest level of “don’t know” responses meaning that the majority of respondents who did express an opinion were in favour of it. As this option is based on an assessment of income and circumstances and affects those above the applicable amount, it is less likely to impact the most vulnerable claimants who are most reliant on the CTS and therefore may be least likely to be able to manage financially should that level of support be reduced.

Careful consideration was given to the taper rate which should be introduced and the effect that this would have on the amount of Council Tax that claimants would be required to pay on a weekly or annual basis. It was considered that as the options delivering the largest savings - maximum support and band cap - were not being recommended for adoption, a taper of 30% would be necessary in order to deliver a significant saving. A taper rate of 35% was considered too high particularly when considering the 65% Housing Benefit taper rate.

A taper of 30% if introduced on its own would deliver savings of £375k (£315k RMBC share) and would mean an average annual increase of £157.72 for claimants affected. When introduced as a combination of changes together with the other recommendations the total saving is £536k (£450k RMBC share) and would mean an average increase of £170.24 for claimants affected.

The recommendation is that Option 7 is approved and that a taper rate of 30% is introduced.

2.2.8 Option 8 – Administrative changes for those on Universal Credit

The Council currently receives electronic notification from the Department for Works and Pensions when a claimant’s Universal Credit entitlement changes, which for some CTS claimants can be every month. Currently this alters a person’s entitlement to CTS and can result in claimants receiving a new Council Tax bill every month leading to confusion for claimants and substantially increasing the Council’s cost of administration through increased customer contact together with increased print and post costs.

This option proposed that discretion be introduced to limit the number of assessments undertaken for Universal Credit recipients unless the change is a major one.

Although this option does not deliver savings on the cost of the CTS scheme it would deliver administrative savings by reducing the number of re-assessments needed, customer contact and Council Tax bills issued, although this cannot be quantified at the moment. It was also considered that it would assist those claimants whose income regularly changes, generally those in low paid and unsecure work such as zero hours contracts, with budgeting by avoiding frequent changes to the support they are receiving.

The recommendation is therefore that Option 8 is approved and that discretion is introduced into the Council Tax Support to limit the number of assessments for claimants on Universal Credit.

2.2.9 Special Consideration for certain claimant groups

Rotherham's Benefits system, Northgate, currently splits working age claimants into four claimant groups, as outlined in Section 1.2

In the same way as Option 2 protects care leavers, some authorities have opted to protect other claimant groups from some or all of the changes that they have introduced by either excluding them entirely or by introducing a reduced level of change, such as a lower minimum percentage contribution. A number of councils have for example protected those in receipt of Severe Disability Premium. It should be remembered that protecting any groups from a change to the Council Tax Support Scheme will reduce the savings made to the cost of the scheme.

In addition to the eight options the consultation also asked respondents whether any specific groups should receive special consideration under the scheme and for their general views on the scheme and the options for change.

34% of respondents agreed that certain groups of claimants should be given special consideration in the CTS scheme with the most common groups being the disabled/ill health (19% of the consultation respondents), low income working families (4%), households with children (3%) and the young (3%).

Analysis indicated however that protection of some of the suggested groups, particularly the larger groups such as the Vulnerable (Disability Premium whose claims make up 48% of the cost of the CTS scheme), would significantly reduce savings on the cost of the scheme and may require the adoption of more substantial changes to CTS scheme for those not protected in order to deliver significant savings.

The recommendation is therefore other than care leavers (Option 2) no special consideration is given to any other groups.

2.2.10 Combinations of Options

As can be seen in Section 9, a number of councils have adopted a combination of changes to their CTS schemes and this was outlined in the consultation.

As part of the review a number of combinations of options were modelled and details of these can be found in Sections 4 to 8.

Following the review and consultation the recommended options selected were Care Leavers (Option 2), Non-Dependant Deductions (Option 4), Taper Rate (Option 7) and Administrative Changes (Option 8).

It was considered that this combination of options was appropriate as;

- Option 2 - It helps to improve the life chances of looked after children and supports care leavers in making an effective transition from Local Authority care to independent living. This outcome directly supports the Council's legal obligations and key objectives of supporting people to lead independent lives, and ensuring that children and young people are safe and make a positive contribution.
- Option 4 - Where claims were impacted by changes to Non-Dependant Deductions the presence of non-dependants increased the household's overall income and as they should be expected to contribute to household expenditure it would make increases in Council Tax bills more manageable for these claimants.
- Option 7 - Where claims were impacted by changes to the taper rate they had income above their applicable amounts and therefore they would be more likely to be able to manage financially with the reduction in support and increases in Council Tax bills.
- Option 8 – Delivers administrative savings and avoids frequent changes to claimants entitlement which will assist claimants in budgeting.

Of the four working age groups the group who lose the highest percentage of their CTS as a result of the recommended combination of options is the Working Age Employed who lose 25% of their CTS. The following table shows the percentage reduction in the total CTS received for each of the four working age groups.

	Vulnerable (Disability)	Vulnerable (Household)	Working Age Employed	Working Age Other	Total (Work Age)
Combination 8	1.71%	5.03%	25.15%	4.48%	1.71%

This combination of options, referred to as combination 8, delivers a total saving of £536k (£450k RMBC share) and would mean an average increase of £170.24 for claimants affected.

Sections 4 to 8 contain detailed analysis of the reduction in the cost of the CTS scheme by adopting this option, including the impact on the four claimant groups.

3 The consultation process

In order to change the Council Tax Support Scheme the Council is required by legislation to consult with major preceptors (Fire and Rescue Authority and Police and Crime Commissioner) and the public.

The consultation was undertaken over the period 9th October 2017 to 20th November 2017. 401 responses were received and detailed analysis of the consultation including its scope and analysis of the responses received can be found in the consultation document (Appendix A).

The recommendations have been considered by the relevant Cabinet Member who is supportive of the changes the CTS scheme.

4 Average increased CTax payments for various Options

	Max % Support	Claims Affected	Average increases for those affected	
			Weekly	Annual
Option 3 – Change Maximum CTS %				
	90%	15,061	£0.27	£14.17
	85%	15,061	£1.18	£61.26
	80%	15,061	£2.08	£108.13
	75%	15,061	£2.98	£154.71
	70%	15,061	£3.86	£200.92
Option 4 – Changing Non-Dependant Deductions				
Minimum £3.80 deductions	91.5%	461	£4.13	£214.76
Minimum £5.00 deductions	91.5%	851	£3.58	£185.92
Standard £10.00 deduction for	91.5%	999	£3.25	£169.24
Option 5 – Restricting Council Tax Band				
Band D	91.5%	68	£7.70	£400.51
Band C	91.5%	189	£5.58	£290.04
Band B	91.5%	622	£4.44	£231.01
Band A	91.5%	1,865	£4.21	£218.93
Option 6 – Minimum CTS amount				
£2.50	91.5%	238	£1.45	£75.84
£5.00	91.5%	546	£3.43	£178.77
Option 7 – Increase Taper Rate				
25%	91.5%	2,378	£1.73	£89.80
30%	91.5%	2,378	£3.03	£157.72
Combination 1 – Taper 30%, Non Dep £5 & £10, Band C, Min £2.50 payment				
	90%	15,061	£1.07	£55.67
	85%	15,061	£1.93	£100.23
	80%	15,061	£2.78	£144.80
	75%	15,061	£3.63	£188.71
	70%	15,061	£4.47	£232.34
Combination 2 – Taper 30%, Non Dep £5 & £10, Band C, Min £5.00 payment				
	90%	15,061	£1.15	£59.95
	85%	15,061	£2.02	£104.78
	80%	15,061	£2.87	£149.03
	75%	15,061	£3.70	£192.65
	70%	15,061	£4.59	£238.85
Combination 3 – Taper 30%, Non Dep £5 & £10, Band B, Min £2.50 payment				
	90%	15,061	£1.14	£59.43

	85%	15,061	£2.00	£103.74
	80%	15,061	£2.85	£148.06
	75%	15,061	£3.69	£191.74
	70%	15,061	£4.52	£235.15
Combination 4 – Taper 30%, Non Dep £5 & £10, Band B, Min £5.00 payment				
	90%	15,061	£1.22	£63.68
	85%	15,061	£2.08	£108.28
	80%	15,061	£2.93	£152.37
	75%	15,061	£3.76	£195.77
	70%	15,061	£4.65	£241.71
Combination 5 – Taper 30%, Non Dep £5 & £10, Band A, Min £2.50 payment				
	90%	15,061	£1.35	£70.35
	85%	15,061	£2.19	£113.95
	80%	15,061	£3.03	£157.56
	75%	15,061	£3.86	£200.49
	70%	15,061	£4.68	£243.21
Combination 6 – Taper 30%, Non Dep £5 & £10, Band A, Min £5.00 payment				
	90%	15,061	£1.44	£74.68
	85%	15,061	£2.28	£118.54
	80%	15,061	£3.11	£161.72
	75%	15,061	£3.93	£204.46
	70%	15,061	£4.81	£250.06
Combination 7³ – Combinations 1 to 6 but retaining 91.5% maximum support				
Combination 1	91.5%	15,061	n/k	n/k
Combination 2	91.5%	15,061	n/k	n/k
Combination 3	91.5%	15,061	n/k	n/k
Combination 4	91.5%	15,061	n/k	n/k
Combination 5	91.5%	15,061	n/k	n/k
Combination 6	91.5%	15,061	n/k	n/k
Combination 8 - Taper 30%, Non Dep £5 & £10				
	91.5%	3,149	£3.26	£170.24

³ Combination 7 figures are not available for the individual impact on claimants affected has not yet been modelled

5 Range of increased weekly CTax payments for various Options

Option 3 – Change Maximum CTS %

Weekly CTS loss	90%	85%	80%	75%	70%
£0 - £1	15,061	458	106	71	69
£1 - £2	0	14,495	8,650	441	139
£2 - £3	0	101	5,979	8,585	466
£3 - £4	0	6	281	5,392	8,494
£4 - £5	0	1	35	465	4,991
£5 - £6	0	0	8	67	710
£6 - £7	0	0	1	31	138
£7 - £8	0	0	1	8	17
£8 - £9	0	0	0	1	31
£9 - £10	0	0	0	0	6

Option 4 – Changing Non-Dependant Deductions

Weekly CTS loss	Minimum £3.80	Minimum £5.00	£5 and £10
Better off	0	0	42
No change	14,600	14,210	14,062
£0.01 - £1	1	11	28
£1 - £2	9	348	244
£2 - £3	1	41	117
£3 - £4	410	3	16
£4 - £5	0	221	226
£5 - £6	2	153	147
£6 - £7	0	33	104
£7 - £8	32	3	23
£8 - £9	0	1	3
£9 - £10	0	19	19
£10 - £11	1	10	10
£11 - £12	5	4	12
£12 - £13	0	0	3
£14 - £15	0	2	2
£15 - £16	0	1	2
£16 - £17	0	1	1

Option 5 – Restricting Council Tax Band

Weekly CTS loss	Band D	Band C	Band B	Band A
No Change	1,4993	14,872	14,439	13,196
£0.01 - £1	0	0	1	6
£1 - £2		8	18	42
£2 - £3	1	51	218	663
£3 - £4	1	63	206	558
£4 - £5	16	1	42	200
£5 - £6	4		9	26
£6 - £7	29	1	62	197
£7 - £8		19	1	50
£8 - £9		1	2	1
£9 - £10	4	26	14	52
£10 - £11	1	2	4	7
£11 - £12				4
£12 - £13	3	5	13	14
£13 - £14	5		15	1
£14 - £15	2	1	5	1
£15 - £16		2	1	11
£16 - £17		6		16
£17 - £18		1		5
£18 - £19			2	
£19 - £20	1		6	
£20 - £21			1	
£21 - £22				2
£22 - £23				5
£23 - £24		1		2
£26 - £27			1	
£29 - £30				1
£30 - £31	1			
£33 - £34		1		
£36 - £37			1	
£40 - £41				1

Option 6 – Minimum CTS amount

Weekly CTS loss	Min £2.50	Min £5
No Change	14,872	14,514
£0.01 - £1	68	68
£1 - £2	97	97
£2 - £3	73	129
£3 - £4		118
£4 - £5		134

Option 7 – Increase Taper Rate

Weekly CTS loss	25%	30%
No Change	12,683	12,683
£0.01 - £1	612	353
£1 - £2	797	355
£2 - £3	750	463
£3 - £4	190	468
£4 - £5	26	463
£5 - £6	3	170
£6 - £7		77
£7 - £8		23
£8 - £9		5
£9 - £10		1

Combination 1 – Taper 30%, Non Dep £5 & £10, Band C, Min £2.50 payment

Weekly CTS loss	90%	85%	80%	75%	70%
Better Off	47	29			
£0 - £1	12,022	439	134	71	69
£1 - £2	542	11,717	7636	432	134
£2 - £3	522	562	4,471	7,668	457
£3 - £4	499	538	634	4,049	7,679
£4 - £5	321	426	550	798	3,848
£5 - £6	568	356	376	552	1,003
£6 - £7	241	531	340	345	465
£7 - £8	120	205	490	318	372
£8 - £9	47	96	183	399	216
£9 - £10	21	29	72	189	400
£10 - £11	51	22	33	72	202
£11 - £12	20	59	36	44	64
£12 - £13	13	16	44	23	35
£13 - £14	3	9	20	31	14
£14 - £15	3	5	9	27	33
£15 - £16	6	2	10	14	25
£16 - £17	6	6	5	10	21
£17 - £18	4	2	1	1	4
£18 - £19	1	8	5	2	2
£19 - £20			5	2	2
£20 - £21			2	4	2
£21 - £22	1		1	5	5
£22 - £23		1		1	5
£23 - £24			1		
£24 - £25	1			1	
£26 - £27	1				
£27 - £28		1	1	1	2
£28 - £29		1			
£29 - £30			1		
£31 - £32				1	
£32 - £33					1
£38 - £39	1				
£40 - £41		1			
£41 - £42			1		
£43 - £44				1	
£44 - £45					1

Combination 2 – Taper 30%, Non Dep £5 & £10, Band C, Min £5.00 payment

Weekly CTS loss	90%	85%	80%	75%	70%
Better Off	42	26			
£0 - £1	12,021	436	130	69	69
£1 - £2	537	11,715	7,635	431	113
£2 - £3	520	558	4,465	7,665	437
£3 - £4	361	492	633	4,044	7,673
£4 - £5	262	294	420	781	3,833
£5 - £6	509	292	333	405	912
£6 - £7	273	496	260	321	375
£7 - £8	217	290	498	253	352
£8 - £9	107	179	273	466	196
£9 - £10	69	84	148	278	487
£10 - £11	57	53	89	119	191
£11 - £12	28	72	50	77	146
£12 - £13	20	19	49	27	70
£13 - £14	4	15	25	43	26
£14 - £15	4	6	12	35	28
£15 - £16	9	10	14	16	91
£16 - £17	9	7	6	10	22
£17 - £18	3	2			5
£18 - £19	2	7	5	2	16
£19 - £20	1	1	5	3	2
£20 - £21	1	1	4	4	3
£21 - £22	2	1	1	5	4
£22 - £23		1	1	1	4
£24 - £25				1	1
£26 - £27	1				
£27 - £28	1	2	2	2	3
£28 - £29		1			
£29 - £30			1		
£31 - £32				1	
£32 - £33					1
£38 - £39	1				
£40 - £41		1			
£41 - £42			1		
£43 - £44				1	
£44 - £45					1

Combination 3 – Taper 30%, Non Dep £5 & £10, Band B, Min £2.50 payment

Weekly CTS loss	90%	85%	80%	75%	70%
Better Off	42	29			
£0 - £1	11,734	419	134	71	69
£1 - £2	538	11,450	7,616	428	134
£2 - £3	673	555	4,313	7,660	451
£3 - £4	601	694	525	3,894	7,673
£4 - £5	321	509	702	680	3,695
£5 - £6	561	371	433	701	926
£6 - £7	250	521	374	341	581
£7 - £8	123	216	496	414	365
£8 - £9	66	97	184	412	312
£9 - £10	35	49	73	185	413
£10 - £11	52	33	54	75	195
£11 - £12	21	61	43	54	70
£12 - £13	16	20	50	36	35
£13 - £14	4	9	21	37	27
£14 - £15	3	6	9	29	40
£15 - £16	6	2	11	14	28
£16 - £17	6	6	5	10	21
£17 - £18	4	2	1	2	5
£18 - £19	1	8	5	2	3
£19 - £20			5	2	2
£20 - £21			2	4	2
£21 - £22	1		1	5	5
£22 - £23		1		1	5
£23 - £24			1		
£24 - £25	1			1	
£26 - £27	1				
£27 - £28		1	1	1	2
£28 - £29		1			
£29 - £30			1		
£31 - £32				1	
£32 - £33					1
£38 - £39	1				
£40 - £41		1			
£41 - £42			1		
£43 - £44				1	
£44 - £45					1

Combination 4 – Taper 30%, Non Dep £5 & £10, Band B, Min £5.00 payment

Weekly CTS loss	90%	85%	80%	75%	70%
Better Off	37	26			
£0 - £1	11,733	416	130	69	69
£1 - £2	533	11,448	7,616	427	113
£2 - £3	671	551	4,307	7,658	431
£3 - £4	463	648	524	3,889	7,667
£4 - £5	262	377	573	663	3,680
£5 - £6	508	309	388	555	837
£6 - £7	280	490	298	317	491
£7 - £8	218	298	506	353	347
£8 - £9	125	179	271	476	294
£9 - £10	77	103	147	272	493
£10 - £11	64	61	105	123	183
£11 - £12	29	76	54	79	154
£12 - £13	21	20	58	40	66
£13 - £14	6	16	25	49	38
£14 - £15	4	9	14	35	35
£15 - £16	9	10	18	22	93
£16 - £17	9	7	6	12	26
£17 - £18	3	2	1	2	7
£18 - £19	2	7	5	2	17
£19 - £20	1	1	5	3	3
£20 - £21	1	1	4	4	3
£21 - £22	2	1	1	5	4
£22 - £23		1	1	1	4
£24 - £25				1	1
£26 - £27	1				
£27 - £28	1	2	2	2	3
£28 - £29		1			
£29 - £30			1		
£31 - £32				1	
£32 - £33					1
£38 - £39	1				
£40 - £41		1			
£41 - £42			1		
£43 - £44				1	
£44 - £45					1

Combination 5 – Taper 30%, Non Dep £5 & £10, Band A, Min £2.50 payment

Weekly CTS loss	90%	85%	80%	75%	70%
Better Off	32	29			
£0 - £1	10,844	384	132	71	69
£1 - £2	523	10,591	7,583	415	132
£2 - £3	1,134	537	3,479	7,393	430
£3 - £4	930	1,162	489	3,462	7,415
£4 - £5	322	841	1,181	739	3,450
£5 - £6	567	368	751	932	990
£6 - £7	267	533	386	644	620
£7 - £8	151	223	504	451	643
£8 - £9	109	128	192	418	388
£9 - £10	51	89	101	195	424
£10 - £11	58	45	85	101	201
£11 - £12	25	69	51	73	79
£12 - £13	16	21	56	45	52
£13 - £14	6	9	23	45	45
£14 - £15	4	8	9	30	47
£15 - £16	7	4	15	14	27
£16 - £17	6	6	5	12	21
£17 - £18	4	2	1	2	7
£18 - £19	1	8	5	2	3
£19 - £20			6	3	2
£20 - £21			2	4	2
£21 - £22	1		1	5	5
£22 - £23		1		1	5
£23 - £24			1		
£24 - £25	1			1	
£26 - £27	1				
£27 - £28		1	1	1	2
£28 - £29		1			
£29 - £30			1		
£31 - £32				1	
£32 - £33					1
£38 - £39	1				
£40 - £41		1			
£41 - £42			1		
£43 - £44				1	
£44 - £45					1

Combination 6 – Taper 30%, Non Dep £5 & £10, Band A, Min £5.00 payment

Weekly CTS loss	90%	85%	80%	75%	70%
Better Off	27	26			
£0 - £1	10,843	381	128	69	69
£1 - £2	518	10,589	7,583	414	111
£2 - £3	1,133	533	3,473	7,391	409
£3 - £4	791	1,116	490	3,458	7,409
£4 - £5	287	712	1,051	721	3,436
£5 - £6	510	327	719	787	901
£6 - £7	287	487	322	641	530
£7 - £8	237	309	498	382	637
£8 - £9	147	192	284	484	358
£9 - £10	91	127	154	279	504
£10 - £11	81	85	132	120	183
£11 - £12	34	79	64	101	151
£12 - £13	26	23	59	51	90
£13 - £14	11	26	37	55	43
£14 - £15	5	13	20	46	54
£15 - £16	11	11	20	25	98
£16 - £17	9	7	6	14	27
£17 - £18	3	2	1	2	7
£18 - £19	2	7	5	3	21
£19 - £20	2	2	5	3	4
£20 - £21	1	1	4	4	3
£21 - £22	2	1	1	5	4
£22 - £23		1	1	1	6
£24 - £25				1	1
£26 - £27	1				
£27 - £28	1	2	2	2	3
£28 - £29		1			
£29 - £30			1		
£31 - £32				1	
£32 - £33					1
£38 - £39	1				
£40 - £41		1			
£41 - £42			1		
£43 - £44				1	
£44 - £45					1

Combination 7 (not available)

Combination 8 - Taper 30%, Non Dep £5 & £10

Weekly CTS loss	Number of claims
£0 - £1	346
£1 - £2	600
£2 - £3	555
£3 - £4	467
£4 - £5	455
£5 - £6	493
£6 - £7	109
£7 - £8	51
£8 - £9	20
£9 - £10	16
£10 - £11	25
£11 - £12	5
£12 - £13	3
£15 - £16	3
£16 - £17	1

6 Council Tax Support Scheme detailed cost savings

Data in the following tables is presented in both overall cost of the scheme, including preceptors, and Rotherham's 84.04% share. Modelling has been undertaken for the options being taken in isolation as well as a combination of options.

Columns A to E show the cost of CTS for each of the 5 claimant groups, for each model including the current scheme

Column F shows the total cost of CTS for each model including the current

Column G shows the cost reduction for each CTS model when compared with the current scheme, which is also the total increase in Council Tax charges

Column H shows the number of claimants whose Council Tax Support will reduce and whose Council Tax payments will increase

6.1 Consultation Options 1 to 7 – Options modelled in isolation

Option 3 – Reducing the maximum level of Council Tax Support from the current 91.5%

	A	B	C	D	E	F	G	H
	Pension Age	Vulnerable	Household Vulnerable	Work Age Employed	Work Age Other	Total Cost	Cost Reduction	Claims Affected
Overall cost of scheme								
Current Scheme (Max 91.5%)	£9,194,811	£5,682,793	£2,342,870	£721,524	£3,118,729	£21,060,728		
Max 90%	£9,194,811	£5,586,582	£2,300,041	£702,657	£3,063,295	£20,847,386	£213,343	15,061
Max 85%	£9,194,811	£5,266,121	£2,157,595	£640,197	£2,879,312	£20,138,038	£922,691	15,061
Max 80%	£9,194,811	£4,945,813	£2,015,860	£578,941	£2,696,728	£19,432,153	£1,628,576	15,061
Max 75%	£9,194,811	£4,625,877	£1,875,150	£519,151	£2,515,640	£18,730,631	£2,330,097	15,061
Max 70%	£9,194,811	£4,306,733	£1,735,635	£461,065	£2,336,407	£18,034,651	£3,026,077	15,061
Rotherham Council share of cost of scheme								
Current Scheme (Max 91.5%)	£7,727,320	£4,775,820	£1,968,948	£606,369	£2,620,980	£17,699,436		
Max 90%	£7,727,320	£4,694,964	£1,932,954	£590,513	£2,574,393	£17,520,143	£179,293	15,061
Max 85%	£7,727,320	£4,425,648	£1,813,243	£538,022	£2,419,774	£16,924,007	£775,429	15,061
Max 80%	£7,727,320	£4,156,461	£1,694,128	£486,542	£2,266,330	£16,330,781	£1,368,655	15,061
Max 75%	£7,727,320	£3,887,587	£1,575,876	£436,295	£2,114,144	£15,741,223	£1,958,213	15,061
Max 70%	£7,727,320	£3,619,378	£1,458,628	£387,479	£1,963,517	£15,156,321	£2,543,115	15,061

Option 4 - Changing Non-Dependant Deductions

	A	B	C	D	E	F	G	H
	Pension Age	Vulnerable	Household Vulnerable	Work Age Employed	Work Age Other	Total Cost	Cost Reduction	Claims Affected
Overall cost of scheme								
Current Scheme	£9,194,811	£5,682,793	£2,342,870	£721,524	£3,118,729	£21,060,728		
Minimum £3.80 deduction	£9,194,811	£5,660,031	£2,335,539	£711,758	£3,059,585	£20,961,725	£99,004	461
Minimum £5.00 deduction	£9,194,811	£5,646,632	£2,330,632	£705,033	£3,025,406	£20,902,513	£158,215	851
£5.00 not employed, £10.00 employed	£9,194,811	£5,643,809	£2,330,507	£703,001	£3,019,525	£20,891,653	£169,075	999
Rotherham Council share of cost of scheme								
Current Scheme	7,727,320	4,775,820	1,968,948	606,369	2,620,980	17,699,436		
Minimum £3.80 deduction	7,727,320	4,756,690	1,962,787	598,162	2,571,276	17,616,234	83,203	461
Minimum £5.00 deduction	7,727,320	4,745,429	1,958,663	592,509	2,542,551	17,566,472	132,964	851
£5.00 not employed, £10.00 employed	7,727,320	4,743,057	1,958,558	590,802	2,537,608	17,557,345	142,091	999

Option 5 – Restricting Council Tax Support to a lower banded property charge

	A	B	C	D	E	F	G	H
	Pension Age	Vulnerable	Household Vulnerable	Work Age Employed	Work Age Other	Total Cost	Cost Reduction	Claimants Affected
Overall cost of scheme								
Current Scheme (No Cap)	£9,194,811	£5,682,793	£2,342,870	£721,524	£3,118,729	£21,060,728		
Band D	£9,194,811	£5,670,961	£2,340,672	£715,787	£3,111,262	£21,033,493	£27,235	68
Band C	£9,194,811	£5,659,089	£2,336,795	£710,195	£3,105,021	£21,005,912	£54,817	189
Band B	£9,194,811	£5,621,270	£2,322,109	£694,881	£3,083,971	£20,917,042	£143,686	622
Band A	£9,194,811	£5,513,014	£2,262,604	£657,895	£3,024,107	£20,652,432	£408,297	1,865
Rotherham Council share of cost of scheme								
Current Scheme (No Cap)	£7,727,320	£4,775,820	£1,968,948	£606,369	£2,620,980	£17,699,436		
Band D	£7,727,319	£4,765,876	£1,967,101	£601,547	£2,614,705	£17,676,548	£22,888	68
Band C	£7,727,319	£4,755,899	£1,963,842	£596,848	£2,609,460	£17,653,368	£46,068	194
Band B	£7,727,319	£4,724,115	£1,951,501	£583,978	£2,591,769	£17,578,682	£120,754	626
Band A	£7,727,319	£4,633,137	£1,901,492	£552,895	£2,541,460	£17,356,303	£343,133	1,865

Option 6 – Introducing a minimum Council Tax Support amount

	A	B	C	D	E	F	G	H
	Pension Age	Vulnerable	Household Vulnerable	Work Age Employed	Work Age Other	Total Cost	Cost Reduction	Claimants Affected
Overall cost of scheme								
Current Scheme (min £0.01)	£9,194,811	£5,682,793	£2,342,870	£721,524	£3,118,729	£21,060,728		
Min £2.50	£9,194,811	£5,681,992	£2,339,661	£715,913	£3,110,302	£21,042,679	£18,049	238
Min £5.00	£9,194,811	£5,671,491	£2,321,510	£685,408	£3,089,902	£20,963,122	£97,606	546
Rotherham Council share of cost of scheme								
Current Scheme (min £0.01)	£7,727,319	£4,775,820	£1,968,948	£606,369	£2,620,980	£17,699,436		
Min £2.50	£7,727,319	£4,775,146	£1,966,251	£601,654	£2,613,898	£17,684,267	£15,169	238
Min £5.00	£7,727,319	£4,766,321	£1,950,997	£576,017	£2,596,753	£17,617,408	£82,028	546

Option 7 – Increasing the Taper rate that Council Tax Support is withdrawn at

	A	B	C	D	E	F	G	H
	Pension Age	Vulnerable	Household Vulnerable	Work Age Employed	Work Age Other	Total Cost	Cost Reduction	Claimants Affected
Overall cost of scheme								
Current Scheme (20% Taper)	£9,194,811	£5,682,793	£2,342,870	£721,524	£3,118,729	£21,060,728		
25% Taper	£9,194,811	£5,650,017	£2,283,747	£628,459	£3,090,141	£20,847,175	£213,553	2,378
30% Taper	£9,194,811	£5,624,100	£2,236,976	£554,379	£3,075,407	£20,685,674	£375,054	2,378
Rotherham Council share of cost of scheme								
Current Scheme (20% Taper)	£7,727,320	£4,775,820	£1,968,948	£606,369	£2,620,980	£17,699,436		
25% Taper	£7,727,320	£4,748,274	£1,919,261	£528,157	£2,596,955	£17,519,966	£179,470	2,378
30% Taper	£7,727,320	£4,726,494	£1,879,955	£465,900	£2,584,572	£17,384,240	£315,196	2,378

6.2 Option Combinations (Options 3 to 8)

Combination 1 – Taper 30%, Non-Dep £5 & £10, Band C, Min £2.50 payment

	A	B	C	D	E	F	G	H
	Pension Age	Vulnerable	Household Vulnerable	Work Age Employed	Work Age Other	Total Cost	Cost Reduction	Claimants Affected
Overall cost of scheme								
Current Scheme (Max 91.5%)	£9,194,811	£5,682,793	£2,342,870	£721,524	£3,118,729	£21,060,728		
Max 90%	£9,194,811	£5,456,435	£2,173,104	£502,091	£2,895,905	£20,222,346	£838,382	15,061
Max 85%	£9,194,811	£5,142,164	£2,039,334	£454,683	£2,720,246	£19,551,239	£1,509,490	15,061
Max 80%	£9,194,811	£4,827,239	£1,906,390	£408,022	£2,543,498	£18,879,961	£2,180,768	15,061
Max 75%	£9,194,811	£4,514,406	£1,774,693	£365,448	£2,369,229	£18,218,587	£2,842,141	15,061
Max 70%	£9,194,811	£4,202,848	£1,644,596	£324,582	£2,194,621	£17,561,459	£3,499,270	15,061
Rotherham Council share of cost of scheme								
Current Scheme (Max 91.5%)	£7,727,320	£4,775,820	£1,968,948	£606,369	£2,620,980	£17,699,436		15,061
Max 90%	£7,727,320	£4,585,588	£1,826,276	£421,957	£2,433,719	£16,994,860	£704,576	15,061
Max 85%	£7,727,320	£4,321,474	£1,713,857	£382,116	£2,286,094	£16,430,861	£1,268,575	15,061
Max 80%	£7,727,320	£4,056,811	£1,602,130	£342,902	£2,137,556	£15,866,719	£1,832,717	15,061
Max 75%	£7,727,320	£3,793,907	£1,491,452	£307,122	£1,991,100	£15,310,901	£2,388,536	15,061
Max 70%	£7,727,320	£3,532,074	£1,382,118	£272,779	£1,844,360	£14,758,650	£2,940,786	15,061

Combination 2 – Taper 30%, Non-Dep £5 & £10, Band C, Min £5.00 payment

	A	B	C	D	E	F	G	H
	Pension Age	Vulnerable	Household Vulnerable	Work Age Employed	Work Age Other	Total Cost	Cost Reduction	Claimants Affected
Overall cost of scheme								
Current Scheme (Max 91.5%)	£9,194,811	£5,682,793	£2,342,870	£721,524	£3,118,729	£21,060,728		
Max 90%	£9,194,811	£5,446,618	£2,159,924	£472,932	£2,883,606	£20,157,891	£902,837	15,061
Max 85%	£9,194,811	£5,131,545	£2,024,547	£422,492	£2,709,174	£19,482,569	£1,578,160	15,061
Max 80%	£9,194,811	£4,819,200	£1,892,035	£376,960	£2,533,170	£18,816,176	£2,244,552	15,061
Max 75%	£9,194,811	£4,508,470	£1,756,188	£339,489	£2,360,299	£18,159,257	£2,901,471	15,061
Max 70%	£9,194,811	£4,184,474	£1,623,203	£300,287	£2,160,639	£17,463,414	£3,597,315	15,061
Rotherham Council share of cost of scheme								
Current Scheme (Max 91.5%)	£7,727,320	£4,775,820	£1,968,948	£606,369	£2,620,980	£17,699,436		15,061
Max 90%	£7,727,320	£4,577,338	£1,815,200	£397,452	£2,423,382	£16,940,692	£758,745	15,061
Max 85%	£7,727,320	£4,312,550	£1,701,429	£355,062	£2,276,790	£16,373,151	£1,326,285	15,061
Max 80%	£7,727,320	£4,050,056	£1,590,066	£316,797	£2,128,876	£15,813,115	£1,886,321	15,061
Max 75%	£7,727,320	£3,788,918	£1,475,900	£285,306	£1,983,596	£15,261,040	£2,438,396	15,061
Max 70%	£7,727,320	£3,516,632	£1,364,140	£252,361	£1,815,801	£14,676,253	£3,023,183	15,061

Combination 3 – Taper 30%, Non-Dep £5 & £10, Band B, Min £2.50 payment

	A	B	C	D	E	F	G	H
	Pension Age	Vulnerable	Household Vulnerable	Working Age Employed	Working Age Other	Total Cost	Cost Reduction	Claimants Affected
Overall cost of scheme								
Current Scheme (Max 91.5%)	£9,194,811	£5,682,793	£2,342,870	£721,524	£3,118,729	£21,060,728		
Max 90%	£9,194,811	£5,431,638	£2,163,060	£494,231	£2,881,965	£20,165,704	£895,024	15,061
Max 85%	£9,194,811	£5,118,735	£2,030,008	£447,763	£2,706,978	£19,498,295	£1,562,434	15,061
Max 80%	£9,194,811	£4,805,445	£1,898,032	£401,560	£2,530,964	£18,830,813	£2,229,916	15,061
Max 75%	£9,194,811	£4,494,148	£1,766,898	£359,424	£2,357,692	£18,172,973	£2,887,755	15,061
Max 70%	£9,194,811	£4,183,636	£1,637,476	£319,669	£2,183,584	£17,519,176	£3,541,553	15,061
Rotherham Council share of cost of scheme								
Current Scheme (Max 91.5%)	£7,727,320	£4,775,820	£1,968,948	£606,369	£2,620,980	£17,699,436		15,061
Max 90%	£7,727,320	£4,564,749	£1,817,835	£415,352	£2,422,003	£16,947,258	£752,178	15,061
Max 85%	£7,727,320	£4,301,785	£1,706,018	£376,300	£2,274,944	£16,386,367	£1,313,069	15,061
Max 80%	£7,727,320	£4,038,496	£1,595,106	£337,471	£2,127,023	£15,825,415	£1,874,021	15,061
Max 75%	£7,727,320	£3,776,882	£1,484,901	£302,060	£1,981,404	£15,272,567	£2,426,869	15,061
Max 70%	£7,727,320	£3,515,928	£1,376,135	£268,649	£1,835,084	£14,723,115	£2,976,321	15,061

Combination 4 – Taper 30%, Non-Dep £5 & £10, Band B, Min £5.00 payment

	A	B	C	D	E	F	G	H
	Pension Age	Vulnerable	Household Vulnerable	Working Age Employed	Working Age Other	Total Cost	Cost Reduction	Claimants Affected
Overall cost of scheme								
Current Scheme (Max 91.5%)	£9,194,811	£5,682,793	£2,342,870	£721,524	£3,118,729	£21,060,728		
Max 90%	£9,194,811	£5,422,163	£2,150,163	£465,206	£2,869,296	£20,101,639	£959,089	15,061
Max 85%	£9,194,811	£5,108,503	£2,015,624	£415,223	£2,695,739	£19,429,899	£1,630,829	15,061
Max 80%	£9,194,811	£4,796,818	£1,883,898	£370,277	£2,520,139	£18,765,943	£2,294,785	15,061
Max 75%	£9,194,811	£4,487,450	£1,748,136	£333,592	£2,348,289	£18,112,279	£2,948,450	15,061
Max 70%	£9,194,811	£4,165,148	£1,615,305	£294,779	£2,150,332	£17,420,376	£3,640,352	15,061
Rotherham Council share of cost of scheme								
Current Scheme (Max 91.5%)	£7,727,320	£4,775,820	£1,968,948	£606,369	£2,620,980	£17,699,436		15,061
Max 90%	£7,727,320	£4,556,786	£1,806,997	£390,959	£2,411,356	£16,893,418	£806,019	15,061
Max 85%	£7,727,320	£4,293,186	£1,693,930	£348,953	£2,265,499	£16,328,887	£1,370,549	15,061
Max 80%	£7,727,320	£4,031,246	£1,583,228	£311,181	£2,117,925	£15,770,899	£1,928,537	15,061
Max 75%	£7,727,320	£3,771,253	£1,469,134	£280,351	£1,973,502	£15,221,559	£2,477,877	15,061
Max 70%	£7,727,320	£3,500,391	£1,357,502	£247,733	£1,807,139	£14,640,084	£3,059,352	15,061

Combination 5 – Taper 30%, Non-Dep £5 & £10, Band A, Min £2.50 payment

	A	B	C	D	E	F	G	H
	Pension Age	Vulnerable	Household Vulnerable	Working Age Employed	Working Age Other	Total Cost	Cost Reduction	Claimants Affected
Overall cost of scheme								
Current Scheme (Max 91.5%)	£9,194,811	£5,682,793	£2,342,870	£721,524	£3,118,729	£21,060,728		
Max 90%	£9,194,811	£5,363,951	£2,121,331	£476,642	£2,844,452	£20,001,187	£1,059,542	15,061
Max 85%	£9,194,811	£5,054,988	£1,991,283	£431,636	£2,671,781	£19,344,499	£1,716,229	15,061
Max 80%	£9,194,811	£4,745,663	£1,862,342	£387,443	£2,497,419	£18,687,678	£2,373,050	15,061
Max 75%	£9,194,811	£4,438,451	£1,733,734	£347,619	£2,326,496	£18,041,111	£3,019,617	15,061
Max 70%	£9,194,811	£4,131,681	£1,606,576	£309,655	£2,155,060	£17,397,782	£3,662,946	15,061
Rotherham Council share of cost of scheme								
Current Scheme (Max 91.5%)	£7,727,320	£4,775,820	£1,968,948	£606,369	£2,620,980	£17,699,436		15,061
Max 90%	£7,727,320	£4,507,864	£1,782,766	£400,570	£2,390,477	£16,808,997	£890,439	15,061
Max 85%	£7,727,320	£4,248,211	£1,673,474	£362,747	£2,245,365	£16,257,117	£1,442,319	15,061
Max 80%	£7,727,320	£3,988,255	£1,565,112	£325,607	£2,098,831	£15,705,125	£1,994,311	15,061
Max 75%	£7,727,320	£3,730,074	£1,457,030	£292,139	£1,955,187	£15,161,750	£2,537,686	15,061
Max 70%	£7,727,320	£3,472,265	£1,350,167	£260,234	£1,811,112	£14,621,096	£3,078,340	15,061

Combination 6 – Taper 30%, Non-Dep £5 & £10, Band A, Min £5.00 payment

	A	B	C	D	E	F	G	H
	Pension Age	Vulnerable	Household Vulnerable	Working Age Employed	Working Age Other	Total Cost	Cost Reduction	Claimants Affected
Overall cost of scheme								
Current Scheme (Max 91.5%)	£9,194,811	£5,682,793	£2,342,870	£721,524	£3,118,729	£21,060,728		
Max 90%	£9,194,811	£5,354,283	£2,108,046	£447,867	£2,831,025	£19,936,033	£1,124,696	15,061
Max 85%	£9,194,811	£5,044,851	£1,975,915	£400,193	£2,659,605	£19,275,376	£1,785,352	15,061
Max 80%	£9,194,811	£4,737,069	£1,846,843	£358,941	£2,487,339	£18,625,003	£2,435,725	15,061
Max 75%	£9,194,811	£4,431,811	£1,714,254	£322,807	£2,317,637	£17,981,320	£3,079,409	15,061
Max 70%	£9,194,811	£4,112,846	£1,583,984	£285,598	£2,117,308	£17,294,548	£3,766,181	15,061
Rotherham Council share of cost of scheme								
Current Scheme (Max 91.5%)	£7,727,320	£4,775,820	£1,968,948	£606,369	£2,620,980	£17,699,436		15,061
Max 90%	£7,727,320	£4,499,739	£1,771,602	£376,388	£2,379,193	£16,754,242	£945,194	15,061
Max 85%	£7,727,320	£4,239,693	£1,660,559	£336,323	£2,235,132	£16,199,026	£1,500,410	15,061
Max 80%	£7,727,320	£3,981,032	£1,552,087	£301,654	£2,090,360	£15,652,452	£2,046,984	15,061
Max 75%	£7,727,320	£3,724,494	£1,440,659	£271,287	£1,947,742	£15,111,501	£2,587,935	15,061
Max 70%	£7,727,320	£3,456,436	£1,331,180	£240,017	£1,779,385	£14,534,338	£3,165,098	15,061

Combination 7 – No Change to maximum % - Taper 30%, Non-Dep £5 & £10, Band A, Min £5.00 payment

	A	B	C	D	E	F	G	H
	Pension Age	Vulnerable	Household Vulnerable	Working Age Employed	Working Age Other	Total Cost	Cost Reduction	Claimants Affected
Overall cost of scheme								
Current Scheme (Max 91.5%)	£9,194,811	£5,682,793	£2,342,870	£721,524	£3,118,729	£21,060,728		
Combination 1 & 91.5%	£9,194,811	£5,552,647	£2,215,933	£520,958	£2,951,339	£20,435,689	£625,039	n/k
Combination 2 & 91.5%	£9,194,811	£5,542,829	£2,202,753	£491,800	£2,939,039	£20,371,233	£689,495	n/k
Combination 3 & 91.5%	£9,194,811	£5,527,849	£2,205,889	£513,098	£2,937,398	£20,379,047	£681,682	n/k
Combination 4 & 91.5%	£9,194,811	£5,518,375	£2,192,992	£484,073	£2,924,730	£20,314,982	£745,747	n/k
Combination 5 & 91.5%	£9,194,811	£5,460,162	£2,164,160	£495,509	£2,899,886	£20,214,529	£846,199	n/k
Combination 6 & 91.5%	£9,194,811	£5,450,494	£2,150,876	£466,735	£2,886,458	£20,149,375	£911,353	n/k
Rotherham Council share of cost of scheme								
Current Scheme (Max 91.5%)	£7,727,320	£4,775,820	£1,968,948	£606,369	£2,620,980	£17,699,436		
Combination 1 & 91.5%	£7,727,320	£4,666,444	£1,862,270	£437,813	£2,480,305	£17,174,153	£525,283	n/k
Combination 2 & 91.5%	£7,727,320	£4,658,194	£1,851,194	£413,309	£2,469,969	£17,119,985	£579,452	n/k
Combination 3 & 91.5%	£7,727,320	£4,645,605	£1,853,829	£431,208	£2,468,589	£17,126,551	£572,885	n/k
Combination 4 & 91.5%	£7,727,320	£4,637,642	£1,842,991	£406,815	£2,457,943	£17,072,711	£626,725	n/k
Combination 5 & 91.5%	£7,727,320	£4,588,721	£1,818,760	£416,426	£2,437,064	£16,988,290	£711,146	n/k
Combination 6 & 91.5%	£7,727,320	£4,580,595	£1,807,596	£392,244	£2,425,780	£16,933,535	£765,901	n/k

Combination 8 – No Change to maximum % - Taper 30% & Non-Dep £5 & £10

	A	B	C	D	E	F	G	H
	Pension Age	Vulnerable	Household Vulnerable	Working Age Employed	Working Age Other	Total Cost	Cost Reduction	Claimants Affected
Overall cost of scheme								
Current Scheme (Max 91.5%)	£9,194,811	£5,682,793	£2,342,870	£721,524	£3,118,729	£21,060,728		
Combination 8	£9,194,811	£5,585,726	£2,224,956	£540,086	£2,979,110	£20,524,689	£536,039	3,149
Rotherham Council share of cost of scheme								
Current Scheme (Max 91.5%)	£7,727,320	£4,775,820	£1,968,948	£606,369	£2,620,980	£17,699,436		
Combination 8	£7,727,320	£4,694,244	£1,869,853	£453,888	£2,503,644	£17,248,949	£450,487	3,149

6.3 Options not included in consultation

Savings limit

	A	B	C	D	E	F	G	H
	Pension Age	Vulnerable	Household Vulnerable	Working Age Employed	Working Age Other	Total Cost	Cost Reduction	Claimants Affected
Overall cost of scheme								
Current Scheme (£16k limit)	£9,194,811	£5,682,793	£2,342,870	£721,524	£3,118,729	£21,060,728		
£10k limit	£9,194,811	£5,661,339	£2,340,574	£716,835	£3,108,959	£21,022,518	£38,210	56
£6k limit	£9,194,811	£5,641,744	£2,336,032	£707,942	£3,098,015	£20,978,545	£82,183	124
Rotherham Council share of cost of scheme								
Current Scheme (£16k limit)	£7,727,320	£4,775,820	£1,968,948	£606,369	£2,620,980	£17,699,436		
£10k limit	£7,727,319	£4,757,789	£1,967,018	£602,428	£2,612,769	£17,667,324	£32,112	56
£6k limit	£7,727,319	£4,741,322	£1,963,201	£594,955	£2,603,572	£17,630,369	£69,067	124

Earnings Disregard

	A	B	C	D	E	F	G	H
	Pension Age	Vulnerable	Household Vulnerable	Working Age Employed	Working Age Other	Total Cost	Cost Reduction	Claimants Affected
Overall cost of scheme								
Current Scheme	£9,194,811	£5,682,793	£2,342,870	£721,524	£3,118,729	£21,060,728		
Reduce by £5	£9,194,811	£5,671,924	£2,311,905	£670,765	£3,109,971	£20,959,377	£101,351	1,995
Reduce by £10	£9,194,811	£5,660,742	£2,280,341	£631,765	£3,107,307	£20,874,967	£185,762	2,050
Rotherham Council share of cost of scheme								
Current Scheme	£7,727,320	£4,775,820	£1,968,948	£606,369	£2,620,980	£17,699,436		
Reduce by £5	£7,727,320	£4,766,685	£1,942,925	£563,711	£2,613,620	£17,614,261	£85,176	1,995
Reduce by £10	£7,727,320	£4,757,287	£1,916,398	£530,936	£2,611,381	£17,543,322	£156,114	2,050

Include Child Benefit in CTS calculation

	A	B	C	D	E	F	G	H
	Pension Age	Vulnerable	Household Vulnerable	Working Age Employed	Working Age Other	Total Cost	Cost Reduction	Claimants Affected
Overall cost of scheme								
Current Scheme	£9,194,811	£5,682,793	£2,342,870	£721,524	£3,118,729	£21,060,728		
All but eldest child	£9,194,811	£5,650,048	£2,228,445	£639,052	£3,114,132	£20,826,489	£234,240	1,140
All	£9,194,811	£5,606,379	£2,086,085	£501,391	£3,098,630	£20,487,295	£573,433	1,953
Rotherham Council share of cost of scheme								
Current Scheme	£7,727,320	£4,775,820	£1,968,948	£606,369	£2,620,980	£17,699,436		
All but eldest child	£7,727,319	£4,748,300	£1,872,785	£537,060	£2,617,116	£17,502,581	£196,855	1,140
All	£7,727,319	£4,711,601	£1,753,146	£421,369	£2,604,088	£17,217,523	£481,913	1,953

7 Other Council Models

The data above is presented in both overall cost of the scheme, including preceptors, and Rotherham's 84.04% share.

Columns A to E show the cost of CTS for each of the 5 groups if Rotherham adopted other councils schemes

Column F shows the total cost of **CTS** for each council's model

Column G shows the cost reduction for each council's model, which is also the increase in total increase in Council tax charges

Note Rotherham would not be able to adopt the Doncaster scheme as it includes changes that have not been included in our consultation

	A	B	C	D	E	F	G
	Pension Age	Vulnerable (disability premium)	Household Vulnerable (children <5)	Working Age Employed	Working Age Other	Total	Decrease in cost from current scheme
Overall Change							
Council							
Rotherham	9,194,811	5,682,793	2,342,870	721,524	3,118,729	21,060,728	
Doncaster Model	9,194,811	5,536,575	1,971,698	353,785	3,048,045	20,104,915	£955,814
Sheffield Model	9,194,811	4,753,754	1,931,328	542,877	2,587,836	19,010,606	£2,050,122
Barnsley Model	9,194,811	4,306,733	1,735,635	461,065	2,336,407	18,034,651	£3,026,077
Kettering Model	9,194,811	3,356,083	1,325,960	303,468	1,803,968	15,984,291	£5,076,437
Rotherham Share							
Council							
Rotherham	£7,727,320	£4,775,820	£1,968,948	£606,369	£2,620,980	£17,699,436	
Doncaster Model	£7,727,320	£4,652,938	£1,657,015	£297,321	£2,561,577	£16,896,170	£803,266
Sheffield Model	£7,727,320	£3,995,055	£1,623,088	£456,234	£2,174,817	£15,976,514	£1,722,922
Barnsley Model	£7,727,320	£3,619,378	£1,458,628	£387,479	£1,963,517	£15,156,321	£2,543,115
Kettering Model	£7,727,320	£2,820,452	£1,114,337	£255,035	£1,516,055	£13,433,198	£4,266,238

8 Consultation Change Options - Summary Sheets

8.1 Savings on cost of scheme

Change	Potential Strengths ⁴	Potential Weaknesses ⁵	Detail	Claimants Affected	Reduced Cost (Overall)	Reduced Cost (RMBC)
Option 3 Max % Support	<ul style="list-style-type: none"> Reduction in scheme cost spread across all groups Easy to administer and understand Avoidance not possible 	<ul style="list-style-type: none"> All claimants affected so potential for the largest possible increase in numbers of claimants being subject to recovery action for non payment 	Max 90%	15,061	£0.21m	£0.18m
			Max 85%	15,061	£0.92m	£0.78m
			Max 80%	15,061	£1.63m	£1.37m
			Max 75%	15,061	£2.33m	£1.96m
			Max 70%	15,061	£3.03m	£2.54m
Option 4 Non Dep Deductions	<ul style="list-style-type: none"> Requires households with additional residents to contribute more. These households could potentially be in a better position to make increased Council tax payments Easy to administer 	<ul style="list-style-type: none"> Larger increases in Council Tax payable for a number of claimants affected Claimant avoidance possible which would reduce savings Modelling potentially overstated due to changes not notified 	Min £3.80	461	£99k	£83k
			Min £5.00	851	£158k	£133k
			£5 not working	999	£169k	£142k
			£10 working			
Option 5 Band Cap	<ul style="list-style-type: none"> Easy to administer and understand Avoidance not possible 	<ul style="list-style-type: none"> Support based on size of property not ability to pay, larger property could be due to circumstances such as a large number of children Significant cost reductions met by a relatively small group which results in very large increases in Council Tax payable for a number of claimants 	Band D	68	£27k	£23k
			Band C	189	£55k	£46k
			Band B	622	£144k	£121k
			Band A	1,865	£408k	£343k
Option 6 Minimum Award	<ul style="list-style-type: none"> Claimants in receipt of comparably higher income than other claimants and therefore may be better able to make increased Council Tax payments Easy to administer and understand Avoidance not possible Small reduction admin costs (print/post) 	<ul style="list-style-type: none"> Disincentive to work as low paid employed most affected Relatively small reduction in scheme cost but met by relatively small group 	Min £2.50	238	£18k	£15k
			Min £5.00	546	£98k	£82k
Option 7 Increasing Income Taper	<ul style="list-style-type: none"> Impacts only claimants with income above applicable amount who should therefore be in a comparably better position to make increased Council Tax payments than other claimants Easy to administer Avoidance not possible 	<ul style="list-style-type: none"> Disincentive to work as low paid employed most affected 	Taper 25%	2,378	£214k	£179k
			Taper 30%	2,378	£375k	£315k

⁴ All options and combinations will result in savings on the cost of the CTS scheme

⁵ All options and combinations are likely to result in an increase in payment default, a reduction in collection rates and increases in write off levels, and additional costs of collection

Combination 1 Max % Support Taper 30% Non Dep £5 & £10 Band Cap C Min Payment £2.50	As in options 3 to 7	As in options 3 to 7	Max 90%	15,061	£0.84m	£0.7m
			Max 85%	15,061	£1.51m	£1.26m
			Max 80%	15,061	£2.18m	£1.83m
			Max 75%	15,061	£2.8m	£2.35m
			Max 70%	15,061	£3.5m	£2.94m
Combination 2 Max % Support Taper 30% Non Dep £5 & £10 Band Cap C Min Payment £5.00	As in options 3 to 7	As in options 3 to 7	Max 90%	15,061	£0.90m	£0.76m
			Max 85%	15,061	£1.58m	£1.33m
			Max 80%	15,061	£2.24m	£1.88m
			Max 75%	15,061	£2.9m	£2.44m
			Max 70%	15,061	£3.6m	£3.02m
Combination 3 Max % Support Taper 30% Non Dep £5 & £10 Band Cap B Min Payment £2.50	As in options 3 to 7	As in options 3 to 7	Max 90%	15,061	£0.89m	£0.75m
			Max 85%	15,061	£1.56m	£1.31m
			Max 80%	15,061	£2.23m	£1.87m
			Max 75%	15,061	£2.89m	£2.43m
			Max 70%	15,061	£3.54m	£2.98m
Combination 4 Max % Support Taper 30% Non Dep £5 & £10 Band Cap B Min Payment £5.00	As in options 3 to 7	As in options 3 to 7	Max 90%	15,061	£0.96m	£0.81m
			Max 85%	15,061	£1.63m	£1.37m
			Max 80%	15,061	£2.29m	£1.92m
			Max 75%	15,061	£2.95m	£2.48m
			Max 70%	15,061	£3.64m	£3.06m
Combination 5 Max % Support Taper 30% Non Dep £5 & £10 Band Cap A Min Payment £2.50	As in options 3 to 7	As in options 3 to 7	Max 90%	15,061	£1.06m	£0.89m
			Max 85%	15,061	£1.72m	£1.45m
			Max 80%	15,061	£2.34m	£1.97m
			Max 75%	15,061	£3.02m	£2.54m
			Max 70%	15,061	£3.66m	£3.08m
Combination 6 Max % Support Taper 30% Non Dep £5 & £10 Band Cap A Min Payment £2.50	As in options 3 to 7	As in options 3 to 7	Max 90%	15,061	£1.12m	£0.94m
			Max 85%	15,061	£1.79m	£1.5m
			Max 80%	15,061	£2.44m	£2.05m
			Max 75%	15,061	£3.08m	£2.59m
			Max 70%	15,061	£3.77m	£3.17m
Combination 7 Max % Support Taper 30% Non Dep £5 & £10 Band Cap A Min Payment £2.50	As in options 4 to 7	As in options 4 to 7	Combination 1 & 91.5%	n/k	£0.63m	£0.53m
			Combination 2 & 91.5%	n/k	£0.69m	£0.58m
			Combination 3 & 91.5%	n/k	£0.68m	£0.57m
			Combination 4 & 91.5%	n/k	£0.75m	£0.63m
			Combination 5 & 91.5%	n/k	£0.85m	£0.71m
			Combination 6 & 91.5%	n/k	£0.91m	£0.77m
Combination 8 Taper 30% Non Dep £5 & £10	As in options 4 and 7	As in options 4 and 7	Combination 4 & 7	3,149	£536k	£450k

8.2 Savings on cost of scheme (Preceptors Split)

Change	Potential Strengths ⁶	Potential Weaknesses ⁷	Detail	Claimants Affected	Reduced Cost (Overall)	Reduced Cost (RMBC)	Reduced Cost (Police)	Reduced Cost (Fire)	Reduced Cost (Parishes)
Option 3 Max % Support	<ul style="list-style-type: none"> Reduction in scheme cost spread across all groups Easy to administer and understand Avoidance not possible 	<ul style="list-style-type: none"> All claimants affected so potential for the largest possible increase in numbers of claimants being subject to recovery action for non payment 	Max 90%	15,061	£0.21m	£0.18m	£20k	£9k	£5k
			Max 85%	15,061	£0.92m	£0.78m	£88k	£38k	£21k
			Max 80%	15,061	£1.63m	£1.37m	£155k	£68k	£37k
			Max 75%	15,061	£2.33m	£1.96m	£222k	£97k	£53k
			Max 70%	15,061	£3.03m	£2.54m	£288k	£126k	£68k
Option 4 Non Dep Deductions	<ul style="list-style-type: none"> Requires households with additional residents to contribute more. These households could potentially be in a better position to make increased Council tax payments Easy to administer 	<ul style="list-style-type: none"> Larger increases in Council Tax payable for a number of claimants affected Claimant avoidance possible which would reduce savings Modelling potentially overstated due to changes not notified 	Min £3.80	461	£99k	£83k	£9k	£4k	£3k
			Min £5.00	851	£158k	£133k	£15k	£7k	£4k
			£5 not working	999	£169k	£142k	£16k	£7k	£4k
			£10 working						
Option 5 Band Cap	<ul style="list-style-type: none"> Easy to administer and understand Avoidance not possible 	<ul style="list-style-type: none"> Support based on size of property not ability to pay, larger property could be due to circumstances such as a large number of children Significant cost reductions met by a relatively small group which results in very large increases in Council Tax payable for a number of claimants 	Band D	68	£27k	£23k	£3k	£1k	£1k
			Band C	189	£55k	£46k	£5k	£2k	£1k
			Band B	622	£144k	£121k	£14k	£6k	£3k
			Band A	1,865	£408k	£343k	£39k	£17k	£9k
Option 6 Minimum Award	<ul style="list-style-type: none"> Claimants in receipt of comparably higher income than other claimants and therefore may be better able to make increased Council Tax payments Easy to administer and understand Avoidance not possible Small reduction admin costs (print/post) 	<ul style="list-style-type: none"> Disincentive to work as low paid employed most affected Relatively small reduction in scheme cost but met by relatively small group 	Min £2.50	238	£18k	£15k	£2k	£1k	£0k
			Min £5.00	546	£98k	£82k	£9k	£4k	£2k
Option 7 Increasing Income Taper	<ul style="list-style-type: none"> Impacts only claimants with income above applicable amount who should therefore be in a comparably better position to make increased Council Tax payments than other claimants Easy to administer Avoidance not possible 	<ul style="list-style-type: none"> Disincentive to work as low paid employed most affected 	Taper 25%	2,378	£214k	£179k	£20k	£9k	£5k
			Taper 30%	2,378	£375k	£315k	£36k	£16k	£8k

⁶ All options and combinations will result in savings on the cost of the CTS scheme

⁷ All options and combinations are likely to result in an increase in payment default, a reduction in collection rates and increases in write off levels, and additional costs of collection

Combination 1 Max % Support Taper 30% Non Dep £5 & £10 Band Cap C Min Payment £2.50	As in options 3 to 7	As in options 3 to 7	Max 90%	15,061	£0.84m	£0.7m	£80k	£35k	£29k
			Max 85%	15,061	£1.51m	£1.26m	£144k	£63k	£53k
			Max 80%	15,061	£2.18m	£1.83m	£208k	£91k	£76k
			Max 75%	15,061	£2.8m	£2.35m	£271k	£118k	£99k
			Max 70%	15,061	£3.5m	£2.94m	£333k	£146k	£122k
Combination 2 Max % Support Taper 30% Non Dep £5 & £10 Band Cap C Min Payment £5.00	As in options 3 to 7	As in options 3 to 7	Max 90%	15,061	£0.90m	£0.76m	£86k	£38k	£20k
			Max 85%	15,061	£1.58m	£1.33m	£150k	£66k	£36k
			Max 80%	15,061	£2.24m	£1.88m	£214k	£93k	£51k
			Max 75%	15,061	£2.9m	£2.44m	£277k	£121k	£66k
			Max 70%	15,061	£3.6m	£3.02m	£343k	£150k	£81k
Combination 3 Max % Support Taper 30% Non Dep £5 & £10 Band Cap B Min Payment £2.50	As in options 3 to 7	As in options 3 to 7	Max 90%	15,061	£0.89m	£0.75m	£85k	£37k	£20k
			Max 85%	15,061	£1.56m	£1.31m	£149k	£65k	£35k
			Max 80%	15,061	£2.23m	£1.87m	£213k	£93k	£50k
			Max 75%	15,061	£2.89m	£2.43m	£275k	£120k	£65k
			Max 70%	15,061	£3.54m	£2.98m	£338k	£147k	£80k
Combination 4 Max % Support Taper 30% Non Dep £5 & £10 Band Cap B	As in options 3 to 7	As in options 3 to 7	Max 90%	15,061	£0.96m	£0.81m	£91k	£40k	£22k
			Max 85%	15,061	£1.63m	£1.37m	£155k	£68k	£37k
			Max 80%	15,061	£2.29m	£1.92m	£219k	£95k	£52k
			Max 75%	15,061	£2.95m	£2.48m	£281k	£123k	£67k
			Max 70%	15,061	£3.64m	£3.06m	£347k	£151k	£82k
Combination 5 Max % Support Taper 30% Non Dep £5 & £10 Band Cap A Min Payment £2.50	As in options 3 to 7	As in options 3 to 7	Max 90%	15,061	£1.06m	£0.89m	£101k	£44k	£24k
			Max 85%	15,061	£1.72m	£1.45m	£164k	£71k	£39k
			Max 80%	15,061	£2.34m	£1.97m	£226k	£99k	£54k
			Max 75%	15,061	£3.02m	£2.54m	£288k	£126k	£68k
			Max 70%	15,061	£3.66m	£3.08m	£349k	£152k	£83k
Combination 6 Max % Support Taper 30% Non Dep £5 & £10 Band Cap A Min Payment £2.50	As in options 3 to 7	As in options 3 to 7	Max 90%	15,061	£1.12m	£0.94m	£107k	£47k	£25k
			Max 85%	15,061	£1.79m	£1.5m	£170k	£74k	£40k
			Max 80%	15,061	£2.44m	£2.05m	£232k	£101k	£55k
			Max 75%	15,061	£3.08m	£2.59m	£293k	£128k	£70k
			Max 70%	15,061	£3.77m	£3.17m	£359k	£157k	£85k
Combination 7 Max % Support Taper 30% Non Dep £5 & £10 Band Cap A Min Payment £2.50	As in options 4 to 7	As in options 4 to 7	Combination 1 & 91.5%	n/k	£0.63m	£0.53m	£60k	£26k	£14k
			Combination 2 & 91.5%	n/k	£0.69m	£0.58m	£66k	£29k	£16k
			Combination 3 & 91.5%	n/k	£0.68m	£0.57m	£65k	£28k	£15k
			Combination 4 & 91.5%	n/k	£0.75m	£0.63m	£71k	£31k	£17k
			Combination 5 & 91.5%	n/k	£0.85m	£0.71m	£81k	£35k	£19k
			Combination 6 & 91.5%	n/k	£0.91m	£0.77m	£87k	£38k	£21k
Combination 8 Taper 30% Non Dep £5 & £10	As in options 4 and 7	As in options 4 and 7	Combination 4 & 7	3,149	£536k	£450k	£51k	£22k	£12k

8.3 Savings on cost of scheme (Average Council Tax Bill Increases)

Change	Potential Strengths ⁸	Potential Weaknesses ⁹	Detail	Claimants Affected	Reduced Cost (Overall)	Reduced Cost (RMBC)	Average Increase (Weekly)	Average Increase (Annual)
Option 3 Max % Support	<ul style="list-style-type: none"> Reduction in scheme cost spread across all groups Easy to administer and understand Avoidance not possible 	<ul style="list-style-type: none"> All claimants affected so potential for the largest possible increase in numbers of claimants being subject to recovery action for non payment 	Max 90%	15,061	£0.21m	£0.18m	£0.27	£14.17
			Max 85%	15,061	£0.92m	£0.78m	£1.18	£61.26
			Max 80%	15,061	£1.63m	£1.37m	£2.08	£108.13
			Max 75%	15,061	£2.33m	£1.96m	£2.98	£154.71
			Max 70%	15,061	£3.03m	£2.54m	£3.86	£200.92
Option 4 Non Dep Deductions	<ul style="list-style-type: none"> Requires households with additional residents to contribute more. These households could potentially be in a better position to make increased Council tax payments Easy to administer 	<ul style="list-style-type: none"> Larger increases in Council Tax payable for a number of claimants affected Claimant avoidance possible which would reduce savings Modelling potentially overstated due to changes not notified 	Min £3.80	461	£99k	£83k	£4.13	£214.76
			Min £5.00	851	£158k	£133k	£3.58	£185.92
			£5 not working	999	£169k	£142k	£3.25	£169.24
			£10 working					
Option 5 Band Cap	<ul style="list-style-type: none"> Easy to administer and understand Avoidance not possible 	<ul style="list-style-type: none"> Support based on size of property not ability to pay, larger property could be due to circumstances such as a large number of children Significant cost reductions met by a relatively small group which results in very large increases in Council Tax payable for a number of claimants 	Band D	68	£27k	£23k	£7.70	£400.51
			Band C	189	£55k	£46k	£5.58	£290.04
			Band B	622	£144k	£121k	£4.44	£231.01
			Band A	1,865	£408k	£343k	£4.21	£218.93
Option 6 Minimum Award	<ul style="list-style-type: none"> Claimants in receipt of comparably higher income than other claimants and therefore may be better able to make increased Council Tax payments Easy to administer and understand Avoidance not possible Small reduction admin costs (print/post) 	<ul style="list-style-type: none"> Disincentive to work as low paid employed most affected Relatively small reduction in scheme cost but met by relatively small group 	Min £2.50	238	£18k	£15k	£1.45	£75.84
			Min £5.00	546	£98k	£82k	£3.43	£178.77
Option 7 Increasing Income Taper	<ul style="list-style-type: none"> Impacts only claimants with income above applicable amount who should therefore be in a comparably better position to make increased Council Tax payments than other claimants Easy to administer Avoidance not possible 	<ul style="list-style-type: none"> Disincentive to work as low paid employed most affected 	Taper 25%	2,378	£214k	£179k	£1.73	£89.80
			Taper 30%	2,378	£375k	£315k	£3.03	£157.72

⁸ All options and combinations will result in savings on the cost of the CTS scheme

⁹ All options and combinations are likely to result in an increase in payment default, a reduction in collection rates and increases in write off levels, and additional costs of collection

Combination 1 Max % Support Taper 30% Non Dep £5 & £10 Band Cap C Min Payment £2.50	As in options 3 to 7	As in options 3 to 7	Max 90%	15,061	£0.84m	£0.7m	£1.07	£55.67
			Max 85%	15,061	£1.51m	£1.26m	£1.93	£100.23
			Max 80%	15,061	£2.18m	£1.83m	£2.78	£144.80
			Max 75%	15,061	£2.8m	£2.35m	£3.63	£188.71
			Max 70%	15,061	£3.5m	£2.94m	£4.47	£232.34
Combination 2 Max % Support Taper 30% Non Dep £5 & £10 Band Cap C Min Payment £5.00	As in options 3 to 7	As in options 3 to 7	Max 90%	15,061	£0.90m	£0.76m	£1.15	£59.95
			Max 85%	15,061	£1.58m	£1.33m	£2.02	£104.78
			Max 80%	15,061	£2.24m	£1.88m	£2.87	£149.03
			Max 75%	15,061	£2.9m	£2.44m	£3.70	£192.65
			Max 70%	15,061	£3.6m	£3.02m	£4.59	£238.85
Combination 3 Max % Support Taper 30% Non Dep £5 & £10 Band Cap B Min Payment £2.50	As in options 3 to 7	As in options 3 to 7	Max 90%	15,061	£0.89m	£0.75m	£1.14	£59.43
			Max 85%	15,061	£1.56m	£1.31m	£2.00	£103.74
			Max 80%	15,061	£2.23m	£1.87m	£2.85	£148.06
			Max 75%	15,061	£2.89m	£2.43m	£3.69	£191.74
			Max 70%	15,061	£3.54m	£2.98m	£4.52	£235.15
Combination 4 Max % Support Taper 30% Non Dep £5 & £10 Band Cap B Min Payment £5.00	As in options 3 to 7	As in options 3 to 7	Max 90%	15,061	£0.96m	£0.81m	£1.22	£63.68
			Max 85%	15,061	£1.63m	£1.37m	£2.08	£108.28
			Max 80%	15,061	£2.29m	£1.92m	£2.93	£152.37
			Max 75%	15,061	£2.95m	£2.48m	£3.76	£195.77
			Max 70%	15,061	£3.64m	£3.06m	£4.65	£241.71
Combination 5 Max % Support Taper 30% Non Dep £5 & £10 Band Cap A Min Payment £2.50	As in options 3 to 7	As in options 3 to 7	Max 90%	15,061	£1.06m	£0.89m	£1.35	£70.35
			Max 85%	15,061	£1.72m	£1.45m	£2.19	£113.95
			Max 80%	15,061	£2.34m	£1.97m	£3.03	£157.56
			Max 75%	15,061	£3.02m	£2.54m	£3.86	£200.49
			Max 70%	15,061	£3.66m	£3.08m	£4.68	£243.21
Combination 6 Max % Support Taper 30% Non Dep £5 & £10 Band Cap A Min Payment £2.50	As in options 3 to 7	As in options 3 to 7	Max 90%	15,061	£1.12m	£0.94m	£1.44	£74.68
			Max 85%	15,061	£1.79m	£1.5m	£2.28	£118.54
			Max 80%	15,061	£2.44m	£2.05m	£3.11	£161.72
			Max 75%	15,061	£3.08m	£2.59m	£3.93	£204.46
			Max 70%	15,061	£3.77m	£3.17m	£4.81	£250.06
Combination 7 Max % Support Taper 30% Non Dep £5 & £10 Band Cap A Min Payment £2.50	As in options 4 to 7	As in options 4 to 7	Combination 1 & 91.5%	n/k	£0.63m	£0.53m	n/k	n/k
			Combination 2 & 91.5%	n/k	£0.69m	£0.58m	n/k	n/k
			Combination 3 & 91.5%	n/k	£0.68m	£0.57m	n/k	n/k
			Combination 4 & 91.5%	n/k	£0.75m	£0.63m	n/k	n/k
			Combination 5 & 91.5%	n/k	£0.85m	£0.71m	n/k	n/k
			Combination 6 & 91.5%	n/k	£0.91m	£0.77m	n/k	n/k
Combination 8 Taper 30% Non Dep £5 & £10	As in options 4 and 7	As in options 4 and 7	Combination 4 & 7	3,149	£536k	£450k	£3.26	£170.24

9 Breakdown of National Schemes

Up to 2016/17 the New Policy Institute published detail of each authorities schemes however all this was not the case for 2017/18 where only the maximum support percentage and the band at which CTS was capped were published.

The table shows the latest information available for each of the English authorities.

Local Authority	Max Support	Band Cap	Minimum Payment	Savings Limit	Taper %	2AR Abolished
Adur	100%			£16,000	20%	No
Allerdale	100%			£16,000	20%	No
Amber Valley	91.5%			£16,000	20%	Yes
Arun	77%			£16,000	20%	No
Ashfield	100%			£16,000	20%	No
Ashford	82.5%	D		£16,000	20%	No
Aylesbury Vale	90%			£6,000	20%	No
Babergh	91.5%			£16,000	20%	Yes
Barking and Dagenham	75%			£6,000	20%	Yes
Barnet	80%			£16,000	20%	Yes
Barnsley	70%			£16,000	20%	Yes
Barrow-in-Furness	100%			£16,000	20%	No
Basildon	75%	D	£2.50	£16,000	20%	No
Basingstoke & Deane	100%			£16,000	20%	No
Bassetlaw	88%	C		£16,000	20%	Yes
Bath & North East Somerset	78%	D		£10,000	20%	Yes
Bedford	100%	E		£8,000	20%	Yes
Bexley	80%			£16,000	20%	No
Birmingham	80%			£16,000	20%	No
Blaby	85%			£16,000	25%	Yes
Blackburn with Darwen	80%			£16,000	20%	No
Blackpool	72.9%			£16,000	20%	Yes
Bolsover	91.5%			£16,000	20%	No
Bolton	87.5%	D	£1.00	£6,000	20%	Yes
Boston	75%	D		£16,000	20%	Yes
Bournemouth	80%	C	£0.50	£16,000	20%	Yes
Bracknell Forest	80%			£16,000	21%	Yes
Bradford	75%			£16,000	20%	No
Braintree	76%	D		£16,000	20%	No
Breckland	91.5%			£16,000	20%	Yes
Brent	80%			£6,000	30%	Yes
Brentwood	80%	D		£16,000	15%	No
Brighton & Hove	80%	D		£6,000	20%	No
Bristol	100%			£16,000	20%	No
Broadland	83%			£16,000	20%	Yes

Bromley	75%			£16,000	20%	No
Bromsgrove	80%			£16,000	20%	Yes
Broxbourne	80%	E		£16,000	25%	Yes
Broxtowe	100%			£16,000	20%	No
Burnley	82.5%			£16,000	20%	No
Bury	80%	B	£1.00	£8,000	20%	Yes
Calderdale	81%		£2.00	£16,000	20%	No
Cambridge	100%			£16,000	20%	Yes
Camden	100%			£16,000	20%	Yes
Cannock Chase	80%	D		£6,000	20%	Yes
Canterbury	90%	D		£16,000	20%	Yes
Carlisle	100%			£16,000	20%	No
Castle Point	70%	D		£6,000	20%	Yes
Central Bedfordshire UA	75%			£16,000	20%	Yes
Charnwood	85%			£16,000	20%	Yes
Chelmsford	77%	D		£6,000	20%	Yes
Cheltenham	100%			£16,000	20%	No
Cherwell	100%			£16,000	20%	No
Cheshire East UA	75%	B	£2.00	£6,000	20%	Yes
Cheshire West & Chester	75%	D		£6,000	20%	Yes
Chesterfield	91.5%			£16,000	20%	Yes
Chichester	100%		£1.00	£16,000	20%	Yes
Chiltern	80%	D		£16,000	20%	Yes
Chorley	92.5%			£16,000	20%	No
Christchurch	91.5%			£16,000	20%	No
City of London	100%			£16,000	20%	No
Colchester	80%		£1.00	£6,000	20%	Yes
Copeland	100%			£16,000	20%	No
Corby	91.5%			£16,000	20%	Yes
Cornwall UA	75%	D		£6,000	20%	Yes
Cotswold	91.5%	E		£6,000	20%	Yes
Durham	100%			£16,000	20%	No
Coventry	85%			£16,000	20%	Yes
Craven	90%			£16,000	20%	Yes
Crawley	100%		£5.00	£9,000	20%	Yes
Croydon	85%	D		£8,000	20%	Yes
Dacorum	75%	D		£16,000	20%	Yes
Darlington	80%			£16,000	20%	Yes
Dartford	81.5%			£16,000	20%	No
Daventry	80%			£16,000	20%	No
Derby	70%	A	£4.00	£6,000	20%	Yes
Derbyshire Dales	91.5%			£16,000	20%	No
Doncaster	100%			£16,000	30%	Yes
Dover	90%	D		£16,000	20%	Yes
Dudley	78%			£16,000	20%	No

Ealing	75%			£8,000	20%	Yes
East Cambridgeshire	91.5%			£16,000	20%	Yes
East Devon	80%	D		£8,000	20%	Yes
East Dorset	91.5%			£16,000	20%	No
East Hampshire	100%			£16,000	20%	No
East Hertfordshire	91.5%			£16,000	20%	No
East Lindsey	75%	D		£16,000	20%	Yes
East Northamptonshire	80%			£16,000	20%	Yes
East Riding of Yorkshire	75%			£16,000	20%	Yes
East Staffordshire	75%	D		£10,000	20%	Yes
Eastbourne	80%		£5.00	£16,000	20%	Yes
Eastleigh	100%	D		£6,000	20%	Yes
Eden	100%			£16,000	20%	No
Elmbridge	90%	D		£16,000	20%	Yes
Enfield	73.5%			£6,000	20%	Yes
Epping Forest	75%	D	£0.50	£6,000	20%	Yes
Epsom & Ewell	80%			£10,000	20%	Yes
Erewash	91.5%			£16,000	20%	No
Exeter	80%			£6,000	20%	Yes
Fareham	80%	C		£16,000	20%	Yes
Fenland	86%			£16,000	20%	No
Forest Heath	91.5%			£16,000	20%	Yes
Forest of Dean	100%			£16,000	20%	No
Fylde	77.3%			£16,000	20%	No
Gateshead	91.5%		£1.00	£16,000	20%	Yes
Gedling	100%			£6,000	20%	Yes
Gloucester	100%			£16,000	20%	No
Gosport	70%	C		£16,000	20%	Yes
Gravesham	80%			£16,000	20%	No
Great Yarmouth	91.5%			£16,000	20%	No
Greenwich	85%			£16,000	20%	No
Guildford	100%	E	£10.00	£6,000	20%	Yes
Hackney	85%			£16,000	20%	Yes
Halton	78.4%			£16,000	20%	No
Hambleton	80%			£16,000	20%	Yes
Hammersmith and Fulham	100%			£16,000	20%	No
Harborough	85%	D		£16,000	20%	Yes
Haringey	80.2%			£10,000	20%	No
Harlow	76%			£6,000	20%	Yes
Harrogate	100%			£16,000	20%	No
Harrow	70%		£2.00	£16,000	30%	Yes
Hart	100%			£16,000	20%	No
Hartlepool	88%			£16,000	20%	Yes
Hastings	80%		£5.00	£16,000	20%	Yes
Havant	91.5%			£16,000	20%	No

Havering	85%	D		£6,000	20%	Yes
Herefordshire	80%	C		£6,000	20%	Yes
Hertsmere	80%	D		£16,000	20%	No
High Peak	100%			£16,000	20%	No
Hillingdon	75%			£16,000	20%	Yes
Hinckley and Bosworth	88%			£16,000	20%	Yes
Horsham	80%	D		£16,000	20%	Yes
Hounslow	91.5%			£16,000	20%	No
Huntingdonshire	80%			£16,000	20%	Yes
Hyndburn	70%			£16,000	20%	Yes
Ipswich	91.5%			£16,000	20%	Yes
Isle of Wight Council	80%			£6,000	20%	Yes
Isles of Scilly	100%			£16,000	20%	No
Islington	91.5%			£16,000	20%	No
Kensington and Chelsea	100%			£16,000	20%	No
Kettering	55%			£16,000	20%	Yes
Kings Lynn and West Norfolk	75%			£6,000	20%	Yes
Kingston upon Hull	80%			£16,000	20%	Yes
Kingston upon Thames	100%			£16,000	20%	Yes
Kirklees	80%			£16,000	20%	Yes
Knowsley	80%			£16,000	20%	Yes
Lambeth	84.14%		£5.00	£16,000	25%	Yes
Lancaster	100%			£16,000	20%	Yes
Leeds	75%			£16,000	20%	Yes
Leicester	80%	B	£3.70	£6,000	20%	Yes
Lewes	80%		£5.00	£16,000	20%	Yes
Lewisham	67%			£16,000	20%	Yes
Lichfield	80%	D		£6,000	20%	No
Lincoln	100%	B		£16,000	20%	No
Liverpool	91.5%			£16,000	20%	No
Luton	75%			£16,000	20%	Yes
Maidstone	80%			£16,000	20%	No
Maldon	80%	D		£6,000	20%	Yes
Malvern Hills	100%	D	£10.00	£6,000	20%	Yes
Manchester	82.5%			£16,000	20%	Yes
Mansfield	90%			£16,000	20%	Yes
Medway	65%			£16,000	20%	Yes
Melton	85%			£16,000	20%	Yes
Mendip	80%			£16,000	20%	Yes
Merton	100%			£16,000	20%	No
Mid Devon	80%	D		£8,000	20%	Yes
Mid Suffolk	95%			£16,000	20%	Yes
Mid Sussex	78%			£16,000	15%	No
Middlesbrough	80%			£16,000	20%	Yes

Milton Keynes	80%			£6,000	20%	Yes
Mole Valley	100%			£16,000	20%	No
New Forest	90%	D		£6,000	20%	Yes
Newark and Sherwood	80%	A		£16,000	20%	Yes
Newcastle upon Tyne	85%		£1.00	£16,000	20%	Yes
Newcastle-under-Lyme	80%	D		£6,000	20%	Yes
Newham	80%			£16,000	20%	Yes
North Devon	75%	D		£6,000	20%	Yes
North Dorset	91.5%			£16,000	20%	No
North East Derbyshire	91.5%			£16,000	20%	No
North East Lincolnshire	75%	B	£2.00	£6,000	20%	Yes
North Hertfordshire	75%			£16,000	20%	No
North Kesteven	90%	D	£3.50	£8,000	30%	Yes
North Lincolnshire	87%	B		£16,000	20%	No
North Norfolk	91.5%			£16,000	20%	No
North Somerset	75.5%			£16,000	20%	No
North Tyneside	87.5%			£16,000	20%	Yes
North Warwickshire	91.5%			£16,000	20%	Yes
North West Leicestershire	85%			£16,000	20%	Yes
Northampton	65%			£16,000	20%	Yes
Northumberland UA	100%			£16,000	20%	No
Norwich	100%			£16,000	20%	No
Nottingham	75%		£0.50	£16,000	20%	Yes
Nuneaton and Bedworth	80%			£16,000	20%	No
Oadby and Wigston	85%			£16,000	20%	Yes
Oldham	85%	A		£16,000	20%	Yes
Oxford	100%			£16,000	20%	No
Pendle	80%			£16,000	20%	No
Peterborough	70%			£16,000	20%	No
Plymouth	80%	E		£6,000	20%	Yes
Poole	80%	C	£0.50	£16,000	20%	Yes
Portsmouth	80%	C		£16,000	25%	No
Preston	80%			£16,000	20%	No
Purbeck	92%			£16,000	20%	No
Reading	80%	D	£5.00	£6,000	20%	Yes
Redbridge	80%		£2.00	£16,000	20%	Yes
Redcar and Cleveland	82.5%			£16,000	20%	Yes
Redditch	80%			£16,000	20%	No
Reigate and Banstead	90%	E	£5.00	£10,000	20%	Yes
Ribble Valley	88%			£16,000	20%	No
Richmond upon Thames	85%	E		£16,000	20%	Yes
Richmondshire	85%			£16,000	20%	Yes
Rochdale	80%	A		£16,000	20%	Yes
Rochford	72%	D		£6,000	20%	Yes
Rossendale	80%			£16,000	20%	No

Rother	80%		£5.00	£16,000	20%	Yes
Rotherham	91.5%			£16,000	20%	Yes
Rugby	85%		£1.00	£10,000	20%	Yes
Runnymede	80%	D	£5.00	£16,000	20%	Yes
Rushcliffe	91.5%			£16,000	20%	No
Rushmoor	90%	D		£6,000	20%	No
Rutland	75%	D		£10,000	25%	Yes
Ryedale	91.5%			£16,000	20%	Yes
Salford	85%		£1.00	£16,000	25%	Yes
Sandwell	100%	C	£1.00	£6,000	20%	Yes
Scarborough	87.5%			£16,000	20%	No
Sedgemoor	85%	D	£1.00	£16,000	20%	No
Sefton	84%			£6,000	20%	Yes
Selby	90%			£16,000	20%	Yes
Sevenoaks	80%			£16,000	20%	No
Sheffield	80%			£16,000	20%	Yes
Shepway	75%	D		£16,000	20%	No
Shropshire UA	100%			£10,000	20%	Yes
Slough	80%	C		£16,000	20%	Yes
Solihull	85%			£16,000	20%	No
South Bucks	80%			£6,000	20%	Yes
South Cambridgeshire	91.5%			£16,000	20%	Yes
South Derbyshire	90%			£16,000	20%	No
South Gloucestershire	80%			£6,000	0%	Yes
South Hams	80%			£16,000	20%	Yes
South Holland	70%	D		£16,000	20%	No
South Kesteven	80%			£16,000	20%	No
South Lakeland	100%			£16,000	20%	No
South Norfolk	85%	D		£16,000	20%	Yes
South Northamptonshire	91.5%			£16,000	20%	No
South Oxfordshire	100%			£16,000	20%	No
South Ribble	83%			£16,000	20%	No
South Somerset	85%	C		£6,000	20%	Yes
South Staffordshire	80%	D		£16,000	20%	Yes
South Tyneside	70%			£16,000	20%	No
Southampton	75%			£16,000	25%	No
Southend-on-Sea	75%	D		£6,000	20%	Yes
Southwark	85%			£16,000	20%	Yes
Spelthorne	75%			£16,000	20%	No
St Albans	100%			£16,000	20%	No
St Edmundsbury	91.5%			£16,000	20%	Yes
St Helens	80%	D	£1.00	£16,000	20%	Yes
Stafford	80%	D		£6,000	20%	Yes
Staffordshire Moorlands	91.5%			£16,000	20%	Yes
Stevenage	91.5%			£16,000	20%	No

Stockport	100%	A	£1.00	£8,000	20%	Yes
Stockton-on-Tees	80%			£16,000	20%	Yes
Stoke-on-Trent	70%	D		£6,000	20%	Yes
Stratford-on-Avon	80%			£16,000	20%	No
Stroud	100%			£16,000	20%	No
Suffolk Coastal	91.5%			£16,000	20%	No
Sunderland	91.5%			£16,000	20%	Yes
Surrey Heath	70%	D	£5.00	£6,000	20%	Yes
Sutton	82.5%	D		£10,000	25%	Yes
Swale	80%			£16,000	20%	No
Swindon	80%	D		£6,000	20%	Yes
Tameside	75%	A		£16,000	20%	Yes
Tamworth	75%	D		£16,000	20%	Yes
Tandridge	100%			£16,000	20%	No
Taunton Deane	80%	D		£6,000	20%	Yes
Teignbridge	100%	D		£6,000	20%	Yes
Telford and the Wrekin	75%		£2.50	£6,000	20%	Yes
Tendring	80%			£16,000	20%	Yes
Test Valley	100%			£16,000	20%	No
Tewkesbury	100%			£16,000	20%	No
Thanet	90%			£16,000	20%	Yes
Three Rivers	100%	D		£8,000	20%	No
Thurrock	75%			£6,000	20%	Yes
Tonbridge and Malling	80%			£16,000	20%	No
Torbay	72.5%			£6,000	20%	Yes
Torridge	75%	D		£6,000	20%	Yes
Tower Hamlets	100%			£16,000	20%	No
Trafford	100%	D	£5.00	£16,000	30%	Yes
Tunbridge Wells	80%	D		£16,000	20%	No
Uttlesford	87.5%		£2.00	£16,000	20%	Yes
Vale of White Horse	91.5%	E		£6,000	20%	Yes
Wakefield	70%		£1.00	£16,000	20%	Yes
Walsall	70%	C		£16,000	20%	No
Waltham Forest	76%			£6,000	25%	No
Wandsworth	70%			£16,000	20%	Yes
Warrington	91.5%			£16,000	20%	No
Warwick	85%			£16,000	20%	Yes
Watford	100%			£16,000	20%	No
Waveney	91.5%			£16,000	20%	No
Waverley	100%	D	£5.00	£16,000	20%	Yes
Wealden	80%		£5.00	£6,000	20%	Yes
Wellingborough	100%		£1.00	£16,000	20%	Yes
Welwyn Hatfield	75%			£16,000	20%	No
West Berkshire	70%	C	£3.00	£16,000	20%	Yes
West Devon	80%	D		£16,000	20%	Yes

West Dorset	91.5%			£16,000	20%	No
West Lancashire	78%			£16,000	20%	No
West Lindsey	90%		£3.00	£16,000	20%	Yes
West Oxfordshire	91.5%	E		£6,000	20%	Yes
West Somerset	80%	C		£6,000	20%	Yes
Westminster	100%			£16,000	20%	No
Weymouth and Portland	91.5%			£16,000	20%	No
Wigan	80%			£12,000	20%	Yes
Wiltshire UA	80%			£10,000	15%	Yes
Winchester	100%			£16,000	20%	No
Windsor and Maidenhead	90%			£16,000	25%	No
Wirral	78%			£6,000	20%	Yes
Woking	100%	D	£5.00	£10,000	20%	Yes
Wokingham	80%	D	£3.00	£16,000	25%	Yes
Wolverhampton	78%	C		£6,000	23%	Yes
Worcester	75%	D	£5.00	£6,000	20%	Yes
Worthing	75%			£16,000	20%	No
Wychavon	80%			£16,000	20%	Yes
Wycombe	80%			£6,000	20%	Yes
Wyre	91.5%			£16,000	20%	No
Wyre Forest	80%			£12,000	20%	Yes
York	77.5%			£16,000	20%	Yes

10 Average Income levels for Claimant Groups

	A	B	C	A	B	C	A	B	C	A	B	C
	Vulnerable (disability premium)			Household Vulnerable (children <5)			Working Age Employed			Working Age Other		
Applicant Category	No of Claims	% of Group	Average Income	No of Claims	% of Group	Average Income	No of Claims	% of Group	Average Income	No of Claims	% of Group	Average Income
Couple 0 children	1,066	15.97%	£177.80	0	0.00%	£0.00	78	6.07%	£171.30	292	7.16%	£134.21
Couple 1 children	385	5.77%	£255.86	195	6.45%	£173.27	83	6.46%	£256.46	115	2.82%	£212.96
Couple 2 children	335	5.02%	£336.75	312	10.32%	£306.26	115	8.96%	£335.97	95	2.33%	£277.29
Couple 3 children	201	3.01%	£418.43	261	8.63%	£381.10	63	4.91%	£402.55	57	1.40%	£348.72
Couple 4 children	84	1.26%	£481.50	131	4.33%	£449.62	26	2.02%	£480.97	19	0.47%	£404.78
Couple 5 children	36	0.54%	£556.13	57	1.89%	£525.15	12	0.93%	£549.64	10	0.25%	£486.85
Couple 6 children	11	0.16%	£641.08	17	0.56%	£586.40	1	0.08%	£485.84	1	0.02%	£570.06
Couple 7 children	7	0.10%	£715.32	7	0.23%	£636.31	1	0.08%	£690.80	0	0.00%	£0.00
Couple 8 children	0	0.00%	£0.00	3	0.10%	£557.00	0	0.00%	£0.00	0	0.00%	£0.00
Couple 9 children	2	0.03%	£945.06	0	0.00%	£0.00	0	0.00%	£0.00	0	0.00%	£0.00
Lone Parent 1 children	503	7.54%	£208.10	860	28.45%	£178.90	285	22.20%	£259.76	500	12.25%	£173.80
Lone Parent 2 children	292	4.38%	£279.00	662	21.90%	£257.20	241	18.77%	£328.65	285	6.99%	£237.11
Lone Parent 3 children	123	1.84%	£389.89	341	11.28%	£317.47	57	4.44%	£413.21	121	2.97%	£304.63
Lone Parent 4 children	35	0.52%	£458.79	129	4.27%	£384.29	13	1.01%	£392.39	43	1.05%	£370.11
Lone Parent 5 children	17	0.25%	£513.91	38	1.26%	£443.28	5	0.39%	£532.47	5	0.12%	£433.43
Lone Parent 6 children	0	0.00%	£0.00	6	0.20%	£510.93	0	0.00%	£0.00	0	0.00%	£0.00
Lone Parent 7 children	2	0.03%	£608.75	4	0.13%	£572.17	2	0.16%	£686.10	1	0.02%	£595.30
Lone Parent 8 or more children	1	0.01%	£688.36	0	0.00%	£0.00	0	0.00%	£0.00	0	0.00%	£0.00
Single Claimant 0 children	3,574	53.55%	£113.12	0	0.00%	£0.00	302	23.52%	£110.09	2,536	62.16%	£88.81
Grand Total	6,674		£183.47	3,023	100.00	£277.17	1,284	100.00	£263.31	4,080	100.00	£136.83

Column A and B relate to the number of claims in each group that fall into that specific applicant category and the percentage that represents of the total claims in that group eg there are 1,066 couple claimants that fall into the Vulnerable (disability premium) group which equates to 15.97% of that whole group

Column C relates to the average weekly income for the category within that group eg the 1,066 couple claimants that fall into the Vulnerable (disability premium) group get on average £177.80 per week

11 Vulnerable (Disability Premium) Qualifying Benefits

In order to be classed in the Vulnerable (Disability Premium) group a claimant must be in receipt of one of the following disability premiums.

Category	Explanation	Comments
Disability Premium	<ul style="list-style-type: none"> • Severely sight impaired, blind or recently regained sight • In receipt of personal independence payments (PIPS) any rate or Disability Living Allowance at any rate • Disability or severe disability elements in tax credits • Attendance allowance (normally pension age) or constant attendance allowance paid with war disablement pension • Armed forces independence payments or war pensioner's mobility supplement paid in war pension. 	<ul style="list-style-type: none"> • PiPS replaced DLA (both mobility and care) • ESA applicants do not get this premium unless they meet one of the other criteria.
Enhanced Disability Premium (working age claims)	<ul style="list-style-type: none"> • Claimant or partner receives enhanced rate of PIPS daily living component or high rate DLA care or armed forces independent payment. • Claimant (not partner) qualifies for employment and support allowance support component. 	
Severe Disability Premium	<ul style="list-style-type: none"> • Single/lone parent claimant in receipt of PIPS daily living component, middle/high DLA care component or attendance allowance and they have no other adult (exclude joint tenants) residing in the property or no one claims carers allowance in respect of them. • Couple same as single except someone can receive carer's allowance for one of the couple. 	<ul style="list-style-type: none"> • Least common and the one used by some council to protect against cuts as those that fall into this category are the most vulnerable.
Disability Premium for Dependents	<ul style="list-style-type: none"> • Child severely sight impaired, blind or recently regained sight • Child in receipt of personal independence payments (PIPS) any rate or Disability Living Allowance at any rate 	
Enhanced Disability Premium for Dependents	<ul style="list-style-type: none"> • Child receives enhanced rate of PIPS daily living component or high rate DLA care. 	

<p>Disabled Earned Disregard</p>	<ul style="list-style-type: none"> • In receipt of work related activity component or support component of ESA. • In receipt of disability/severe disability premium. 	
<p>Council Tax Disability Reduction</p>	<ul style="list-style-type: none"> • Awarded where property has had adaptations to accommodate disabilities for example wheel chair access, wider doors. 	
<p>War Pensions</p>	<ul style="list-style-type: none"> • War disablement pension or war widows pension. 	