

## End of survey report

### Are you currently receiving Council Tax Reduction?

169/169 - Multiple choice - choose one - required

No 53.3% (90 choices)



Yes 41.4% (70 choices)



Prefer not to say 5.3% (9 choices)



### Which of the following best describes you?

169/169 - Multiple choice - choose one - required

Resident 95.9% (162 choices)



Landlord or housing provider 1.8% (3 choices)



Representative of a community or voluntary organisation 0.6% (1 choice)



Other 1.8% (3 choices)



### Do you or someone in your household have a disability or caring responsibilities?

169/169 - Multiple choice - choose one - required

No 57.4% (97 choices)



Yes 36.7% (62 choices)



Prefer not to say 5.9% (10 choices)



English

## What is your age bracket?

169/169 - Multiple choice - choose one - required

45-65 45% (76 choices)



25-45 40.8% (69 choices)



Over 65 12.4% (21 choices)



Under 25 1.8% (3 choices)



## Which of the following best describes your sexual orientation?

169/169 - Multiple choice - choose one - required

Heterosexual/straight 68.6% (116 choices)



Prefer not to say 20.1% (34 choices)



Bisexual 4.7% (8 choices)



Gay man 4.1% (7 choices)



Gay woman/lesbian 1.2% (2 choices)



Other 1.2% (2 choices)



English

## What is your gender?

169/169 - Multiple choice - choose one - required

Female 49.1% (83 choices)



Male 40.2% (68 choices)



Prefer not to say 9.5% (16 choices)



Other 1.2% (2 choices)



## Retaining two schemes

### Do you agree with this approach?

169/169 - Multiple choice - choose one - required

Strongly agree 34.3% (58 choices)



Agree 33.1% (56 choices)



Neutral 23.1% (39 choices)



Disagree 5.9% (10 choices)



Strongly disagree 3.6% (6 choices)



### Do you have any further comments to make about this approach?

29/169 - Long answer - optional



English

Many respondents expressed concern about the affordability of council tax, particularly for ordinary families and those on low incomes, with several calling for council tax to be reduced overall to help everyone in the community. There was a strong theme that support should be available to people in hardship regardless of whether they claim Universal Credit (UC), as not all those in need are UC recipients. Some respondents questioned why people would not claim UC if eligible, suggesting the system may be too complex or inflexible while others felt that if people choose not to claim UC, they should not receive additional council tax support.

There were mixed views on whether having two separate schemes (for UC and non-UC claimants) is necessary, with some seeing it as unnecessarily complex while others supported it to ensure no one in need is left out. Several respondents highlighted the need for clearer communication and simpler administration, especially for those with fluctuating incomes or complex circumstances. There were also calls to ensure that both UC and non-UC recipients receive equivalent support.

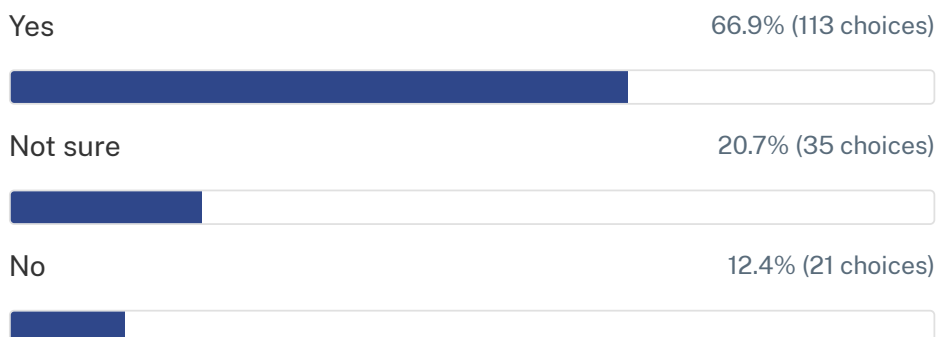
A few respondents mentioned personal experiences, such as struggling to pay council tax even while on UC or finding the current scheme meets their needs. Some responses indicated a lack of understanding or information about the scheme and its rationale.

Overall, the main trends were concerns about affordability, the need for inclusive support beyond just UC claimants, and calls for simpler, clearer processes.

## 100% Council Tax liability support

### Do you support this proposal?

169/169 - Multiple choice - choose one - required



### Do you have any further comments to make about this proposal?

20/169 - Long answer - optional

Many respondents expressed confusion or found the proposal unclear, with several specifically mentioning that the wording was difficult to understand or ambiguous. One respondent raised a specific concern about how the proposal affects the sole occupier discount. Only one response commented positively, stating that council tax offers good value for money and is underappreciated. Overall, the dominant trend is a lack of clarity and understanding of the proposal among respondents.

## Income Bands and Contributions - Universal Credit Scheme



English

## Do you agree with this method of updating the Universal Credit scheme?

169/169 - Multiple choice - choose one - required

Yes 50.3% (85 choices)



Not sure 30.2% (51 choices)



No 19.5% (33 choices)



## Do you have any further comments to make about this method?

27/169 - Long answer - optional

Many respondents expressed concern that linking council tax reduction solely to the National Living Wage (NLW) does not adequately account for inflation or the rising cost of living, which are outpacing increases in both wages and benefits. Several respondents argued that this risks penalising those on low incomes, as even small increases in council tax can be a significant burden for them, especially with the current cost of living crisis. There were repeated calls for inflation and benefit rates to be considered in the calculation, or for the scheme to be linked to Universal Credit (UC) increases instead.

A number of respondents highlighted the need for greater clarity and transparency, with some finding the explanation of the scheme confusing or lacking comparison to the current system. There was also concern that the proposed changes might lower the earnings thresholds for support, bringing more low-income people into payment.

Some respondents suggested that council tax increases should be frozen for residents and instead focus on raising business rates, as many people are already struggling. Others emphasised the importance of considering the needs of specific groups, such as under-25s, carers, and those on benefits.

A few respondents noted positive aspects, such as the simplicity, predictability, and administrative efficiency of linking the scheme to the NLW. However, concerns about regional inequity and the lack of a holistic approach were also raised.

Finally, some respondents requested more income brackets, especially for those with caring responsibilities or slightly higher incomes, and called for the scheme to be implemented in a way that avoids confusion from multiple recalculations during the year.

## Non-Universal Credit Scheme



English

## Do you agree with this proposal?

169/169 - Multiple choice - choose one - required

Yes 42% (71 choices)



Not sure 39.1% (66 choices)



No 18.9% (32 choices)



## Do you have any further comments to make about this proposal?

18/169 - Long answer - optional

Several respondents expressed confusion or lack of understanding about the proposal, with comments such as "Don't really understand what this means in practice" "No idea what this means" and questioning why useful information would not be published. Transparency and public access to data were highlighted as important, with calls for all data to be made available and criticism of the proposals' transparency.

There were concerns about fairness and the relationship between Universal Credit (UC) and non-UC schemes. Some respondents felt that non-UC discounts should not exceed UC discounts to prevent people from avoiding UC claims for higher council tax discounts and that any percentage increase should be linked to UC increases. One respondent called for stopping non-UC schemes altogether.

There were also comments about eligibility and fairness, with one respondent stating that those who can afford housing should not be required to pay for Universal Credit and another expressing concern about exemptions for asylum seekers. A few responses called for choice and not penalising people.

Overall, the most common themes were confusion about the proposal, demands for greater transparency, and concerns about fairness and the relationship between UC and non-UC council tax reduction schemes.

## Earned Income Disregards for Universal Credit Claimants



English

## Do you agree with removing the additional earned income disregard for Universal Credit claimants?

169/169 - Multiple choice - choose one - required

Neutral 38.5% (65 choices)



Agree 23.7% (40 choices)



Strongly agree 21.3% (36 choices)



Disagree 10.7% (18 choices)



Strongly disagree 5.9% (10 choices)



## Do you have any further comments to make about this?

17/169 - Long answer - optional

Many respondents expressed confusion or a lack of understanding about the details of the Council Tax Reduction scheme, with several stating they could not comment or needed more information. There was a recurring concern about fairness, particularly regarding pensioners and working-age claimants. Some felt pensioners are already well protected compared to others while others wanted more support for disadvantaged pensioners.

A few respondents questioned why certain benefits or disregards are not extended to other groups and one highlighted the issue of income being counted twice, suggesting the system should be more fair. Concerns were raised about the impact on working people, especially those on low wages or with caring responsibilities, noting that extra costs can make working less financially rewarding. There was also a worry that the scheme could disincentivise part-time work for Universal Credit claimants.

Some comments touched on technical aspects, such as whether travel and clothing costs are excluded from Universal Credit calculations and one respondent wanted any increases in bandings to be linked to Universal Credit percentage increases. There was also a single comment expressing concern about exemptions for asylum seekers.

Overall, the most common themes were confusion about the scheme, concerns about fairness between pensioners and working-age claimants, and the potential negative impact on those trying to work while claiming benefits.



English

## Do you believe the proposed scheme is fair and supports those most in need?

169/169 - Multiple choice - choose one - required

Not sure 43.2% (73 choices)



Yes 42.6% (72 choices)



No 14.2% (24 choices)



## Final thoughts

### Do you have any other comments or suggestions about the proposed Council Tax Reduction Scheme?

47/169 - Long answer - optional

Many respondents emphasised the need for greater support for those on low incomes, including single people, pensioners, disabled people, carers, and part-time workers. Several mentioned the impact of the cost of living crisis and rising bills, stating that council tax reductions are essential for those struggling financially.

There were repeated calls for the scheme to be fairer and more transparent, with some respondents finding the application process complex and hard to understand. Suggestions included simplifying the process, clearer communication, and consulting independent experts.

Some respondents raised concerns about fairness, such as the treatment of tenants versus property owners, the impact on disabled people, and the need for more rigorous scrutiny of claims to prevent fraud. There were also calls for specific changes, such as higher rates for second properties, exemptions for annex properties, and automatic reductions for over-65s.

A few respondents expressed frustration with the council's spending and suggested shifting the tax burden to businesses or reducing council costs. Others felt that council tax itself is an unnecessary burden and should be cancelled.

There were also comments about the need to ensure the scheme does not discourage work, particularly for part-time workers on Universal Credit. Some respondents wanted to see more protection for the most vulnerable and for the scheme to remain as equitable as possible.

A minority raised concerns about exemptions for asylum seekers or suggested that most residents should pay something.

Overall, the most common themes were the need for increased support for those struggling financially, simplification and clarity of the scheme, and concerns about fairness and transparency.



English



# Demographic data

Respondents are invited to share some details about themselves as part of the registration process on our online engagement platform. This helps us better understand how representative the responses are of the people who live and work in Cambridge.

To ensure that the survey is accessible to as many people as possible, we do not make it compulsory to provide this data. The online engagement platform is continually working to improve how it presents this data.

## Place of residence

