Case studies

All case studies shown are based on the proposal for option 3





Evie currently lives in a Band A property with an annual charge of £1240.46, she receives a single persons discount as she is the only resident over the age of 18. Resulting in an annual charge of £930.34.

Evie works 16 hours per week and receives a salary of £125.28, Working Tax Credits of £92.06, Child Tax Credits of £116.49 and child benefit of £20.70. Evie pays for child care each week which costs £90.00 per week. Evie will be worse off in respect of all current schemes across the four districts due to the loss of protection for households with children under 5.

CDC £9.23 WDC £7.22 SBDC £7.18 AVDC £6.70 New weekly award £9.01 Annual award £468.42

Couple with child under 5



John and Julie live in a band C property, they have one child under the age of 5. Both John and Julie work and have a combined weekly household income of £294.78. This is made up of £178.91 earned income, £57.61 Child Tax Credits, £37.56 Working Tax Credits and £20.70 Child Benefit.

They will be entitled to less assistance under scheme 1 when compared with the current schemes across the four districts.

The main reason for the reduction in award is due to the loss of vulnerability status due to the removal of protection for households with children under 5.

CDC £19.30 WDC £21.54 SBDC £15.78 AVDC £17.67 New weekly award £15.23 Annual award £791.96





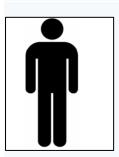
Gemma resides in a band C property with her 7 year old daughter. Gemma works and receives a top up of Universal Credit along with child benefit, resulting in a weekly household income of £161.56.

Gemma currently has an annual charge for council tax of £1240.45 including a 25% discount as she the sole adult resident at the address.

Gemma will have a small increase/decrease depending on the area she currently resides in.

CDC £19.00 WDC £19.33 SBDC £19.00 AVDC £19.38 New weekly award £20.17 Annual award £989.56

Single Person living in a high banded property



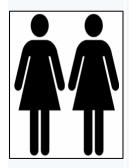
Dean lives alone in a band F property, he has a weekly household income of £134.30.

As Dean is the sole adult resident, he receives the 25% single persons discount resulting in the amount of Council Tax payable of £2,037.37.

Dean will be affected by the proposal due to the level of contribution increasing for working age claimants and the area she currently resides in.

CDC £22.98 WDC £28.40 SBDC £23.28 AVDC £25.82 New weekly award £23.28 Annual award £1,210.56

Single person of Working Age with a non-dependent



Kirsty lives in a band C property with two other adult occupiers. Kirsty receives £54.72 Universal Credit each week, Danial earns £323.08 per week and Ciara does not currently have an income.

They have an annual Council Tax charge of £1706.04

The weekly award in respect of the proposed scheme is more generous than AVDC and SBDC due to the current deduction for Non Dependents. In AVDC's current scheme, Daniel, would be expected to contribute £14.00 and Ciara would be expected to pay £3.00 per week towards council tax, under the proposed scheme the contribution would be set at £5.00 each.

CDC £16.17 WDC £17.06 SBDC £14.07 AVDC £9.10 New weekly award £15.54 Annual award £808.08

Couple in work with children

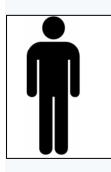


Andrew and Joanna have three dependent children and live in a band B property. They have a combined weekly household income of £374.58, including child tax credits and child benefit for the three children. Their annual council tax is £1447.19

The household will have a small increase/decrease depending on the area they currently resides in.

CDC £22.20 WDC £22.26 SBDC £22.20 AVDC £23.53 New weekly award £22.20 Annual award £1,154.40

Single Person, self employed



Lee is a self employed handy man, living in a band A property, he has a household income of £120.13. Lee has an annual council tax charge of £1240.46 and receives a 25% discount due to being the sole adult resident at the address of £310.12.

Based on Lee's self employed earnings he currently receives £562.64 in council tax reduction, leaving £367.70 to pay. Lee will be affected by all proposed schemes due to the level of contribution for working age claimants increasing.

The new award under the proposed scheme is similar to the current awards across the four districts, Lee will see little change to the amount of assistance he receives.

CDC £8.21 WDC £10.32 SBDC £9.29 AVDC £10.82 New weekly award £9.29 Annual award £483.08