

## Appendix C

### Models with additional information about the scheme changes and a breakdown of groups and types of customers affected

Scheme Changes	Present situation	Change	Model 1	Model 2	Model 3	Model 4	Model 5
Apply a Council Tax Band restriction to a lower Banding level	There isn't a Band restriction so a claimant in Band H can apply and receive 100% benefit	Restrict to	Band E	Band E	None	None	None
Reduced the maximum council Tax eligibility to a lower level	There isn't a lower level so those entitled to maximum benefit receive 100% Council Tax Benefit	Reduce to	55%	75%	80%	90%	91.5%
Increase the rate of tariff income from earned income	The current rate is 20p in the £, so for every £ earned we reduce benefit by 20p	Reduce to	25p	25p	25p	25p	25p
Introduce a lower capital limit	The current capital limit is £16,000 ,so claimants with capital over this level can't claim any benefit	Set at	£10,000	£10,000	£16,000	£16,000	£16,000
Introduce a increase capital tariff amount	The current capital tariff is to derive an income from capital held by the claimant at £1 for every £250 of capital held	Increase to	£1 per £200	£1 per £200	£1 per £250	£1 per £250	£1 per £250
Remove the current child benefit disregard	Currently income from child benefit is disregarded as income completely in the calculation	Change this disregard to	£0	£0	£0	Retain	Retain
Remove the disregard for child maintenance	Currently income from child maintenance is fully disregarded as income in the calculation	Change this disregard to	£0	£0	£0	£0	Retain
Remove the full time work earnings disregard	Currently claimants who work full time receive a disregard of £17.10 per week on their earnings , this means that claimants in work get to keep more of their income	Change this disregard to	£0	£17.10	£17.10	£17.10	£17.10
Earnings disregard	Currently an amount is disregarded from earnings of £5 for a single person, £10 for a couple, £20 for a disabled person, and £25 for a lone parent	Reduce this by	25%	25%	Retain	Retain	Retain
Remove the child care disregard	Currently child care payments are disregarded in the calculation by £175 for one child and £300 for two or more.	Reduce this by	25%	25%	Retain	Retain	Retain
Increase the amount that non-dependants have to contribute to the council tax	Currently non –dependant deductions are used to ensure that working non-dependants pay a share of the council tax	Increase the deductions by	10%	10%	10%	10%	Retain
Abolish second adult rebate	Currently the council tax is reduced by up to 25% where a second adult on a low income prevents the occupier from receiving a single person discount	Abolish	Abolish	Abolish	Abolish	Abolish	Retain
<b>Estimated saving from all measures</b>			<b>£457,000</b>	<b>£315,000</b>	<b>£211,556</b>	<b>£110,566</b>	<b>£99,969</b>
Transitional grant scheme			£0	£0	£0	£0	£38,957
TOTAL savings			£457,000	£315,000	£211,556	£110,566	£138,653
Comparison to <b>£440,000</b> saving required			£17,000	-£125,000	-£228,444	-£329,434	-£301,347
Members provide additional funding to scheme of £150k and discretionary funding of £100k			Nil – self funding scheme	£250,000	£250,000	£250,000	£250,000
Total savings/funding gap			£0	-£125,000 excess	-£21,556 excess	£79,434 shortfall	£51,347 shortfall
Average cost per week for claimants – without members £250k support			£10	£7	£5	£2	£2
Estimated number of claimants who would no longer receive any discount – without members £250k support			212	168	72	13	27

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Customer impact	Household number affected	Current average monthly payment	Proposed model 1	Proposed model 2	Proposed model 3	Proposed model 4	Proposed model 5
The analysis below shows the number of working age claimants in different types of groups and the average impact on each claimant under our proposed schemes. Some people may fall into more than one category							
Smaller families (1-2 children)	367	£30.71	£82.91	£69.42	£55.50	£48.92	£43.71
Larger families (3+ children)	110	£19.90	£90.68	£72.80	£49.30	£41.21	£35.51
Lone parents	317	£23.84	£74.65	£62.33	£47.13	£42.64	£35.96
Carers	19	£29.30	£108.38	£90.60	£73.58	£47.56	£44.19
People who are employed	347	£51.53	£107.32	£97.20	£78.59	£73.56	£67.18
People with a disability	61	£23.82	£81.96	£65.93	£53.13	£41.47	£35.72
People without dependent children	378	£20.83	£66.15	£49.08	£43.81	£32.37	£30.38
People currently in receipt of 100% benefit	511	£0.00	£53.25	£32.03	£23.26	£12.44	£9.91
The analysis shows the number of working age claimants claiming benefits from the DWP and are also claiming council tax benefit							
People receiving Income Support	188	£4.10	£52.64	£31.48	£25.47	£14.80	£13.13
People receiving income based Jobseekers Allowance	97	£0.17	£46.98	£26.91	£21.90	£11.86	£10.34
People receiving income related ESA	123	£2.21	£50.43	£29.18	£23.67	£13.00	£11.32
The analysis below shows the number of working age claimants in each Council Tax Band and the average impact on each claimant under our proposed schemes.							
People in Council Tax Band A	249	£14.07	£53.16	£38.89	£32.97	£24.29	£22.33
People in Council Tax Band B	405	£25.02	£75.54	£60.22	£48.55	£39.99	£36.48
People in Council Tax Band C	106	£33.75	£88.72	£72.93	£60.92	£51.46	£46.50
People in Council Tax Band D	55	£42.04	£107.76	£90.09	£74.87	£65.46	£59.10
People in Council Tax Band E	25	£43.26	£141.42	£119.94	£94.03	£86.15	£70.04
People in Council Tax Band F	10	£43.12	£156.50	£129.68	£94.03	£79.35	£71.17
People in Council Tax Band G	5	£63.73	£229.32	£198.62	£120.00	£94.65	£89.81
People in Council Tax Band H	0						