

# Local Council Tax Reduction Scheme Consultation Summary Report 2016

## DOCUMENT DETAILS

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This document has been produced on behalf of Tamworth Borough Council by the Staffordshire County Council Insight Team



|                       |                                                                                                                                                                                                                                                                                                               |
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## CONTENTS

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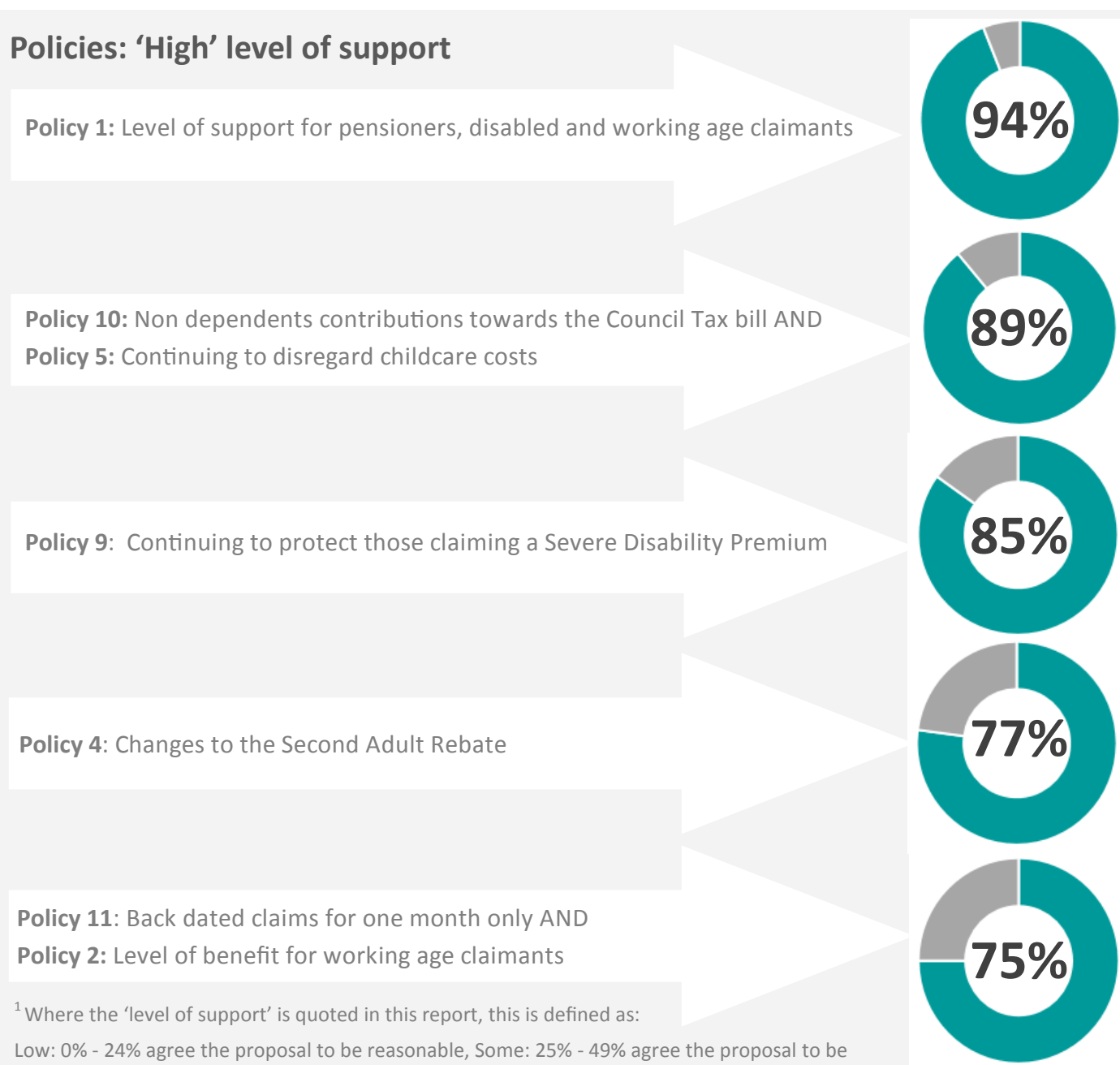
| <b>Title</b>                                                                    | <b>Page</b> |
|---------------------------------------------------------------------------------|-------------|
| <i>Document Details</i>                                                         | 2           |
| <i>Contents</i>                                                                 | 3           |
| <b>1 Executive Summary</b>                                                      | <b>4</b>    |
| <b>2.1 Introduction</b>                                                         | <b>6</b>    |
| <b>2.2 Methodology</b>                                                          | <b>6</b>    |
| <b>2.3 Respondent Profile</b>                                                   | <b>7</b>    |
| <b>3 Results: Principles</b>                                                    | <b>8</b>    |
| <b>4 Results: Policies</b>                                                      | <b>8</b>    |
| • Policy 1: Level of support for pensioners, disabled and working age claimants | 8           |
| • Policy 2: Level of benefit for working age claimants                          | 9           |
| • Policy 3: Council Tax Benefit and property band                               | 9           |
| • Policy 4: Changes to the Second Adult Rebate                                  | 9           |
| • Policy 5: Continuing to disregard childcare costs                             | 10          |
| • Policy 6: Claimants and the level of savings allowed                          | 10          |
| • Policy 7: Continuing to exclude Child Benefit payments                        | 10          |
| • Policy 8: Including Child Maintenance payments                                | 11          |
| • Policy 9: Continuing to protect those claiming a Severe Disability Premium    | 11          |
| • Policy 10: Non dependents contributions towards the Council Tax bill          | 12          |
| • Policy 11: Back dated claims for one month only                               | 12          |
| • Policy 12: Claims for temporary absences                                      | 12          |
| <b>5. Impact of the changes</b>                                                 | <b>13</b>   |
| <b>6. Appendix 1: Respondent profile</b>                                        | <b>16</b>   |

## 1. EXECUTIVE SUMMARY

**Principles:** There was a high level of support for both principles with 91% agreeing with key principle 2, 'The Local Council Tax Reduction Scheme should encourage people to work' and 89% agreeing with key principle 1, 'Every household with working age members should pay something towards their Council Tax bill'.

**Policies:** The level of endorsement attributed to each of the policies was varied. Policy 1, which provides total protection for pensioners and those working age claimants classed as severely disabled received the highest level of support, with 94% agreeing it was 'reasonable'. This policy also received the highest level of support in 2014.

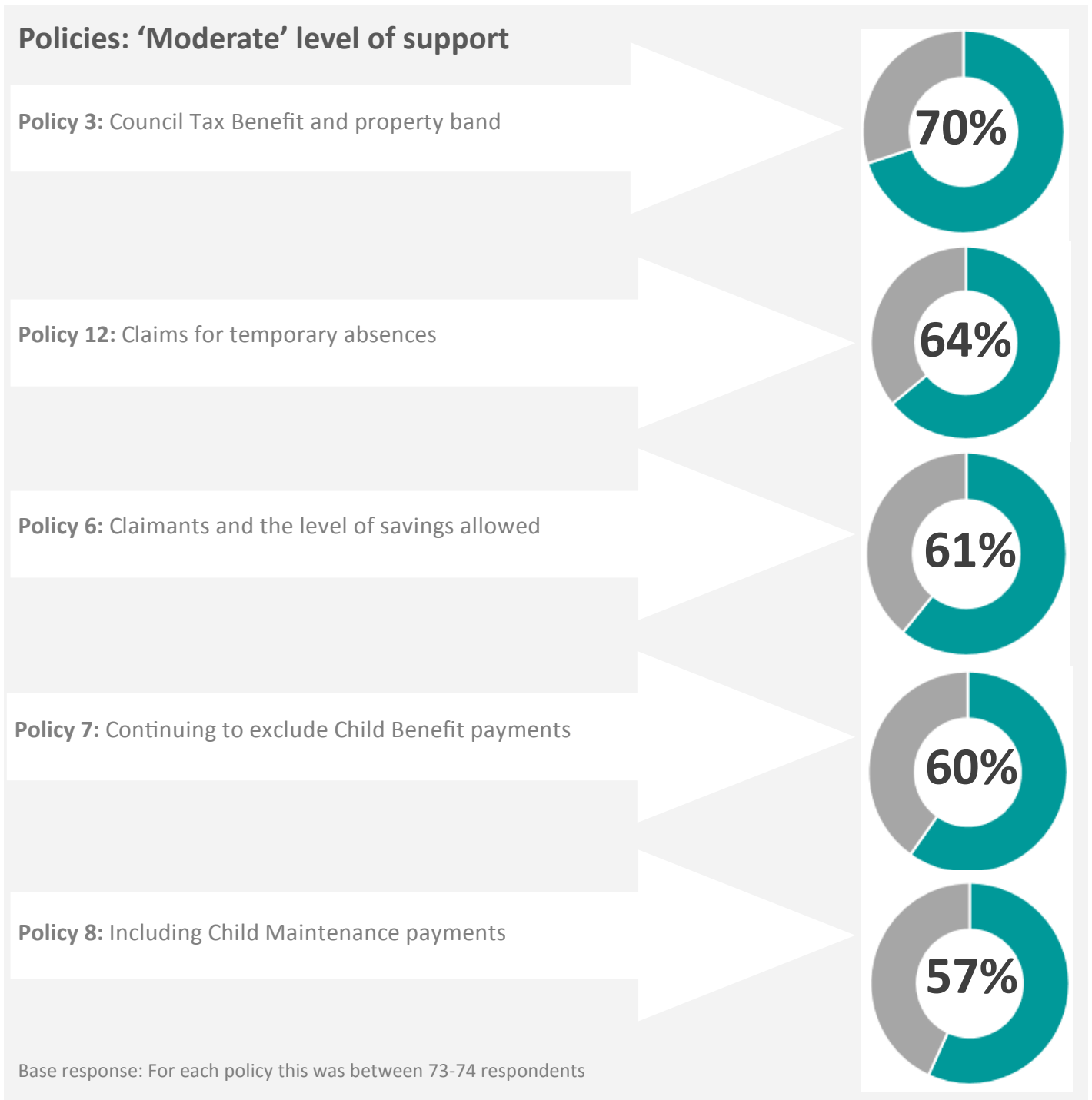
Least endorsement was received for Policy 8. This policy disregards maintenance payments as income when calculating a Working Age claimant's Council Tax Reduction entitlement, in order to provide an incentive for parents to stay in work or return to work. Whilst least supported, this policy did still receive a 'moderate' level of support (57%). Overall, there was a 'high'<sup>1</sup> level of endorsement for seven out of the twelve policies and the details of these are outlined below:



<sup>1</sup> Where the 'level of support' is quoted in this report, this is defined as:

Low: 0% - 24% agree the proposal to be reasonable, Some: 25% - 49% agree the proposal to be reasonable, Moderate: 50% - 74% agree the proposal to be reasonable, High: 75% - 100% agree the proposal to be reasonable.

Five of the 12 proposals received a **'moderate'** level of support and details of these are outlined below:



**Impact of the changes:** Changes to Council Tax Benefit can affect individuals and key groups in society and consequently these impacts were a key component of this research. Of the survey respondents, 60% indicated that the changes had a 'low' impact upon them, 21% said the impact had been 'medium' and 19% said it had been 'high'. Those respondents who received a Council Tax reduction were far more likely to feel that the impact upon them was 'high' (43%) than non claimants were. 9% of non claimants said the effect upon them was 'high'.

Whilst caution should be applied to statistical analysis of these responses, as the level of responses was relatively low (84 responses were received), research by the [Joseph Rowntree Foundation](#)<sup>2</sup> does suggest that claimants are more likely to be affected and it outlines the wider impacts which claimants are likely to face. An analysis of local arrears and bailiff referrals linked to non payment of Council Tax would also enable a deeper understanding of the impacts of reform at the local level.

<sup>2</sup> The Impact of Localising Council Tax Benefit, Joseph Rowntree Foundation, March 2013

## 2.1 INTRODUCTION

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Tamworth Borough Council is seeking people's views on a proposed change to its Local Council Tax Reduction Scheme. The proposed change is for claims to be paid for up to four weeks of temporary absence only when the claimant (and any partner) has gone abroad. Under the existing scheme, entitlement would normally be for up to 13 weeks.

The Council also took the opportunity to gauge opinion on the rest of its Local Council Tax Reduction Scheme which has been in operation since 1st April 2013. The initial scheme had previously been shaped by a 2012 public consultation which was carried out prior to the introduction of the scheme.

The results of the latest 2016 consultation have been analysed by Staffordshire County Council on behalf of Tamworth Borough Council and these bring together analysis and key themes of all responses received.

These responses will be considered by Cabinet and full Council who will finalise the Local Council Tax Reduction Scheme. Agreed changes would take effect from 1st April 2017.

## 2.2 METHODOLOGY

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The Council launched its consultation on Monday 15th August 2016 and respondents were provided with a nine week window in which they could respond by electronic survey. The deadline for responses was Friday 14th October 2016.

The consultation was widely promoted using the following methods;

- Press releases in the local newspaper, The Tamworth Herald
- Tamworth Borough Council website (prominent feature on the homepage)
- Twitter
- Facebook
- Tamworth Borough Council blog
- Gov delivery
- E-mailed to TBC citizens panel
- E-mailed to TBC tenants, (Open House e-zine recipients)
- Tamworth Informed
- Touch FM
- TCR FM
- BBC Radio WM

## 2.3 RESPONDENT PROFILE

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A total of 84 respondents completed the online survey. This equates to 0.1% of the adult population of Tamworth<sup>3</sup> and compares similarly to last years response rate of 77 responses.

In statistical terms, the 95% confidence level has been applied to the survey results. This means that if the survey was repeated, in 95 out of 100 cases, the same response would be achieved.

Citizens and communities responses have an overall confidence interval of +/-10.5% meaning that the percentage responses they have given to any questions could fall in the range of 10.5% higher or 10.5% lower than their actual response. A confidence interval of +/-3-4% is fairly typical for a statistically robust survey<sup>4</sup>.

As such, some caution should be applied when interpreting the results, because of the relatively low response rate. The results should not be regarded as representative of the overall communities which they represent but they do provide a flavour of responses.

A full respondent profile can be found in Appendix 1, but some key points include:

- All respondents (100%) identified themselves as a resident of Tamworth.
- The majority of respondents were between the ages of 45-74 years of age (82%). The age groups within the 45-74 year old bracket were over represented when compared to the Mid Year 2015 Population Estimates (MYPE) for Tamworth. All other age groups were under represented in this respect<sup>5</sup>.
- 29% of survey respondents had a disability, that's 11 percentage points higher than the disability level reported for Tamworth in the 2011 census<sup>6</sup>.

<sup>3</sup> The adult population of Tamworth includes those residents who are aged 18 and above in the Mid Year Population Estimates, 2015 (MYPE, 2015).

<sup>4</sup> To achieve a +/-4% confidence interval for the survey results, 500 responses would need to be achieved and to achieve a +/-3% confidence interval, 800 responses would be needed.

<sup>5</sup> Mid Year Population Estimates, 2015, Office of National Statistics (MYPE, 2015).

<sup>6</sup> Census 2011, Office of National Statistics.

### 3. RESULTS—PRINCIPLES

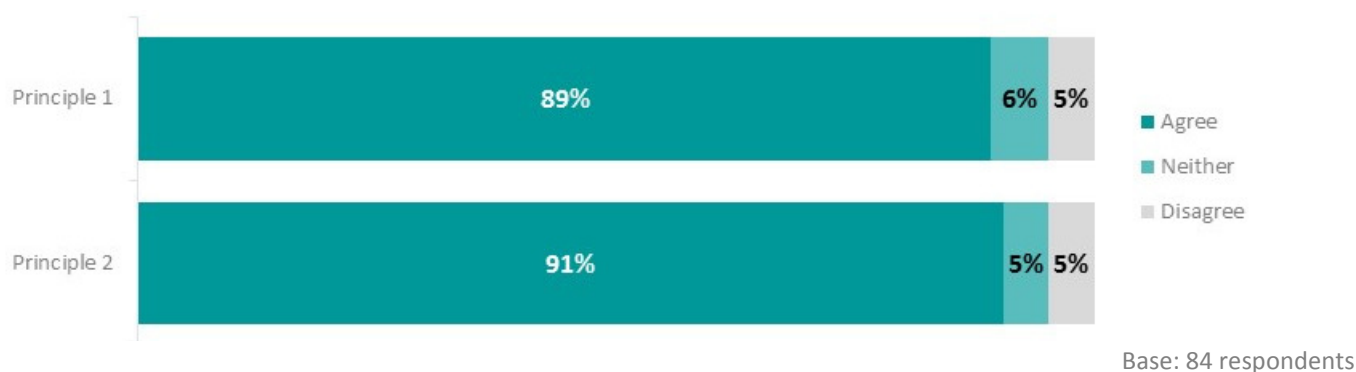
Respondents were invited to indicate to what extent they agreed or disagreed with the following two principles:

**Principle 1:** Every household with working age members should pay something towards their Council Tax bill.

**Principle 2:** The Local Council Tax Reduction Scheme should encourage people to work.

As the graph below illustrates, there was a ‘high’ level of support for each of the two principles with 89% of respondent ‘agreeing’ with Principle 1 and 91% agreeing with Principle 2. Two thirds or more ‘strongly agreed’ with both of the principles.

Figure 3.1: Level of agreement with the principles



### 4. RESULTS—POLICIES

Respondents were invited to state to what extent they felt the following policies were either ‘reasonable’ or ‘unreasonable’ and their responses are documented below:

#### Local Council Tax Reduction Scheme: Policy 1

Pensioners receive support for up to 100% of their Council Tax bill as they are protected by the Government under a national scheme. We also protect working age claimants classed as severely disabled and in receipt of a Severe Disability Premium, claimants with disabled children and claimants receiving a War Pension or Armed Forces Compensation Scheme payment in the Local Council Tax Reduction Scheme. This means that pensioners, claimants classed as severely disabled, claimants with disabled children and claimants receiving a War Pension or Armed Forces Compensation Scheme payment are the only claimants that receive support for up to 100% of their Council Tax bill. All other working age claimants pay something towards their Council Tax bill and applicable amounts continue to be aligned with those of Housing Benefit.

There was a ‘high’ level of support for policy 1, with 94% of respondents feeling that it was ‘reasonable’. Two thirds of this proportion (67%) felt that it was ‘very reasonable’.

Figure 4.1: Views on Policy 1





### Local Council Tax Reduction Scheme: Policy 2

All working age claimants that are not protected have to pay at least 25% of their Council Tax bill. To mitigate future grant reductions, the scheme could ask working age claimants to pay at least 30% of their Council Tax bill. This means that working age claimants who are not protected would get less help than they do now.

There was a 'high' level of support for this policy with three quarters (75%) of respondents indicating that it was 'reasonable'. 37% felt it was 'very reasonable' and 38% 'reasonable'.

Figure 4.2: Views on Policy 2



### Local Council Tax Reduction Scheme: Policy 3

Council Tax Reduction is limited to the level that is given for a smaller house. We limit the maximum support offered based on 75% of the Council Tax bill for a Band D property, even if the claimant lives in a property with a higher banding than D. This means that any claimant who lives in a property with a banding higher than D has their Reduction calculated as if they lived in a Band D property.

There was 'moderate' support for this policy with 70% of respondents stating that they felt it was 'reasonable'. Of this proportion, 29% felt it was 'very reasonable' and 41% felt it was 'reasonable'.

Figure 4.3: Views on Policy 3



### Local Council Tax Reduction Scheme: Policy 4

Before April 2013, some customers were not entitled to Council Tax Benefit in their own right because their own income was too high or they had too much in savings. However, they could claim a Second Adult Rebate, for a reduction of up to 25% off their bill, because they had another adult living with them who was on a low income.

From April 2013, Second Adult Rebate was removed under the Local Scheme. This means that all those of Working Age who were previously entitled to a Second Adult Rebate have to pay 100% of their Council Tax bill (Second Adult Rebate can still be claimed by pensioners as it is in the national rules).

A 'high' level of respondents were in agreement with Policy 4 (77%). Of these, 39% felt the policy was 'very reasonable' and 38% felt it was 'reasonable'.

Figure 4.4: Views on Policy 4



### Local Council Tax Reduction Scheme: Policy 5

Child care costs are allowed as an expense when calculating Council Tax Reduction. This does not contribute to any reductions but provides an incentive for parents to stay in work or return to work.

There was a 'high' level of agreement with policy 5 (89%), with 41% feeling that it was 'very reasonable' and 48% feeling that it was 'reasonable'.

Figure 4.5: Views on Policy 5



Base: 83 respondents

### Local Council Tax Reduction Scheme: Policy 6

Claimants are able to have savings of up to £16,000 and still receive support towards their Council Tax Bill.

There was a 'moderate' level of support for policy 6 with 61% of respondents agreeing that it was 'reasonable'. Of this proportion, 30% felt the proposal was 'very reasonable' and 31% felt it was 'reasonable'.

Figure 4.6: Views on Policy 6



Base: 84 respondents

### Local Council Tax Reduction Scheme: Policy 7

Child Benefit is not included as income when calculating a claimant's Council Tax Reduction entitlement.

There was a 'moderate' level of support expressed for policy 7 with 60% of respondents indicating that it was 'reasonable'. Of this proportion, 37% felt the policy was 'very reasonable' and 23% felt it was 'reasonable'.

Figure 4.7: Views on Policy 7



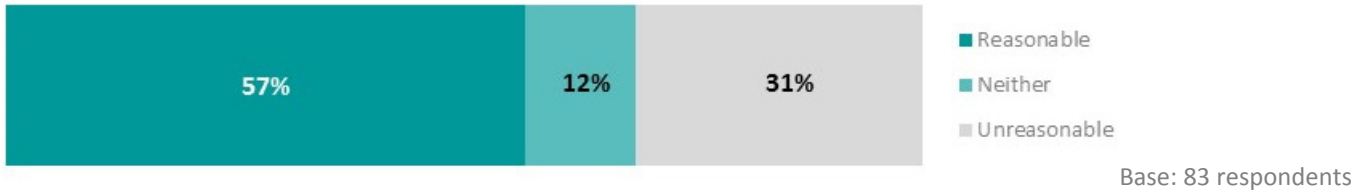
Base: 84 respondents

### Local Council Tax Reduction Scheme: Policy 8

We disregard maintenance payments as income when calculating a Working Age claimant's Council Tax Reduction entitlement to provide an incentive for parents to stay in work or return to work.

There was a 'moderate' level of support for this policy, with 57% indicating that it was 'reasonable'. 28% of these felt it was 'very reasonable' and 29% felt it was 'reasonable'. Compared to other policies, a higher proportion of respondents felt this policy was 'unreasonable', with just under one third indicating this was the case.

Figure 4.8: Views on Policy 8



### Local Council Tax Reduction Scheme: Policy 9

If a Working Age person receives Disability Living Allowance, a Care Component may be added if they require help with day to day tasks or if they need frequent personal care. A lower, middle or higher rate is paid depending on the care needs of the claimant. Single claimants that receive a middle or higher rate Care Component are classed as severely disabled and can attract a Severe Disability Premium too, as long as no one lives with them and no one receives a Carers Allowance for looking after them. Couples can also receive this premium as long as they both are eligible for a middle or higher rate Care Component, no one lives with them and no one receives a Carers Allowance for looking after either of them.

A Severe Disability Premium is also payable if a Working Age person (and their partner if they have one) receives a Personal Independence Payment at the Enhanced Daily Living rate and no one lives with them and no one receives a Carers Allowance for looking after them.

Claimants who are eligible for Severe Disability Premium can receive a Reduction for up to 100% of their Council Tax bill.

There was a 'high' level of agreement with this policy with 85% of respondents indicating their support for it. Of this proportion, 42% felt it was 'very reasonable' and 43% felt it was 'reasonable'.

Figure 4.9: Views on Policy 9



### Local Council Tax Reduction Scheme: Policy 10

Any non-dependants living in a Working Age claimant's household are expected to contribute towards the Council Tax bill. If the non-dependant is not working then their contribution would be £5 per week. If the non-dependant is working then their contribution would be £10 per week.

There was a 'high' level of support for policy 10, with 89% indicating that it was 'reasonable'. Of this proportion, 46% felt the policy was 'very reasonable' and 43% said it was 'reasonable'.

Figure 4.10: Views on Policy 10



### Local Council Tax Reduction Scheme: Policy 11

From April 2016, the scheme was amended to allow a claim to be backdated for up to one month only.

This policy, received a 'high' level of support, with three quarters of respondents agreeing that it was 'reasonable'. Of this proportion, 38% felt it was 'very reasonable' and 37% felt it was 'reasonable'.

Figure 4.11: Views on Policy 11

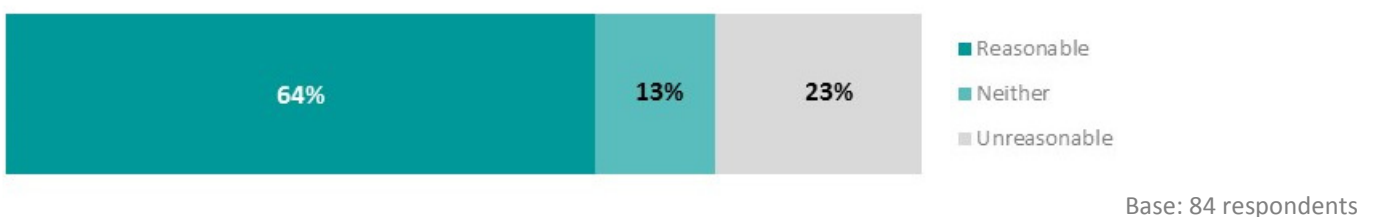


### Local Council Tax Reduction Scheme: Policy 12

It is proposed that from April 2017 to allow a claim to be paid for up to 4 weeks of temporary absence only when the claimant (and any partner) have gone abroad.

There was a 'moderate' level of support for this policy with nearly two thirds (64%) agreeing that it was 'reasonable'. Of this proportion, the majority (46%) felt the policy was 'very reasonable' and 18% said it was 'reasonable'.

Figure 4.12: Views on Policy 12



## Comments on the policies

Nearly a quarter of respondents (24% or 20 respondents) chose to comment. The vast majority of these related to policy 12 on allowing claims to be paid for up to 4 weeks of temporary absence only when the claimant (and any partner) have gone abroad.

There was a general consensus amongst those commenting that if people can afford “*extended periods of overseas travel it seems likely they can afford to pay their Council Tax*” and “*you should not pay for any absence whilst people are abroad*”. 11 of the 20 respondents commenting, remarked on this.

Some of those commenting, however did agree with the notion of paying for temporary absences and suggested that there should be some exceptions to the policy, for example for people in “*the forces*”, people in “*hospital*”, those receiving “*health treatment overseas*”, people who are “*caring for family*” and for those “*attending a funeral*”.

## 5. RESULTS—IMPACT OF THE CHANGES

Respondents were asked a series of questions to ascertain how they felt the changes implemented from April 2013 have impacted both their individual circumstances and/or key groups. This section displays the results from these questions.

### Does your household receive Council Tax Reduction?

Over two thirds of respondents live in a household that does not receive a Council Tax reduction (68%).

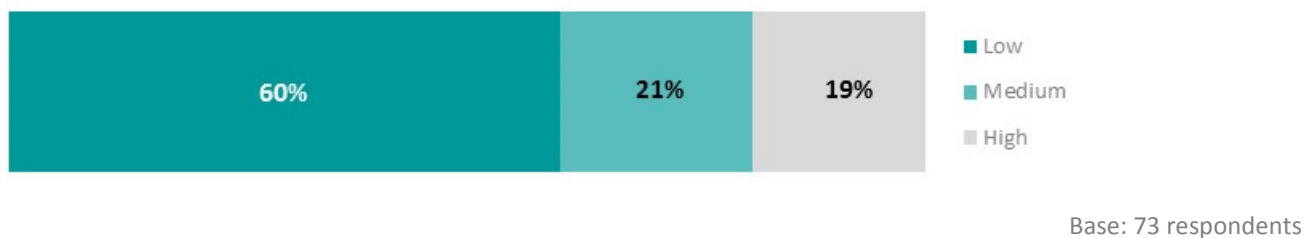
Figure 5.1: Does your household receive a Council Tax reduction?



Consequently, as the graph below shows, the impacts felt on individual financial situations have been ‘low’ for the largest proportion of respondents (60%). However, some caution should be applied when interpreting these responses as they may not be representative of the wider Tamworth population that they are seeking to represent.

### What level of impact have the changes had on you and your household?

Figure 5.2: Impact of the changes



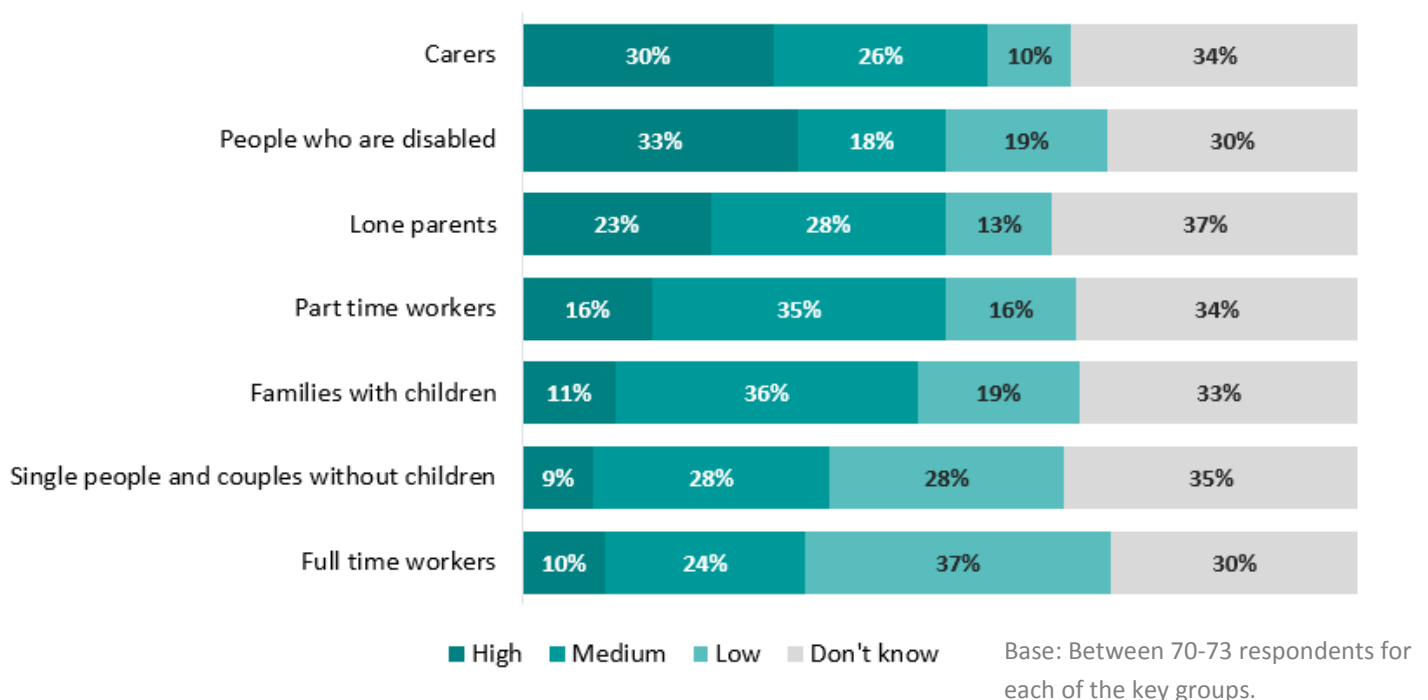
Four respondents shared their comments on the impacts of the changes and these related to people’s experiences including those impacts on working age couples and disabled people who are unfit for work<sup>7</sup>. Their comments are documented below;

- *“I get £120 pounds a week to live on from the government any money removed from that lowers my living standard and ability to pay my bills”.*
- *“The scheme has a specific drawback in how it processes a Working Age couple who are both unfit for work. Living apart is rewarded, but at a higher cost to the Council Tax Reduction scheme. More people would live together and thus bring about savings if the penalties for cohabitation were not so heavy”.*
- *“Disabled people unfit for work are penalised for seeking to fulfil their right to a home and family life, which includes the right to live as a couple. In fact concessions are only made to severely disabled people if they choose to live with other severely disabled people. That might be considered discriminatory. Most disabled couples live alone in their separate properties. This incurs much greater overall cost. I would like to see less penalising of couples in our situation. I believe that a less harsher scheme would actually bring about savings overall”.*
- *“I understand the need for the measures proposed but vulnerable people may well slip through the net of the agency ‘tick boxing’ applications. Some instances of this have already been seen with post-Disability Living Allowances”.*

**Please tell us whether you think the changes had a ‘high’, ‘medium’ or ‘low’ impact on each of these groups.**

Fifty percent or more felt the changes had a ‘high’ or ‘medium’ impact on each of the following four groups; ‘carers’, ‘people who are disabled’, ‘lone parents’ and ‘part-time workers’. Respondents were most likely to feel that the changes had a ‘high’ impact on people who are ‘disabled’ (33%) and upon ‘carers’ (30%).

Figure 5.3: Impact of the changes on key groups



<sup>7</sup> We would expect responses to this question to be relatively low as the majority of respondents have previously acknowledged that they do not receive Council Tax reduction and were not impacted by the changes.

Respondents were invited to share their views on any other groups who may be affected by the changes. This year, very few respondents chose to comment on this question. In total, two respondents commented on those groups who may be affected. These included a comment on general concerns as well as one on the impacts for disabled people. The comments shared have been outlined below;

- *“The issue with answering the above question is that these groups can cross over”.*
- *“I have a son with disabilities and receive Disability Living Allowance at a medium rate, Carers Allowance. I have been unemployed for the last four years and have a self employed partner. I pay full Council Tax and find the rates quite unfair”.*

## 6. APPENDIX 1: RESPONDENT PROFILE<sup>8</sup>

### Are you a resident of Tamworth?

| Survey responses |      |      |
|------------------|------|------|
|                  | No's | %    |
| Yes              | 84   | 100% |
| No               | 0    | 0%   |

### Does your name appear on the Council Tax

| Survey responses |      |     |
|------------------|------|-----|
|                  | No's | %   |
| Yes              | 77   | 92% |
| No               | 7    | 8%  |
| Don't know       | 0    | 0%  |

### Are you submitting your views as....

| Survey responses                               |      |     |                                         |      |    |
|------------------------------------------------|------|-----|-----------------------------------------|------|----|
|                                                | No's | %   |                                         | No's | %  |
| Resident of Staffordshire                      | 63   | 75% | Voluntary organisation                  | 0    | 0% |
| None of these                                  | 8    | 10% | Community group                         | 0    | 0% |
| Resident outside of Tamworth                   | 2    | 2%  | Housing Association                     | 0    | 0% |
| Other                                          | 2    | 2%  | Private landlord                        | 0    | 0% |
| A relative of a Council Tax Reduction claimant | 1    | 1%  | Nationally or locally elected member/MP | 0    | 0% |
| A friend of a Council Tax Reduction claimant   | 1    | 1%  | Partner organisation                    | 0    | 0% |

### Does your household receive any of the following benefits?

| Survey responses                 |      |     |
|----------------------------------|------|-----|
|                                  | No's | %   |
| DLA/PIP                          | 11   | 13% |
| Housing Benefit                  | 9    | 11% |
| Employment and Support Allowance | 8    | 10% |
| Carers Allowance                 | 5    | 6%  |
| Child Benefit                    | 5    | 6%  |
| Child Tax Credit                 | 4    | 5%  |
| Income Support                   | 1    | 1%  |
| Attendance Allowance             | 0    | 0%  |
| Job Seeker Allowance             | 0    | 0%  |

### Do any of the following describe your household?

| Survey responses                                       |      |     |
|--------------------------------------------------------|------|-----|
|                                                        | No's | %   |
| A household with full and/or part-time workers         | 29   | 35% |
| None of these                                          | 25   | 30% |
| A single person household or a couple without children | 14   | 17% |
| A household that includes someone who is disabled      | 11   | 13% |
| A family with one or two dependant children            | 8    | 10% |
| A family with three or more dependant children         | 0    | 0%  |
| A lone parent household                                | 0    | 0%  |

### Are you receiving a retirement Pension/Pension Credit?

| Survey responses |      |     |                   |      |    |
|------------------|------|-----|-------------------|------|----|
|                  | No's | %   |                   | No's | %  |
| Yes              | 30   | 36% | Prefer not to say | 5    | 6% |
| No               | 48   | 58% |                   |      |    |

<sup>8</sup> Where responses for single response questions do not add up to 100% exactly this is due to rounding to the nearest decimal place.



**Do you regularly provide unpaid support caring for someone?**

| Survey responses |      |     |
|------------------|------|-----|
|                  | No's | %   |
| Yes              | 22   | 28% |
| No               | 57   | 72% |

**Are you male or female?**

|                   | Survey responses |     | Tamworth MYE 2015 |
|-------------------|------------------|-----|-------------------|
|                   | No's             | %   | %                 |
| Female            | 35               | 42% | 52%               |
| Male              | 47               | 56% | 48%               |
| Prefer not to say | 2                | 2%  | N/A               |

**Do you consider yourself to have a disability?**

|                   | Survey responses |     | Tamworth 2011 Census comparison |
|-------------------|------------------|-----|---------------------------------|
|                   | No's             | %   | %                               |
| Yes               | 23               | 29% | 18%                             |
| No                | 52               | 65% | 82%                             |
| Prefer not to say | 5                | 6%  | N/A                             |

**What type of disability do you have?**

|               | Survey responses |     |
|---------------|------------------|-----|
|               | No's             | %   |
| Physical      | 11               | 48% |
| Mental health | 8                | 35% |
| Mobility      | 7                | 30% |
| Other         | 4                | 17% |
| Hearing       | 2                | 9%  |
| Communication | 1                | 4%  |
| Visual        | 1                | 4%  |
| Learning      | 0                | 0%  |

**What is your age?**

|                   | Survey |     | Tamworth MYE 2015 |
|-------------------|--------|-----|-------------------|
|                   | No's   | %   | %                 |
| 18-24             | 0      | 0%  | 10%               |
| 25-34             | 3      | 4%  | 17%               |
| 35-44             | 4      | 5%  | 17%               |
| 45-54             | 22     | 26% | 18%               |
| 55-64             | 29     | 35% | 16%               |
| 65-74             | 18     | 21% | 13%               |
| 75+               | 5      | 6%  | 9%                |
| Prefer not to say | 3      | 4%  | N/A               |

**What is your relationship status?**

|                    | Survey responses |     |
|--------------------|------------------|-----|
|                    | No's             | %   |
| Single             | 25               | 30% |
| Married            | 44               | 52% |
| Living as a couple | 8                | 10% |
| Civil Partnership  | 0                | 0%  |
| None of these      | 4                | 5%  |
| Prefer not to say  | 3                | 4%  |

**What is your ethnicity?**

|                     | Survey responses |     | Tamworth 2011 census comparison |
|---------------------|------------------|-----|---------------------------------|
|                     | No's             | %   | %                               |
| Asian/Asian British | 0                | 0%  | 0.8%                            |
| Black/Black British | 0                | 0%  | 0.51%                           |
| Chinese             | 0                | 0%  | 0.2%                            |
| Mixed Heritage      | 0                | 0%  | 1.0%                            |
| White British       | 73               | 89% | 95%                             |
| White-Other         | 4                | 5%  | 2.3%                            |
| Other               | 0                | 0%  | 0.1%                            |
| Prefer not to say   | 5                | 6%  | N/A                             |

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