



Local Council Tax Reduction Scheme Consultation Summary Report 2017

Produced by



On behalf of



DOCUMENT DETAILS

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



Title	Local Council Tax Reduction Scheme, Consultation Summary Report, 2017
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Description	The purpose of this document is to provide Tamworth Borough Council with the consultation results on their local council tax scheme. These include suggested changes to the scheme which has been in operation since April 2013.
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I. EXECUTIVE SUMMARY

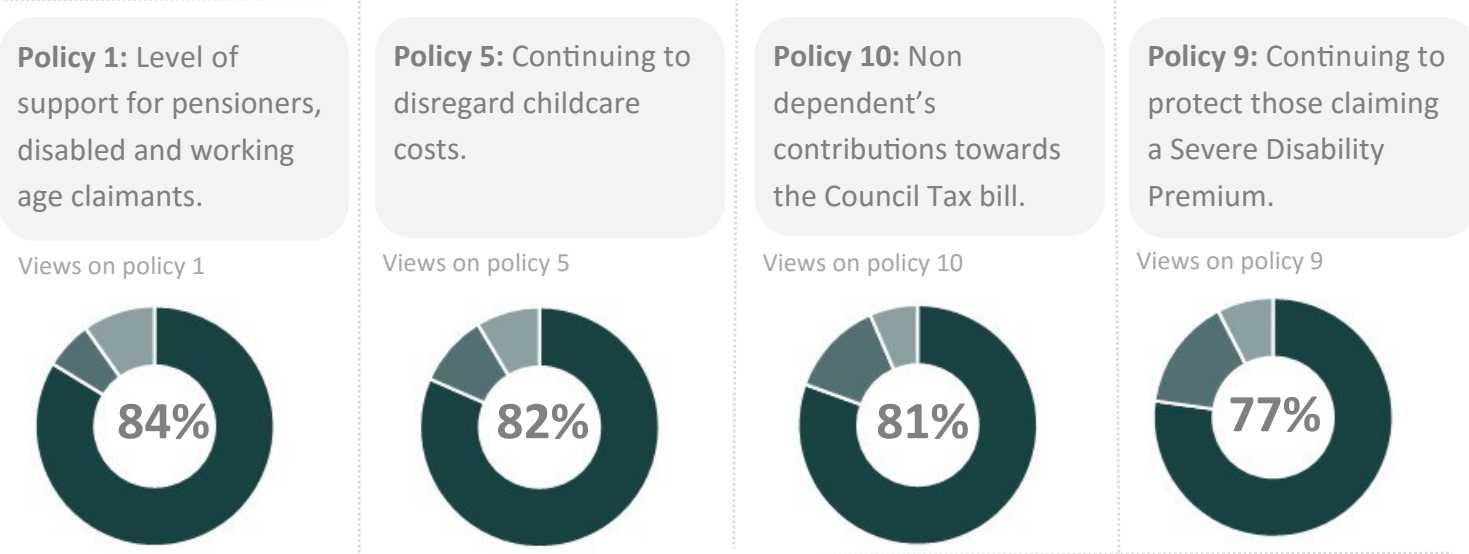
In total, 92 individuals shared their views in Tamworth Borough Council’s consultation on its Local Council Tax Reduction Scheme. The responses included those submitting their views as a ‘resident’, ‘claimant’ or ‘friend/relative of a claimant’. Whilst the responses cannot be considered statistically robust, they do provide meaningful insight on the policies, proposed changes and impact of change.

Principles: There was a ‘high’ level of support for both principles with 86% agreeing with key principle 1: ‘Every household with working age members should pay something towards their Council Tax bill’ and 84% agreeing with key principle 2: ‘The Local Council Tax Reduction Scheme should encourage people to work’.

Policies: The level of endorsement attributed to each of the policies was varied. Policy 1 which provides total protection for pensioners and working age claimants classed as severely disabled received most support. Least endorsement was received to Policy 12 on temporary absence claims (when abroad).

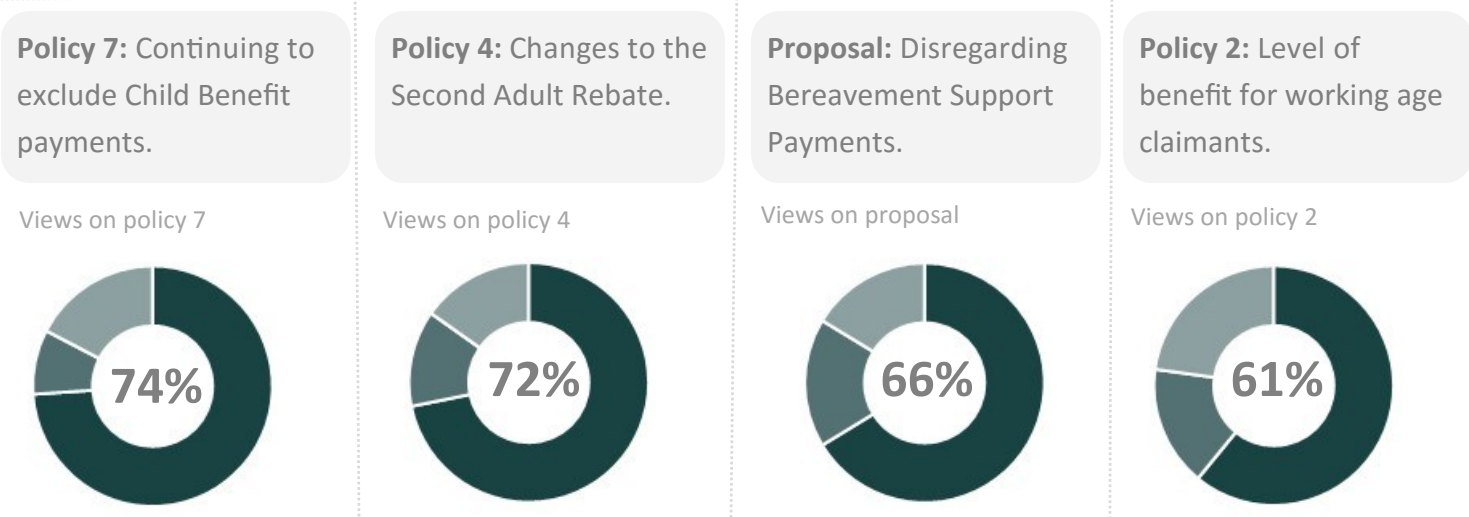
There was a ‘**high**’* level of endorsement for four out of the twelve policies:

‘HIGH’ LEVEL OF ENDORSEMENT (% agreeing policy is ‘reasonable’)



There was a ‘**moderate**’* level of support for seven of the twelve policies, also for the new proposal on disregarding Bereavement Support Payments:

‘MODERATE’ LEVEL OF ENDORSEMENT (% agreeing policy or proposal is ‘reasonable’)



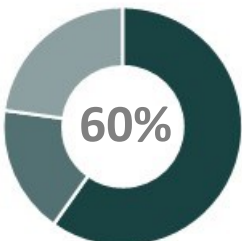
* Where the ‘level of support’ is quoted within this report, this is defined as:

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

'MODERATE' LEVEL OF ENDORSEMENT (% agreeing policy is 'reasonable')

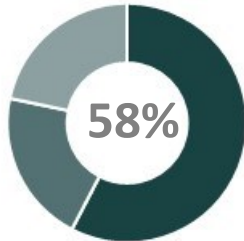
Policy 3: Council Tax Reduction and Property Band.

Views on policy 3



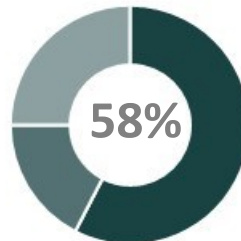
Policy 11: Backdating claims.

Views on policy 11



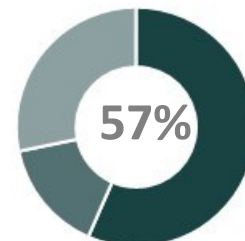
Policy 6: Claimants and the level of savings allowed.

Views on policy 6



Policy 8: Disregarding maintenance payments as income.

Views on policy 8

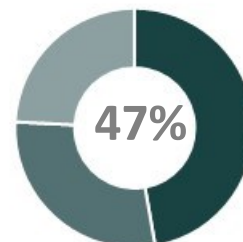


'SOME' ENDORSEMENT (% agreeing policy is 'reasonable')

There was **'some'*** support for policy 12, on allowing temporary absence claims for up to four weeks when a claimant has gone abroad. Respondents commenting on this policy generally felt that if claimants could afford to go abroad, then they should be able to afford to pay their council tax. There was some recognition that this policy would support family visits, travel abroad for medical purposes. Some agreed it would probably make administering the scheme far too complex and expensive, if claimants had to report any overseas visits for short amounts of time.

Policy 12: Temporary absence claims (when abroad).

Views on policy 12



Change in views:

The proportion of working age claimants supporting policy 2, on the level of benefit for working age claimants has reduced from 'high' to moderate' over time.

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, 56% indicated that the changes had a 'low' impact upon them, 27% said the impact had been 'medium' and 17% said it had been 'high'. Those respondents who received a Council Tax reduction were more likely to feel that the impact upon them was 'high' or 'very high' (22%) when compared to non Council Tax Benefit claimants (14%).

Whilst caution should be applied to statistical analysis of these responses, as the level of responses was relatively low (92 responses were received), research by the Joseph Rowntree Foundation¹ does suggest that claimants are more likely to be affected and it outlines the wider impacts which claimants are likely to face.

¹ The Impact of Localising Council Tax Benefit, Joseph Rowntree Foundation, March 2013.

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Moderate: 50% - 74% agree the proposal to be reasonable
Some: 25% - 49% agree the proposal to be reasonable
Low: 0% - 24% agree the proposal to be reasonable

2.1 INTRODUCTION

Since April 2013, local authorities have administered a Local Council Tax Reduction Scheme for those of working age, on behalf of the government. A scheme with national rules continues for pensioners, which is also delivered by local authorities.

The government still provides funding for localised schemes, but since April 2013 this funding has been reduced. In 2012, 2014, 2015 and 2016 there was public consultation to gauge views about the local scheme.

This year Tamworth is proposing to make one amendment to the scheme. It is recommending that from April 2018, Bereavement Support Payments will be completely disregarded as income. This consultation is seeking views on this change and on the scheme itself which has been in operation since April 2013.

This report has been produced by Staffordshire County Council on behalf of Tamworth Borough Council and brings together analysis and key themes of all responses received.

2.2 METHODOLOGY

The Council launched its consultation on Monday 21st August and respondents were provided with a twelve week window in which they could respond by electronic survey. The deadline for responses was Friday 10th November 2017.

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

A total of 92 respondents completed the online survey. This equates to 0.2% of the adult population of Tamworth² and compares similarly to last years response rate of 84 responses.

Whilst the responses cannot be considered statistically robust, they do provide meaningful insight on the policies, proposed changes and impact of change.

A full respondent profile can be found in the Appendix. Some key points about respondents include:

- The majority of the respondent group 98% (89 respondents) identified themselves as a resident of Tamworth.
- Responses also included relatives of Council Tax Reduction claimants (7% or six respondents), friends of Council Tax Reduction claimants (4% or four respondents), private landlords and voluntary organisations (1% or one respondent each).
- 35% (32 respondents) claimed one or more benefits and the highest proportion of claims were made for each of the following; Disability Living Allowance/Personal Independence Payment (17 claimants), Child Benefit (12 claimants) and Housing Benefit (11 claimants).
- Participating households were most likely to include; households with full and/or part time workers (32% or 29 respondents), single person households or couples without children (22% or 20 respondents) and households that included someone with a disability (16% or 14 respondents).
- The respondent group consisted of largely older people with 63% or 57 respondents being aged 55 or above.

² The adult population of Tamworth includes those residents who are aged 18 and above in the Mid Year Population Estimates, 2016 (MYPE, 2016).

3. RESULTS - KEY PRINCIPLES

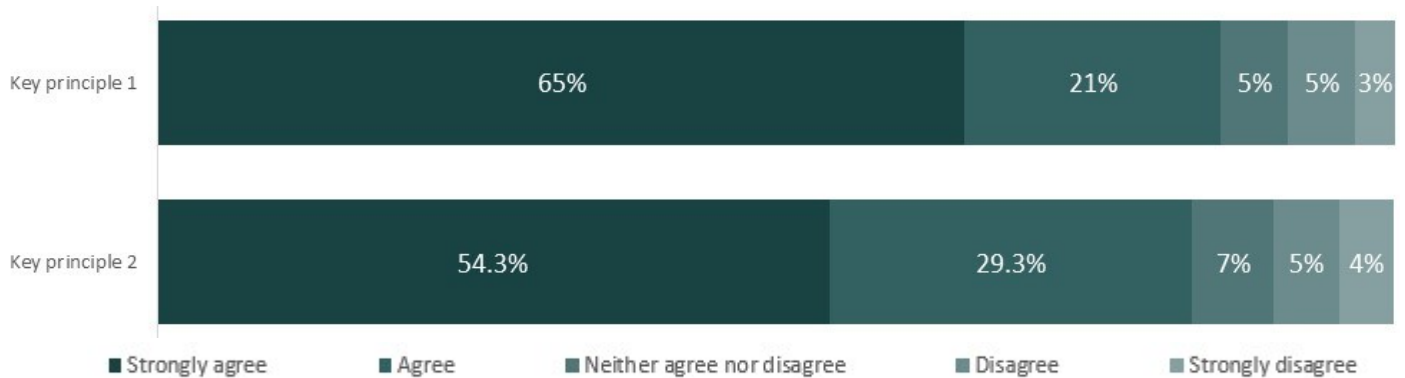
Respondents were invited to indicate whether they agreed or disagreed with the following key principles:

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

Key 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 from each of the two key principles with 86% of respondent agreeing with Key Principle 1 and 84% agreeing with Key Principle 2. In both cases, over half of all respondents stipulated that they strongly agreed with the principles. A ‘high’ level of agreement has also been achieved in previous year’s consultation results.

Figure 3.1: Views on the key principles (%) Base: 92 respondents



4. RESULTS - POLICIES

Local Council Tax Reduction Scheme Policy 1:

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 84% of respondents feeling that it was ‘reasonable’. Half of this proportion (50%) felt that it was ‘very reasonable’. Trend data reflects that there has been a consistently ‘high’ level of support for this policy over time.

Figure 4.1: Views on Local Council Tax Reduction Scheme Policy 1 (%) Base: 92 respondents



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Moderate: 50% - 74% agree the proposal to be reasonable **Low:** 0% - 24% agree the proposal to be reasonable

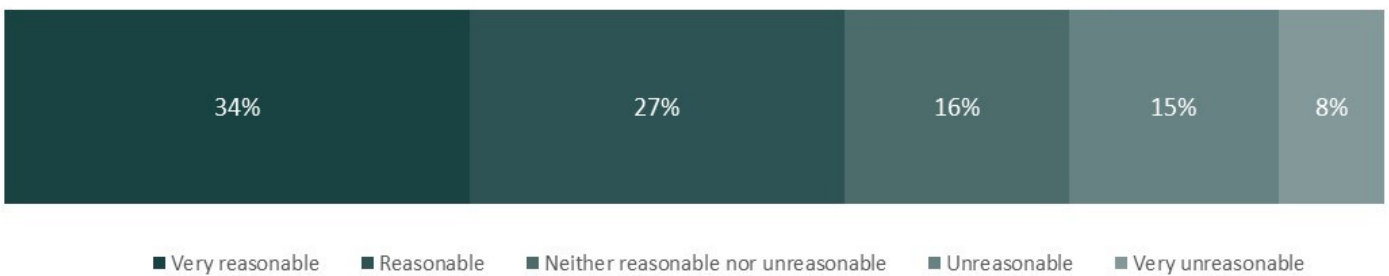
Local Council Tax Reduction Scheme Policy 2:

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 'moderate' level of support for this policy with 61% feeling that it was 'reasonable' for those working age claimants who are not protected to pay at least 25% of their Council Tax bill. Trend data reflects that there has previously been a 'high' level of support for this policy.

Figure 4.2: Views on Local Council Tax Reduction Scheme Policy 2 (%)

Base: 92 respondents



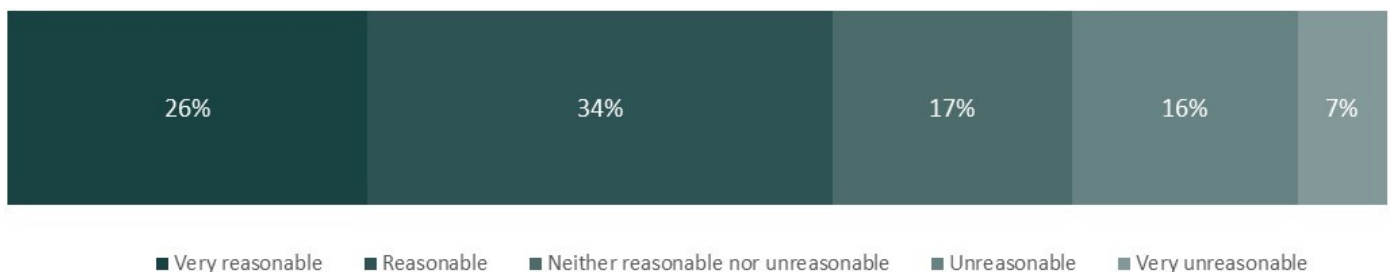
Local Council Tax Reduction Scheme Policy 3:

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 a 'moderate' level of support for this policy with 60% of respondents feeling that it was 'reasonable'. Whilst the percentage of respondents agreeing with this option has fluctuated somewhat in recent years, previous consultation results have still reflected a 'moderate' level of support.

Figure 4.3: Views on Local Council Tax Reduction Scheme Policy 3 (%)

Base: 92 respondents



* Where the 'level of support' is quoted within this report, this is defined as:

High: 75% - 100% agree the proposal to be reasonable

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Some: 75% - 49% agree the proposal to be reasonable

Moderate: 50% - 74% agree the proposal to be reasonable

Low: 0% - 24% agree the proposal to be reasonable

Local Council Tax Reduction Scheme Policy 4:

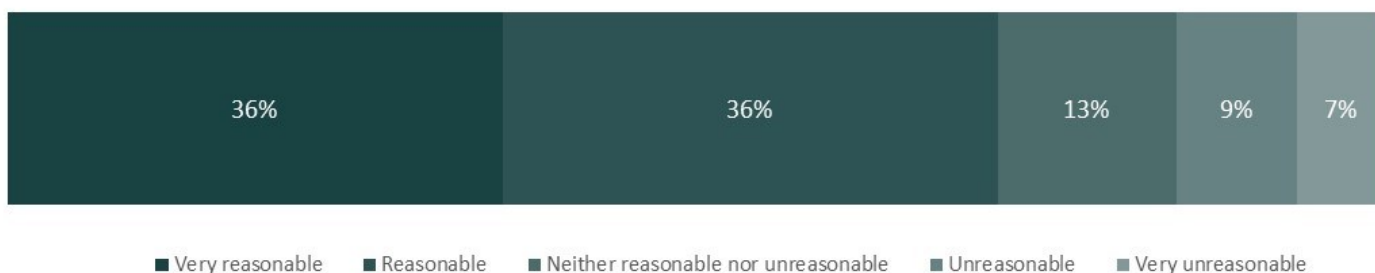
Before April 2013, some customers were not entitled to Council Tax Benefit in their own right because their own income was too high or they had too much in savings. However, they could claim a Second Adult Rebate, for a reduction of up to 25% off their bill, because they had another adult living with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

There was a 'moderate' level of support for this policy, with 72% of respondents feeling that it was 'reasonable'. In previous years there has been a 'moderate' to 'high' level of support for this policy.

Figure 4.4: Views on Local Council Tax Reduction Scheme Policy 4 (%)

Base: 92 respondents



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 support for this policy (82%) and in previous consultations a 'moderate' to 'high' level of support has also been achieved for allowing child care costs as an expense.

Figure 4.5: Views on Local Council Tax Reduction Scheme Policy 5 (%)

Base: 92 respondents



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Some: 25% - 49% agree the proposal to be reasonable

Moderate: 50% - 74% agree the proposal to be reasonable

Low: 0% - 24% agree the proposal to be reasonable

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 this policy, with over half of respondents agreeing that it was 'reasonable' to have savings and still receive support towards their Council Tax Bill. In previous years there has been 'some' or a 'moderate' level of support for this policy.

Figure 4.6: Views on Local Council Tax Reduction Scheme Policy 6 (%)

Base: 92 respondents



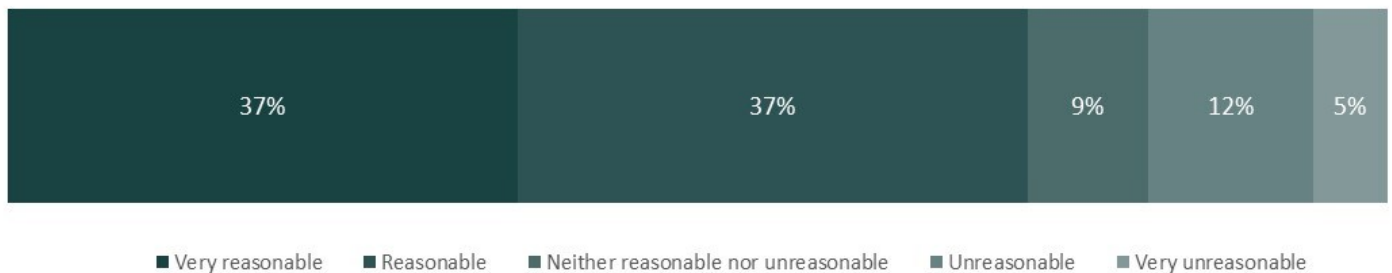
Local Council Tax Reduction Scheme Policy 7:

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

There was a 'moderate' level of support for this policy, with nearly three quarters (74%) of respondents agreeing that Child Benefit should not be included as income when calculating a claimant's entitlement. In previous years there has also been a 'moderate' level of support for this policy.

Figure 4.7: Views on Local Council Tax Reduction Scheme Policy 7 (%)

Base: 92 respondents



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Some: 25% - 49% agree the proposal to be reasonable

Moderate: 50% - 74% agree the proposal to be reasonable

Low: 0% - 24% agree the proposal to be reasonable

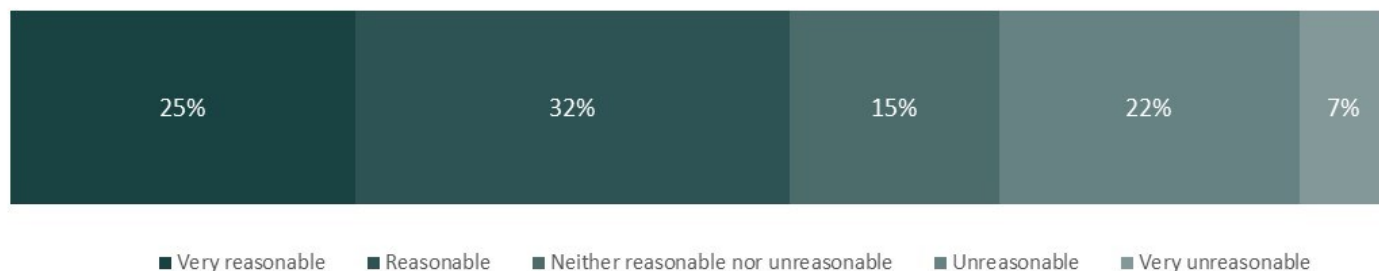
Local Council Tax Reduction Scheme Policy 8:

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% of respondents feeling that it was fair to disregard maintenance payments as income when calculating a Working Age Council Tax claimants entitlement. From the comparable trend data which is available³, a 'moderate' level of support has also been evident for this policy.

Figure 4.8: Views on Local Council Tax Reduction Scheme Policy 8 (%)

Base: 92 respondents



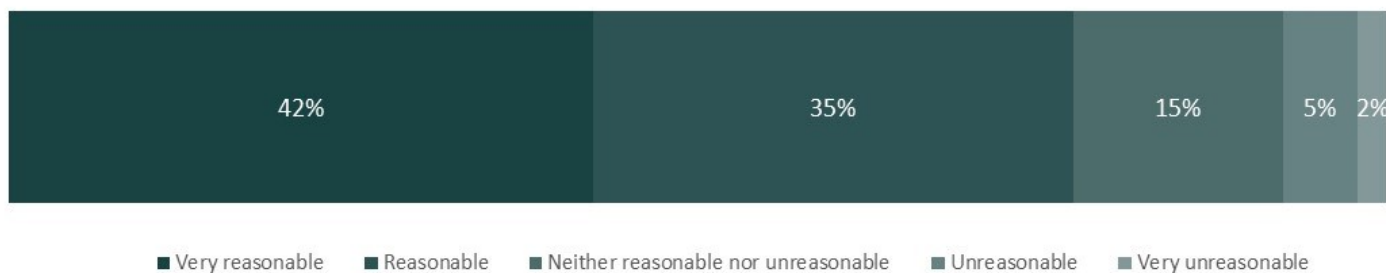
Local Council Tax Reduction Scheme Policy 9:

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

There was a 'high' level of support for this policy with 77% of respondents saying they were in agreement with it. In previous years, a 'high' level of support has also been evident.

Figure 4.9: Views on Local Council Tax Reduction Scheme Policy 9 (%)

Base: 92 respondents



³ Comparable data from 2016 only is available for this policy. Before this date, maintenance payments were included when calculating a Working Age claimants Council Tax Reduction entitlement.

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High: 75% - 100% agree the proposal to be reasonable **Some:** 25% - 49% agree the proposal to be reasonable

Moderate: 50% - 74% agree the proposal to be reasonable **Low:** 0% - 24% agree the proposal to be reasonable

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 a £10 per week.

There was a 'high' level of support for this policy with 81% agreeing that it was 'reasonable' for non-dependents living in a Working Age claimants household to contribute towards the Council tax bill. In previous years, there has been a 'moderate' to 'high' level of support for this policy.

Figure 4.10: Views on Local Council Tax Reduction Scheme Policy 10 (%)

Base: 92 respondents



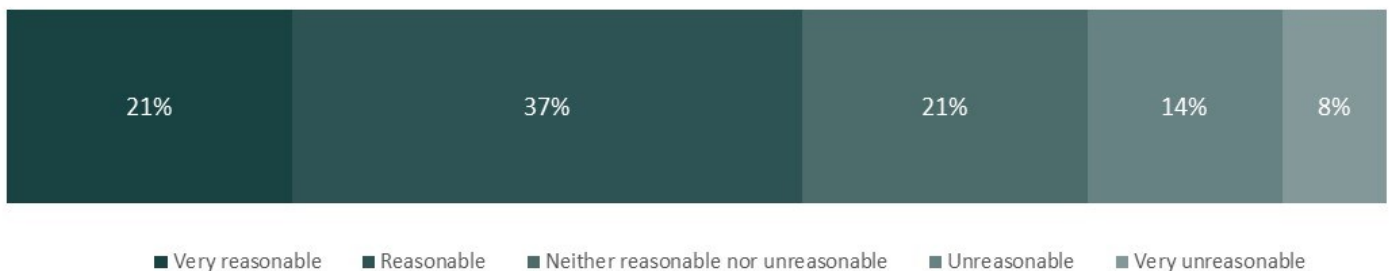
Local Council Tax Reduction Scheme Policy 11:

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

There was a 'moderate level of support for this policy with 58% agreeing that it was 'reasonable' to allow claims to be backdated for up to one month only. Trend data for 2016 is available and at this time, a 'high' level of support was attributed to this policy.

Figure 4.11: Views on Local Council Tax Reduction Scheme Policy 11 (%)

Base: 92 respondents



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Some: 25% - 49% agree the proposal to be reasonable

Moderate: 50% - 74% agree the proposal to be reasonable

Low: 0% - 24% agree the proposal to be reasonable

Local Council Tax Reduction Scheme Policy 12:

From April 2017 the scheme was amended 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 'some' support for this policy and the trend data available from 2016, reflected a 'moderate' level of support for this policy.

Figure 4.12: Views on Local Council Tax Reduction Scheme Policy 12 (%)

Base: 91 respondents



Respondents were offered the opportunity to comment on this policy and a small proportion (13 respondents) chose to do so. The diversity of those opinions expressed has been illustrated below.

"If people could afford to go on holiday abroad then they could also afford to pay all of their own bills, taxes and dues". These respondents generally felt that *"the policies were already too generous"*.

There was some recognition that *"if claimants had to report any overseas visits for short amounts of time, this would probably make administering the scheme far too complex and expensive"*. Other respondents who were also supportive of the scheme, were appreciative of the fact that it *"allowed people to visit families abroad"* and to *"travel abroad for medical purposes"*. These respondents also suggested that longer concessions could be considered for those individuals who may need to be *"in hospital long term"* abroad.

Bereavement Support Payments proposal

It is proposed from April 2018 to disregard in full Bereavement Support Payments.

There was a 'moderate' level of support for this proposal with 66% agreeing that this was 'reasonable'. 17% felt it was 'neither reasonable nor unreasonable' with the smallest proportion of respondents (16%) believing it was 'unreasonable'.

Figure 4.13: Views on Bereavement Support Payments (%)

Base: 92 respondents



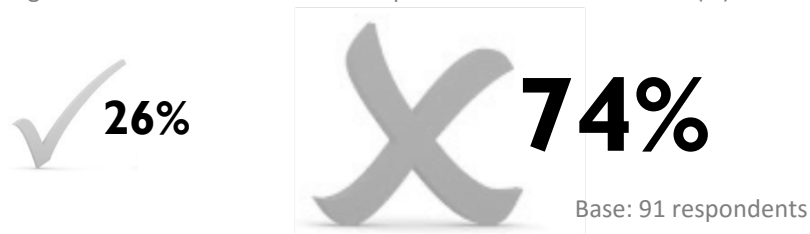
5. IMPACT OF THE CHANGES

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

As figure 5.1 displays, the majority of respondents, 74% (or 67 respondents) did not live in a household which receives Council Tax Reduction.

Does your household receive Council Tax Reduction?

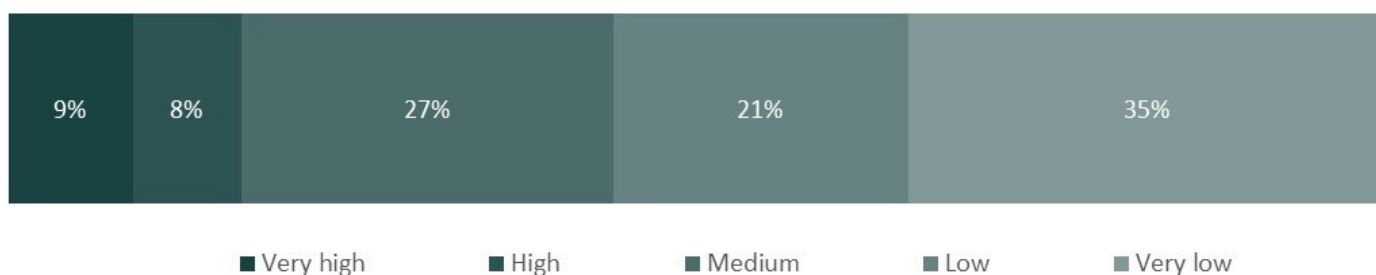
Figure 5.1: % of households in receipt of Council Tax Reduction (%)



Consequently, as the graph below shows, the impacts felt on individuals financial situations have been 'low' for the largest proportion of respondents. 17% of respondents felt the changes had had a 'very high' or 'high' impact upon them.

Figure 5.2: % impacted by the changes from April 2013:

Base: 89 respondents



Respondents were encouraged to share any comments they had. Responses shared were varied and included views/personal experiences of the scheme as well as comments on both the benefits system and on how council tax should be spent more generally.

Reflections on overall support for the scheme included *"as a household with two working adults and two under 18's in full time education we receive no state benefits but recognise the need for a safety net for those who cannot work"*. Another who had undergone a *"great many personal changes in the last three years had found Tamworth Borough Council to be very helpful"*. A further respondent who was supportive of the scheme felt that the trick was *"to help those who actually need this help and weed out those who simply play the system"*.

Others were struggling to make ends meet, were not eligible or did not know about the scheme. For example:

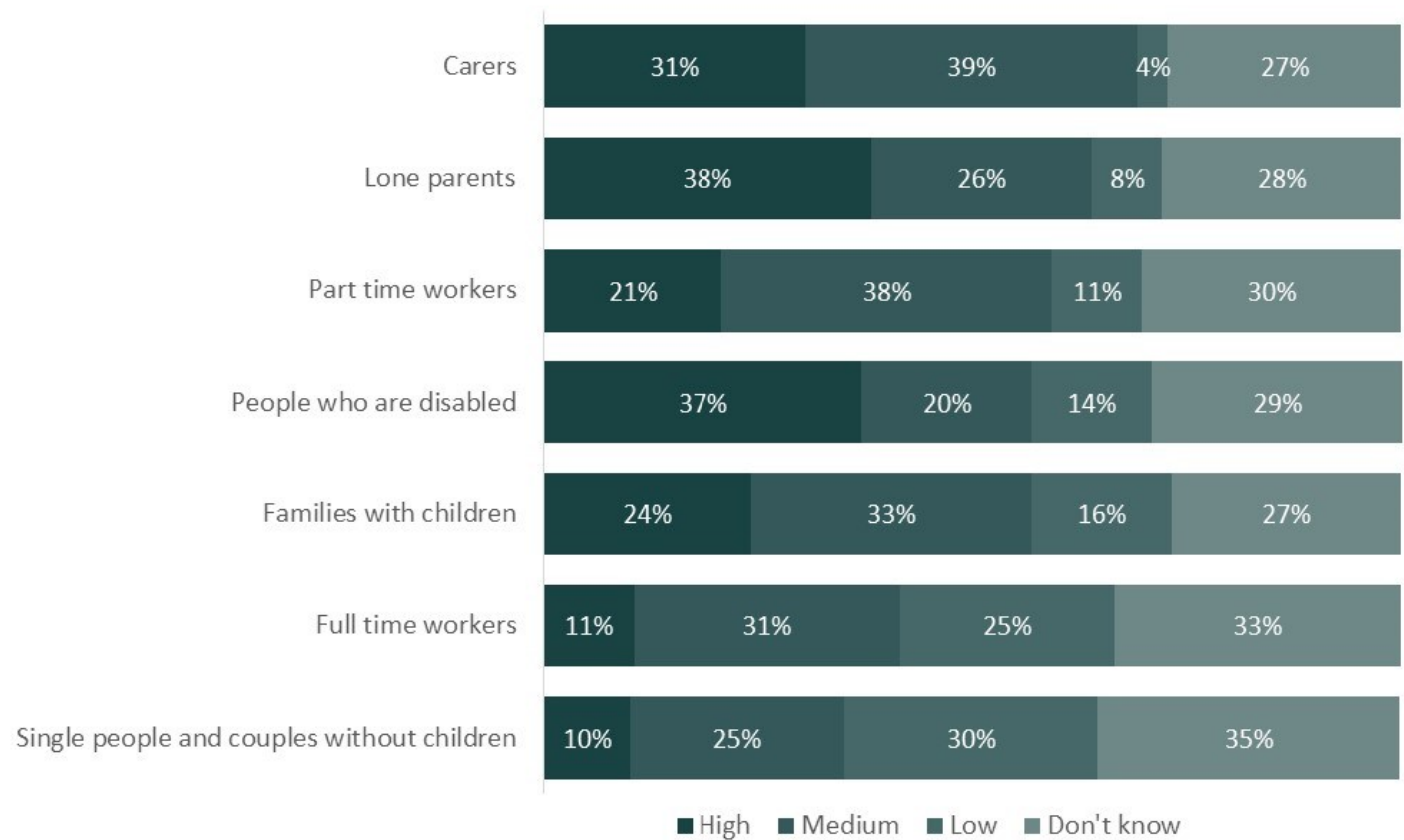
"I am a 72 year old pensioner and because I receive £18 a week company pension as well as my state pension. I cannot claim council tax reduction nor can I claim pension credit. I find it a struggle to pay bills" and *"Council Tax is far too high and expensive and other bills are now a struggle as my partner has been out of work and I have been on maternity but the help and support received is shocking and I didn't even know about the Council Tax reduction, I've never been informed"*.

A further reflection of the wider scheme included one respondent feeling aggrieved that they pay council tax but feel that cleanliness and tidiness within their area is an increasingly common issue.

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

The graph below illustrates that a sizeable proportion of respondents felt the changes would impact on a range of person types including 'lone parents', 'disabled people', 'carers' and 'part time workers'. It also reflects that one quarter or more were unable to assess the impact of change on each of the person types.

Figure 5.3: Impact of the scheme by person type (%)



When asked whether they felt there could be any other groups affected by these changes, the following answers were given:

The long term unemployed: *"They are trying to live on ever decreasing benefits whilst inflation continues to rise. They are made to make every effort to find work but some are just unable to do so. The 25% contribution is too high and although there needs to be a contribution by working age people, it should be drastically reduced. This can lead to bailiff charges being added to the 25% contribution, a ridiculous situation when food banks are so busy these days. If people can't pay for food, how can they pay increased taxes? The money just does not exist".*

Households with more than one Personal Independence Payment or Disability Living Allowance claimant: *"People should be helped where there are two people in the home both receiving PIPS or DLA".*

Pensioners: *"Pensioners on State Pension and small Defined Occupational Pensions may well be eligible without knowing it".*

Families with working age children: *"Families with working age children who can't be bothered to work - obvious they do exist!"*

5. APPENDIX I: ABOUT YOU, RESPONDENT PROFILE

Are you a resident of Tamworth?

Base: 91		Survey responses	
	No's	%	
Yes	89	98%	
No	2	2%	

Do you regularly provide unpaid support caring for someone?

Base: 87		Survey responses		Tamworth 2011 Census comparison
	No's	%		%
Yes	28	32%		11%
No	59	68%		89%

Are you submitting your views as....

Base: 92		Survey responses				
	No's	%		No's	%	
Voluntary organisation	1	1%		Nationally/locally elected member/MP	0	0%
Community group	0	0%		Partner organisation	0	0%
Housing Association	0	0%		Resident of Staffordshire	68	74%
Private landlord	1	1%		Resident outside of Tamworth	0	0%
A relative of a Council Tax Reduction claimant	6	7%		None of these	9	10%
A friend of a Council Tax Reduction claimant	4	4%		Other	0	0%

Does your household receive any of the following?

Base: 32		Survey responses	
	No's	%	
Attendance Allowance	1	3%	
Carers Allowance	5	16%	
Child Benefit	12	38%	
Child Tax Credit	6	19%	
DLA/PIP	17	53%	
Housing Benefit	11	34%	
Income Support	1	3%	
Job Seekers Allowance	1	3%	
Employment Support Allowance	9	28%	

Do any of the following describe your household?

Base: 92		Survey responses	
	No's	%	
A family with one or two dependant children	10	11%	
A family with three or more dependent children	4	4%	
A lone parent household	2	2%	
A household with full and/or part-time workers	29	32%	
A household that includes someone who is disabled	14	15%	
A single person household or a couple without children	20	22%	
None of these	21	23%	

Does your name appear on the Council Tax bill for your household?

Base: 89		Survey responses				
	No's	%		No's	%	
Yes	86	97%		Don't know	1	1%
No	2	2%				

6. APPENDIX 2: DEMOGRAPHIC MONITORING QUESTIONS

Are you male or female? (18+ population)

Base: 90	Survey responses		Tamworth MYE 2016
	No's	%	%
Female	41	46%	52%
Male	47	52%	48%
Prefer not to say	2	2%	N/A

Do you consider yourself to have a disability?

Base: 88	Survey responses		Tamworth 2011 Census comparison
	No's	%	%
Yes	28	32%	18%
No	54	61%	82%
Prefer not to say	6	7%	N/A

What type of disability do you have?

Base: 28	Survey responses	
	No's	%
Communications	2	7%
Hearing	4	14%
Learning	0	0%
Mental Health	4	14%
Mobility	10	36%
Physical	11	39%
Visual	1	4%
Other	8	29%

Are you receiving a Retirement Pension or Pension Credit?

Base: 89	Survey responses	
	No's	%
Yes	34	38%
No	50	56%
Prefer not to say	5	6%

What is your age?

Base: 90	Survey		Tamworth MYE 2016
	No's	%	%
18-24	2	2%	10%
25-34	6	7%	17%
35-44	5	6%	16%
45-54	18	20%	19%
55-64	29	32%	16%
65-74	27	30%	14%
75+	1	1%	9%
Prefer not to say	2	2%	N/A

What is your ethnicity?

Base: 89	Survey responses		Tamworth 2011 Census comparison
	No's	%	%
Asian/Asian British	0	0%	1%
Black/Black British	2	2%	1%
Mixed Heritage	0	0%	1%
White - British	77	87%	95%
White - Other	3	3%	2%
Prefer not to say	4	5%	N/A
Other	3	3%	0.1%

What is your relationship status?

Base: 89	Survey responses		Tamworth 2011 Census comparison*
	No's	%	%
Single	22	25%	32%
Married	53	60%	49%
Living as a couple	8	9%	N/A
Civil Partnership	1	1%	0.1%
None of these	3	3%	N/A
Prefer not to say	2	2%	N/A