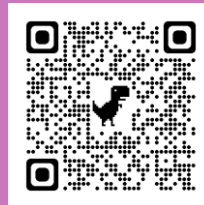


**“Your
voice
matters”**

Council Tax Support Scheme

24 November 2025 – 7 January 2026

Consultation Results



**Find out more at
www.centralbedfordshire.gov.uk/consultations**

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Purpose of consultation

Council Tax funds council services across Central Bedfordshire. It contributes to adult social care, children's services, road maintenance, street lighting, waste and recycling collections, libraries and leisure centres.

The Local Council Tax Support (LCTS) scheme helps people on low incomes by reducing the amount of Council Tax they need to pay. It is part of a broader range of financial support provided by the council for residents on low incomes, to help with the cost of living and day-to-day essentials.

The Medium-Term Financial Plan approved by Council in February 2025, includes a proposal reducing the cost of the LCTS scheme by £1.1m, however, since that Plan, the government has announced the Fairer Funding Review which is likely to significantly reduce the funding that Central Bedfordshire Council receives for 2026/27 and beyond, so the proposed changes in this consultation, if implemented fully, after the costs to administer the changes have been taken into account, will reduce the cost of the scheme by £3.4million. As a result of this, the council is proposing changes to the local council tax support scheme for working age residents.

Council Tax support is also available for pension age residents but that is set nationally, so is excluded from these proposed changes.

The consultation process

The survey ran from 24 November 2025 to 7 January 2026 – a period of six-weeks. Local residents and stakeholders were encouraged to respond to the consultation by completing a short online consultation questionnaire. Paper consultation questionnaires were also provided on request.

Activities included:

- A static display at larger libraries throughout the consultation period
- Leaflet/posters for e.g. food bank sites/community larders/children's centres and council run venues
- Email notification to Voluntary and Community Sector Network contacts and Holiday Activities and Food programme participants
- Focused Community Partners session on 28th November to consider the consultation proposals and the potential impacts on benefit recipients and supporting services
- Letter sent to all council tax support working age recipients notifying them of the consultation and providing information about how to get involved
- Press release picked up by Bedford Independent and Biggleswade Today
- E-bulletins
 - E-bulletin 1 sent to 35,861 signed up to receive news and consultation alerts with a 54% open rate
 - E-bulletin 2 sent to 4,571 HAF recipients with a 50% open rate

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- Social media from the council:
 - Facebook – 11 posts with 2389 engagements
 - Twitter/X - 5 posts with 31 engagements
 - Instagram - 5 posts with 3 engagements
- Cllrs Bell, Brennan, Clinch, Harvey and Versallion also posted on their social media about the consultation

*engagement is the number of interactions your content received from users - likes, comments, shares, saves, etc.

Feedback on the proposals

In total, 834 responses were received for this consultation survey.

How they accessed the questionnaire:

- 571 (68%) respondents accessed the questionnaire through the mobile version
- 229 (27%) respondents accessed the questionnaire through a pc/laptop
- 33 (4%) respondents accessed the questionnaire through the tablet version
- 1 respondent completed a paper copy of the questionnaire

We also received one written email response which is included in full in Appendix A.

To make sense of the feedback received, we have employed two types of analysis. We have looked at the headline quantitative measures, followed by coding of the free text comments to help understand the sentiment behind responses. The codes we generated identified frequently mentioned comments and concerns. The findings of the consultation are set out in the next section of this report.

When summarising these consultation findings in other reports please ensure that the findings of this report are quoted accurately, and that a link to this report is provided.

Please note, all quotes are shown as received, so may contain spelling mistakes, and percentages may not total 100% due to rounding.

The findings

Executive summary

In total, 834 responses were received for this consultation survey. Most respondents (96%) are local residents. Of these, 59% (460) are in receipt of Council Tax support. Responses came from across all parts of Central Bedfordshire.

32% of respondents agree or strongly agree that the council should try to save money through changing its Council Tax Support Scheme but 58% disagree or strongly disagree.

Overall, 62% of respondents agree or strongly agree with Option 1 – Do nothing and 30% disagree or strongly disagree. Those that agree with making no changes to the scheme are concerned about the impact of changes on vulnerable, poor and disabled residents amongst others and that the changes will place further financial pressure on already struggling households. Those who disagree with making no changes tended to say that the current scheme is not sustainable in light of council financial challenges and therefore should be subject to changes, while everyone needs to contribute more.

In terms of proposals to change the discounts, more respondents disagree than agree:

Option 2 summary	Strongly agree or agree with proposal	Disagree or strongly disagree with proposal
Band 1 - reducing the current 100% discount band to 75%	37%	55%
Band 2 - reducing the current 75% discount band to 55%	36%	51%
Band 3 - reducing the current 50% discount band to 40%,	39%	45%
Band 4 - reducing the current 25% discount band to 15%	37%	49%

Respondents that disagreed tended to state that the changes would impact negatively on them, causing further financial hardship, worsening cost-of-living pressures and therefore pushing them into debt and/or requiring them to make choices between paying Council Tax, utility bills, rent and buying food. In turn, they said this will impact on their mental and physical health, affecting the most vulnerable households in the area. In contrast, those that agreed felt that the changes were generally reasonable and fair, helping balance the financial pressures of the council alongside continuing to provide support to those most in need.

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In terms of options considered by the council, but not proposed, most respondents agree that these should not be changed except in the case of not reintroducing the non-dependent deductions and to a lesser extent retaining the £16,000 capital limit:

Options not considered summary	Strongly agree or agree	Disagree or strongly disagree
Retaining a capital limit of £16,000	50%	21%
Not reintroducing the non-dependent deductions	39%	29%
Retaining the disabled disregards	67%	14%
Retaining the four discount bands	58%	9%

Those in receipt of Council Tax support are more likely than other respondents to have the following attributes:

- 46% of Council Tax support recipients said they do not have enough income to meet basic needs compared with 4% of other respondents.
- 68% of those in receipt of Council Tax support expect their living standards to get worse or significantly worse compared with 56% of other residents.
- 57% of those in receipt of Council Tax support said they are disabled compared with 16% of other respondents.
- 34% of respondents that are in receipt of Council Tax support are in employment compared with 55% of other respondents. 44% of respondents in receipt of Council Tax support are permanently sick/disabled compared with 1% of other respondents.
- Whilst a similar proportion of those in receipt of Council Tax support (31%) are carers compared to other respondents (30%), they are more likely to be in a caring role for 35 or more hours a week (24% compared with 10% of other respondents).
- Overall, 22% of respondents are a one-parent family, which increases to 36% amongst Council Tax support recipients compared with 2% of other respondents.

Conclusion

Throughout the consultation, results are generally polarized between Council Tax support recipients and other respondents. Recipients tend to be strongly opposed to the proposals and changes to the current scheme, while other respondents tend to be more supportive of the proposals and changes.

The only partial area of common ground is around non-dependant deductions (and to a lesser extent the £16,000 capital limit), where there may be opportunities to revisit the proposal to not change these aspects.

Council Tax support recipients and some other respondents are concerned that proposed changes will have a disproportionately negative impact on the most vulnerable groups in the area, including residents on low incomes and facing financial hardship, disabled and lone parent households, and those that perform caring roles.

Consequently, there are calls from respondents to review the scale of the proposals by changing the proposed reduction in discounts and/or gradually phasing in the reductions to lessen the potential impact.

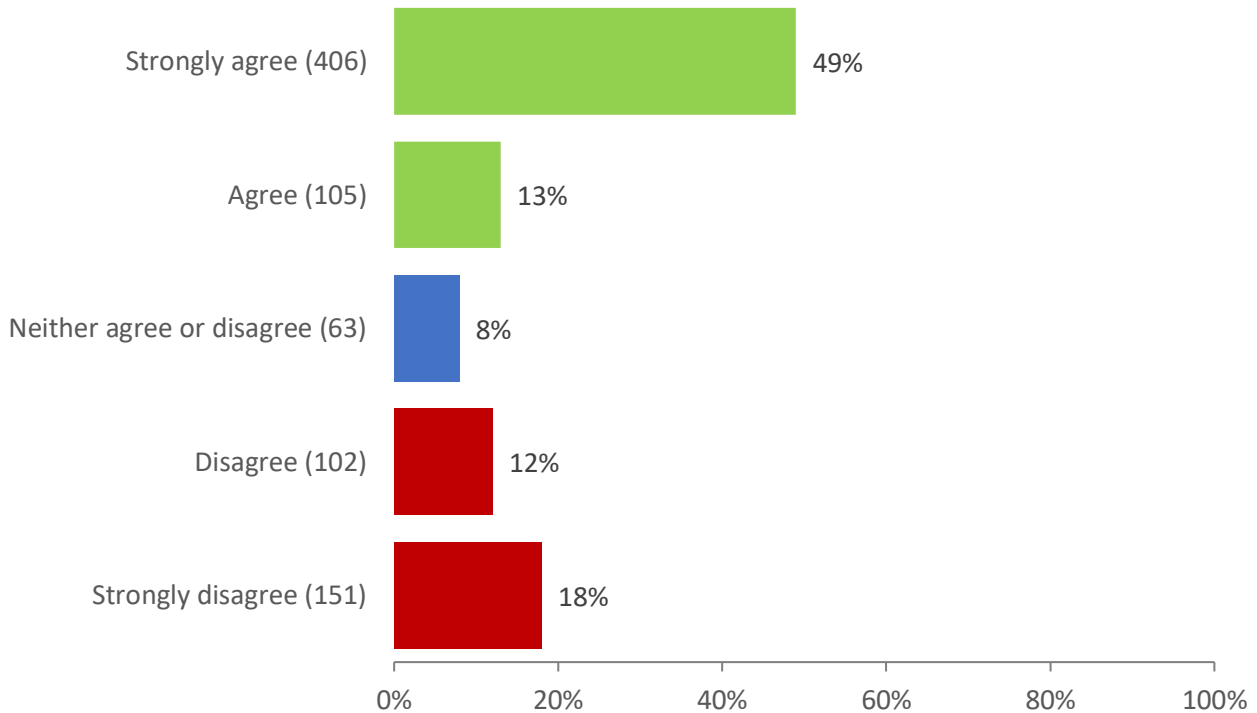
Likewise, there may be opportunities to provide support to mitigate the potential financial and health/wellbeing impacts of the changes through establishing hardship funds and access to benefit realization and employment support schemes, as well as health and wellbeing programmes.

Full Consultation Results

Option 1 – Do nothing

With this option, the Council would retain the current bands and discounts, but would need to find other ways to reduce costs by £1.1million.

How far do you agree or disagree with option 1 - do nothing?



Note: Numbers in brackets are the number of respondents. This applies to all graphs in this report.

62% of respondents agree or strongly agree with Option 1 – Do nothing and 30% disagree or strongly disagree. This is made up of:

- 49% (406) strongly agree and 13% (105) agree
- 8% (63) neither agree or disagree
- 12% (102) disagree and 18% (151) strongly disagree

Respondents in receipt of Council Tax support are more likely to agree/strongly agree with this option than other respondents. For example, 83% agree including 67% that strongly agree compared with 31% of other respondents. Likewise, 9% of Council Tax support recipients disagree or strongly disagree with this option compared with 62% of other respondents, including 39% that strongly disagree.

Similarly, the following groups are more likely to agree/strongly agree with this option than other respondents (all of these contain relatively high proportions of Council Tax support recipients):

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- 82% of respondents that are permanently sick/disabled and therefore not in employment agree with this option, including 70% that strongly agree.
- 75% of respondents that have a caring role for 35 or more hours a week agree with this option, including 63% that strongly agree.
- 88% of lone parents agree with this option, including 66% that strongly agree.
- 75% of disabled respondents agree with this option, including 63% that strongly agree.
- 82% with not enough income to meet basic needs agree with this option, including 67% that strongly agree.

Respondents were asked **“Do you have any comments about option 1 - do nothing?”** 396 respondents provided comments, which are summarised below:

Theme	No. of comments
Affordability and financial strain / need the support / cost of living crisis, meaning that any changes to support will place financial pressure on Council Tax support recipients	164
Fairness and impact on the poorest / most vulnerable, including putting people in debt/financial struggle/tipping them over the edge	139
There should be sufficient support for disabled and vulnerable people, including families with disabled children	67
The current scheme is not sustainable in light of council financial pressures and therefore should be subject to efficiencies / everyone needs to contribute	60
The council should find alternative ways to make savings	41
Opposition to cuts or reductions in support – the scheme should stay as it is	38
Those in receipt of support are already struggling financial and rely on foodbanks and other support, consequently reducing support will place more pressure on them and the services they rely upon as it will increase demand for support	13
Some people are unable to work and need extra support	12
Other comments	14

Note: Number of comments exceeds the number of respondents because some respondents provided comments covering multiple themes.

Council Tax Support Scheme Consultation

Some examples of the top-cited comments received include:

Affordability and financial strain / need the support / cost of living crisis, meaning that any changes to support will place financial pressure on Council Tax support recipients:

"I am very concerned about the proposal to reduce the level of Council Tax support, as it would cause me significant financial hardship. I am already managing on a very tight budget, and my income only just covers essential living costs such as rent, utilities, food, transport and child caring responsibilities. Any requirement for me to start contributing towards Council Tax, even a small amount, would put me at risk of falling behind on other essential bills."

"For me personally i don't know how i will find the extra payment if it changes, if i borrow money i will only get in more debt."

"Being expected to have to contribute to council tax along with the ever increasing cost of living would put me in poverty."

"50 quid a month is a lot of money, when we care for our son who is not in mainstream school (can't meet needs) turned 16 so we are due to lose the DLA for him (move to PIP) we will struggle to meet our basic needs and will be pushed into poverty."

"As a household we rely greatly upon the support of the Council and losing that would mean I would have to find additional employment which would put pressure on me as my wife's carer."

"At the moment I would be unable to pay Council Tax without my support as I am a single parent with an 8 year old son. I am in receipt of Universal Credit whilst actively seeking employment with the JobCentre."

Fairness and impact on the poorest / most vulnerable, including putting people in debt/financial struggle/tipping them over the edge:

"Can we be punished anymore? As a single person, working fulltime on min wage how on earth are we expected to cover £1100pm rent plus bills in excess of £350, this hike in council tax and still manage to eat or stay warm? If the money isnt there, it isnt there? Everything else in this country has gone up, please give us a break before we all end up in poverty, which many of us are on the verge of already, living month to month, borrowing money just to survive."

"I'm struggling now if I had to pay council tax I would not be able to pay rent or other main bills and I think the depression would win and I would lose my life I can't take much moor honestly."

"Changes need to be made, but given the strain on household budgets for the very poorest families, finding funds to pay for council tax may be enough to break them."

Council Tax Support Scheme Consultation

"It is disgusting to target low income and disabled. The proposed change would make a huge impact on the ability of disadvantaged people to afford to live."

"Whilst I understand the pressure on CBC to reduce costs. I do not see that passing this pressure onto disadvantaged struggling people as a viable option. All this is doing is moving the problem elsewhere!"

There should be sufficient support for disabled and vulnerable people, including families with disabled children:

"As a person with a disability it will greatly impact my ability to pay for heating and or food."

"As a single parent of two children, one disabled who requires me to be at home as a carer, I am unable to work and I am barely meeting basic needs. Adding additional costs will create a financial strain on meeting those basic."

"I am a disabled single mother who receives no financial support from my child's father, unfortunately the only income I have is benefits. Its hard enough to make ends meet, food, bills , school uniform etc.... as it is i am struggling day to day, not being able to afford heating, food."

"I am a disabled working aged woman who is a full time unpaid carer for my Husband and My Grandson (who I am a Special Guardian for) my circumstance are not going to change just get worse."

The current scheme is not sustainable in light of council financial pressures and therefore should be subject to efficiencies / everyone needs to contribute:

"As I do understand the situation, it's affecting everyone and I do empathize with those in need, however I believe the elders and children in need should be supported more and those who can contribute to do so. We are all on the same boat that should stay afloat."

"As there will be a funding deficit doing nothing doesn't seem to be a reasonable option."

"CBC tax payers cannot afford to continue existing scheme."

"Doing nothing will just encourage even more people onto what will become an unsustainable scheme."

"Doing nothing will simply mean that recipients will have no incentive to improve their lot and will continue to milk the system even if their circumstances improve."

"Everyone should pay for the services they use."

The council should find alternative ways to make savings:

“find savings from other areas of expenditure. Council Tax is already too high for the services provided.”

“Council should ALWAYS be looking at improvements and efficiencies but not in a way that negatively affects the residents it supposedly serves.”

“Save money on wastage which there seems to be plenty of.”

“CBC could raise revenue elsewhere by enforcing parking regulations more effectively. Issuing tickets etc.”

“This is not the way to save money , families need support . Look at costs for transport, the money wasted on failed consultations and reviews on the school tier changes , there has to be alternatives to this.”

“Find the money by scrapping the allowances for the executive. They are doing a very poor job.”

Opposition to cuts or reductions in support – the scheme should stay as it is:

“Keep it as it is as people on Universal Credit receive the minimum amount the law states a person needs to live on. Asking us to pay C-Tax (for stuff that many of us don’t use) would take our benefits below the legal amount needed to live.”

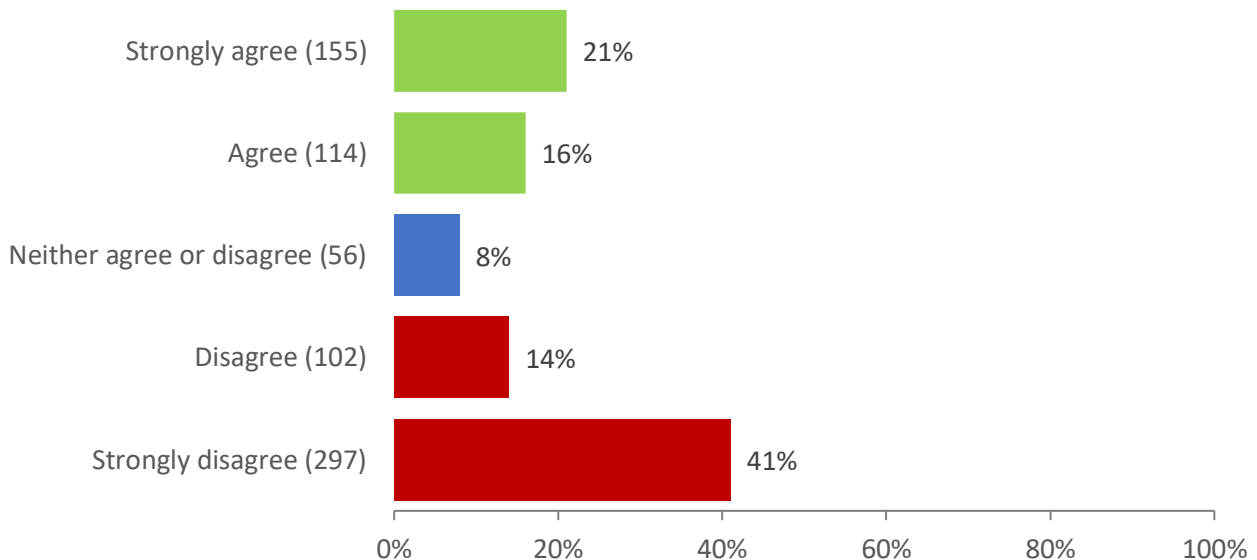
“If the system is working and helping children stay out of poverty why change it.”

“Leave it alone those of us who need the support shouldn't suffer more you are taking from those who need it so those who don't need it are ok. Shame on you CBC for even considering doing this. It's a disgrace.”

Option 2 - Reducing maximum award percentages and discount bands

How far do you agree or disagree with option 2 - reducing the level of discount available within the working age Local Council Tax Support Scheme for all claimants?

Band 1 - reducing the current 100% discount band to 75%



37% of respondents agree or strongly agree with Option 2: Band 1 - reducing the current 100% discount band to 75%, and 55% disagree or strongly disagree. This is made up of:

- 21% (155) strongly agree and 16% (114) agree.
- 8% (56) neither agree or disagree.
- 14% (102) disagree and 41% (297) strongly disagree.

Respondents in receipt of Council Tax support are less likely to agree/strongly agree with this option than other respondents. For example, 15% agree compared with 68% of other respondents, including 44% that strongly agree. Likewise, 76% of Council Tax support recipients disagree with this option, including 58% that strongly disagree compared with 27% of other respondents.

Similarly, the following groups are more likely to disagree/strongly disagree with this option than other respondents (all of these contain relatively high proportions of Council Tax support recipients):

- 86% of respondents that are permanently sick/disabled and therefore not in employment disagree with this option, including 68% that strongly disagree.

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- 72% of respondents that have a caring role for 50 or more hours a week disagree with this option, including 57% that strongly disagree.
- 69% of lone parents disagree with this option, including 51% that strongly disagree.
- 75% of disabled respondents disagree with this option, including 62% that strongly disagree.
- 76% with not enough income to meet basic needs disagree with this option, including 61% that strongly disagree.

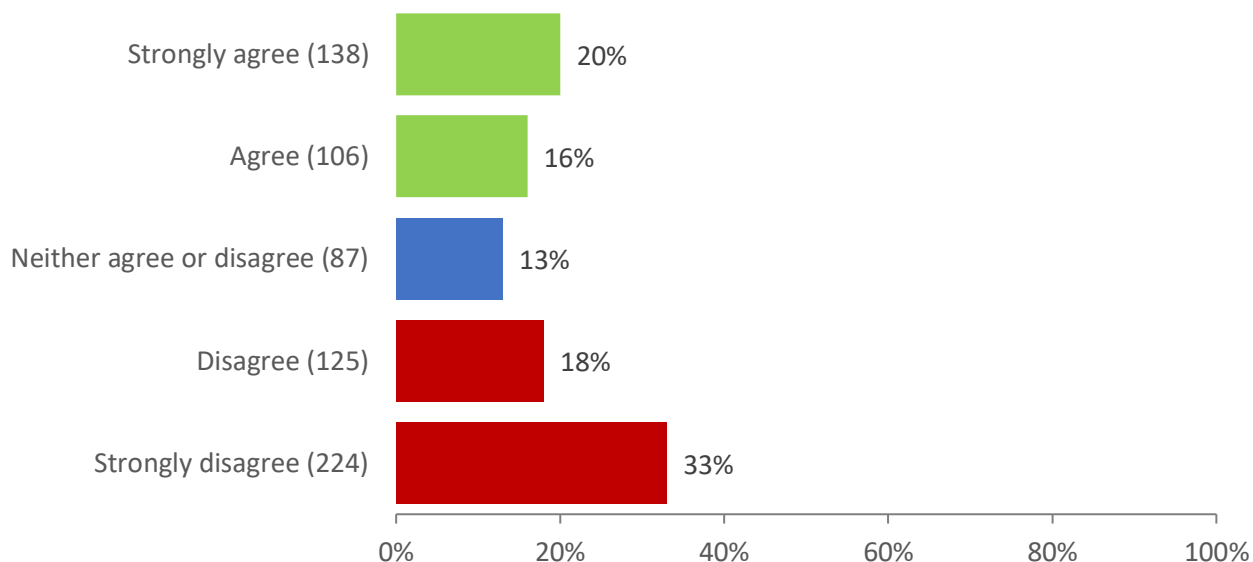
Respondents that disagreed with the option were asked for alternatives to the percentage of discount for band 1. Of the respondents, 276 provided an answer as follows:

- 236 said the discount should remain the same at 100%, given concerns around the impact of a reduced discount on residents that are vulnerable and struggling financially.
- 18 said the discount should be between 90% and 95%, with potential for a phased/gradual approach mentioned by some respondents.
- 17 said the discount should be between 80% and 85%.
- 5 said the discount should be lower than 75%.

Council Tax Support Scheme Consultation

How far do you agree or disagree with option 2 - reducing the level of discount available within the working age Local Council Tax Support Scheme for all claimants?

Band 2 - reducing the current 75% discount band to 55%



36% of respondents agree or strongly agree with Option 2: Band 2 - reducing the current 75% discount band to 55%, and 51% disagree or strongly disagree. This is made up of:

- 20% (138) strongly agree and 16% (106) agree.
- 13% (87) neither agree or disagree.
- 18% (125) disagree and 33% (224) strongly disagree.

Respondents in receipt of Council Tax support are less likely to agree/strongly agree with this option than other respondents. For example, 9% agree compared with 69% of other respondents, including 41% that strongly agree. Likewise, 72% of Council Tax support recipients disagree with this option, including 47% that strongly disagree compared with 26% of other respondents.

Similarly, the following groups are more likely to disagree/strongly disagree with this option than other respondents (all of these contain relatively high proportions of Council Tax support recipients):

- 74% of respondents that are permanently sick/disabled and therefore not in employment disagree with this option, including 51% that strongly disagree.
- 69% of respondents that have a caring role for 35 or more hours a week disagree with this option, including 47% that strongly disagree.
- 72% of lone parents disagree with this option, including 43% that strongly disagree.

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- 63% of disabled respondents disagree with this option, including 45% that strongly disagree.
- 71% with not enough income to meet basic needs disagree with this option, including 50% that strongly disagree.

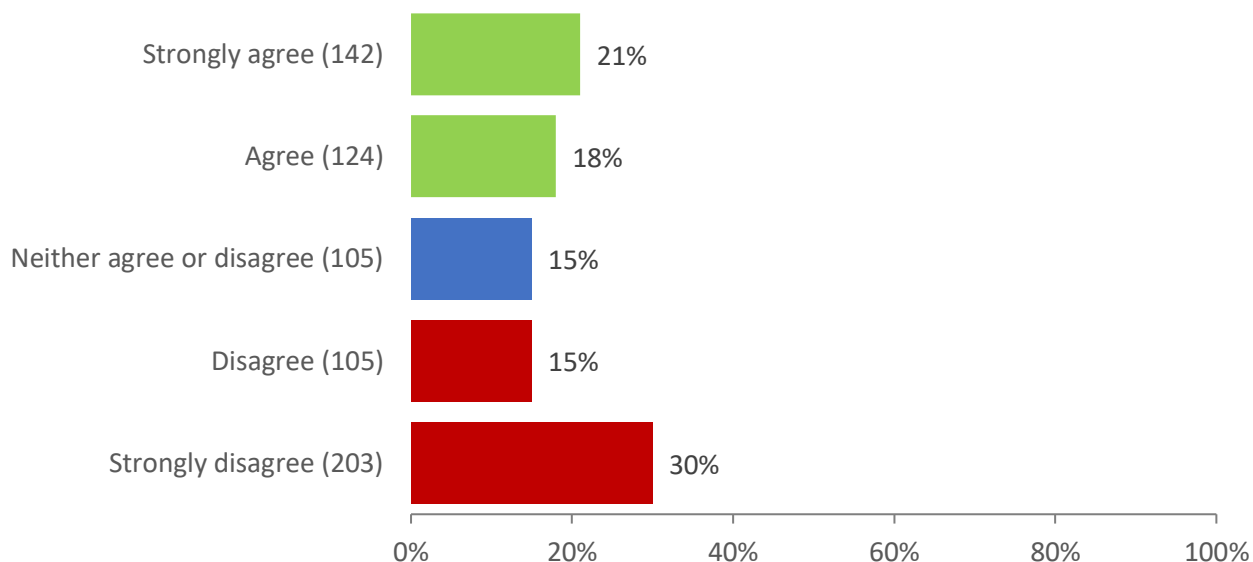
Respondents that disagreed with the option were asked for alternatives to the percentage of discount for band 2. Of the respondents, 207 provided an answer as follows:

- 140 said the discount should remain the same, given concerns around the impact of a reduced discount on residents that are vulnerable and struggling financially.
- 35 said the discount should be between 60% and 65%, with potential for a phased/gradual approach mentioned by some respondents.
- 11 said the discount should be 70%.
- 10 said the discount should be greater than the current 75% discount.
- 6 said the discount should be less than the proposed 55%.
- 4 said discounts should be based on individual circumstances, including prioritizing disabled people.
- 1 said that there should only be one band for those that most need support.

Council Tax Support Scheme Consultation

How far do you agree or disagree with option 2 - reducing the level of discount available within the working age Local Council Tax Support Scheme for all claimants?

Band 3 - reducing the current 50% discount to 40%



39% of respondents agree or strongly agree with Option 2: Band 3 - reducing the current 50% discount band to 40%, and 45% disagree or strongly disagree. This is made up of:

- 21% (142) strongly agree and 18% (124) agree.
- 15% (105) neither agree or disagree.
- 15% (105) disagree and 30% (203) strongly disagree.

Respondents in receipt of Council Tax support are less likely to agree/strongly agree with this option than other respondents. For example, 15% agree compared with 71% of other respondents, including 42% that strongly agree. Likewise, 63% of Council Tax support recipients disagree with this option, including 43% that strongly disagree compared with 23% of other respondents.

Similarly, the following groups are more likely to disagree/strongly disagree with this option than other respondents (all of these contain relatively high proportions of Council Tax support recipients):

- 62% of respondents that are permanently sick/disabled and therefore not in employment disagree with this option, including 46% that strongly disagree.
- 58% of respondents that have a caring role for 35 or more hours a week disagree with this option, including 42% that strongly disagree.

Council Tax Support Scheme Consultation

- 59% of lone parents disagree with this option, including 39% that strongly disagree.
- 55% of disabled respondents disagree with this option, including 40% that strongly disagree.
- 65% with not enough income to meet basic needs disagree with this option, including 47% that strongly disagree.

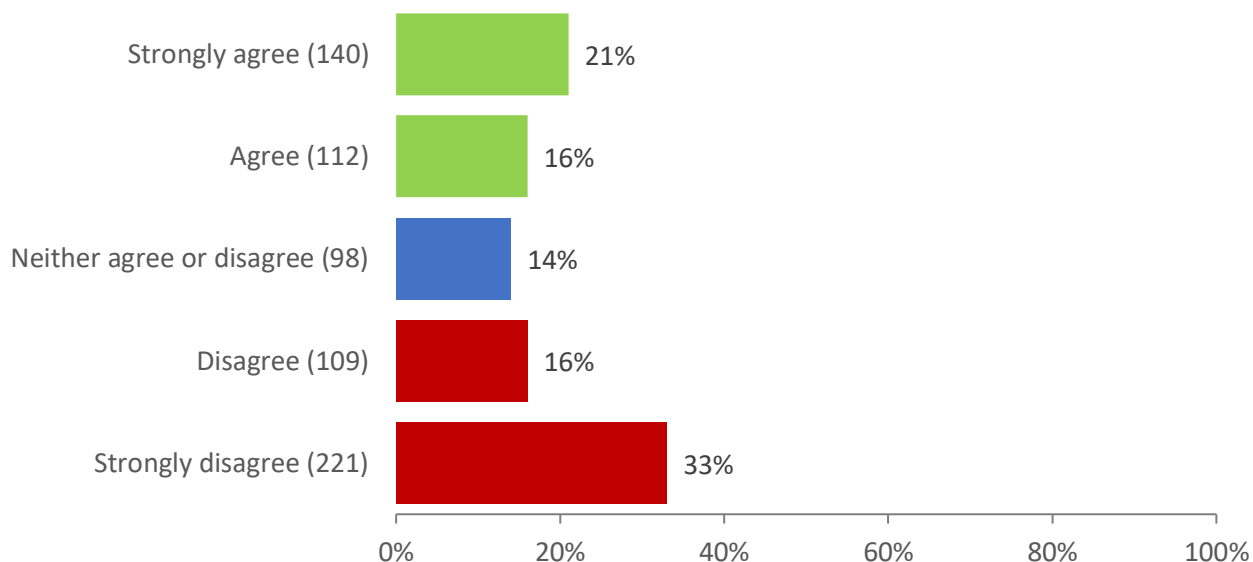
Respondents that disagreed with the option were asked for alternatives to the percentage of discount for band 3. Of the respondents, 175 provided an answer as follows:

- 139 said the discount should remain the same, given concerns around the impact of a reduced discount on residents that are vulnerable and struggling financially.
- 11 said the discount should be 45%.
- 10 said the discount should be higher than the current 50% discount.
- 9 said the discount should be less than the proposed 40%.
- 6 said discounts should be based on individual circumstances, including prioritizing disabled people.

Council Tax Support Scheme Consultation

How far do you agree or disagree with option 2 - reducing the level of discount available within the working age Local Council Tax Support Scheme for all claimants?

Band 4 - reducing the current 25% discount to 15%



37% of respondents agree or strongly agree with Option 2: Band 4 - reducing the current 25% discount band to 15%, and 49% disagree or strongly disagree. This is made up of:

- 21% (140) strongly agree and 16% (112) agree.
- 14% (98) neither agree or disagree.
- 16% (109) disagree and 33% (221) strongly disagree.

Respondents in receipt of Council Tax support are less likely to agree/strongly agree with this option than other respondents. For example, 14% agree compared with 66% of other respondents, including 40% that strongly agree. Likewise, 65% of Council Tax support recipients disagree with this option, including 44% that strongly disagree compared with 28% of other respondents.

Similarly, the following groups were more likely to disagree/strongly disagree with this option than other respondents (all of these contain relatively high proportions of Council Tax support recipients):

- 61% of respondents that are permanently sick/disabled and therefore not in employment disagree with this option, including 44% that strongly disagree.
- 59% of respondents that have a caring role for 35 or more hours a week disagree with this option, including 39% that strongly disagree.

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- 61% of lone parents disagree with this option, including 39% that strongly disagree.
- 56% of disabled respondents disagree with this option, including 41% that strongly disagree.
- 67% with not enough income to meet basic needs disagree with this option, including 47% that strongly disagree.

Respondents that disagreed with the option were asked for alternatives to the percentage of discount for band 4. Of the respondents, 196 provided an answer as follows:

- 157 said the discount should remain the same, given concerns about the impact of a reduced discount on residents that are vulnerable and struggling financially.
- 19 said the discount should be 20%.
- 9 said the discount should be higher than the current 25% discount.
- 6 said discounts should be based on individual circumstances, including prioritizing disabled people.
- 4 said the discount should be less than the proposed 15%.
- 1 said there should not be four bands.

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Council Tax support recipients were asked “**What impact will this change have on you?**” 372 respondents provided comments, which are summarised below:

Theme	No. of comments
No financial capacity to absorb additional costs / already struggling / need the current support	157
Trade-offs between housing costs and basic living needs / not being able to afford food / not being able to afford heating / less money for food and basic needs	129
Long-term financial insecurity and financial pressure, resulting in risk of poverty or financial hardship	75
Will lead to financial hardship and / or will not be able to pay	73
Increased risk of debt and arrears	58
Fixed or insufficient income with no ability to increase earnings	53
Impact on households with disabled children and impact on children in general	53
Impact on disabled households/people	38
Stress, anxiety, mental and emotional impact	32
Impact on physical health	20
Risk of eviction / homelessness	14
Other comments	24

Note: Number of comments exceeds the number of respondents because some respondents provided comments covering multiple themes.

Some examples of the top-cited comments received include:

No financial capacity to absorb additional costs / already struggling / need the current support:

“Can only just afford to live and have basic needs as it is.”

“I already struggle and to then add yet another cost, that I will struggle to find the money, which will no doubt mean I will end up in court for non payment and then you will call in the bailiffs and compound the debt even further and you full well know this will be the outcome from making these changes.”

“I have barely enough money now to get through the month. I even use food banks. Without council tax support my money would not stretch far enough.”

“It will reduce my ability to be able to buy food and have my heating on. We do not go out to eat or any other extravagance.”

Council Tax Support Scheme Consultation

"It would significantly affect my family's financial situation. We struggle as it is."

"Life will be even harder. I barely live now."

Trade-offs between housing costs and basic living needs / not being able to afford food / not being able to afford heating / less money for food and basic:

"A life changing impact for me. I will literally be without heating as a compromise. That will impact my health massively."

"I might have to skip meals or go without heating more than I already."

"I will have to make cuts from either food or energy bills."

"It would mean I would struggle each month to pay my bills and provide basic needs such as food for my child."

"This will mean going without basic necessities. I may have to skip meals again in order to prevent my children from being impacted. The money for the increased council tax bill will be coming directly from a families budget that just about makes ends meet. (Single parent of two children with additional needs) We will be living below the breadline should this change take place."

Long-term financial insecurity and financial pressure, resulting in risk of poverty or financial hardship:

"Will make my life a lot tougher especially at a time when the general cost of living is going up. I already live a very frugal lifestyle."

"If the changes go ahead it will have a detrimental effect on my quality of life, which is basic as it is. Fewer choices, less support, more financial worries."

"The impact will be devastating financially as I'm continuing in my overdraft as it is and am not keeping my head above water as it is."

Will lead to financial hardship and / or will not be able to pay:

"I cannot afford to support my family currently & it will impact us further."

"I currently live on approximately £360 per month to cover all essential living costs, including food, utilities and basic expenses. Any reduction in Council Tax Support would be unmanageable and would push me into financial hardship. It would significantly increase my risk of arrears, debt, and the need to choose between essentials such as food and heating."

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"I simply would not be able to pay 25% nor any percentage of my Council Tax - unless the Dept Work and Pensions pays it."

Increased risk of debt and arrears:

"If my Council Tax support is reduced, it will have a significant negative impact on me financially. I am already budgeting very carefully to cover essential living costs, and there is no spare income available. Having to start paying towards my Council Tax would mean I would struggle to afford other essentials such as food, utilities and household expenses. Even a small monthly contribution would put pressure on my budget and could lead to arrears on other bills. This change would cause financial stress and make it harder for me to manage day-to-day costs. It would leave me worse off and increase the risk of debt, rather than helping me to become more financially stable."

"We have no extra money now and rely on any overdraft. If we need to pay this then we will get into debt."

"Will have no disposable income and will be left struggling for money which will result in borrowing and or using credits card."

Fixed or insufficient income with no ability to increase earnings:

"My rent is already higher than my housing benefit. I cannot work so have no way of increasing my income."

"A significant impact as I can't make up the shortfall as I'm unable to work."

"I think this will be a massive impact on what money or little money that I already have coming in so they would have to counteract it by up in the universal credit so to me it's a pointless exercise."

Impact on households with disabled children:

"A massive impact as I'm having to home educate my SEN child and I'd have to try and work more hours and take away from the time I need to be with her. I'm earning less than £105 per week and am a full time carer."

"As a carer of a disabled child I'm unable to work as he has no full time school place. We would find this difficult."

"I already struggle to support my children and keep food on the table, ever rising energy bills and living costs are already adding to personal debt. Having to take out high interest loans to buy food which in turn makes everything even harder. Unexpected issues come up and I can't deal with them, I have an oven that is broken which I can't afford to replace. A tumble dryer

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broken and barely working and yes this is a necessity for a disabled single mum which needs replacing. Constant school uniform replacing, school trips, pupil premium varies from school to school and has varying levels of help. You will be pushing more adults and children to being isolated, cold and hungry."

Impact on disabled households/people:

"A detrimental impact on myself and my young daughter, the cost of living is hitting many family's hard, the rise in food prices, the cost of renting, everything is rising and people with disabilities are left with less and less when we know disabilities often have increased costs to manage."

"This will have a huge impact on my family, we can't afford household bills and food as it is. I don't know what we will do and as I am disabled I can't work to try and make ends meet. It is an impossible situation."

"This would impact us dramatically as we are just about reaching basic needs with a house of 4 who have health needs and disabilities at a working age but unable to work this will cause more debt and financial difficulties to reach basic needs."

Stress, anxiety, mental and emotional impact:

"Another monthly cost to factor into funds will increase stress and anxiety massive."

"I cannot physically manage to pay the 25% increases if it were to go ahead. Also those like myself with severe mental Health problems this will only increase my condition."

"It would leave me unable to provide food for myself and family. Would have a huge affect on my mental health adding more worry on how to find the money to cover the extra costs."

"Where will I find 25% of £180 ? On top of energy increases, a chronic health condition - limiting my working hours and still being a single person with a child household. I certainly cannot make the money appear without it deeply affecting my budget which is already stretched to the limit. Not to mention how this will impact my mental health as money is a huge anxiety in my personal circumstances."

Impact on physical health:

"A life changing impact for me. I will literally be without heating as a compromise. That will impact my health massively."

"I will be unable to live. As I do not work and have dependent child and also a n 18 year old at university, who gets no benefits and does not pay to live at home. If I loose these benefits

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then as my money is reduced further I could potentially end up on the streets as I am unable to work at the moment and have ongoing ill health issues being investigated by 2 hospitals."

"The money that I would have to pay would directly come off my grocery shopping - I have complex medical and dietary needs, needing a special diet - If this is implemented then I would not be able to buy the food that I need, meaning I would have to buy food that would make my conditions worse, meaning my illnesses would get worse and hospital admissions increase!."

"it will break me it bad enough putting 350 - 400 a month gas electric to dry my lungs out i've had 10 operations 28 lung collapses 3 heart attacks hip operation I use cain."

Risk of eviction / homelessness:

"Another step towards making me homeless."

"i am extremely concerned that the reduction of the discount band, by any amount, will cause me to fall behind in some way, ie rent, food etc. the net effect, being evicted for not paying council tax, rent therefore making me homeless (again!)."

"I am likely to end up losing my home - I am already in overdraft every month and cannot get out of the hole. I am a single mum and I am struggling with cost of living. This could cripple me. It's already tough enough."

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All respondents were asked “**Do you have any comments about option 2, reducing maximum award percentages and discount bands?**” 373 respondents provided comments, which are summarised below:

Theme	No. of comments
Opposition due to vulnerability and already being disadvantaged e.g. disability / already struggling / low income / carer etc	169
General opposition to changes in principle / disagree with changes	72
Changes will place pressure on other services e.g. NHS, charities, food banks and wasting money in court trying to get the money from the poorest	72
Adds to cost of living concerns and will make life even harder	67
Changes risk pushing people into poverty / hardship	61
Support for the proposed reductions (fairness to other taxpayers/everyone uses the services and councils are struggling and need help)	56
Different discounts should be offered and/or reductions introduced over time	36
Negative impact on families and children, especially from disadvantaged backgrounds	32
Support the reductions, but with safeguards (only people who can work should pay, not disabled, poor or elderly: based on individual circumstances and/or means tested)	27
Fairness and equality concerns	24
Concerns over mental health and wellbeing	12
Other	31

Note: Number of comments exceeds the number of respondents because some respondents provided comments covering multiple themes.

Some examples of the top-cited comments received include:

Opposition due to vulnerability and already being disadvantaged e.g. disability / already struggling / low income / carer etc:

“do not target the people getting 100% as they are clearly on benefits and already struggling financially.”

“Please dont punish the disabled.”

“Should stay the same as it is. Once again the rich will stay rich, and the poorer will get poorer. Penalising the lower class/single parent etc as per usual.”

Council Tax Support Scheme Consultation

“Try to collect council tax from the most vulnerable and financially stressed house holds, some of whom may never have had to pay is an ill conceived idea. It will cost thousands more to try and collect this. Savings should be found from elsewhere.”

“You need to avoid penalising the most vulnerable.”

General opposition to changes in principle / disagree with changes:

“I think that this is a preposterous idea.”

“It’s disgraceful that you are even considering this.”

“Yes, don’t do it. It could mean people can’t afford the essentials.”

Changes will place pressure on other services e.g. NHS, charities, food banks and wasting money in court trying to get the money from the poorest:

“You are just punishing the people that are already struggling to afford things which in turn will have a negative affect on the health system and make more people get in to debt and become homeless!”

“How much more money for food banks and money for heating Will the council have to pay to support all the people who these changes affect?! How many more could end up homeless and therefore cost the council far more.”

“I strongly oppose option 2. Reducing Council Tax Support for working-age residents on low incomes will cause serious hardship and is likely to be a false economy. Preventative support helps people remain financially stable; removing it will increase demand on other council services such as debt support and housing assistance. The council should not balance budgets by targeting those with the least ability to cope.”

“This will have a long -term negative impact on the council's finances, potentially pushing more people into homelessness and increased social care costs for the council, especially combined with draconian council tax recovery measures which do not work and make more people less likely to engage with arrears repayment.”

“You will spend more time and money in court hearings and bailiffs being sent to people who already have nothing to give!”

Adds to cost of living concerns and will make life even harder:

“Do not punish people who are already struggling.”

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"As a single person in band B currently on 100% discount, I live so close to the line that I cannot afford an additional ~£30 on top of our rising bills. It would force me to rely on food banks again. I already struggle to survive day-to-day. I already cannot afford clothes I need, any home improvements, gardening equipment etc. It's all already completely out of the picture. This would devastate me.

"Would find it hard to find the money being on universal credit and disability."

Changes risk pushing people into poverty / hardship:

"Changing support could push people into poverty."

"Find another way as there must be a lot of people like us living close to the poverty line."

"People are on these discount bands because they are already struggling. Where are they magically going to get this money from? Why offload these financial troubles on those already struggling the most? I am disabled and currently have less than £300 in my bank account, how would I be able to pay this? I think it's evil to look to take more money from those struggling so much already, especially due to something so basic as shelter. This will cause more people to become food insecure and homeless. Also, saying 'working-age' across the board means nothing when you are talking about disabled people. Age doesn't affect our ability to work! I feel as if it's being used to obscure the fact that we cannot work and cannot earn more money, we are already struggling so much."

Support for the proposed reductions (fairness to other taxpayers/everyone uses the services and councils are struggling and need help):

"Council tax is my highest monthly bill by far. Everyone should make some contribution however small otherwise we all have services cut or have our own tax increased."

"every one should pay council tax as every one uses council services."

"I think councils are really struggling so I feel this is a good middle ground."

"In principle, yes. This has to be the way to go. Welfare spending can not keep increasing while the economy is stagnant, and is expected to continue being stagnant. There is simply no other way."

"It's the only way to save money without cutting essential services which have all seen huge cuts already. Everyone should pay their fair share!"

"Nobody should get discount on council tax as everyone use the services considering those on benefits don't pay income tax. Giving discounts makes council tax for others who work more expensive. Fair is everyone should contribute."

"Stop punishing tax paying workers to cover those who can't be bothered to contribute."

"Unfortunately we are all being hit by higher prices and I think it's fair that everyone feels the pain."

Different discounts should be offered and/or reductions introduced over time:

"Don't take it from the most vulnerable but making the % amount fairer would be appropriate. 25% from the most vulnerable but only 10% from the bottom band just doesn't sit right."

"If you have to do this, then maybe don't drop so much to start with as too many people will struggle."

"For people like myself on 100% finding 25% under the new option is not possible but I appreciate the council need to cut costs - maybe a moving scale over say 3 years would benefit both 95% year 1, 90% year 2 and 80% year 3 for example. That way I would only need to find a small amount that gradually increases over a period time."

Negative impact on families and children, especially from disadvantaged backgrounds:

"How will families pay the shortfall? This will only drive families further into poverty."

"Households with young children and disabled members are already highly vulnerable to rising costs. As council tax is a priority debt, this could see rising food and fuel poverty among these groups, storing up even bigger problems for the future."

"My children would be severely impacted should I be charged - they already comment on how their friends having holidays and trips out and they don't."

"This would be negatively impact me as a single mum and push me and my children further into poverty."

Support the reductions, but with safeguards (only people who can work should pay, not disabled, poor or elderly: based on individual circumstances and/or means tested):

"I feel that this could be a fair way to save money by the local authority. However I feel that there could be some considerations given to those with exceptional cases or situations that may be pushed over the edge into more hardship by these cuts."

"Option two is better than not giving any support but even in that case people who are struggling to pay council tax will have to struggle even more to find the money to pay the council tax with the reduction in place. Especially those who qualify for 100% discount, making their lives even harder."

Fairness and equality concerns:

“Why would anyone consider making the poorest people pay to more? These people have enough problems making ends meet without this.”

“Current proposal unfairly impacts the most deprived households and proportionally means a higher increase in living costs. These households will be paying the same fuel bills, food costs, costs for clothing, children's wellbeing, basic digital connectivity as other households and reasons for their low earnings or need for benefit support are in the vast majority of cases outside of their control. They should not be asked to take the heaviest burden of CBC need to reduce costs.”

“Don't take money and help and support from the people that need it the most. These changes and the impact on the people that need the most support would be crippling to those of us that are struggling to survive already.”

“I am a disabled woman of working age with a disabled child, and we are already surviving on the maximum level of support available. I cannot work due to my health, and as a result, paying council tax is simply not an option. If you proceed with this proposal, you will be pushing families like mine—and thousands of other disabled households—straight into debt, food poverty, and a level of mental and physical crisis that we will not be able to recover from. Disabled people and disabled children already face profound barriers in everyday life. We fight to access basic care, basic stability, and basic dignity. Your proposal would strip away what little security we have left. I do understand the severe financial pressures the government has placed upon the council. But shifting that burden onto the most vulnerable—onto disabled people, onto disabled children, onto families who physically cannot increase their income—is not just unreasonable. It is cruel. It is not a “tough decision.” It is a decision that knowingly harms those who already suffer the most. Many of us will be devastated if Central Bedfordshire Council considers this an acceptable path forward. This proposal is not just flawed; it is dangerous. It risks the safety, health, and survival of some of the most vulnerable people in this community.”

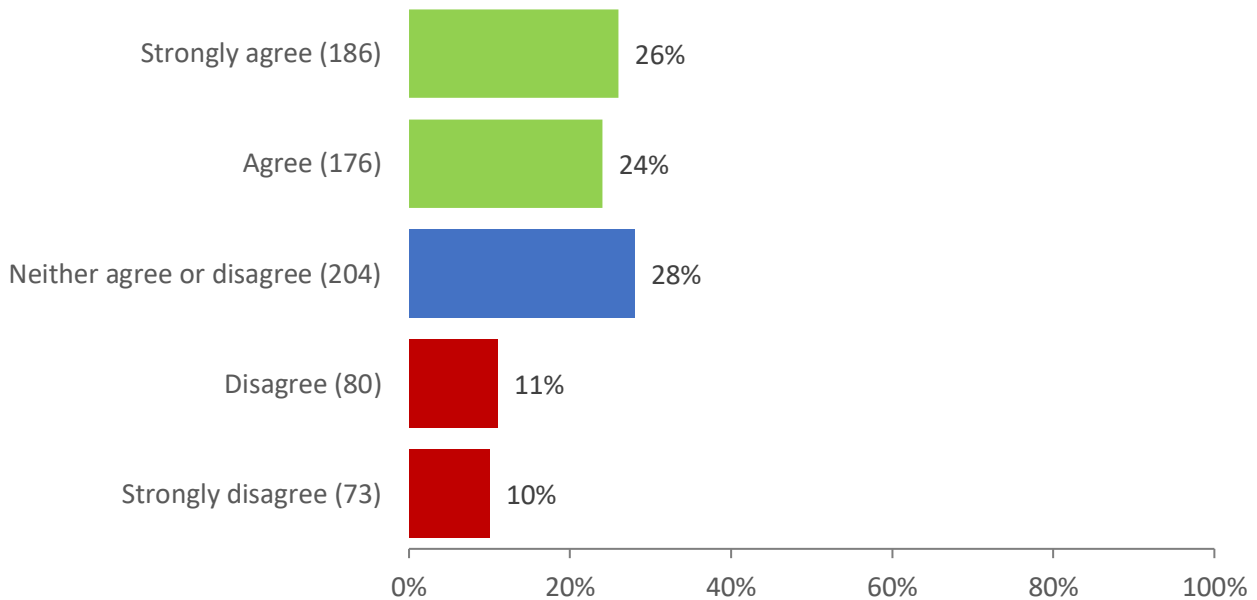
Concerns over mental health and wellbeing:

“Making any change would not be helpful to me it will just add additional stresses and worries.”

Options we considered, but are not proposing to change

How far do you agree or disagree with continuing the following parts of the council tax support scheme?

Retaining a capital limit of £16,000



50% of respondents agree or strongly agree with retaining a capital limit of £16,000 and 21% disagree or strongly disagree. This is made up of:

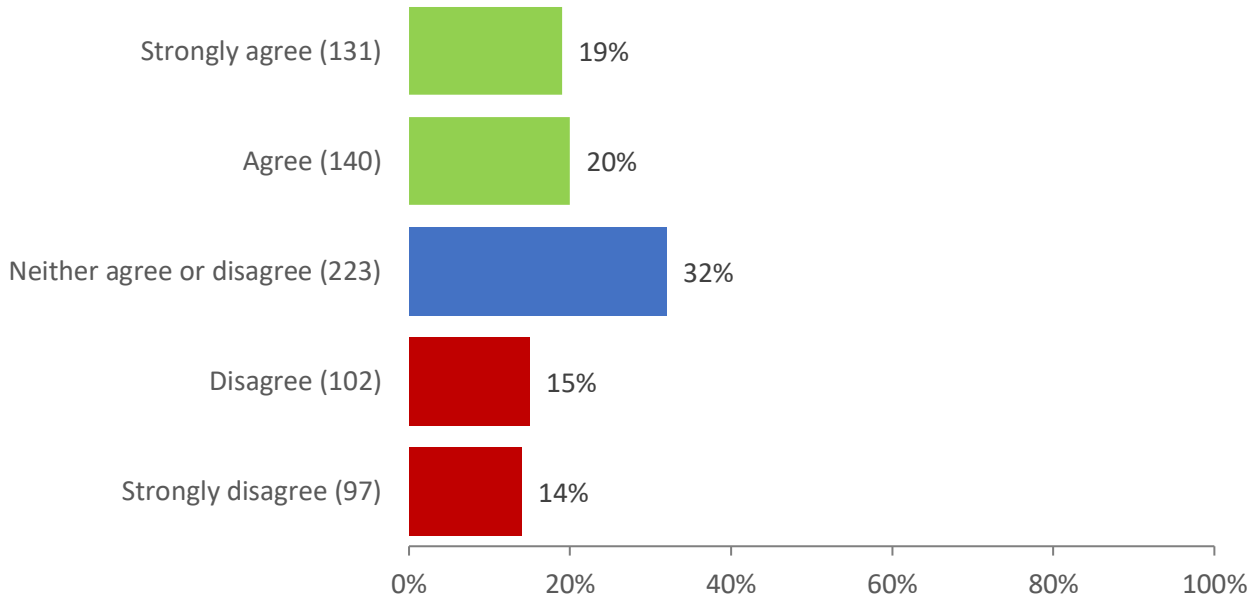
- 26% (186) strongly agree and 24% (176) agree.
- 28% (204) neither agree or disagree.
- 11% (80) disagree and 10% (73) strongly disagree.

Respondents in receipt of Council Tax support are more likely to agree/strongly than other respondents. For example, 55% agree, including 30% that strongly agree compared with 43% of other respondents. Likewise, 12% of Council Tax support recipients disagree compared with 31% of other respondents.

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How far do you agree or disagree with continuing the following parts of the council tax support scheme?

Not reintroducing the non-dependant deductions



39% of respondents agree or strongly agree with not reintroducing the non-dependant deductions and 29% disagree or strongly disagree. This is made up of:

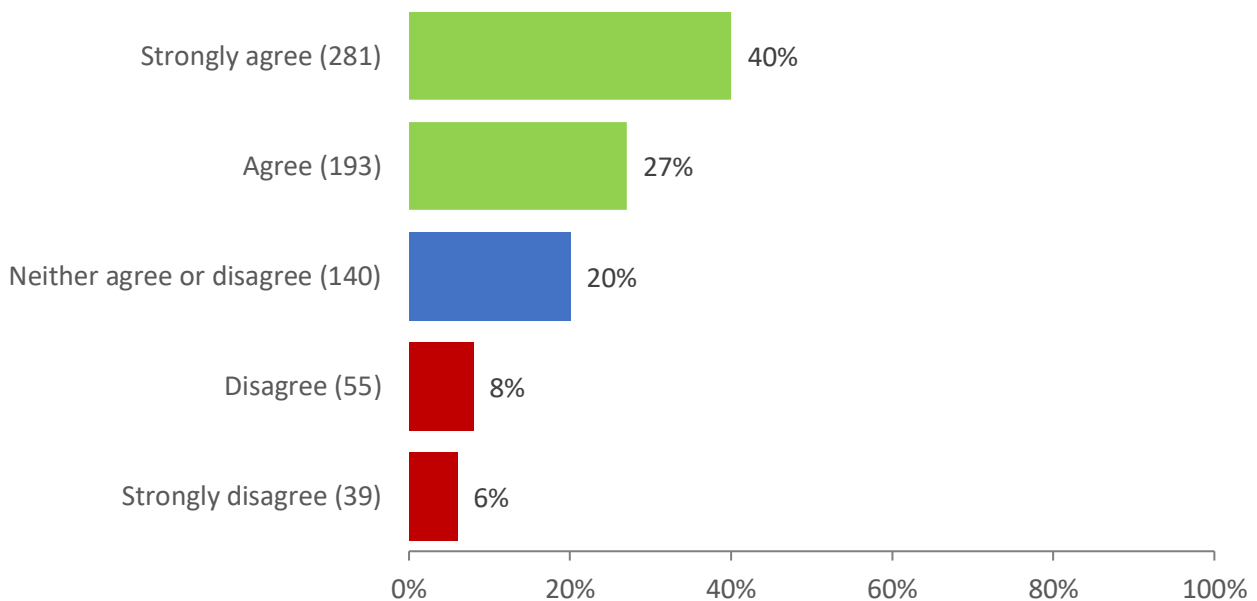
- 19% (131) strongly agree and 20% (140) agree.
- 32% (223) neither agree or disagree.
- 15% (102) disagree and 14% (97) strongly disagree.

Whilst Council Tax support recipients have similar levels of agreement (40% agree/strongly agree) as other respondents (37% agree/strongly agree), they have lower levels of disagreement (23% disagree/strongly disagree) than other respondents (38% disagree/strongly disagree).

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How far do you agree or disagree with continuing the following parts of the council tax support scheme?

Retaining the disabled disregards



67% of respondents agree or strongly agree with retaining the disabled disregards and 14% disagree or strongly disagree. This is made up of:

- 40% (281) strongly agree and 27% (193) agree.
- 20% (140) neither agree or disagree.
- 8% (55) disagree and 6% (39) strongly disagree.

Respondents in receipt of Council Tax support are more likely to agree/strongly than other respondents. For example, 74% agree, including 50% that strongly agree compared with 57% of other respondents. Likewise, 9% of Council Tax support recipients disagree compared with 19% of other respondents.

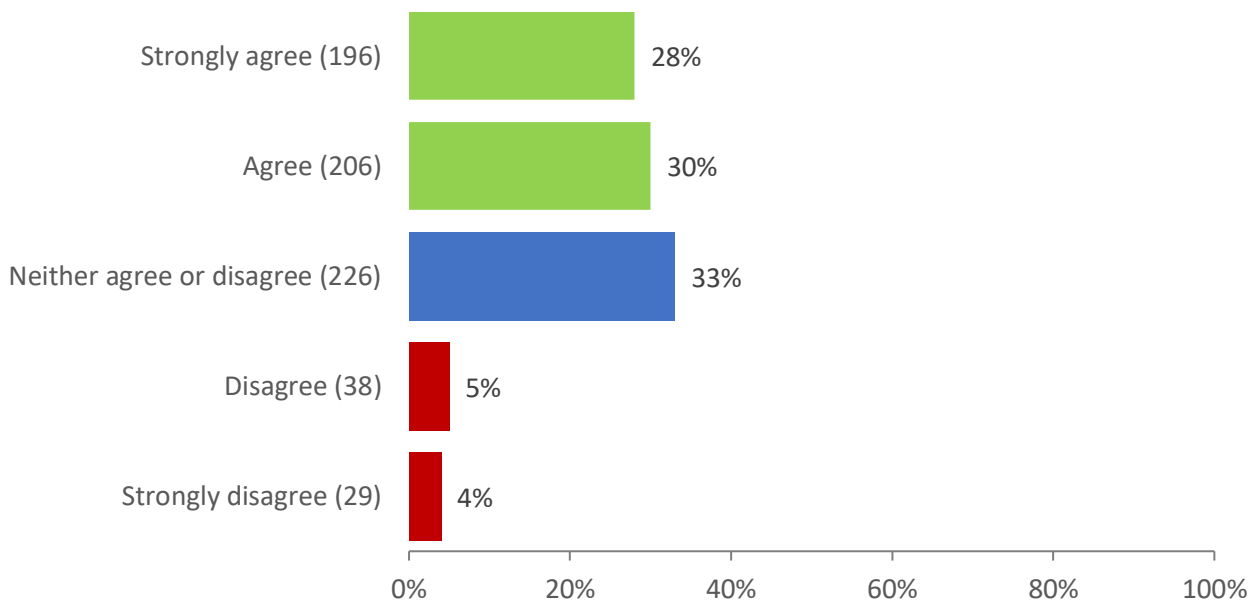
Disabled respondents are more likely to agree/strongly agree (79% including 60% that strongly agree) compared with other respondents (60% agree/strongly agree). Likewise, 82% of permanently sick/disabled residents agree, including 66% that strongly agree.

Similarly, 79% of respondents that provide a caring role for 35 or more hours a week agree, including 58% that strongly agree.

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How far do you agree or disagree with continuing the following parts of the council tax support scheme?

Retaining four discount bands



58% of respondents agree or strongly agree with retaining the four discount bands and 9% disagree or strongly disagree. This is made up of:

- 28% (196) strongly agree and 30% (206) agree.
- 33% (226) neither agree or disagree.
- 5% (38) disagree and 4% (29) strongly disagree.

Respondents in receipt of Council Tax support are more likely to agree/strongly than other respondents. For example, 62% agree, including 33% that strongly agree compared with 52% of other respondents. Likewise, 6% of Council Tax support recipients disagree compared with 14% of other respondents.

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Respondents were asked **“If you have any comments about the options we decided not to put forward, please provide them below:”** 157 respondents provided comments, which are summarised below:

Theme	No. of comments
Comments on Disabled disregards (predominantly positive about retaining)	45
Comments on 16K capital limit – mixed views with some supportive and some suggesting this is too generous	34
Comments on non-dependent reductions – mixed including comments that the income of non-dependents should be considered	28
Comments on the four discount bands	16
Cost of living and that any changes should be considered in light of these financial pressures	35
General support for retaining these features of the scheme to protect those in need	27
Do not understand questions / language confusing	8
The scheme should be overhauled	6
Find savings elsewhere and not by changing the scheme	6
Other – mainly referring to points made previously about the importance of the support and impact of making changes	27

Note: Number of comments exceeds the number of respondents because some respondents provided comments covering multiple themes.

Some examples of the top-cited comments received include:

Comments on Disabled disregards (predominantly positive about retaining):

“As I am disabled, grateful there's no change.”

“Disabled people should be protected.”

“I agree with making no changes to the first three options, especially retaining the disabled disregards. Research has shown that people with disabilities are more likely than the general population to need to access a food bank (74% of people accessing, Trussell: 'Hunger in the UK' 2025).”

“Disabled people receive considerable more benefits than others and no benefit cap so they are much better off than someone like myself.”

Comments on 16K capital limit – mixed views with some supportive and some suggesting this is too generous and should be reduced:

“£16,000 is a reasonable level of savings which gives a small margin of safety against unexpected bills. We should not reduce.”

“Originally I thought that the capital limit should be decreased, but then it discourages people from saving - why should people who spend their money get more than those who are frugal with it?”

“All assets should be looked at not just a cash figure of 16K.”

“If other councils are dropping capital limit to £6k so should Central Beds.”

“If people on benefits can amass £16,000 into savings or bank accounts then yes that should change for those persons .. even £6,000 is wrong, seriously you are on benefits and manage to save then you really dont need benefits or discounts.”

Comments on non-dependent reductions – mixed including comments that the income of non-dependents should be considered:

“As has always been the case if 4 adults in the house earning why do they pay the same as a one parent family.”

“Household income isn't accurate if non-dependents are not being included in all applications.”

“I think adult non dependents who are working and no disabled should contribute to Council Tax.”

“In a large household there could be a number of working non-dependants and it is not fair on residents who pay full council tax for some individuals who are in paid work to not contribute to Council tax just because they live in a household with someone who is claiming through the council tax support scheme. How can it be considered fair? There will also be people who ensure that the person who is not working is classed as the householder in order to receive the discounts.”

Comments on the four discount bands:

“Income bands may mean some people just miss out on the thresholds and they are already very low and most people would struggle to live on small amounts and then be hit with huge bills as well. Also UC income fluctuates based on self-employment so what is the process for working this out every month and making it fair?”

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"I feel that means testing will over complicate an already complex system and create more expense for the local authority to administer. The current income bands system, although not perfect must be more cost effective to administer."

"I think there shouldn't be 4 bands, 1 and 2 should be combined."

Cost of living and that any changes should be considered in light of these financial pressures:

"Disabled people are already at a huge disadvantage with higher energy bills and food bills as we often have to rely on convenience as unable to stand and prepare "proper" dinners."

"i don't understand this i need to stay warm i suffer in cold and my bills for heating to keep warm i struggle with now."

"I think it is obvious that these things should stay in place, to ensure that people can afford their everyday living expenses, as well as extra expenses they may occur through their personal circumstances which cannot be helped and are unavoidable."

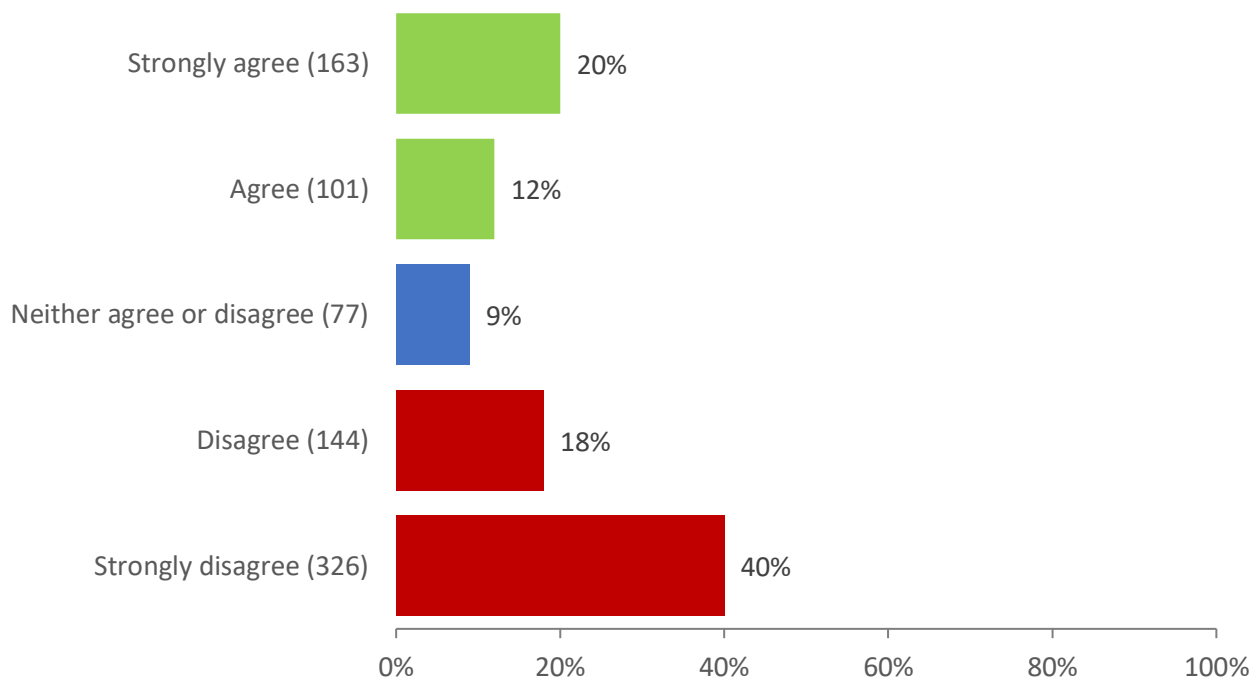
General support for retaining these features of the scheme to protect those in need

"I agree with keeping all of these parts of the scheme as they are. Reducing the capital limit, bringing back non-dependant deductions, removing disabled disregards or changing the discount bands would all make the scheme less supportive for people on low incomes. Given the current cost-of-living pressures, it is important that these protections are maintained."

"I agree with the decision not to reduce the capital limit, not to reintroduce non-dependant deductions, and to keep the disabled disregard and four-band structure. These protections are essential for low-income families, carers, and disabled residents. Many families, including mine, have no savings and already face high unavoidable costs related to disability, medical needs, and caring responsibilities. Reintroducing or reducing these protections would disproportionately harm people who are already vulnerable. I strongly support keeping these measures in place."

Overall

How far do you agree or disagree that the council should try to save money through changing its council tax support scheme?



32% of respondents agree or strongly agree that the council should try to save money through changing its Council Tax Support Scheme and 58% disagree or strongly disagree. This is made up of:

- 20% (163) strongly agree and 12% (101) agree.
- 9% (77) neither agree or disagree.
- 18% (144) disagree and 40% (326) strongly disagree.

Respondents in receipt of Council Tax support are less likely to agree/strongly agree than other respondents. For example, 9% agree compared with 66% of other respondents, including 45% that strongly agree. Likewise, 81% of Council Tax support recipients disagree or strongly disagree with this option, including 57% that strongly disagree compared with 26% of other respondents.

Similarly, the following groups are more likely to disagree/strongly disagree than other respondents (all of these contain relatively high proportions of Council Tax support recipients):

- 80% of respondents that are permanently sick/disabled and therefore not in employment disagree, including 62% that strongly disagree.
- 75% of respondents that have a caring role for 50 or more hours a week disagree, including 57% that strongly disagree.

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- 81% of lone parents disagree, including 53% that strongly disagree.
- 74% of disabled respondents disagree, including 55% that strongly disagree.
- 83% with not enough income to meet basic needs disagree, including 62% that strongly disagree.

Respondents were asked “**Are there any other options we should consider for the council tax support scheme?**” 223 respondents provided comments, which are summarised below:

Theme	No. of comments
Increase efficiency / reduce waste in CBC (rather than change the scheme or make smaller changes to the scheme)	71
Any changes should protect the vulnerable / disabled / poorest	42
Increase Council Tax for higher earners and/or higher tax band properties should not get discounts	26
Any changes should be applied fairly, such as means testing and targeting people who can work, but don't, as well as adjusting the discounts so the changes are less significant or impactful	23
Find another way to make savings other than changing the current scheme (but not stating what these changes should be)	12
Increase charges elsewhere / find revenue in other places	9
Other comments split between a variety of different ways to save money, highlighting importance of the scheme, stating the scheme needs to change, and not knowing what alternatives are possible	64

Note: Number of comments exceeds the number of respondents because some respondents provided comments covering multiple themes.

Some examples of the top-cited comments received include:

Increase efficiency / reduce waste in CBC:

“Don't penalise those who can't afford it. Look at ways to be more efficient in money spending, no big bonus or pay rises, don't waste money. Going after the poorest people in your parish will only make matters worse for those already on the brink.”

“As before, stop wasting money in other places rather than penalising those who are struggling the most.”

“Could try reducing the amount of managers managing other managers at the council!”

“Well done. You should continue to find efficiencies, not cut benefits. I've had to do this as a senior manager and found it's amazing what is possible whilst retaining delivery.”

"Cutting red tape and inefficiencies."

"Stop wasting money with stupid mistakes that are being made and have to be rectified.. you should also be already saving plenty of money considering you have already closed all local council building like the one in dunstable after all the money wasted on it to build in the first place cant even have a face to face meeting anymore."

Any changes should protect the vulnerable / disabled / poorest:

"Any changes should not affect severely disabled people who have no chance of increasing their income by working."

"I agree it gets harder but to save money at the expense of the Disabled and unpaid carers is morally wrong."

"I agree, every year it's getting harder, but for all of us. We are getting tax support/ discount, because we simply can't afford more. We will starve or stop using heating, sitting at home in winter jackets. That's not the way."

Increase Council Tax for higher earners and/or higher tax band properties should not get discounts:

"All I know is we need to start taxing wealth and stop turning the screw on the poorest in society. I'm sure there is ways to generate revenue at the top rather than from the bottom."

"Yes. The council should look at raising more income from higher-income households and people with greater financial assets, rather than reducing support for low-income families, carers, and disabled residents. Cutting essential support for vulnerable people causes real hardship. It would be fairer to explore options that ask those with the most financial stability to contribute more, instead of placing more pressure on those who are already struggling."

"Leave the elderly and vulnerable alone, tax the working age people in big houses that can afford it."

Any changes should be applied fairly, such as means testing and targeting people who can work, but don't, as well as adjusting the discounts so the changes are less significant or impactful:

"Life is harder, for everyone. Putting up Council tax, reducing support, will effect negatively on some, but if done properly and fairly, hopefully money will be saved for supporting other people."

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“Maybe start means testing - all support should be kept for low income & disabled ppl & let higher earners pay more.”

“I agree with a reduction in council tax support for those who are not in work or wont work, but i feel a reduction isn’t fair for those who do go to work and contribute to society.

“As stated in my previous comments, I believe that if you are to reduce the support offered, to consider a lower reduction would be better. Even if you were to revisit this in a few years, I don't think that would be an issue but to jump from 100% support to 75% straight away seems extreme to me & unfair given the current state of the economy.”

Respondents were asked **“If you have any final comments about the local council tax support scheme, please tell us below:”** 234 respondents provided comments, many of which reiterated points previous made. The key themes are summarised below:

Theme	No. of comments
The proposed changes will have a disproportionate negative impact on the poorest / most vulnerable	127
Council Tax is unaffordable to those on low incomes and the changes will make it even harder to pay	93
The proposed changes will have a negative impact on people living with disabilities and/or lead to negative mental or physical health impacts	77
The proposed changes will exacerbate cost-of-living pressures	45
The proposed changes will have a negative impact on children	39
Perceived misallocation of council resources (in other words improve efficiencies rather than change the scheme)	19
Higher earners and larger properties should pay more	9
Support proposed changes	7
Other comments, including alternative changes to the scheme, the potential impact of the proposed changes and/or reiterating previously made points	50

Note: Number of comments exceeds the number of respondents because some respondents provided comments covering multiple themes.

Some examples of the top-cited comments received include:

The proposed changes will have a disproportionate negative impact on the poorest / most vulnerable:

“Do not take money out of the pockets of the most vulnerable people in our communities.”

“For people like me, it is imperative that it remains the same. Many more people could fall into the poverty category.”

“I appreciate that you (the council) are also suffering with the issue of funding/financial support, but do you think putting people who are already struggling in a position where they may no longer be able to afford the roof over their head, or food on the table is the answer? I know for me, I have already had to reduce our food consumption due to rising costs (i no longer buy my children snacks regularly i.e. fruit, crisps etc & I skip meals regularly). Having an additional expense to pay could result in my children going without even more & myself skipping more meals. Whilst I am working hard to build my business so I can eventually get to a point where I no longer need any support from the council or government, that takes time. There are many hard working people also trying to achieve the same thing.”

“I simply don’t have more money to pay and I appreciate and support the efforts that social care makes and how it improves the community for everyone. My basic necessities such as fuel, water and food seem to be monopolised by huge companies to whom I’m paying increasing profits to then be asked if I agree to have less income or support the most vulnerable people in society - these are the wrong questions our councillors are asking. Our councillors were elected to look after the interests of its entire community not outside interests of businesses by not addressing imbalances and asking residents to choose between poor or poorer?”

“As a full time carer for my daughter this terrifies me.”

“As a carer to my disabled husband and son who can bearly get by as it is. Stop targeting the vulnerable and disabled.”

Council Tax is unaffordable to those on low incomes and the changes will make it even harder to pay:

“As someone who works as much as I can while receiving carers allowance how can I afford to pay £46 or more for council tax per month as I can't improve my income, where do I find the money?”

“I will decline to pay any increased CT bills for next year. We simply cannot afford it.”

“It’s there because the people you are looking to target cannot afford council tax. Homeless will increase.”

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"This is not the solution. Reduced percentages will not be paid as people live hand to mouth so debt will grow and any associated costs will mount as customers can't afford debt collection so all other costs will increase to cover this deficit."

The proposed changes will have a negative impact on people living with disabilities and/or lead to negative mental or physical health impacts:

"Carers and disabled persons need to be protected. These two groups are disproportionately impacted by the ongoing cost of living crisis and are marginalised from society. Following the recent budget announcement that the cap on benefits for more than two children is being lifted this group of financially positively impacted families should contribute more to their council tax bill. Particularly as our benefiting from funded education etc...."

"The scheme helps me a lot. I'm seriously ill and a single dad. I wish I was at work but body won't allow it. I didn't ask to be like this. I'm at the mercy of the people."

"In my case if I have to start paying council tax on top of my mortgage, bills and food for me and my two children (I'm a single parent with zero support from the father) then quite simply I will be missing meals for the last weeks of the month. I'm already under massive financial pressure. I also have my disability to manage daily which limits my capacity to work. I would ask you to make an exception for lone parents with dependents if you are going to make any changes - maintain the 100% support for my group or else more children will be in poverty."

"The scheme currently supports the most vulnerable in society, however removing the full blanket of cover and generating an income from people who are in receipt of health and disability benefits will leave those people in a much more difficult and challenging situation to manage financially when they have expenditure such as cars to finance, (to help them stay independent and allows them to get to hospital appointments) Taking away their independence because they won't afford it if the money is going to council tax, will leave them worse off and their health will further decline."

"I have mental health problems (severe anxiety, depression, reactive depression) for the past 4 or 5 years due to losing my family and my wife among other things, The support scheme has helped me keep my head above water. I am receiving mental health support in the hope of getting better. I worked from the age of 16 to 41 years old. Losing this would have a detrimental effect on everything."

The proposed changes will exacerbate cost-of-living pressures:

"I think this is really going to have a negative impact on people who are already struggling more so than others in the community. I am really worried about what this means for families like mine and the struggles with the cost of living."

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“Every year my outgoings increase although I am not receiving anything more for it. Cost of food is now ridiculous and despite shopping around little option to reduce costs. Energy costs are out of control. Increase in council tax will make life even more difficult.”

“it has been a life saver for us and would have a significant impact on our abilities to pay other bills and keep up with the ever rising food costs.”

The proposed changes will have a negative impact on children:

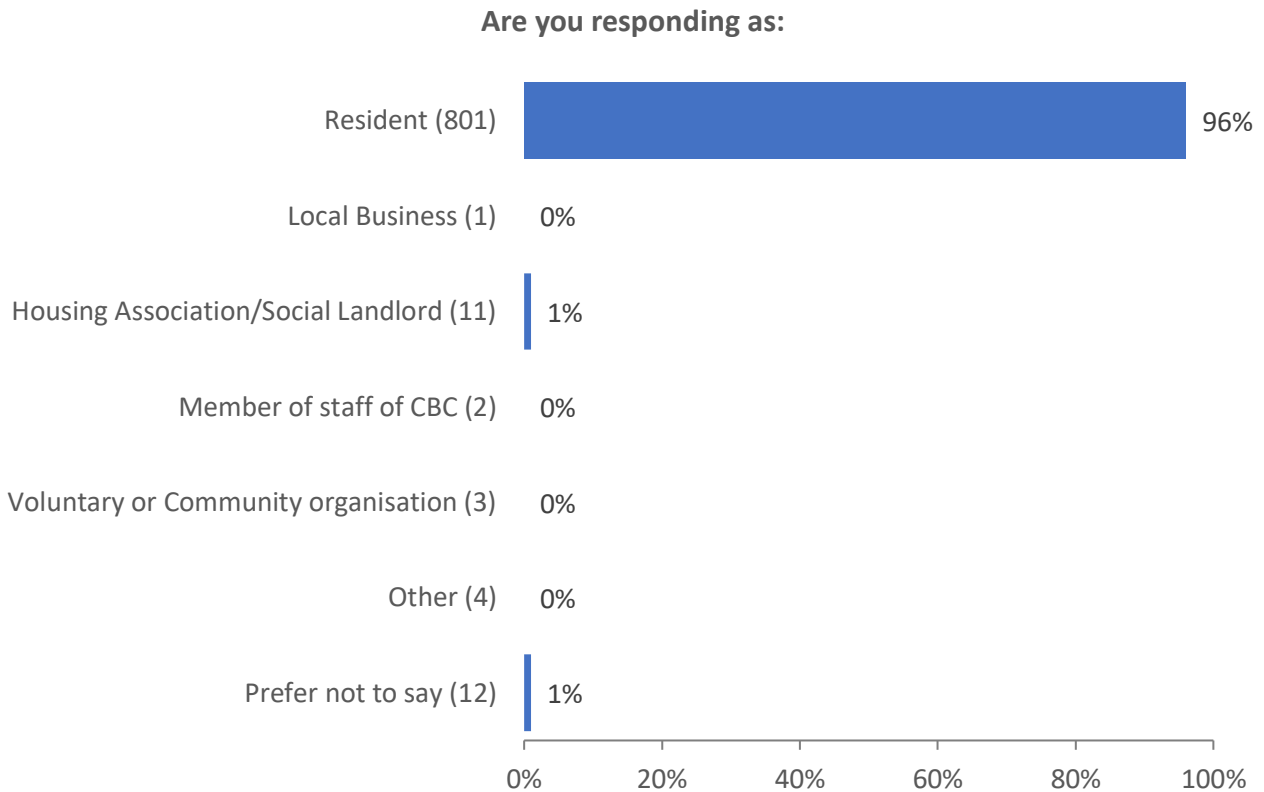
“I think it’s a life saver and should remain in place but if it were to have to be implemented then the bottom two bands shouldn’t be affected as this will push more families into poverty. Bedfordshire shouldn’t have any children going hungry.”

“By having this in place, it does mean I can have a secure roof over mine and my children’s head. The stress and worry financially is a lot less having this support in place. I am more than happy to pay what I can, as and when I have that extra in income but I cannot pay for something I do not have. I have been eternally grateful for this support as it has been a support that is the more significant to our life.”

“It is so valuable to me, I work as many hours as I can whilst having a disabled child and still don’t earn enough to support us, benefits are essential to me.”

“I am a struggling mum already I can not handle and more burden.”

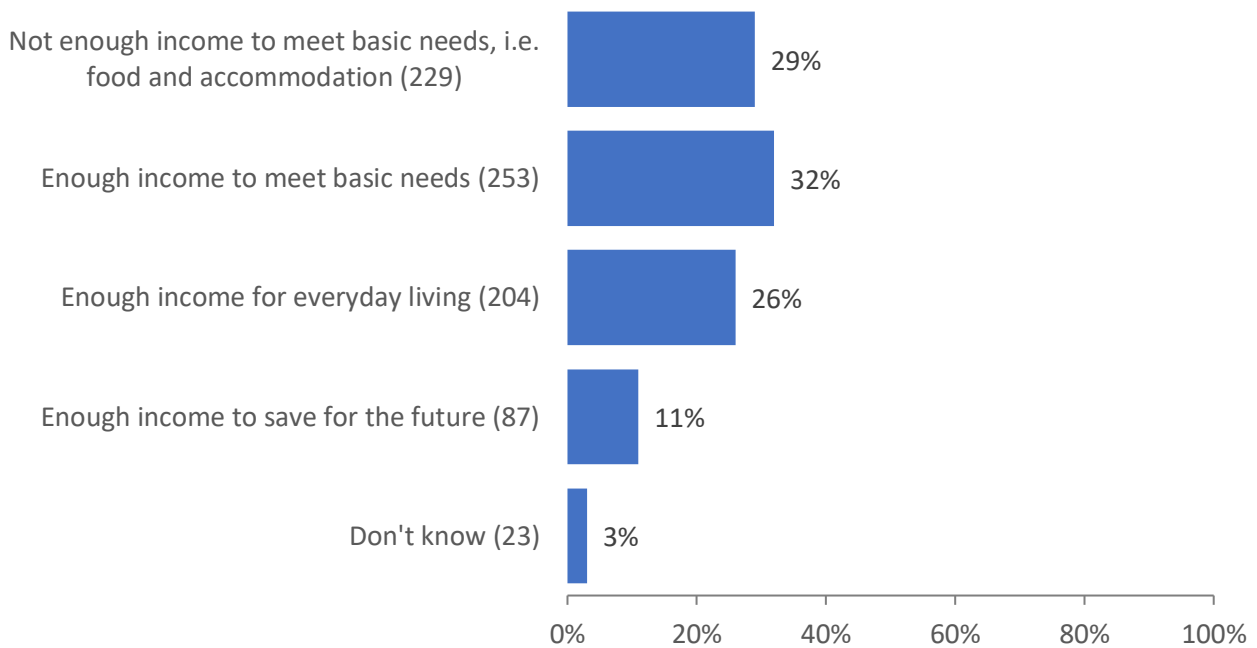
Demographics



The above graph shows that most respondents (96%) are local residents. Of these, 59% (460) are in receipt of Council Tax support. 87% of those in receipt of Council Tax Support (392) receive Universal Credit, 43% (196) Disability related benefits, 19% (85) Carer’s Allowance, 18% (82) Free school meals, 16% (71) Employment and Support Allowance and one person said they receive Job Seekers Allowance.

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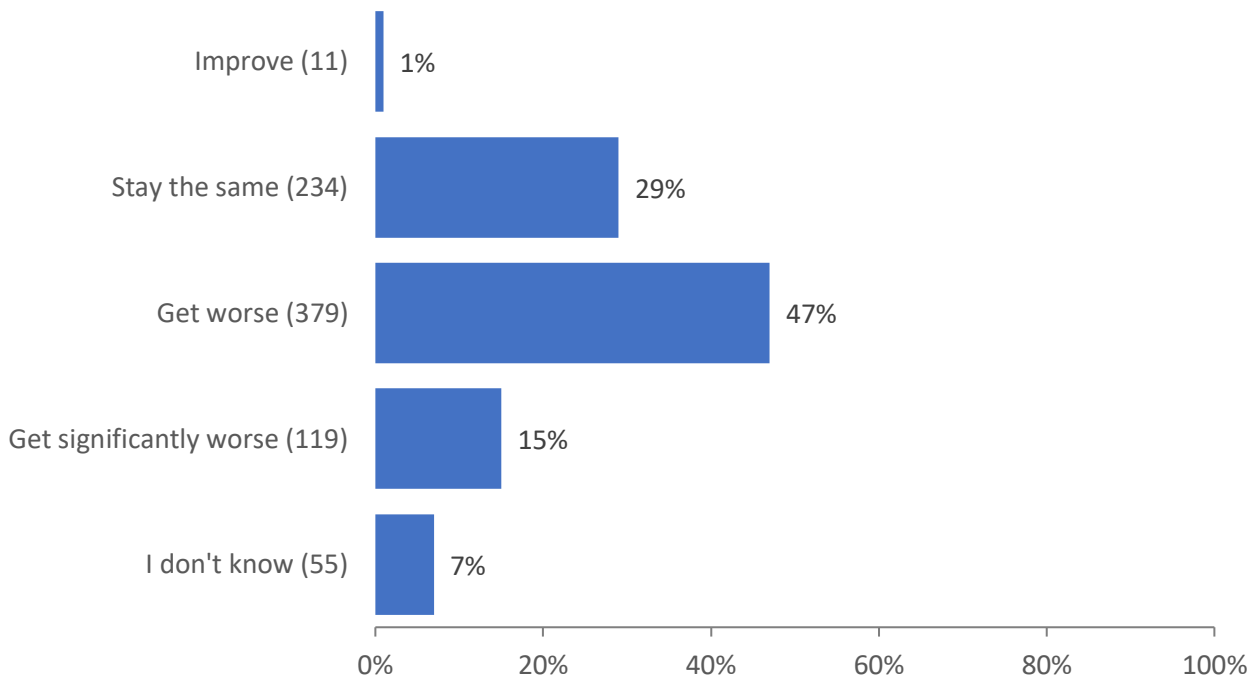
If you're a resident of Central Bedfordshire, which of the follow statements about your living standards best describes you? At the end of the month I have . . .



The above graph shows that 29% residents do not have enough income to meet basic needs. 46% of Council Tax support recipients said this compared with 4% of other respondents.

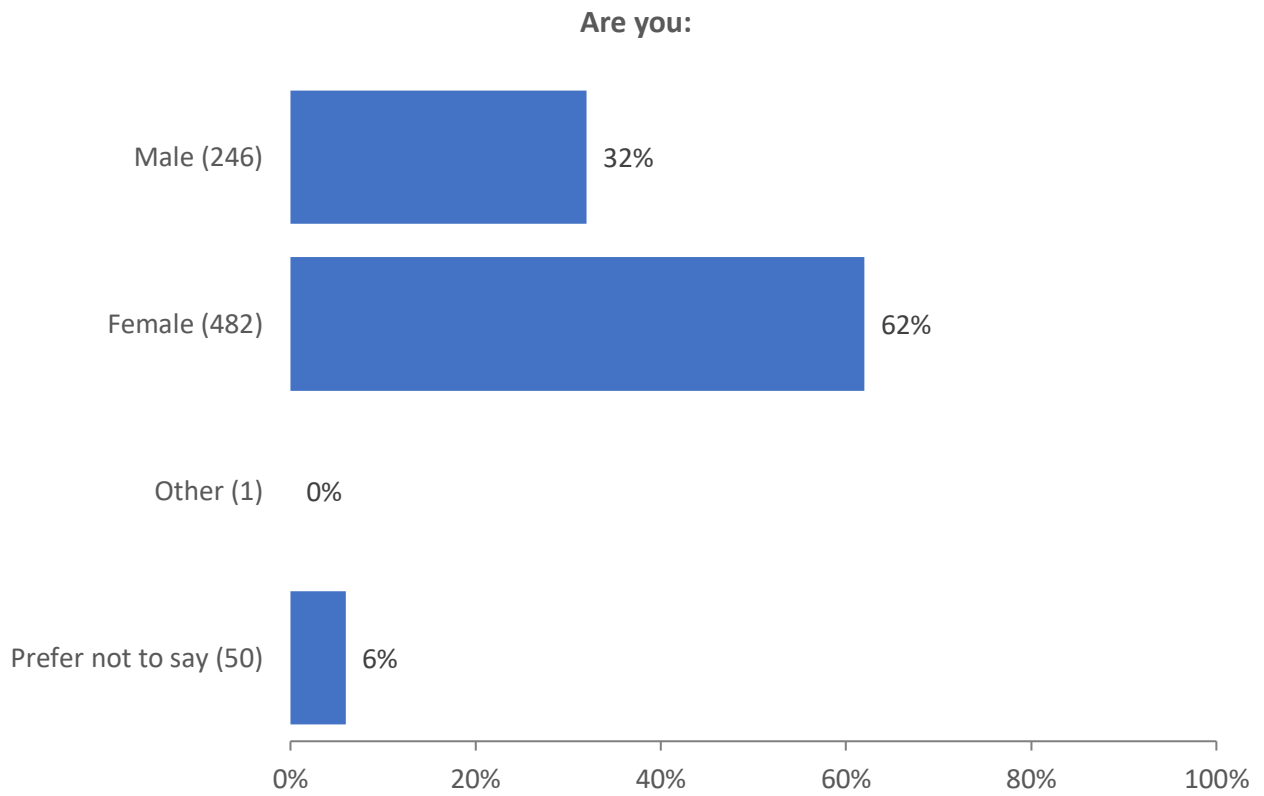
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If you're a resident of Central Bedfordshire, in the next 12 months do you think your living standards will . . .



The above graph shows that 47% of residents expect their living standards to get worse in the next 12 months and a further 15% to get significantly worse. 68% of those in receipt of Council Tax support expect it to get worse or significantly worse compared with 56% of other residents. 74% that said they do not currently have enough income to meet basic needs said that they expect their living standards to get worse or significantly worse.

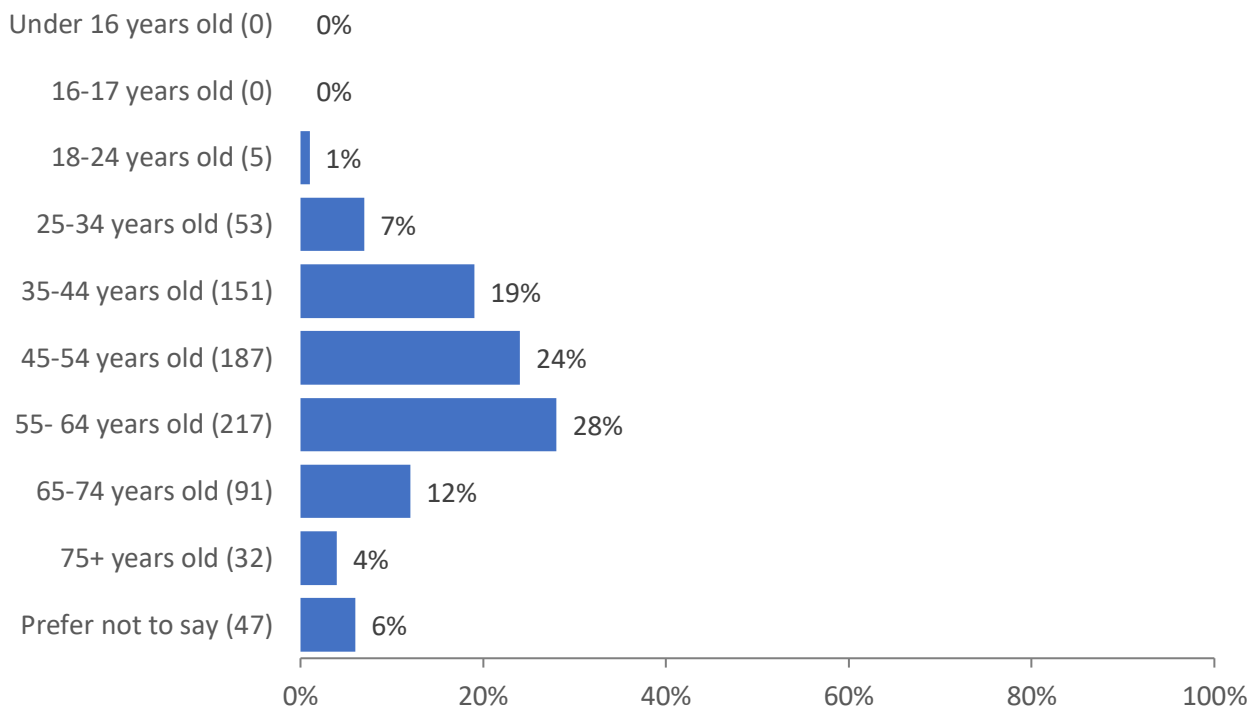
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Overall, 62% of respondents are female and 32% male. 72% of Council Tax support recipients are female and 22% male.

Council Tax Support Scheme Consultation

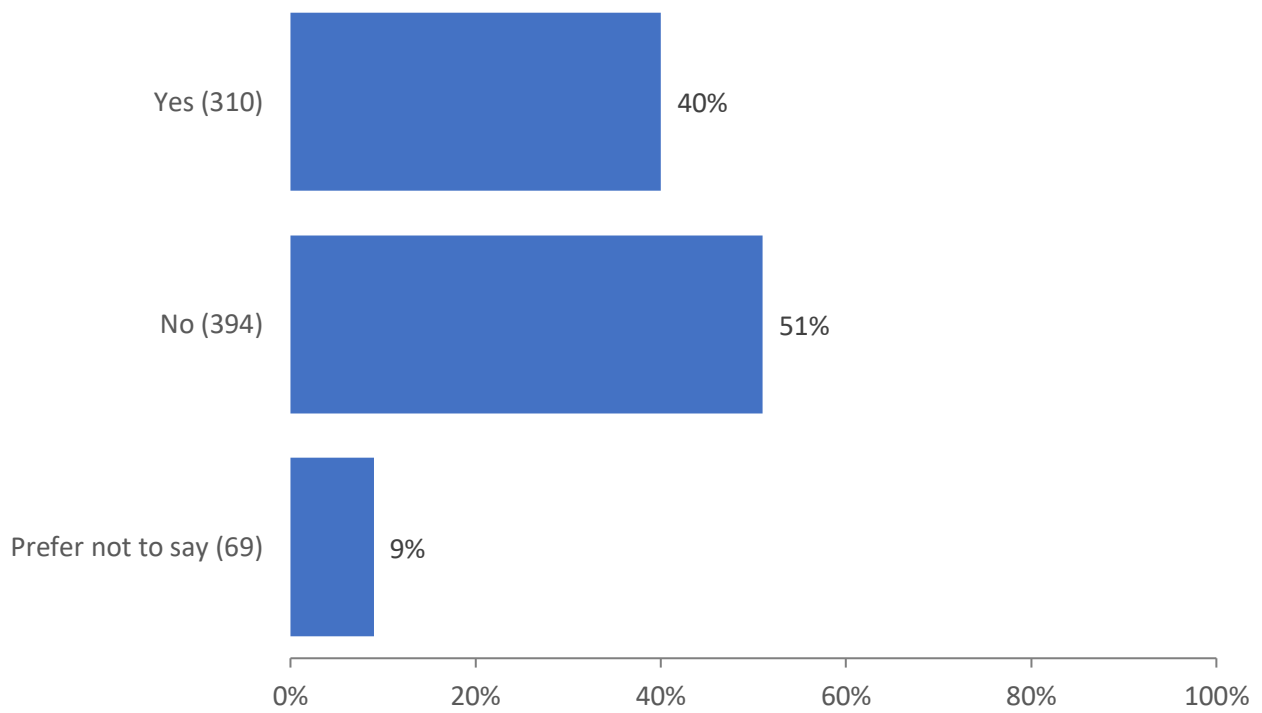
What is your age?



Approximately 78% of respondents are of working-age. Some 91% of those in receipt of Council Tax support are of working-age (5% aged 65-74 and 4% preferred not to say) compared with 61% of other respondents.

Council Tax Support Scheme Consultation

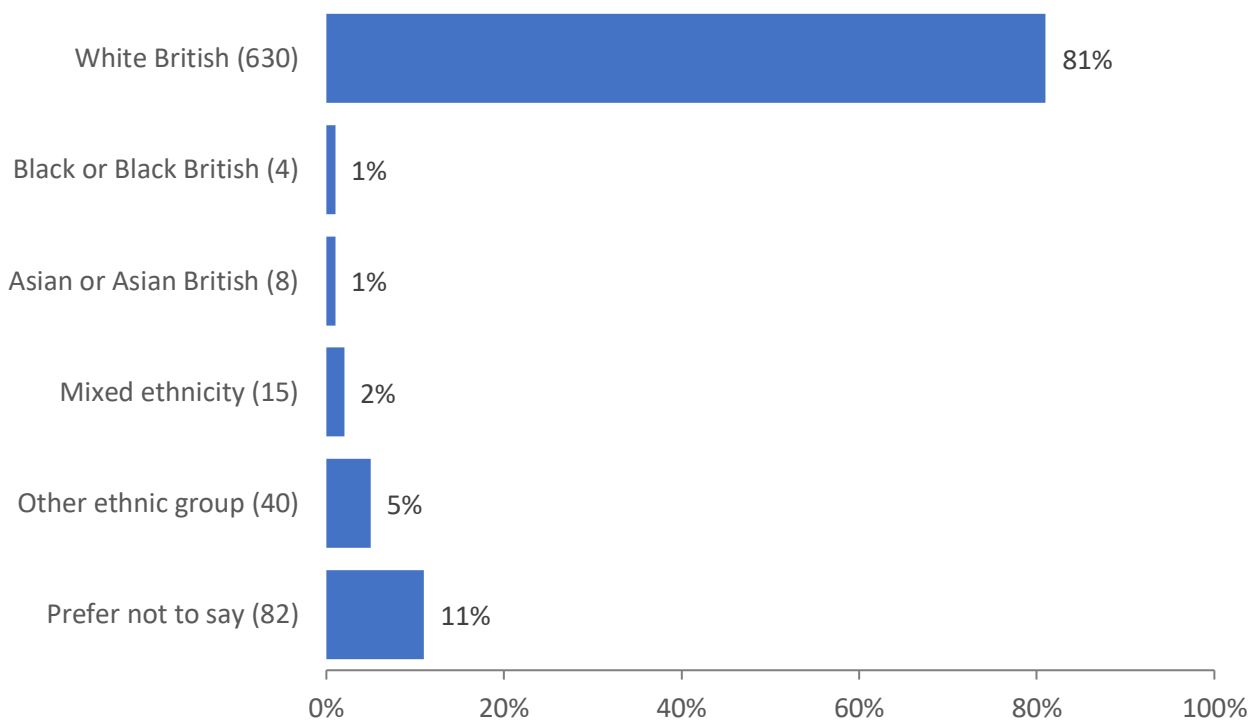
Do you consider yourself disabled?



Overall, 40% of respondents said they are disabled. 57% of those in receipt of Council Tax support said they are disabled compared with 16% of other respondents.

Council Tax Support Scheme Consultation

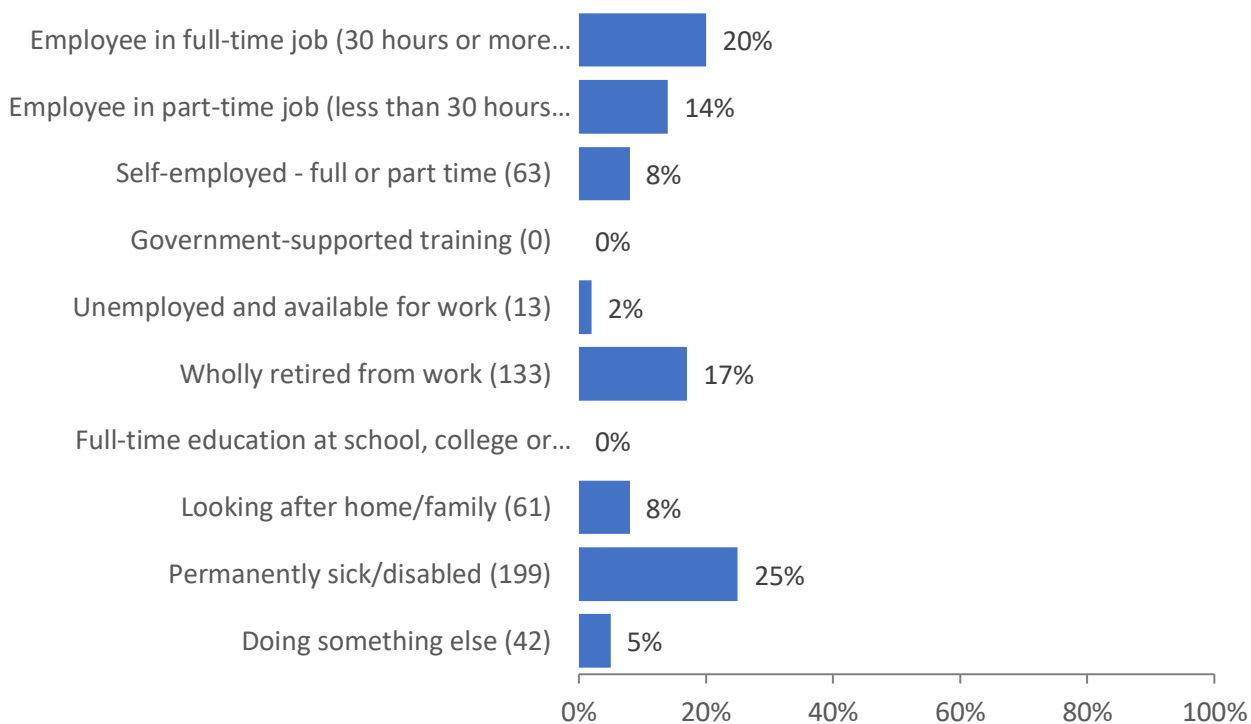
To which of these groups do you consider you belong?



Overall, 81% of respondents described themselves as White British with 9% non-White British and a further 11% preferred not to say. 84% of those that are in receipt of Council Tax support described themselves as White British, 7% as non-White British and a further 8% preferred not to say. This compares with 78% of other respondents that described themselves as White British, 8% as non-White British and 14% preferred not to say.

Council Tax Support Scheme Consultation

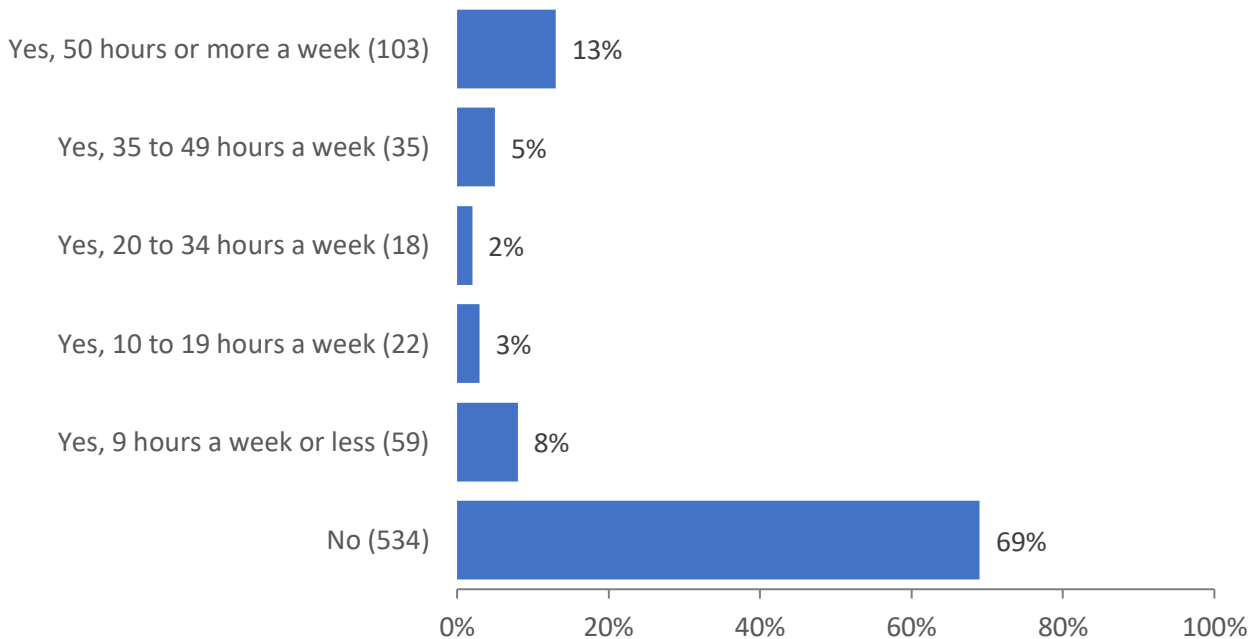
Which of the following best describes your current work status?



42% of respondents are in either full-time, part-time or self-employment, 17% are retired, 2% are unemployed and available for work and 25% are permanently sick/disabled. 34% of respondents that are in receipt of Council Tax support are in employment compared with 55% of other respondents. 44% of respondents in receipt of Council Tax support are permanently sick/disabled compared with 1% of other respondents.

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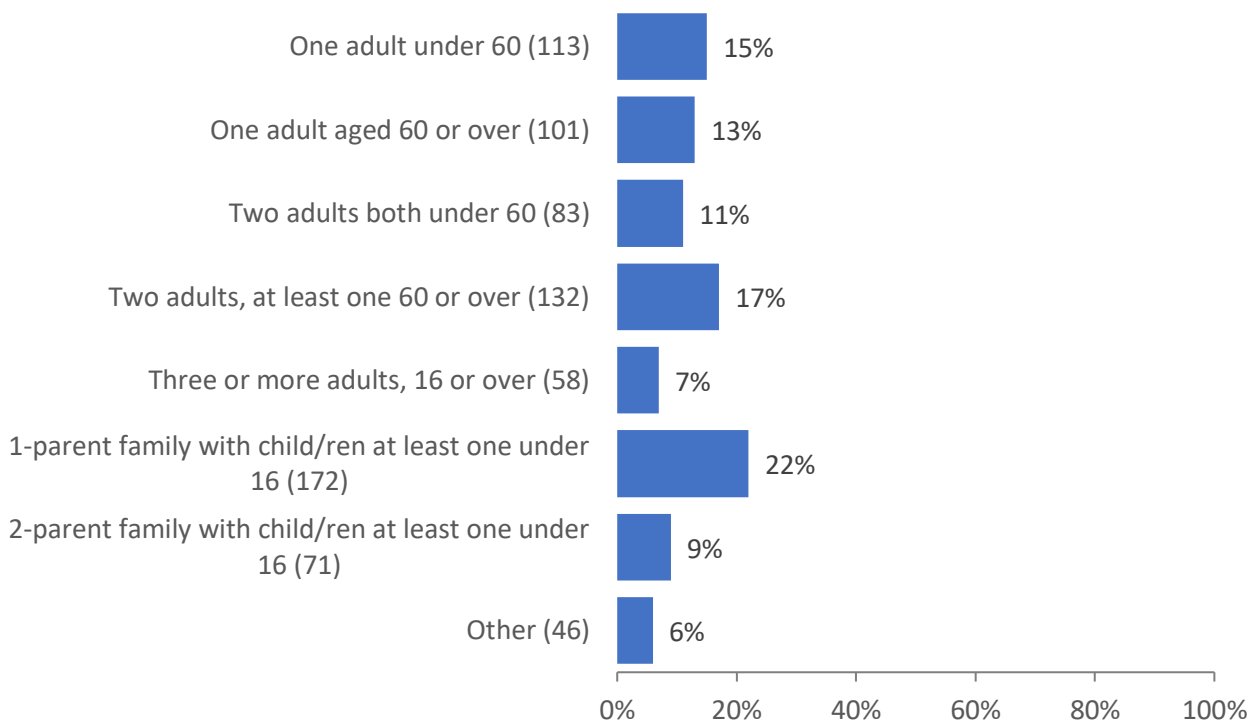
Do you look after, or give any help or support to anyone because they have long-term physical or mental health conditions or illnesses, or problems related to old age?



69% of respondents are not carers, while 31% are carers including 13% that undertake a caring role for 50 hours or more a week. Whilst a similar proportion of those in receipt of Council Tax support (31%) are carers compared to other respondents (30%), they are more likely to be in a caring role for 35 or more hours a week (24% compared with 10% of other respondents).

Council Tax Support Scheme Consultation

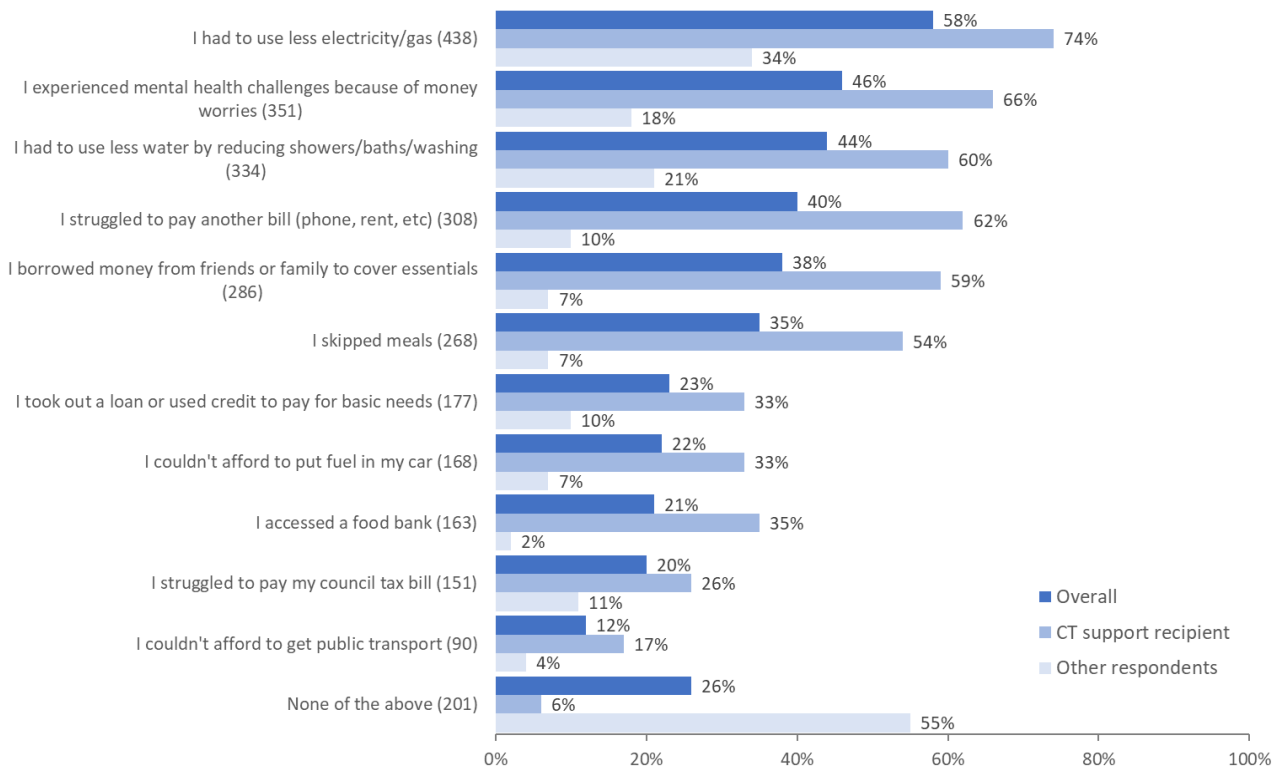
How would you describe your household?



Overall, 22% of respondents are a one-parent family, which increases to 36% amongst Council Tax support recipients compared with 2% of other respondents.

Council Tax Support Scheme Consultation

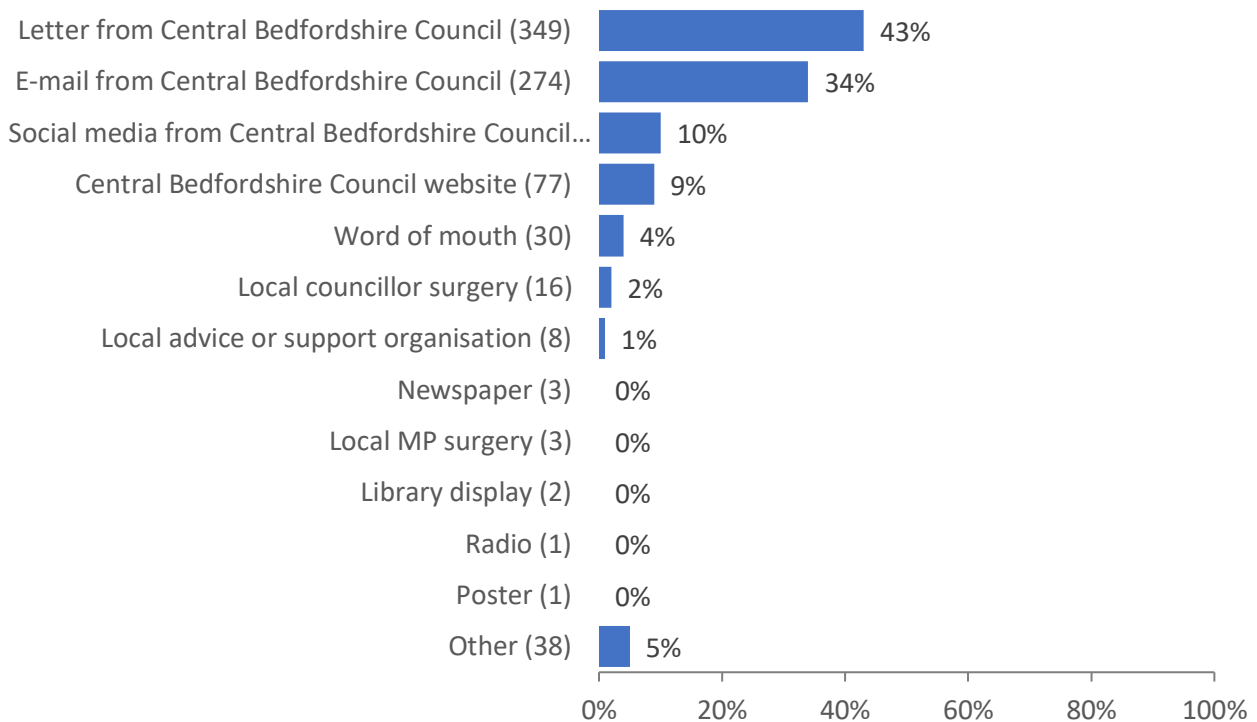
If you're a resident of Central Bedfordshire, which of the below (if any) have you experienced in the last year?



Overall, 74% of respondents said they have experienced financial hardship in the last year, which increases to 94% amongst Council Tax support recipients compared with 45% of other respondents. The most common issues experienced by Council Tax support recipients are having to use less electricity or gas (74% of Council Tax support recipients), experiencing mental health challenges because of money worries (66%), struggling to pay bills (62%), using less water (60%), borrowing money to cover essentials (59%) and skipping meals (54%). 26% of Council Tax support recipients also said they have struggled to pay their council tax bill.

Council Tax Support Scheme Consultation

How did you hear about this consultation?



Overall, 43% of respondents heard about the consultation via a letter from the council, 34% via e-mail from the council, 10% via the council's social media and 9% through the council's website. 5% of respondents mentioned 'other' sources, mainly non-council social media and local councillors' social media. The majority of Council Tax support recipients heard about the consultation through a letter from the council (74% compared with 0% of other respondents). In contrast, 58% of other respondents heard about the consultation via a council e-mail compared with 17% of Council Tax support recipients.

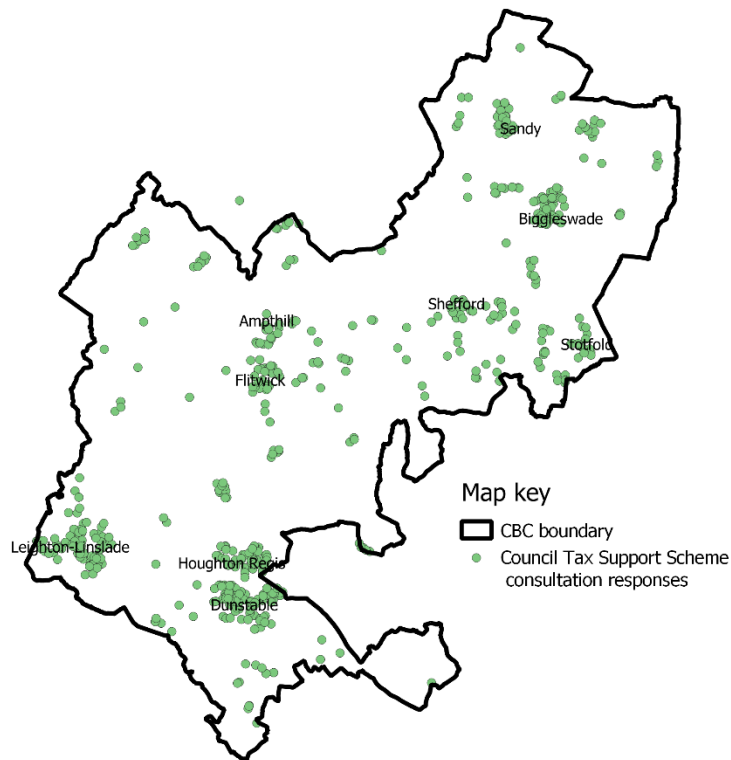
Of those respondents that mentioned social media as a source, 98% or 78 respondents noted Facebook with just one respondent mentioning Instagram, one Twitter/X and one 'other' social media. None mentioned LinkedIn or Youtube.

Council Tax Support Scheme Consultation

Postcode analysis

Responses were received from across the whole of Central Bedfordshire.

Council Tax Support Scheme consultation responses

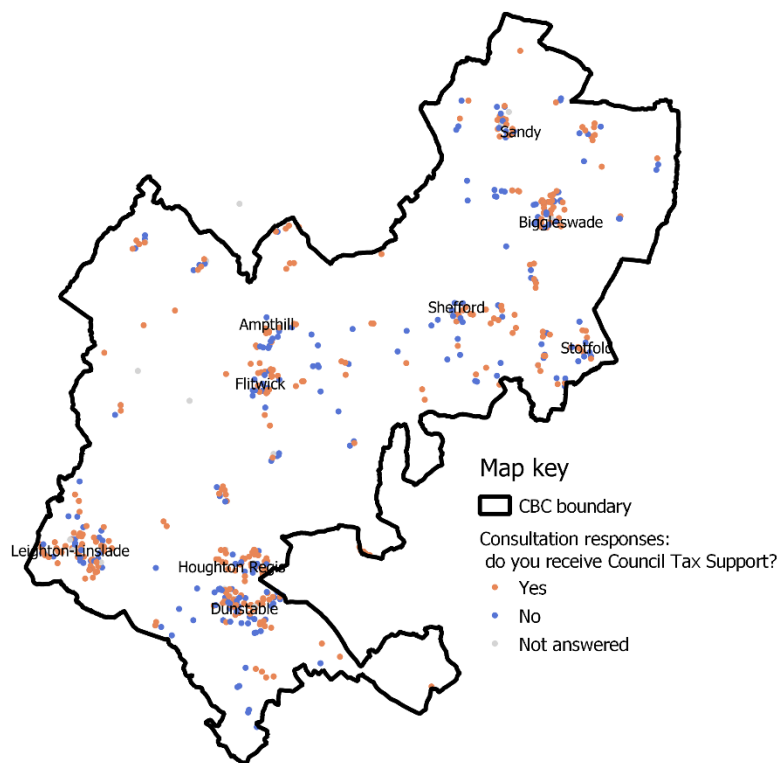


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Council Tax Support Scheme Consultation

The map below shows the geographic location of responses by postcode distinguishing between council tax support recipients and other consultees. The distribution between the two groups was even across Central Bedfordshire.

Council Tax Support Scheme consultation responses by MSOA



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Acorn analysis

Lower income households accounted for more than a quarter of responses and were more likely to respond compared to their proportion in the overall population. Higher and middle income households were slightly less likely to respond.

Affluent ranking (category based)	Central Bedfordshire households (Acorn)	Consultation responses
Affluent	19%	16%
Middle	63%	54%
Deprived	17%	29%

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Appendix A

“As an individual that receives £300+ and the council already taking £200 of it towards rent leaving me with not even enough to cover the electric my feedback would be that to reduce the support would have a major effect on finances.

Speaking not only for myself but people I talk to that are also struggling to eat (2 people in the household) that can't afford to eat and rely on credit cards to buy their fuel, food etc I would say that right across the board it will have a serious impact on any household to increase council tax or reduce support.

It is alright increasing costs or reducing support but that leaves an even bigger problem of how do you get the money your asking for from those that don't have it to give?

The country has had it quite simply and the wealthy and large businesses will take themselves and it out the country and the smaller business will shut up shop and call it a day.

My youngest son as an example as said before, working 6 days a week, hard manual work, dropping on his feet, paid a monthly wage on Friday, pennyles a few days later and can't even afford food in his bait box all month to do it all over again!

The money in the pot is unfortunately going to the wrong people and wrong places!

Wonderful England!”

**Central
Bedfordshire**

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