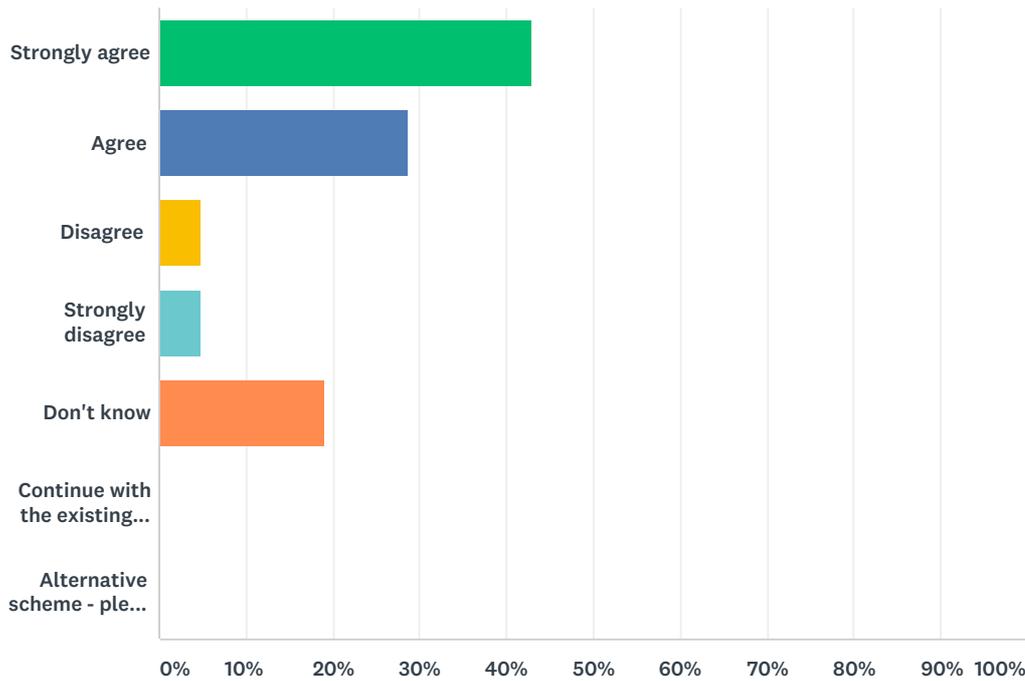


Q1 The current scheme will not work effectively with the Government’s Universal Credit system. The multiple changes in Universal Credit inevitably lead to multiple changes in Council Tax Reduction and this means customers could receive revised bills on a monthly basis leading to confusion about what they should pay, making it difficult to budget. Do you think the Council should replace the existing scheme because of these issues?

Answered: 21 Skipped: 2



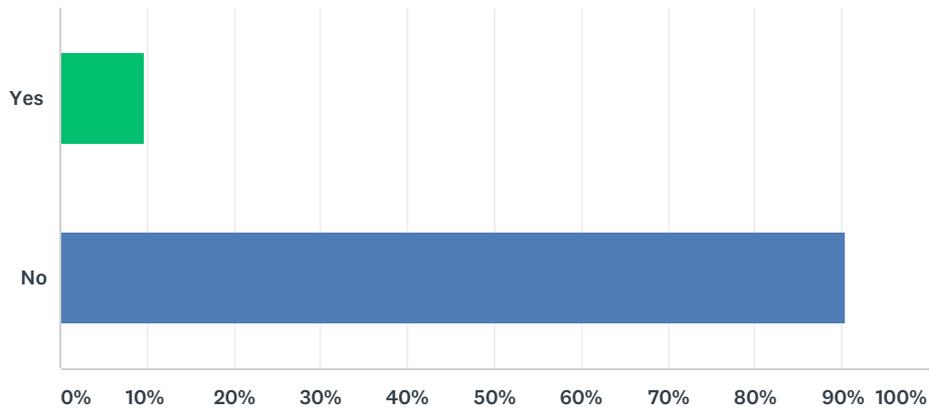
ANSWER CHOICES	RESPONSES	
Strongly agree	42.86%	9
Agree	28.57%	6
Disagree	4.76%	1
Strongly disagree	4.76%	1
Don't know	19.05%	4
Continue with the existing scheme	0.00%	0
Alternative scheme - please explain below	0.00%	0
TOTAL		21

#	WHY DO YOU THINK THIS?	DATE
1	Welcome the proposal to streamline the process	8/20/2019 10:59 AM

2	<p>The proposals unfairly punish private tenants who are already having to pay a premium to rent accomodation, because they do not qualify for low-cost housing and council houses. The scheme suggests that council tenants have the same costs and the same disposable income as private tenants. Very few council tenants have to pay very much of their income to top up their rent. Because I have to rent privately (I've chose not to have a family and, fortunately I am in good health), the amount of housing benefit paid to me does not cover the rent. My monthly rent is £1100. I recieve £748.08 in benefits, leaving me with a shortfall of £351.92 a month. So, every month, the first £351.92 I earn goes to paying the rent. The next £19 a month I earn goes to paying the water bill. The next £38 goes to the gas and electricity. Then I pay my phonebills and internet and then I buy some food. You proposal that should additionally pay £25 a month before buying food is unfair. And unaffordable. It would be fairer if the cost of the housing and the standard living costs were met before Council Tax was then charged. And it should only be charged at a rate comparable to the rate paid by the rest of the Cambridge community. It is afterall a community charge. The fairest way would be to work out what the average income was for Cambridge (where I presume the average wage is higher because the rents are higher). Work out what the proportion of that income is paid in Cambridge on council tax, and use that as the base line. i.e. if the average working person in Cambridge was paying 8 percent of their income on Council tax, the maximum anyone on benefits should be paying would be 8 percent of their income after they had paid their rent and bills.</p>	8/11/2019 7:57 PM
3	To reduce the risk of confusion	8/2/2019 12:33 PM
4	simplicity for me and for the council.	7/21/2019 5:17 PM
5	<p>Mental Illness can be a big problem for me for months on end. My Housing Benefit is paid automatically for me now. If I get put on Universal Credit, I will have to receive Housing Benefit and then have the responsibility to pay the rent. There are going to be times when Mental Illness prevents me from doing this reliably. So, I do not want to be put on Universal Credit, because it could lead to me not paying my rent when mentally ill and thus getting in trouble with the Council, which is my landlord.</p>	7/18/2019 12:19 PM
6	You do not fully explain how the system works at present to be able to judge.	7/17/2019 5:41 PM
7	Be good not to have a fluctuation in what we have to pay each month.	7/16/2019 5:41 PM
8	So people know the cost & keep the cost down for the LA's.	7/12/2019 7:01 PM
9	If people receive changing amounts each month this makes budgetting for them impossible if they are paying a portion	7/12/2019 2:23 PM
10	HB is getting outdated and quickly becoming a legacy benefit; the CTR needs to move with the new benefit s provided.	7/12/2019 2:19 PM

Q2 Are you currently claiming Universal Credit and working?

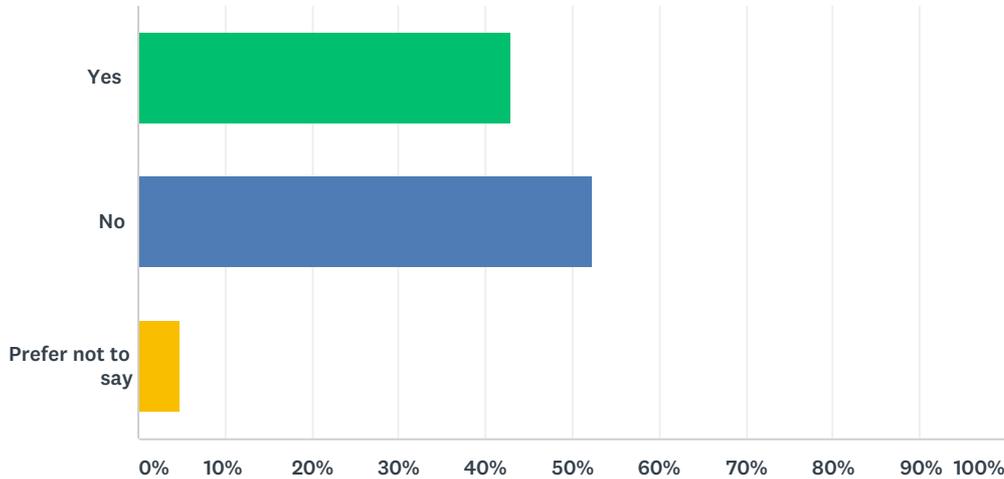
Answered: 21 Skipped: 2



ANSWER CHOICES	RESPONSES	
Yes	9.52%	2
No	90.48%	19
TOTAL		21

Q3 Would you describe your household as being in one of the vulnerable groups below? Care Leaver Under 25; family with children under 5; households where a person is disabled; have war pension or armed forces payment incomes.

Answered: 21 Skipped: 2

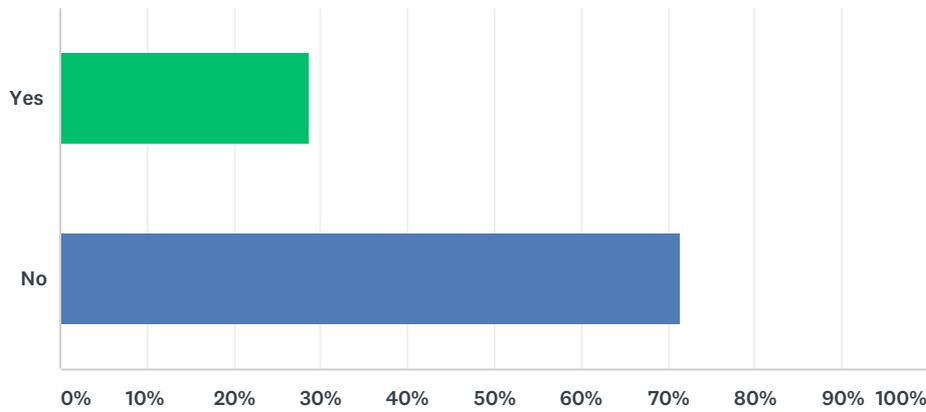


ANSWER CHOICES	RESPONSES
Yes	42.86% 9
No	52.38% 11
Prefer not to say	4.76% 1
TOTAL	21

#	IF YOU HAVE SAID YES, WOULD YOU LIKE TO SAY WHICH GROUP YOU MAY BE IN? IT MAY BE THAT YOU ARE IN MORE THAN ONE.	DATE
1	I am not in one of the above but I have permanent back and neck pain and I also live alone so I have no one to support me to help with bills etc. I suggest therefore that I am in a vulnerable group	8/20/2019 12:35 PM
2	Disabled	7/24/2019 1:13 PM
3	Family with children under5	7/22/2019 11:37 AM
4	Disabled Bipolar Affective Disorder. Disabled Mobility Issues connected to Still's Disease.	7/18/2019 12:19 PM
5	Disability	7/17/2019 5:41 PM
6	Person is disabled.	7/16/2019 5:41 PM
7	Disabled person.	7/12/2019 7:01 PM

Q4 Do you work for an organisation that helps to support people claiming Universal Credit in Cambridge City?

Answered: 21 Skipped: 2

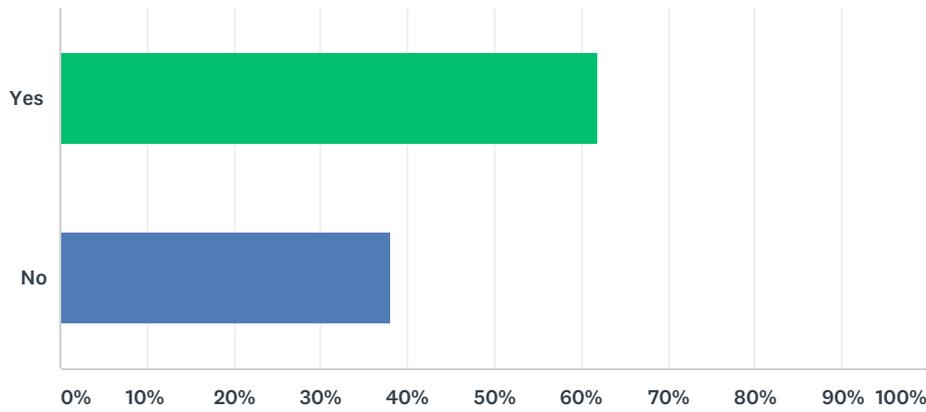


ANSWER CHOICES	RESPONSES
Yes	28.57% 6
No	71.43% 15
TOTAL	21

#	IF "YES" PLEASE TELL US THE NAME OF THE ORGANISATION YOU WORK FOR:	DATE
1	Cambridge CAB	8/20/2019 10:59 AM
2	Cambridge Money Advice Centre	7/12/2019 2:23 PM
3	bpha	7/12/2019 2:19 PM
4	Cambridge Housing Society Group	7/11/2019 1:13 PM

Q5 Are you a resident in Cambridge City?

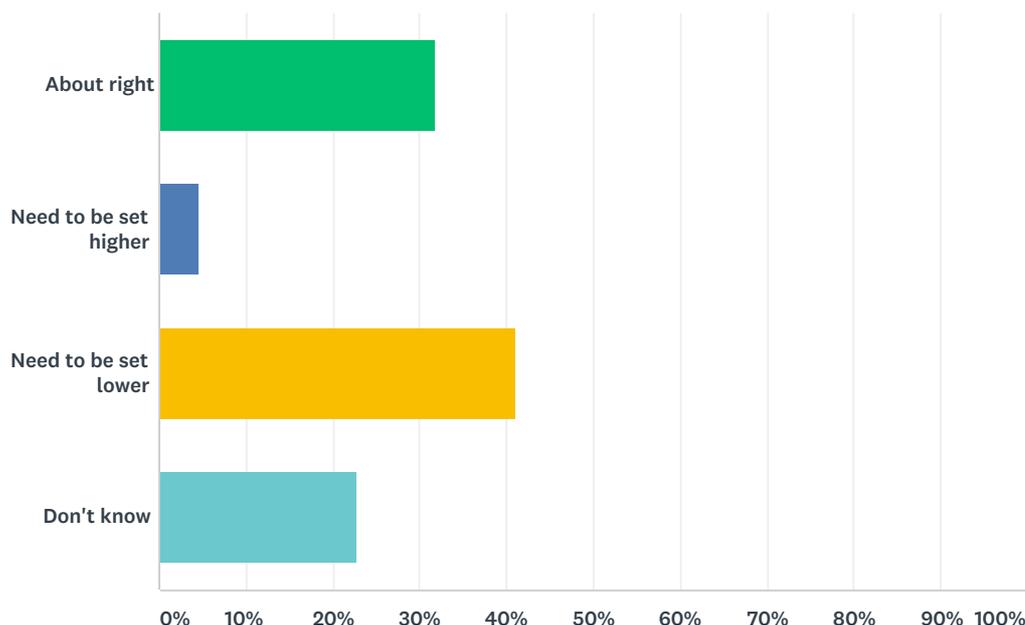
Answered: 21 Skipped: 2



ANSWER CHOICES	RESPONSES	
Yes	61.90%	13
No	38.10%	8
TOTAL		21

Q6 Do you feel that the proposed payment bands are:

Answered: 22 Skipped: 1



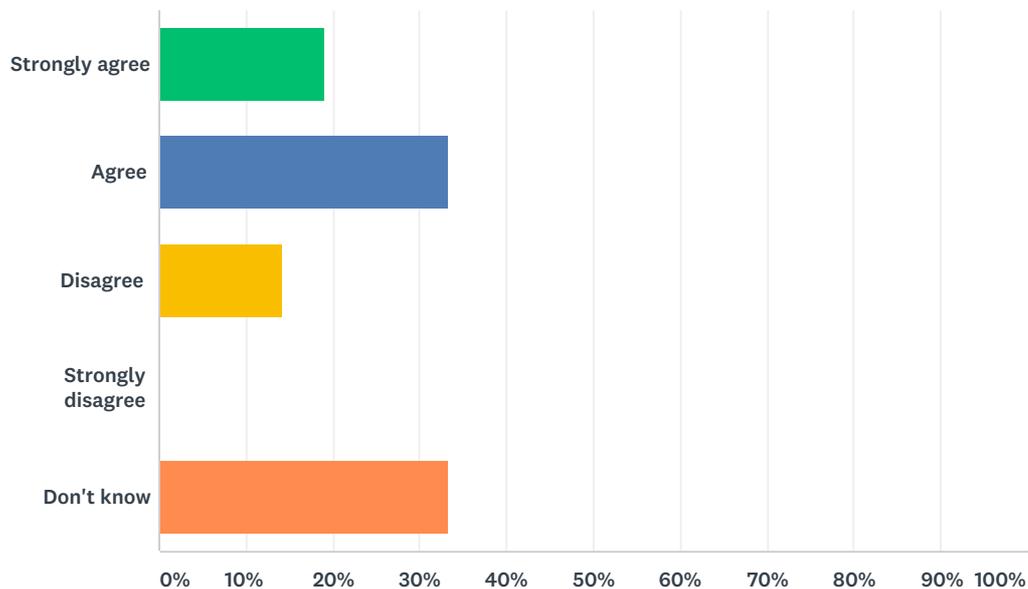
ANSWER CHOICES	RESPONSES
About right	31.82% 7
Need to be set higher	4.55% 1
Need to be set lower	40.91% 9
Don't know	22.73% 5
TOTAL	22

#	WHY DO YOU THINK THIS? DO YOU HAVE ANY SUGGESTIONS FOR DIFFERENT AMOUNTS?	DATE
1	The differences in suggested payments more than double in the lower income bands and the income bands are too broads. My current earnings would put me in the band £575-£1099.99 at the lower end but I would be expected to pay three times as much as someone earning a few pounds less than I would. The bands need to be narrowed and the payments adjusted accordingly.	9/7/2019 10:16 AM
2	There is a huge leap between the bands and, in the case of the lower bands, if the benefit received is the only income for that particular household that will make the difference between being able to afford food / heating or not. In my case, as said, I live alone and my benefits are my only income - I already live in dread of the washing-machine or some other item breaking. The money I receive every fortnight (am in ESA Support Group) I am most grateful for and I can manage provided no maintenance is needed on my flat. I receive just under £600 per month (£100 goes straight away on service charges at my flat) so would be put in the third band and would therefore lose 12.5%. To lose £75 per month would make a massive difference and I would seriously struggle. Please don't do this.	8/20/2019 12:35 PM
3	However we notice that the % differences between bands is not even. Is £575 in band 2 too low? 11.5% would be £650	8/20/2019 10:59 AM
4	I feel the jump in the third scale is too high (earning 575- 1099.99 per month) and expected to pay £75.00 per month. It's suddenly jumped by a further £50. I feel it should be £50 and not £75. My thoughts behind this are such a jump would affect those who have a single, part-time, income coming in. If I'm earning £700.00 per month, that would mean I wouldn't get any UC and would then be penalised to pay £75.00 council tax on top of a low income. Giving how expensive accomodation is in Cambridge, the cost of living, ect, I feel this leap in council tax payment is too high.	8/12/2019 11:19 PM

5	It is unfair to make someone earning only £71 a week to pay £25 a month council tax. People should not have to pay any taxes until they have paid their housing costs and water/energy/food bills.	8/11/2019 7:57 PM
6	The reductions appear to be very generous, that is, Council Tax contributions seem low. Many people in work, but not on Universal Credit take home less than the top two bands	8/6/2019 3:20 PM
7	The band gaps are too big i.e. I earn just £10 more than an entrance level but have to pay an additional £50 council tax because of this, which I feel is totally unfair.	7/21/2019 5:17 PM
8	I cannot claim to be entirely cognisant of the objective merits of the proposed payment bands.	7/18/2019 12:19 PM
9	The 2nd band for people earning up to 550 per month should be lower or preferably £0. This will affect a lot of disabled people who may not be able to work full time.	7/17/2019 5:41 PM
10	I think the lower bands are asking for too much & wonder if it would be better with more with less of an increase in payment.	7/12/2019 7:01 PM
11	Although I work with clients I do not feel I can offer an opinion on the banding	7/12/2019 2:23 PM

Q7 Do you agree that adult non-dependants living in the same household should contribute towards Council Tax?

Answered: 21 Skipped: 2

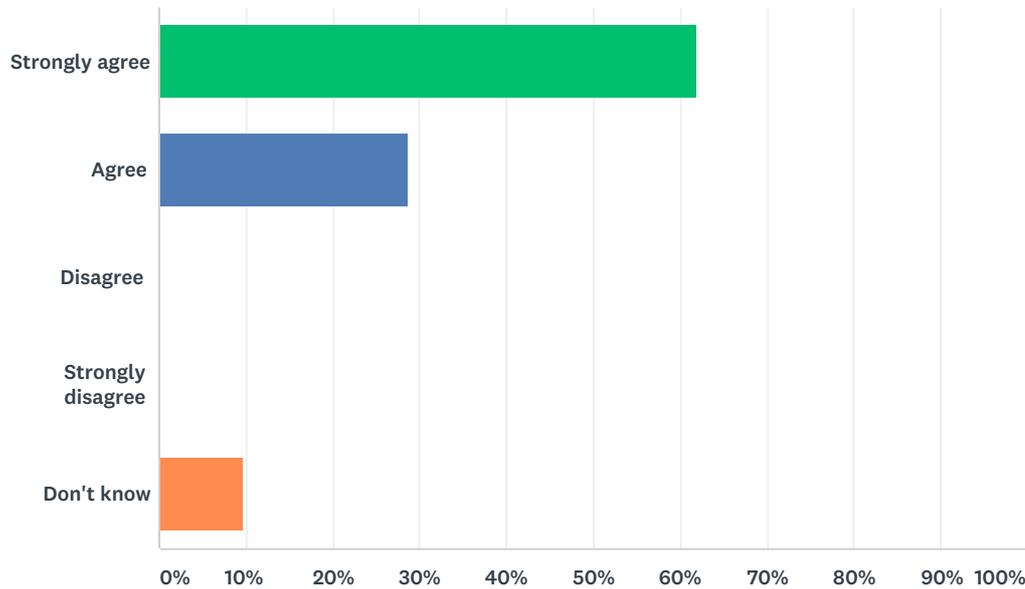


ANSWER CHOICES	RESPONSES
Strongly agree	19.05% 4
Agree	33.33% 7
Disagree	14.29% 3
Strongly disagree	0.00% 0
Don't know	33.33% 7
TOTAL	21

#	WHY DO YOU THINK THIS AND HOW MUCH DO YOU THINK THEY SHOULD CONTRIBUTE?	DATE
1	I believe there should be a fixed rate for the property but that single occupancies should received a reduced rate.	9/7/2019 10:16 AM
2	However £6.50 = £28.16 pm per person which may be a little steep	8/20/2019 10:59 AM
3	Except that how does the council confirm how many people live in a house? At least £10 per week, considering that an adult couple, in an average house, would be paying £200 pcm council tax, which equates to £25 per person, per week	8/6/2019 3:20 PM
4	It does seem reasonable.	7/18/2019 12:19 PM
5	This depends on the individual. If the individual is healthy and employed I don't see this a an issue. If they are disabled or are a carer this could penalise them further.	7/17/2019 5:41 PM
6	If they have an income they should contribute, but I know this can be difficult to enforce & cause friction so think it should be less (£10/month).	7/12/2019 7:01 PM
7	However I am aware this can lead to problems within a household.	7/12/2019 2:23 PM
8	But the problem would be actually getting them to contribute!	7/11/2019 1:13 PM

Q8 Do you agree that there should be some transitional protection for people who may receive less under the new scheme than they would have got under the existing scheme rules?

Answered: 21 Skipped: 2

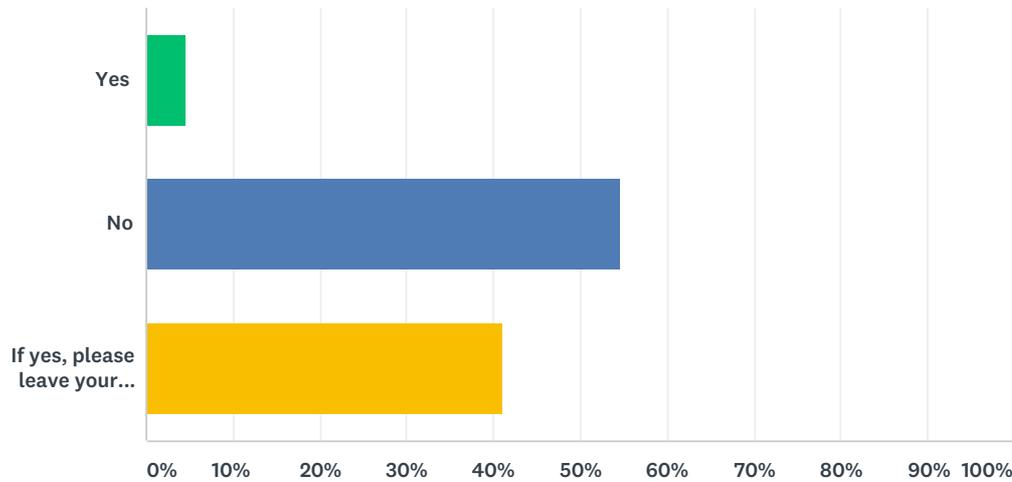


ANSWER CHOICES	RESPONSES
Strongly agree	61.90% 13
Agree	28.57% 6
Disagree	0.00% 0
Strongly disagree	0.00% 0
Don't know	9.52% 2
TOTAL	21

#	IF YOU AGREE, PLEASE SAY WHY AND HOW YOU THINK THIS PROTECTION SHOULD WORK.	DATE
1	Yes, let's not make peoples lives financially harder than they already are.	9/7/2019 10:16 AM
2	Vulnerable people need protection	8/20/2019 12:35 PM
3	I feel that transition should be longer, people who are carers are hardly likely to see there circumstances change too much or very often.	8/12/2019 11:19 PM
4	I currently recieve working tax credits, which enables me to plan the whole year. I'm a publisher. I have to spend money (on print costs, illustration costs and promotional costs) before I get any income. The income is not equal each month and it does not come in until months after I have paid for costs. This system will completely collapse under universal income, where I'll be penalised for earning money in one month that I had to pay to earn many months earlier	8/11/2019 7:57 PM
5	It seems reasonable, but I'm not sure how it should work.	7/18/2019 12:19 PM
6	At least a year to assimilate these changes. Disabled people may also not be able to do more hours or find the deficit.	7/17/2019 5:41 PM
7	People might need time to adjust if they have to pay more each month.	7/16/2019 5:41 PM
8	I do think those who receive less will struggle & actually feel it is unfair. Is there not a way around it? If not it should be 6 months full protection, then 6 months at half the difference protection.	7/12/2019 7:01 PM

Q9 Do you have any comments you would like to add?

Answered: 22 Skipped: 1



ANSWER CHOICES	RESPONSES	
Yes	4.55%	1
No	54.55%	12
If yes, please leave your comments below.	40.91%	9
TOTAL		22

#	IF YES, PLEASE LEAVE YOUR COMMENTS BELOW.	DATE
1	Emailed in responses: 1 The National Minimum Wage is completely out of date and has been for years and seriously needs attention - that is an increase in funding for living expenses. This increase in funding for living expenses also applies to unemployed people like me who are effectively being punished by the government in Westminster for being out of work through no fault of their own. There should be a higher living allowance for people who live in the Southern areas of UK where cost of living is greater. The national average salary paid monthly in UK is about £25,000 a year gross (according to government statistics) while the national minimum wage is converted and is equivalent to less than £18,000 a year gross. (which I was earning most of the time at County Council) . That is a difference of £7,000 a year in earnings. What is going on here? Please explain as I feel justified in getting a council tax rebate or refund from 2005-2016 or even 50% of this will do. I think it would be a better idea if all local authority employees received a further council tax reduction or discount to be fair - all staff at City Council, County Council and District Councils. The pay is so low compared with the amount of work done that this would be a welcome bonus on top of low salaries. Is there any chance of this happening? If not why not? If so, when? 2 The term "vulnerable groups" includes families with dependent children and households where someone is disabled. For the purposes of CTR the term "disabled" refers to people in wheelchairs, homes that have been adapted for disability and cases of severe mental impairment. I would like to propose adding "severely sight impaired (blind)" to this definition of "disabled" so that Cambridge residents living with sight loss can benefit from the same protection as other vulnerable groups with a disability. Thank you in advance for considering this proposal.	9/16/2019 9:24 AM
2	Some of us are single, no dependents, not in receipt of benefits other than housing benefit and council tax reduction and having to manage financially. Personally, I work as it gives me a sense of independence and worth but sometimes it seems not working and claiming benefits would leave me in a very similar financial situation to where I am but I would get other things free such as dental health and prescriptions. This is not encouraging people to want to work!	9/7/2019 10:16 AM
3	Please consider the plight of those who are unable to work owing to illness. My benefits are contribution-based ESA and I now live with a lot of pain. The worry occasioned by changes / cuts to benefits are sickening. What you are proposing would see me lose 12.5% in one go and would make a huge difference to my life and mental wellbeing.	8/20/2019 12:35 PM

4	It would be good to have clarity over who would be delivering budgeting support - would that be us under the project based at the Job Centre? In general we welcome the proposal.	8/20/2019 10:59 AM
5	I would agree the current council tax system can be confusing, sometimes I receive, in the past, more than one calculation in a month, which can lead me to asking which is it I have to pay. The calculation method should also be clearer both in concept and also on the bills you provide. I would also suggest, as I am signed up to online letters through the council website, that the council make up their mind which they are going to send once someone is signed up to this, currently I receive my bills in paper form and council tax reduction summary letters online. The online letters can be very confusing in their format and the information they provide, but not just this, where to log in to download them can also be a bit of a maze, certainly the link one receives, via email, often takes you to a page which you then have to navigate from to the correct page to login. I would also add that, as has been recognised, that Cambridge has the biggest divide between rich and poor and those people who claim CTR out of necessity, to make ends meet, could easily face going into debt because of increases in council tax, especially those on part-time incomes and who are self-employed. Not everyone receives the same income every month, especially in these days, where work contracts are so different and less favourable to the employee. I feel if you are making changes to this system in light of UC, then you should also make a change to the council tax demand and fine system, there are plenty of people out there who can't pay through no fault of their own and because of how UC payments are made in arrears.	8/12/2019 11:19 PM
6	People on benefits should get the same amount of money going into Universal Credit from their previous benefits.	8/2/2019 12:33 PM
7	Just that there should be more earnings bands and smaller jumps in the council tax increments.	7/21/2019 5:17 PM
8	Any document must make it clear how disability affects the payments that people will make and that all documents have 'Easyread' versions to help people with literacy issues and learning difficulties	7/19/2019 1:39 PM
9	As mentioned above, I am worried about getting into difficulties if I'm put on Universal Credit. There would be times when my Bipolar Psychosis prevented me from attending to the payment of my rent. The Council wouldn't like that, obviously, and I would get into trouble. Right now my Housing Benefit is paid automatically.	7/18/2019 12:19 PM