

Local Council Tax Discount Scheme Full Equality Impact Assessment

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Summary

A full Equality Impact Assessment on the Council's proposals to revise the elements of the Local Council Tax Discount Scheme was conducted by consultation in the 12 week period commencing 28th September. The consultation was open to respondents living in the borough aged 18 or over regardless of whether or not respondents are liable for Council Tax or will be able to apply for any discount. The consultation was also open to organisations in the borough.

Consultation asked whether members of specific protected groups agreed with the underlying principle of the proposals that the Council should balance its spend on the Council Tax Discount Scheme against what it spends on other services and whether various aspects of the proposals were considered to be fair or unfair.

The Council's proposals are that the maximum discount of 80% should be provided to those who are entitled to a Disability Premium and that discounts for other households would be banded according to the level of applicable income. There will be 7 income bands and the maximum discount for households other than those entitled to a Disability Premium will be 75%. Households within any income band will retain that level of discount unless their income rises into the next income band. Those receiving a Carers' Allowance will not have this allowance included in their net weekly income. Those households who are self employed and will be assumed to be earning the National Living Wage

Overall there were 217 responses from individuals aged 18 to 80 identifying themselves as belonging to protected groups and 2 responses from community organisations that may act for or provide services to protected groups.

Generally individual respondents agreed that that the council balance what it spends on the council Tax discount scheme against what it spends on other services.

The proposals were generally considered to be fair by most of the respondents regardless of any protected characteristic.

Introduction

This Full Equality Impact Assessment looks at the Council's proposals to revise the elements of the Local Council Tax Discount Scheme. It is based on primary research with people aged 18 or over living in the borough, regardless of whether or not they are currently liable to pay any level of Council Tax, together with organisations operating in the borough. That consultation commenced on 28 September 2016 for an eight week period, and ended on 29 November 2016.

Given the nature of the survey and the limited number of respondents in some categories of protected groups there is insufficient data to test the significance of any differences of responses according the category of protected characteristic.

Following the changes to the Council Tax Discount Scheme for 2016-2017 for which a full Equalities Impact Assessment was conducted it was agreed that a full Equalities Impact Assessment would be undertaken for the changes proposed for 2017-2018.

Background

The following changes to the Local Council Tax Discount scheme are proposed,

The maximum Council Tax Discount that anyone will be entitled to will be 80%.

The actual level of council tax discount would be based on a banding system applied to net household income, with each income band having a fixed discount, rather than at present where the Council Tax Discount is reduced by 21 pence for every extra £1.00 of applicable income above the threshold for the maximum Council Tax Discount. This change, will be easier for claimants and potential claimants to understand, and will not discourage people from increasing their earnings, and it will make the system easier to administer.

The maximum discount of 80% would be applied if the claimant or his or her partner receives a disability benefit entitling them to either a Disability Premium, and Enhanced Disability Premium or a Severe Disability Premium. Other households would receive a discount based upon their net income and would fall into one of seven bands. Additionally any Carer's allowance would be disregarded in calculating a claimant's net income.

Self employed rules and rules governing Child Maintenance payments would remain as under the 2016-2017 rules as would rules in deciding what other income and capital is taken into account in determining the net level of weekly income. Self employed rules would however use the National Living Wage rather than the Minimum Wage.

The proposed bandings are shown in the table below:

Band	Discount	Weekly Net Household Income
A	80%	Entitled to a Disability Premium
1	75%	Up to £80.00 or receiving a passported benefit
2	70%	£80.01 to £140.00
3	60%	£140.01 to £200.00
4	50%	£200.01 to £260.00
5	40%	£260.00 to £320.00
6	30%	£320.00 to £380.00
7	20%	£380.01 to £440.00

The Council set up a series of questions on its consultation portal to encourage the community to respond to the proposed changes to the local Council Tax Discount scheme. All existing Council Tax Discount Scheme customers were individually written to encouraging them to respond to the proposals. Customers who visited Time Square were offered the opportunity to go on line or complete a hard copy of the consultation questions. Social media was used to promote the consultation as was the Council's website.

Consultation Responses

Unless otherwise stated the tables below report the responses are summarised below by percentage according to the characteristic of the respondent. Responses from those who did not provide information about the protected characteristic in question e.g. Age, are not included. "Do not know" responses are omitted. Consequently the percentages may not total 100%

Summary of all Responses

217 responses were received from individuals by 29th November with 2 responses from organisations, one of which was submitted twice.

Proposal 1- Balance Council Tax Discount Scheme against Expenditure on other Services

Q1. The Council should balance the amount spent on Council Tax Discount scheme compared with what it spends on other services.

Proposal / Question	Agreed %	Neither Agreed nor Disagreed %	Disagreed %
Balance the amount spent on Council Tax Discount with what is spent on other services			
1	54.84	21.66	23.50

There was broad agreement with this proposal with more than twice as many people agreeing with the proposal as disagreeing with it.

Proposal 2- Income and Banding

The proposed change would mean that a claimant's net income and that of their partner would determine their entitlement to a Council Tax Discount.

Households with a net income of £440.01 or more per week will not be entitled to a deduction.

Households qualifying for a Council Tax Discount based upon their income where the claimant or their partner also qualify for a Disability Premium will be placed in Band A and will be entitled to the maximum Council Tax Discount of 80%.

All other households qualifying for a Council Tax Discount will be placed in one of seven bands based upon their net income.

Question		Fair %	Neither Fair nor Unfair %	Unfair %
Income and Banding				
2	Seven Income Bands with 10% difference between each band	48.13	15.88	30.83
3	Scheme based on net income of claimant and partner	42.85	12.44	41.47
4	Maximum discount for disabled vulnerable groups	78.79	9.22	10.59
5	Discount is retained providing income remains within the banding group	66.21	13.89	12.04
6	Households with passported benefits remain in the band for the first year until benefits are re-assessed or person moves to Universal Credit	44.70	14.75	23.05

Overall the majority of respondents thought that the individual aspects of the Income and Banding discount structure were fair, with most support being provided for the maximum discount being available for vulnerable groups and the discount being retained providing income remains within the banding group.

Proposal 3: Disregard of the Carer's Allowance

The Carer's Allowance, currently £62.10 per week for those providing 35 hours per week or more care and earning £110.00 or less net per week, would be disregarded in the calculation of net income for banding

Generally, regardless of protected characteristic, the majority of the respondents thought this proposal to be either fair or they were equivocal.

Question		Fair %	Neither Fair nor Unfair %	Unfair %
Carers Allowance Disregarded				
7	Carer's allowance is disregarded	57.14	8.76	24.42

Demographic Details

73.27% of the responses were from individuals where a member of the household is currently liable for some level of Council Tax.

The majority 65.44% of respondents were of working age.

A small minority 5.53% described themselves as being of pensionable age

A similar minority 4.61% were receiving either a Carers Allowance or a Disability allowance or both

The demographics of the responses received are set out in the following table:

Demographic	Number Responding	% of Respondents
Liable for Council Tax	159	73.27
Of Working Age	142	65.44
In employment	151	69.59
Of pensionable age	12	5.53
In Receipt of Carers Allowance	10	4.61
In receipt of Disability Benefit	26	11.98
No response	5	2.30

Note that individuals may have classified themselves as belonging to belong to more than one category.

The tables the percentages below show the percentages of respondents in each category who agreed, disagreed or neither agreed nor disagreed with each question. The totals may not add up to 100% since “do not know” responses are omitted.

Detailed Responses According to Protected Characteristic

The tables below are based upon the 217 responses received from individuals and are reported according to the following Protected Characteristics:

- Age
- Gender
- Ethnicity
- Religion
- Sexual Orientation
- Health Problem or Disability
- Day to Day Activities Limited by Health or Disability

The consultation responses have been broken down into the elements of the community who may be adversely affected by the proposals. The figures reported in the following tables do not show 100% return due to non- inclusion of “do not know” responses.

The tables the percentages below show the percentages of respondents in each category who agreed, disagreed or neither agreed nor disagreed with each question. The totals may not add up to 100% since “do not know” responses are omitted.

Age

It should be remembered that the proposals will only directly affect working age households.

11 respondents or 5.07% did not provide their age

Proposal 1 – to Balance the Council Tax Discount Scheme with Expenditure on Other Services

Q1. The Council should balance the amount spent on Council Tax Discount scheme compared with what it spends on other services.

Regardless of age there was an overall general agreement that the Council should balance expenditure on the Council Tax Discount Scheme against its spend on other services.

Only the 65 to 79 year old age group showed less than 50% support for balancing the amount spent on the Council Tax Discount Scheme against its spend on other services, with a further 20% being equivocal in their views..

Age Group	Agreed %	Neither Agreed nor Disagreed %	Disagreed %
18-34	64.29	25.71	10.00
35-49	50.71	21.13	28.17
50 - 64	52.73	18.18	29.09
65 - 79	40.00	20.00	40.00
80 and over	0.00	0.00	0.00

Proposal 2- Income and Banding

The proposed change would mean that a claimant's net income and that of their partner would determine their entitlement to a Council Tax Discount.

Households with a net income above £440.00 per week would not be entitled to a discount.

Households qualifying for a Council Tax Discount based upon their income where the claimant or their partner also qualify for a Disability Premium will be placed in Band A and will be entitled to the maximum Council Tax Discount of 80%.

All other households qualifying for a Council Tax Discount will be placed in one of seven bands based upon their net income.

Q2. Creating a model with seven income bands with a difference of 10% discount between bands.

Overall there was general agreement with the suggestion of banding although again 65 to 79 year olds were less enthusiastic about this, and 50 to 64 year olds were also likely to be somewhat unenthusiastic although more of the age group supported the suggestion than did not.

Age Group	Thought it was fair %	Thought it was neither Fair nor Unfair %	Thought it was Unfair %
18-34	52.17	17.39	27.54
35-49	45.71	15.72	30.00
50 - 64	46.29	16.00	42.60
65 - 79	40.00	20.00	40.00
80 and over	0.00	0.00	0.00

Q3. Creating a scheme based on the net income of the claimant and their partner rather than upon needs

Responses to this suggestion were fairly evenly balanced and again the 65 to 79 year old respondents were more likely to consider this suggestion to be unfair with the 35 to 49 year olds thinking it was the most fair. Responses from other age groups were more likely to be either equally spread or to think it would be unfair

Age Group	Thought it was Fair %	Thought it was neither Fair nor Unfair %	Thought it was Unfair %
18-34	40.01	17.14	40.00
35-49	45.07	9.86	40.86
50 - 64	43.63	10.91	41.81
65 - 79	40.00	10.00	50.00
80 and over	0.00	0.00	0.00

Q4. Providing the maximum discount for vulnerable disability groups

Most respondents thought it was fair that vulnerable disability groups should be given the maximum discount

Age Group	Thought it was Fair %	Thought it was neither Fair nor Unfair %	Thought it was Unfair %
18-34	77.04	14.29	8.58
35-49	77.46	7.05	11.28
50 - 64	74.55	9.09	16.36
65 - 79	100.00	0.00	0.00
80 and over	0.00	0.00	0.00

Q5. Allowing households to retain their discount as long as their income remains in the relevant band

Most respondents thought that this would be fair

Age Group	Thought it was Fair %	Thought it was neither Fair nor Unfair %	Thought it was Unfair %
18-34	7.14	20.00	11.43
35-49	64.79	9.86	15.50
50 - 64	72.72	12.73	9.09
65 - 79	80.00	10.00	10.00
80 and over	0.00	0.00	0.00

Q6. Allowing households with passported claims to be placed in Band 1 during the first year and then placing them in the appropriate net income band when they are reviewed or moved to Universal Credit

Respondents, especially those aged 65 and over, were more likely to think it would be fair that people receiving qualifying benefits could retain their banding until they were either re-assessed or moved onto Universal Credit

Age Group	Thought it was fair %	Thought it was neither Fair nor Unfair %	Thought it was Unfair %
18-34	40.00	24.29	20.00
35-49	47.89	14.09	16.91
50 - 64	41.81	5.45	32.73
65 - 79	60.00	10.00	30.00
80 and over	0.00	0.00	0.00

Proposal 3 – Disregarding Carer’s Allowance in Income Calculations

Q7. Disregarding Carer’s Allowance, currently £62.10 per week for those providing 35 hours per week or more care and earning £110.00 or less net per week, from the calculation of net income for banding.

Respondents of all ages were generally more likely to think this was fair than unfair.

Age Group	Thought it was Fair %	Thought it was neither Fair nor Unfair %	Thought it was Unfair %
18-34	57.15	15.72	21.43
35-49	61.97	5.64	26.76
50 - 64	52.73	5.46	21.82
65 - 79	60.00	0.00	40.00
80 and over	0.00	0.00	0.00

Gender

10 of the respondents, or 4.61% did not provide their gender.

Proposal 1 – to Balance the Council Tax Discount Scheme with Expenditure on Other Services

Q1. The Council should balance the amount spent on Council Tax Discount scheme compared with what it spends on other services.

Regardless of gender there was an overall general agreement that the Council should balance expenditure on the Council Tax Discount Scheme against its spend on other services, with over 50% of both genders agreeing to the proposal. However a substantial minority of both genders neither agreed nor disagreed with the proposal.

Gender	Agreed %	Neither Agreed nor Disagreed %	Disagreed %
Male	59.38	18.75	21.87
Female	53.85	23.08	23.08

Proposal 2- Income and Banding

The proposed change would mean that a claimant's net income and that of their partner would determine their entitlement to a Council Tax Discount.

Households with a net income above £440.00 per week would not be entitled to a discount

Households qualifying for a Council Tax Discount based upon their income where the claimant or their partner also qualify for a Disability Premium will be placed in Band A and will be entitled to the maximum Council Tax Discount of 80%.

All other households qualifying for a Council Tax Discount will be placed in one of seven bands based upon their net income.

Q2. Creating a model with seven income bands with a difference of 10% discount between bands

The majority of respondents thought this was fair and there was little difference between men and women, although men were slightly more likely to think this was fair. However a substantial minority of respondents of both genders thought this was unfair.

Gender	Fair %	Neither Fair nor Unfair %	Unfair %
Male	45.90	13.12	32.79
Female	48.95	18.19	28.68

Q3. Creating a scheme based on the net income of the claimant and their partner rather than upon needs

Men were more likely to think this was fair and although less than 50% thought it was definitely fair.

Gender	Fair %	Neither Fair nor Unfair %	Unfair %
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Male	45.32	12.51	37.51
Female	41.25	13.29	42.66

Q4. Providing the maximum discount for vulnerable disability groups

Regardless of gender a large majority of people thought that it was fair that vulnerable disability groups should be entitled to the maximum Council Tax Discount.

Gender	Fair %	Neither Fair nor Unfair %	Unfair %
Male	76.57	10.94	9.37
Female	79.72	8.39	11.20

Q5. Allowing households to retain their discount as long as their income remains in the relevant band

A large majority of respondents thought this was fair although men were more likely to think that this was fair than women, although more women were likely to think it would be definitely fair than otherwise.

Gender	Fair %	Neither Fair nor Unfair %	Unfair %
Male	75.00	6.26	14.06
Female	63.37	17.60	10.56

Q6. Allowing households with passported claims to be placed in Band 1 during the first year and then placing them in the appropriate net income band when they are reviewed or moved to Universal Credit

Both men and women were more likely to think this was fair than unfair.

Gender	Fair %	Neither Fair nor Unfair %	Unfair %
Male	48.45	12.50	26.57
Female	43.35	15.39	20.99

Proposal 3 – Disregarding Carer’s Allowance in Income Calculations

Q7. Disregarding Carer’s Allowance, currently £62.10 per week for those providing 35 hours per week or more care and earning £110.00 or less net per week, from the calculation of net income for banding.

The majority of both men and women thought that this would be fair.

Gender	Fair %	Neither Fair nor Unfair %	Unfair %
Male	57.81	7.82	26.57
Female	57.35	9.79	22.38

Ethnicity

209 respondents identified themselves as belonging to one of 12 ethnic groups; 8 ethnic groups, including Nepalis, were not represented at all. 8 respondents, 3.69% did not identify themselves as belonging to any ethnic group. The table below shows the distribution of respondents by ethnicity. The frequencies for some ethnic groups are very small and caution should therefore be exercised at this point in interpreting the percentages of specific ethnic groups who are either in favour or not in favour of a particular proposal or any aspect of that proposal.

Ethnicity of Respondents	Number	% of total
English/ Welsh/ Scottish/ Northern Irish	170	78.34
Irish	1	0.46
Gipsy / Irish Traveller	0	0.00
Show People/ Circus	0	0.00
Any Other White Background	14	6.45
White and Black Caribbean Mixed	2	0.92
White and Black African Mixed	0	0.00
White and Asian Mixed	0	0.00
Indian	2	0.92
Pakistani	3	1.38
Nepali	0	0.00
Bangladeshi	0	0.00
Chinese	2	0.92
Filipino	3	1.38
Any Other Asian Background	1	0.46
African	5	2.30
Caribbean	2	0.92
Any Other Black	0	0.00
Arab	1	0.46
Other Ethnic Group	0	0.00
Not Stated	8	3.69

Proposal 1 – to Balance the Council Tax Discount Scheme with Expenditure on Other Services

Q1. The Council should balance the amount spent on Council Tax Discount scheme compared with what it spends on other services.

Most ethnic groups thought either agreed with this proposal or were evenly balanced in their responses.

The three groups disagreeing with this were

- Filipino
- Other Asian and
- African

Ethnicity of Respondents	Agreed %	Neither Agreed nor Disagreed %	Disagreed %
English/ Welsh/ Scottish/ Northern Irish	55.49	23.12	21.39
Irish	100.00	0.00	0.00
Gipsy / Irish Traveller			
Show People/ Circus			
Any Other White Background	42.85	35.71	21.43
White and Black Caribbean Mixed	50.00	0.00	50.00
White and Black African Mixed	0.00	0.00	0.00
White and Asian Mixed	0.00	0.00	0.00
Any Other Mixed	0.00	0.00	0.00
Indian	50.00	0.00	50.00
Pakistani	66.66	33.33	0.00
Nepali			
Bangladeshi			
Chinese	50.00	50.00	0.00
Filipino	33.33	0.00	66.67
Any Other Asian Background	0.00	0.00	100.00
African	40.00	0.00	60.00
Caribbean	50.00	0.00	0.00
Any Other Black			
Arab	100.00	0.00	0.00
Other Ethnic Group			

Proposal 2- Income and Banding

The proposed change would mean that a claimant's net income and that of their partner would determine their entitlement to a Council Tax Discount.

Households with a net income above £440.00 per week would not be entitled to a deduction

Households qualifying for a Council Tax Discount based upon their income where the claimant or their partner also qualify for a Disability Premium will be placed in Band A and will be entitled to the maximum Council Tax Discount of 80%.

All other households qualifying for a Council Tax Discount will be placed in one of seven bands based upon their net income.

Q2. Creating a model with seven income bands with a difference of 10% discount between bands

Whilst most respondents thought this would be fair respondents from three ethnic groups were more likely to think this suggestion was unfair than fair but in all cases the numbers of respondents were very small:

- Indian
- Any Other Asian Background
- African

Ethnicity of Respondents	Thought it was Fair%	Neither Fair nor Unfair%	Unfair%
English/ Welsh/ Scottish/ Northern Irish	47.65	15.88	31.18
Irish	100.00	0.00	0.00
Gipsy / Irish Traveller			
Show People/ Circus			
Any Other White Background	57.15	14.28	21.43
White and Black Caribbean Mixed	100.00	0.00	0.00
White and Black African Mixed			
White and Asian Mixed			
Any Other Mixed			
Indian	0.00	50.00	50.00
Pakistani	66.66	0.00	0.00
Nepali			
Bangladeshi			
Chinese	50.00	50.00	0.00
Filipino	66.67	33.33	0.00
Any Other Asian Background	0.00	0.00	100.00
African	0.00	20.00	80.00
Caribbean	100.00	0.00	0.00
Any Other Black			
Arab	0.00	100.00	0.00
Other Ethnic Group			

Q3. Creating a scheme based on the net income of the claimant and their partner rather than upon needs

Responses to this question were mixed, and even for the largest ethnic group, English/ Welsh/ Scottish/ Northern Irish, fewer than 45% were definitely in favour of this suggestion.

Five ethnic groups definitely thought that this suggestion was unfair:

- Irish
- Indian
- Any Other Asian Background
- Filipino
- African

Note that all of these groups had 4 or fewer respondents, mainly only 1 or 2, and care should be exercised in saying that these responses are representative of those of the given ethnic group as a whole.

Ethnicity of Respondents	Thought it was Fair%	Neither Fair nor Unfair%	Unfair%
English/ Welsh/ Scottish/ Northern Irish	42.77	13.87	41.04
Irish	0.00	0.00	100.00
Gipsy / Irish Traveller			0.00
Show People/ Circus			0.00
Any Other White Background	64.29	0.00	28.57
White and Black Caribbean Mixed	100.00	0.00	0.00
White and Black African Mixed	0.00	0.00	0.00
White and Asian Mixed	0.00	0.00	0.00
Any Other Mixed	0.00	0.00	0.00
Indian	0.00	50.00	50.00
Pakistani	66.66	0.00	0.00
Nepali			
Bangladeshi			
Chinese	50.00	0.00	0.00
Filipino	0.00	0.00	100.00
Any Other Asian Background	0.00	0.00	100.00
African	0.00	20.00	80.00
Caribbean	100.00	0.00	0.00
Any Other Black			
Arab	0.00	100.00	0.00
Other Ethnic Group			

Q4. Providing the maximum discount for vulnerable disability groups

Most ethnic Groups considered this to be a fair suggestion with the exception of the Irish and Arab groups for each of which there was only one respondent.

Ethnicity of Respondents	Thought it was Fair%	Neither Fair nor Unfair%	Unfair%
English/ Welsh/ Scottish/ Northern Irish	76.89	10.99	10.98
Irish	0.00	0.00	100.00
Gipsy / Irish Traveller			
Show People/ Circus			
Any Other White Background	85.71	7.14	0.00
White and Black Caribbean Mixed	100.00	0.00	0.00
White and Black African Mixed	0.00	0.00	0.00
White and Asian Mixed	0.00	0.00	0.00
Any Other Mixed	0.00	0.00	0.00
Indian	100.00	0.00	0.00
Pakistani	100.00	0.00	0.00
Nepali			0.00
Bangladeshi			0.00
Chinese	50.00	0.00	50.00
Filipino	100.00	0.00	0.00

Ethnicity of Respondents	Thought it was Fair%	Neither Fair nor Unfair%	Unfair%
Any Other Asian Background	100.00	0.00	0.00
African	80.00	0.00	20.00
Caribbean	100.00	0.00	0.00
Any Other Black			
Arab	0.00	0.00	100.00
Other Ethnic Group			

Q5. Allowing households to retain their discount as long as their income remains in the relevant band

Most ethnic groups thought this was either a fair suggestion or were neutral. Three of the smallest ethnic groups thought it was definitely unfair:

- Irish
- Any other Asian Background
- Arab

However each of these groups had only one respondent.

Ethnicity of Respondents	Thought it was Fair%	Neither Fair nor Unfair%	Unfair%
English/ Welsh/ Scottish/ Northern Irish	68.02	14.53	12.20
Irish	0.00	0.00	100.00
Gipsy / Irish Traveller			
Show People/ Circus			
Any Other White Background	71.43	0.00	0.00
White and Black Caribbean Mixed	100.00	0.00	0.00
White and Black African Mixed			
White and Asian Mixed			
Any Other Mixed			
Indian	50.00	50.00	0.00
Pakistani	100.00	0.00	0.00
Nepali			
Bangladeshi			
Chinese	50.00	0.00	50.00
Filipino	33.33	66.67	0.00
Any Other Asian Background	0.00	0.00	100.00
African	40.00	40.00	0.00
Caribbean	50.00	0.00	0.00
Any Other Black			
Arab	0.00	0.00	100.00
Other Ethnic Group			

Q6. Allowing households with passported claims to be placed in Band 1 during the first year and then placing them in the appropriate net income band when they are reviewed or moved to Universal Credit

Most respondents thought this suggestion was fair or not definitely unfair.

Only two groups thought it was unfair:

- Any Other Asian Background
- Arab

Ethnicity of Respondents	Thought it was Fair%	Neither Fair nor Unfair%	Unfair%
English/ Welsh/ Scottish/ Northern Irish	43.93	15.61	24.27
Irish	100.00	0.00	0.00
Gipsy / Irish Traveller			
Show People/ Circus			
Any Other White Background	49.99	7.14	7.14
White and Black Caribbean Mixed	50.00	0.00	50.00
White and Black African Mixed			
White and Asian Mixed			
Any Other Mixed			
Indian	0.00	50.00	50.00
Pakistani	33.33	0.00	0.00
Nepali			
Bangladeshi			
Chinese	100.00	0.00	0.00
Filipino	100.00	0.00	0.00
Any Other Asian Background	0.00	0.00	100.00
African	0.00	40.00	20.00
Caribbean	100.00	0.00	0.00
Any Other Black			
Arab	0.00	0.00	100.00
Other Ethnic Group			

Proposal 3 – Disregarding Carer’s Allowance in Income Calculations

Q7. Disregarding Carer’s Allowance, currently £62.10 per week for those providing 35 hours per week or more care and earning £110.00 or less net per week, from the calculation of net income for banding.

Most respondents thought this was a fair suggestion with only two ethnic groups thinking it would definitely be unfair:

- Any Other Asian Background
- Arab

Ethnicity of Respondents	Thought it was Fair%	Neither Fair nor Unfair%	Unfair%
English/ Welsh/ Scottish/ Northern Irish	59.54	9.25	25.43
Irish	100.00	0.00	0.00
Gipsy / Irish Traveller			
Show People/ Circus			
Any Other White Background	49.99	14.28	0.00
White and Black Caribbean Mixed	50.00	0.00	50.00
White and Black African Mixed			
White and Asian Mixed			
Any Other Mixed			
Indian	55.00	0.00	0.00
Pakistani	66.66	0.00	0.00
Nepali			
Bangladeshi			
Chinese	0.00	0.00	50.00
Filipino	33.33	0.00	0.00
Any Other Asian Background	0.00	0.00	100.00
African	40.00	0.00	40.00
Caribbean	100.00	0.00	0.00
Any Other Black			
Arab	0.00	0.00	100.00
Other Ethnic Group			

Religion

12 of the respondents or 5.53% of the total did not state their religion.

Numbers in some religious groups were very small so care must be exercised in interpreting the views of those respondents as being representative of that religious group as a whole.

The numbers are shown below.

Religion of Respondents	Number	% of total
None	93	42.86
Christian	88	40.55
Buddhist	2	0.92
Jewish	2	0.92
Hindu	1	0.46
Muslim	4	1.84
Sikh	0	0.00
Other	12	5.53
Not stated	12	5.53

Proposal 1 – to Balance the Council Tax Discount Scheme with expenditure on Other Services

Q1. The Council should balance the amount spent on Council Tax Discount scheme compared with what it spends on other services.

Most respondents agreed with this suggestion regardless of religion. The only group who disagreed with this suggestion was the Hindu group of whom there was only 1 respondent and caution should be exercised in attributing this view to the Hindu group as a whole.

Religion of Respondents	Agreed %	Neither Agreed nor Disagreed %	Disagreed %
None	62.11	20.00	17.90
Christian	47.19	24.72	28.09
Buddhist	50.00	0.00	50.00
Jewish	100.00	0.00	0.00
Hindu	0.00	0.00	100.00
Muslim	75.00	25.00	0.00
Sikh			
Other	33.33	33.33	33.33

Proposal 2- Income and Banding

The proposed change would mean that a claimant's net income and that of their partner would determine their entitlement to a Council Tax Discount.

Households with a net income above £440.00 per week would not be entitled to a discount.

Households qualifying for a Council Tax Discount based upon their income where the claimant or their partner also qualify for a Disability Premium will be placed in Band A and will be entitled to the maximum Council Tax Discount of 80%.

All other households qualifying for a Council Tax Discount will be placed in one of seven bands based upon their net income.

Q2. Creating a model with seven income bands with a difference of 10% discount between bands.

3 people did not answer this question

Most people, regardless of religion considered this to be a fair suggestion, with the exception of those describing their religion as either Hindu where 100% and Other, where 75% of the respondents considered the suggestion to be unfair

Religion of Respondents	Fair %	Neither Fair nor Unfair%	Unfair %
None	53.26	13.05	27.17
Christian	49.44	19.10	26.96
Buddhist	50.00	50.00	0.00
Jewish	50.00	50.00	0.00
Hindu	0.00	0.00	100.00

Religion of Respondents	Fair %	Neither Fair nor Unfair%	Unfair %
Muslim	50.00	25.00	0.00
Sikh	0.00	0.00	0.00
Other	16.67	8.33	74.99

Q3. Creating a scheme based on the net income of the claimant and their partner rather than upon needs

Most people considered this suggestion to be fair or were neutral.

The groups considering this to be definitely unfair were:

- Hindu
- Other

There was however on 1 Hindu respondent.

Religion of Respondents	Fair %	Neither Fair nor Unfair %	Unfair %
None	51.58	12.63	32.65
Christian	37.07	15.73	43.82
Buddhist	50.00	50.00	0.00
Jewish	50.00	0.00	50.00
Hindu	0.00	0.00	100.00
Muslim	50.00	0.00	25.00
Sikh	0.00	0.00	0.00
Other	16.67	8.33	75.00

Q4. Providing the maximum discount for vulnerable disability groups

Regardless of religion people considered this to be a fair proposal.

Religion of Respondents	Fair %	Neither Fair nor Unfair %	Unfair %
None	76.84	11.58	9.48
Christian	76.41	10.09	12.35
Buddhist	100.00	0.00	0.00
Jewish	100.00	0.00	0.00
Hindu	100.00	0.00	0.00
Muslim	75.00	0.00	25.00
Sikh			
Other	83.33	0.00	16.67

Q5. Allowing households to retain their discount as long as their income remains in the relevant band

Most respondents regardless of religion thought this was a fair proposal.

Religion of Respondents	Fair %	Neither Fair nor Unfair %	Unfair %
None	67.37	14.74	9.48
Christian	66.29	15.73	10.11
Buddhist	100.00	0.00	0.00
Jewish	100.00	0.00	0.00
Hindu	100.00	0.00	0.00
Muslim	75.00	0.00	25.00
Sikh			
Other	54.54	9.09	36.36

Q6. Allowing households with passported claims to be placed in Band 1 during the first year and then placing them in the appropriate net income band when they are reviewed or moved to Universal Credit

The majority of people regardless of their religion considered this to be a fair proposal.

Only two groups thought it was a definitely unfair proposal:

- Hindu
- Other

Religion of Respondents	Fair %	Neither Fair nor Unfair %	Unfair %
None	45.27	17.89	17.90
Christian	49.45	14.61	17.98
Buddhist	50.00	0.00	0.00
Jewish	100.00	0.00	0.00
Hindu	0.00	0.00	100.00
Muslim	25.00	0.00	25.00
Sikh			
Other	16.66	0.00	83.34

Proposal 3 – Disregarding Carer’s Allowance in Income Calculations

Q7. Disregarding Carer’s Allowance, currently £62.10 per week for those providing 35 hours per week or more care and earning £110.00 or less net per week, from the calculation of net income for banding.

Most respondents thought this was a definitely fair proposal.

Religion of Respondents	Fair %	Neither Fair nor Unfair %	Unfair %
None	57.89	12.64	24.21
Christian	57.31	5.61	24.72
Buddhist	0.00	0.00	0.00
Jewish	100.00	0.00	0.00
Hindu	100.00	0.00	0.00
Muslim	50.00	0.00	25.00
Sikh	0.00	0.00	0.00
Other	83.33	0.00	16.67

Sexual Orientation

12 of the respondents, 5.53%, did not disclose any information about their sexual orientation, and a further 16, 7.37%, preferred not to disclose, making a total of 28 or 12.9% of all respondents. Again numbers in some categories are very small so high so percentages should not be taken as fully representative of people of these specific sexual orientations

Sexual Orientation	Number	% of Total
Heterosexual / Straight	176	81.11
Homosexual / Gay Man	5	2.30
Lesbian / Gay Woman	2	0.92
Bisexual	3	1.38
Prefer Not to Say	16	7.37
Not Stated	12	5.53

Proposal 1 – to Balance the Council Tax Discount Scheme with Expenditure on Other Services

Q1 The Council should balance the amount spent on Council Tax Discount scheme compared with what it spends on other services.

Regardless of sexual orientation most people either agreed with this proposal or were equivocal. No group overwhelmingly disagreed with this proposal.

Sexual Orientation	Agreed %	Neither Agreed nor Disagreed %	Disagreed %
Heterosexual / Straight	52.31	24.58	20.11
Gay Man	60.00	0.00	40.00
Lesbian / Gay Woman	50.00	0.00	50.00
Bisexual	66.67	33.33	0.00
Prefer Not to Say	43.75	6.25	50.00

Proposal 2- Income and Banding

The proposed change would mean that a claimant's net income and that of their partner would determine their entitlement to a Council Tax Discount.

Households with a net income above £440.00 per week would not be entitled to a discount.

Households qualifying for a Council Tax Discount based upon their income where the claimant or their partner also qualify for a Disability Premium will be placed in Band A and will be entitled to the maximum Council Tax Discount of 80%.

All other households qualifying for a Council Tax Discount will be placed in one of seven bands based upon their net income.

Q2. Creating a model with seven income bands with a difference of 10% discount between bands.

Most respondents, regardless of sexual orientation thought this was a fair proposal; only Lesbian / Gay women considered this to be definitely unfair, and there were only two respondents in this group.

Sexual Orientation	Fair %	Neither Fair nor Unfair %	Unfair %
Heterosexual / Straight	50.00	15.34	28.99
Gay Man	40.00	20.00	20.00
Lesbian / Gay Woman	0.00	0.00	100.00
Bisexual	66.66	33.33	0.00
Prefer Not to Say	50.00	12.50	37.50

Q3. Creating a scheme based on the net income of the claimant and their partner rather than upon needs

Overall, regardless of sexual orientation respondents thought this was a fair proposal or were equivocal; only Lesbian / Gay women considered this to be definitely unfair, and there were only two respondents in this group.

Sexual Orientation	Fair %	Neither Fair nor Unfair %	Unfair %
Heterosexual / Straight	43.01	12.29	40.78
Gay Man	60.00	0.00	40.00
Lesbian / Gay Woman	0.00	0.00	100.00
Bisexual	33.33	66.66	0.00
Prefer Not to Say	37.50	18.75	43.75

Q4. Providing the maximum discount for vulnerable disability groups

Most respondents, regardless of sexual orientation thought this suggestion was definitely fair.

Sexual Orientation	Fair %	Neither Fair nor Unfair %	Unfair %
Heterosexual / Straight	77.65	10.05	10.62
Gay Man	80.00	0.00	20.00
Lesbian / Gay Woman	100.00	0.00	0.00
Bisexual	100.00	0.00	0.00
Prefer Not to Say	75.00	12.50	12.50

Q5. Allowing households to retain their discount as long as their income remains in the relevant band

Most respondents, regardless of sexual orientation thought this suggestion was definitely fair or were equivocal. Note that whilst 50% of Lesbian / Gay women thought this proposal to be unfair, 50% did not know whether it was or not and there were only two respondents in this group.

Sexual Orientation	Fair %	Neither Fair nor Unfair %	Unfair %
Heterosexual / Straight	68.72	12.85	11.74
Gay Man	80.00	0.00	20.00
Lesbian / Gay Woman	0.00	0.00	50.00
Bisexual	66.66	33.33	0.00
Prefer Not to Say	50.00	25.00	12.50

Q6. Allowing households with passported claims to be placed in Band 1 during the first year and then placing them in the appropriate net income band when they are reviewed or moved to Universal Credit

Only Homosexual/ Gay men thought this this proposal was unfair; most respondents, regardless of sexual orientation thought this suggestion was definitely fair or were equivocal.

Sexual Orientation	Fair %	Neither Fair nor Unfair %	Unfair %
Heterosexual / Straight	44.70	15.64	23.46
Gay Man	20.00	0.00	60.00
Lesbian / Gay Woman	0.00	0.00	0.00
Bisexual	33.33	33.33	33.33
Prefer Not to Say	41.67	8.33	16.66

Proposal 3 – Disregarding Carer’s Allowance in Income Calculations

Q7. Disregarding Carer’s Allowance, currently £62.10 per week for those providing 35 hours per week or more care and earning £110.00 or less net per week, from the calculation of net income for banding.

Most respondents, regardless of sexual orientation thought this suggestion was definitely fair or were equivocal.

Sexual Orientation	Fair %	Neither Fair nor Unfair %	Unfair %
Heterosexual / Straight	56.99	8.38	25.70
Gay Man	60.00	20.00	20.00
Lesbian / Gay Woman	100.00	0.00	0.00
Bisexual	66.66	0.00	33.33
Prefer Not to Say	62.50	0.00	12.50

Health Problem or Disability Lasting or Expected to Last for 12 Months or More

9 respondents or 4.15 % chose not to say whether or not they had a long term disability or health condition.

52 or 23.96% of respondents said they had a long term health condition or disability and 153 or 70.51% said that they did not.

Proposal 1 – to Balance the Council Tax Discount Scheme with expenditure on Other Services

Q1 The Council should balance the amount spent on Council Tax Discount scheme compared with what it spends on other services.

Most respondents either agreed with this proposal or were equivocal, although people without a long term disability or health problem were more likely to agree with this proposal than those with a disability or long term health problem.

Have a Health Problem or Disability	Agreed %	Neither Agreed nor Disagreed %	Disagreed %
Yes	32.69	30.77	36.54
No	60.90	19.87	19.23

Proposal 2- Income and Banding

The proposed change would mean that a claimant's net income and that of their partner would determine their entitlement to a Council Tax Discount.

Households with a net income above £440.00 per week would not be entitled to a discount.

Households qualifying for a Council Tax Discount based upon their income where the claimant or their partner also qualify for a Disability Premium will be placed in Band A and will be entitled to the maximum Council Tax Discount of 80%.

All other households qualifying for a Council Tax Discount will be placed in one of seven bands based upon their net income.

Q2. Creating a model with seven income bands with a difference of 10% discount between bands.

People who described themselves as having a disability or long term health problem were more likely than those without a disability to consider this proposal; to be unfair, although the proportion of those who did so was less than 50%.

Have a Health Problem or Disability	Fair %	Neither Fair nor Unfair %	Unfair %
Yes	40.38	9.62	46.15
No	50.98	17.65	25.48

Q3. Creating a scheme based on the net income of the claimant and their partner rather than upon needs

Overall whilst the majority of respondents considered this proposal fair or were equivocal those with a disability or health problem were more likely to consider the proposal to be unfair.

Have a Health Problem or Disability	Fair %	Neither Fair nor Unfair %	Unfair %
Yes	34.61	13.47	51.92
No	45.51	12.82	37.18

Q4. Providing the maximum discount for vulnerable disability groups.

Overwhelmingly respondents considered this to be a fair suggestion regardless of whether or not they themselves had a disability or long term health problem.

Have a Health Problem or Disability	Fair %	Neither Fair nor Unfair %	Unfair %
Yes	84.62	5.77	9.61
No	75.63	10.90	11.54

Q5. Allowing households to retain their discount as long as their income remains in the relevant band

Overwhelmingly respondents considered this to be a fair suggestion regardless of whether or not they themselves had a disability or long term health problem.

Have a Health Problem or Disability	Fair %	Neither Fair nor Unfair %	Unfair %
Yes	72.55	7.84	13.72
No	65.40	15.39	11.53

Q6. Allowing households with passported claims to be placed in Band 1 during the first year and then placing them in the appropriate net income band when they are reviewed or moved to Universal Credit

Most respondents considered this to be a fair suggestion or were equivocal regardless of whether or not they themselves had a disability or long term health problem.

Have a Health Problem or Disability	Fair %	Neither Fair nor Unfair %	Unfair %
Yes	40.40	7.69	34.61
No	45.52	16.67	19.87

Proposal 3 – Disregarding Carer’s Allowance in Income Calculations

Q7. Disregarding Carer’s Allowance, currently £62.10 per week for those providing 35 hours per week or more care and earning £110.00 or less net per week, from the calculation of net income for banding.

Most respondents considered this to be a fair suggestion or were equivocal regardless of whether or not they themselves had a disability or long term health problem.

Have a Health Problem or Disability	Fair %	Neither Fair nor Unfair %	Unfair %
Yes	63.57	1.92	26.92
No	55.13	11.54	23.08

Day to Day Activities are Limited Because of Respondent's Health Problem or Disability

52 people or 23.96% of respondents considered that their day-to-day activities were impaired by a health problem or disability; 153 or 70.51% of people said that their day to day activities were not impaired and 9 people, 4.15% did not say whether or not their day to day activities were impaired by a health problem or disability.

Proposal 1 – to Balance the Council Tax Discount Scheme with Expenditure on Other Services

Q1 The Council should balance the amount spent on Council Tax Discount scheme compared with what it spends on other services.

The majority of respondents agreed with this suggestion or were equivocal regardless of whether or not their day to day activities were limited by health or disability and although those whose daily activities were limited by disability were more likely to disagree with this proposal the proportion who did so was less than 50%.

Day to Day Activities are Limited by a Health Problem or Disability	Agreed %	Neither Agreed nor Disagreed %	Disagreed %
Yes	36.59	24.39	39.02
No	57.32	22.56	20.49

Proposal 2- Income and Banding

The proposed change would mean that a claimant's net income and that of their partner would determine their entitlement to a Council Tax Discount.

Households with a net income above £440.00 per week would not be entitled to a discount

Households qualifying for a Council Tax Discount based upon their income where the claimant or their partner also qualify for a Disability Premium will be placed in Band A and will be entitled to the maximum Council Tax Discount of 80%.

All other households qualifying for a Council Tax Discount will be placed in one of seven bands based upon their net income.

Q2. Creating a model with seven income bands with a difference of 10% discount between bands.

Those whose day to day activities were limited by disability or a long term health problem were more likely to consider this to be unfair although the proportion who did so was less than 50%

Day to Day Activities are Limited by a Health Problem or Disability	Fair %	Neither Fair nor Unfair %	Unfair %
Yes	34.15	14.63	48.79
No	50.92	16.77	26.10

Q3. Creating a scheme based on the net income of the claimant and their partner rather than upon needs

More than 50% of those whose day to day to day activities were limited by disability or a long term health problem considered this proposal to be unfair

Day to Day Activities are Limited by a Health Problem or Disability	Fair %	Neither Fair nor Unfair %	Unfair %
Yes	34.15	9.76	56.11
No	37.81	9.76	24.40

Q4. Providing the maximum discount for vulnerable disability groups

Regardless of whether or not respondents' day to day activities were limited by disability or a long term health problem, the overwhelming majority considered this proposal to be either fair or were equivocal.

Day to Day Activities are Limited by a Health Problem or Disability	Fair %	Neither Fair nor Unfair %	Unfair %
Yes	85.36	2.44	12.20
No	75.61	11.59	10.98

Q5. Allowing households to retain their discount as long as their income remains in the relevant band

Regardless of whether or not respondents' day to day activities were limited by disability or a long term health problem, the overwhelming majority considered this proposal to be either fair or were equivocal

Day to Day Activities are Limited by a Health Problem or Disability	Fair %	Neither Fair nor Unfair %	Unfair %
Yes	72.50	7.50	17.50
No	65.25	15.25	10.98

Q6. Allowing households with passported claims to be placed in Band 1 during the first year and then placing them in the appropriate net income band when they are reviewed or moved to Universal Credit.

The majority of respondents either considered this to be a fair proposal or were equivocal regardless of whether or not their day to day activities were limited by disability or a long term health problem.

Day to Day Activities are Limited by a Health Problem or Disability	Fair %	Neither Fair nor Unfair %	Unfair %
Yes	41.47	9.76	41.46
No	45.12	14.64	19.52

Proposal 3 – Disregarding Carer’s Allowance in Income Calculations

Q7. Disregarding Carer’s Allowance, currently £62.10 per week for those providing 35 hours per week or more care and earning £110.00 or less net per week, from the calculation of net income for banding.

The majority of respondents either considered this to be a fair proposal regardless of whether or not their day to day activities were limited by disability or a long term health problem.

Day to Day Activities are Limited by a Health Problem or Disability	Fair %	Neither Fair nor Unfair %	Unfair %
Yes	56.10	2.44	34.15
No	56.72	10.98	21.96

Further Comments

80 individual respondents and 2 organisations provided further comments. These included 2 respondents who said they had no further comments or not applicable, and one individual respondent who made two individual responses. One of the organisations responding submitted the same response twice so this has been counted as a single response

The responses from all 82 respondents are shown in the table below. Note that some respondents made more than one comment to make and the total number of comments therefore exceeds 82.

The two organisations responding were broadly supportive of the proposals.

Type of comment	Number	% of Respondents	% of Comments
<i>General Support</i>	12	14.81	7.6
<i>General Disagreement</i>	22	27.16	13.92
<i>Encourages People to Live on Benefits</i>	9	11.11	5.70
<i>Penalises those who Work / Should Provide Incentive to Work</i>	21	25.93	13.29
<i>Penalises Poorer Households</i>	11	13.58	5.70
<i>Support discounts for People with Severe disabilities / Pensioners/Carers/Single People</i>	20	24.69	12.66
<i>Not clear about how it will work/ Want more Evidence</i>	9	6.17	5.70

<i>Other</i>	53	65.43	33.55
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The most frequent comments were related to disincentivising those who work and rewarding those who do not. The range of other comments included comments relating to increasing the council tax levels for the wealthiest or increasing the number of council tax bands at the upper end to raise additional revenue.

Some people wanted evidence that the changes would not cost the council more to administer than the current system.

Conclusions

Most of the respondents were either broadly in favour of the proposed Council Tax Discount Scheme regardless of their protected characteristics.

A number of proposals considered to be fair by less than 50% of respondents. However all the proposals / questions were considered fair or equivocal by more than 50% of respondents.

Where the proposal was considered to be unfair it was nevertheless considered to be so by fewer than 40% of all respondents.

The proposals considered to be most fair were that the maximum discount should be provided for vulnerable disabled groups and that the discount should be retained providing that net income remains within the banding group.

The numbers of respondents in some of the categories of protected groups are very small and so although 100% of a particular group might consider a proposal to be unfair there were generally only 1 or 2 members of this particular protected group. The largest subgroup where 100% thought a proposal unfair were those describing their religion as "Other" and there were 6 respondents in this group, comprising 3.51% of the total number of respondents.

Groups more likely to consider some proposals unfair included some minority ethnic groups, people with disabilities or long term conditions or whose daily activities are limited by a health problem or disability and lesbian/gay women.

The ethnic minority groups that considered some proposals to be unfair were Irish, Any Other Asian, Arab and Filipino, but only the African and Filipino groups had more than one respondent with 5 and 3 respondents respectively. African respondents disagreed with question 1 and considered the proposals for questions 2 and 3 to be unfair. Filipinos disagreed with the proposal in question 1 and thought question 3 was unfair.

People with a disability or long term health problem and people whose day to day activities were limited by health or disability were more likely to disagree with question 1 and to consider questions 2 and 3 unfair, but only question 2 was considered unfair by more than 50% of respondents with disabilities or whose day to day activities were limited by disability or health problems. Even so the proportion in each case considering Q3 to be unfair was less than 60%

There is some evidence therefore that some protected groups considered some of the proposals to be unfair, but even where numbers of respondents were reasonable dissent was not overwhelming.