



SOCIAL RESEARCH NUMBER:

53/2021

PUBLICATION DATE:

19/08/2021

# Understanding the impact of Covid-19 on the Council Tax Reduction Scheme in Wales: Final Report

Mae'r ddogfen yma hefyd ar gael yn Gymraeg.

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Title: Understanding the impact of Covid-19 on the Council Tax Reduction Scheme in Wales

Subtitle: Final Report

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Full Research Report: Charlesworth, Z; Macor, F; Mills, Z; Tims, S; (2021). *Understanding the impact of Covid-19 on the Council Tax Reduction Scheme in Wales*. Cardiff: Welsh Government, GSR report number 53/2021.  
Available at: hyperlink: <http://gov.wales/council-tax-reduction-scheme-and-coronavirus-covid-19-wales>

Views expressed in this report are those of the researcher and not necessarily those of the Welsh Government

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## 1. Introduction

- 1.1 In January 2019, the Welsh Government commissioned Policy in Practice to explore the [impact of Universal Credit on the Council Tax Reduction Scheme \(CTRS\) and rent arrears in Wales](#). The report was published in July 2020 (Welsh Government, 2020).
- 1.2 Since publication of the report, the UK has experienced an economic shock due to the Covid-19 pandemic. The most significant initial response to the pandemic from the UK Government was the partial closure of the economy towards the end of March 2020, resulting in a sudden contraction of economic activity across sectors<sup>1</sup>. This was matched by a corresponding increase in the number of Universal Credit claimants across the UK.
- 1.3 The pandemic has since continued to affect the economy. The response from devolved nations in the second quarter of 2020 onwards began to [diverge](#) from that of the UK Government (Sargeant, 2020), with rules typically being more cautious in Wales compared to England. In Wales, local restrictions started to be re-introduced from September 2020. A two week 'fire-break' was then implemented in an effort to abate a surge in infections<sup>2</sup>. A further national lockdown followed between December 2020 and March 2021 when restrictions slowly began to ease once more.
- 1.4 In order to understand how the economic fallout of the pandemic has affected the Council Tax Reduction Scheme and council tax arrears in Wales, the Welsh Government asked Policy in Practice to undertake an extension to the initial research. The Welsh Government wish to understand how Council Tax Reduction Scheme caseload and the value of Council Tax Reduction (CTR) awards have been affected since the start of the pandemic, along with any impact on council tax arrears in Wales.

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<sup>1</sup> Although all sectors experienced a reduction in economic activity, the depth of impact varied substantially by sector, with many businesses in the retail and hospitality sectors having to temporarily stop trading.

<sup>2</sup> [A timeline](#) is available from The Institute for Government.

- 1.5 The Welsh Government also wish to understand the likely change to CTRS caseload, projected change in the total value of CTRS awards, and projected impact on council tax arrears in Wales, for the beginning of the 2022 financial year.
- 1.6 The extension to the initial research compares data on CTRS caseload, value of awards and council tax arrears as of April 2021 to pre-pandemic benchmarks in 2019. Similar analysis in respect of September 2020 has previously been presented in an [interim report](#) (Welsh Government, 2021), referred throughout this report as the Interim Report, and showed:
- a 5% increase to the working-age CTRS caseload across Wales, which varied according to benefit type and across local authorities;
  - the number of working-age households in receipt of Universal Credit increased by 52% while the number of working-age households in receipt of legacy benefits fell by 14%;
  - increases to the CTRS working-age caseload ranged between 3% and 18% across local authorities<sup>3</sup>;
  - an 11% increase (£18 million) to the total value of CTRS awards across working-age households in Wales, subject to variation by benefit type and local authority; and
  - a slight increase (2%) in the proportion of working-age households in receipt of CTRS and in council tax arrears<sup>4</sup>, masking substantial variation across local authorities.
- 1.7 The Interim Report also modelled the likely increase in CTRS caseload by April 2021, when the Coronavirus Job Retention Scheme (CJRS or furlough) and Self Employment Income Support Scheme (SEISS) were due to close. Due to uncertainty over the continuation of temporary welfare support measures (£20/week uplift to Universal Credit and its equivalent in some legacy benefits<sup>5</sup>), two scenarios were considered: the first with benefit measures retained and a second with benefit measures removed. Modelled results predicted:

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<sup>3</sup> In respect to the 18 Welsh local authorities that provided data.

<sup>4</sup> For seven local authorities that supplied council tax arrears data in September 2020.

<sup>5</sup> Tax Credits and Housing Benefit income disregards (applicable to earned and unearned income).

- an increase in the working-age CTRS caseload ranging between 5,800 and 7,100 (measures retained and removed, respectively); and
- an increase in the total value of working-age CTRS awards ranging between £23 and £25 million (measures retained and removed, respectively).

1.8 This report provides updated results based on April 2021 datasets<sup>6</sup> and takes into consideration the latest developments in welfare policy. In particular, this report takes into account the latest Office for Budget Responsibility (OBR) economic outlook in light of the five-month extension to the furlough scheme and the temporary changes to Universal Credit, which will remain in place until September 2021.

## **Background**

1.9 From its inception in March 2020, the Covid-19 pandemic has created a health and economic crisis without modern precedent, with constraints on the level of economic activity in place in an effort to control the spread of the virus. From the second quarter of 2020 the UK Government intervened to support incomes of those impacted by the forced closure of parts of the economy through earnings replacement schemes covering up to 80% of wages<sup>7</sup> and a series of taxable grants paid to the self-employed, intended to cover three months, covering either 30% or 80%<sup>8</sup> of 3 months' average trading profits.

1.10 The introduction of these income support schemes, the Coronavirus Job Retention Scheme (CJRS) and Self-Employed Income Support Scheme (SEISS), have been effective in preventing a sudden rise in mass unemployment in the UK and in Wales, as predicted by forecasters at the beginning of the pandemic. Take-up of CJRS has changed over time: at its peak at the beginning of July 2020, the CJRS supported the wages of 250,000<sup>9</sup> jobs in Wales. The number of furloughed

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<sup>6</sup> Data was supplied by 19 local authorities in Wales and extrapolated to reflect the whole of Wales.

<sup>7</sup> Subject to a cap of £2,500.

<sup>8</sup> A total of five grants have been paid. The level of payment for the first four grants was set at 80% of trading profits (capped at £7,500). For the fifth grant, the level of payment (and the associated cap) was set at two levels depending on the reduction to turnover: 30% if the reduction was less than 30% and 80% if the reduction was 30% or more (capped at £2,850 and £7,500 respectively).

<sup>9</sup> Figures (240,000) available at the time of writing the Interim Report were provisional and have since been revised upwards.



employees then decreased to 110,000 in September 2020 before rising again and reaching a second, less pronounced peak, of 190,000 in January 2021. As of April 2021, there were 130,000 furloughed employees in Wales.

- 1.11 Yet not all jobs have been retained nor all wages supported at pre-Covid levels. Unemployment in Wales before the pandemic stood at 3.8% and has been steadily increasing, reaching a pandemic peak of 4.8% by January 2021 before dropping to 3.9% as of the latest release (April 2021)<sup>10</sup>. Unlike fluctuations to CJRS, the number of households in receipt of Universal Credit has been continually increasing: first at an accelerated rate in the six months to July 2020 (an increase of 90,000, or 71%) and subsequently more gradually, with a further 21,000 households claiming Universal Credit between July 2020 to February 2021<sup>11</sup>.
- 1.12 Further increases in unemployment and reliance on means-tested benefits is expected. Before an extension was announced in the Spring Budget, the UK Government support of wages through the CJRS and SEISS was due to end in April 2021. The extension to these schemes is expected to both attenuate and delay the extent of future unemployment. In their latest Economic & Fiscal Outlook in March 2021, the Office for Budget Responsibility (OBR) forecasted UK unemployment to peak at 6.5% (2.2 million) by the end of 2021. No specific Welsh predictions were available at the time this report was written<sup>12</sup>.
- 1.13 It is worth noting that an increase in unemployment is not expected to map exactly onto an increase in the CTRS caseload or value of CTRS awards. The CTRS caseload represents only a subset of low-income households. It consists of households that have made a claim for Universal Credit, or who remain in receipt of legacy benefits, and who are also eligible for CTRS awards. There are a number of household types that will not fit within this category if they were to experience an income reduction or unemployment. For example:

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<sup>10</sup> While there have been notable fluctuations by month in 2020, in 2021 unemployment has thus far followed a markedly downward trend. See: [ONS, ILO Unemployment rate for Wales](#)

<sup>11</sup> Source: [StatXplore "Households on Universal Credit"](#).

<sup>12</sup> However, analysis by [Cardiff University](#) (Ifan et al., 2021) notes that a proportional increase in Wales would correspond to an increase of 87,000, in line with the methodology used in this report.

- Those not liable for payment of council tax, such as unemployed people living in the home of a family member. Typically, this group consists of younger adults residing in the home of their parents.
- Those that are not eligible for means-tested benefits due to having savings of over £16,000 or due to the level of earnings of a partner.
- Those not eligible for means-tested benefits due to their immigration status or because they are students.
- Universal Credit recipients or legacy benefit recipients who do not apply to their local council for council tax reduction.
- Universal Credit recipients whose income is low enough to qualify for Universal Credit but who do not qualify for council tax reduction due to income or because they have other adults living in the home who would be expected to contribute to the council tax charge.

1.14 In addition to households that experience a loss of income, or unemployment, and are not eligible for CTRS awards, the CTRS caseload figures will typically lag behind rises in unemployment due to delays in claiming welfare support, lack of understanding of how to navigate the welfare support landscape, and built-in administrative delays (such as the Universal Credit ‘five-week wait’).

## **Our approach to the research**

- 1.15 To understand the impact of Covid-19 on the CTRS in Wales, a comparison has been made of pre-pandemic data (November 2019<sup>13</sup>) with current data (April 2021). This is then considered alongside analysis set out in the Interim Report, which compared the same November 2019 data with September 2020 data.
- 1.16 Data used for CTRS analysis included the Single Housing Benefit Extract (SHBE) and the CTRS extract. These datasets are used by Welsh councils to administer Housing Benefit and CTRS respectively. 19 out of the 22 Welsh councils supplied

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<sup>13</sup> In the case of four councils without data in respect of November 2019, July 2019 data is used in its place.

these datasets in full for April 2021<sup>14</sup>. Data is compared to data held in the equivalent datasets for November 2019.

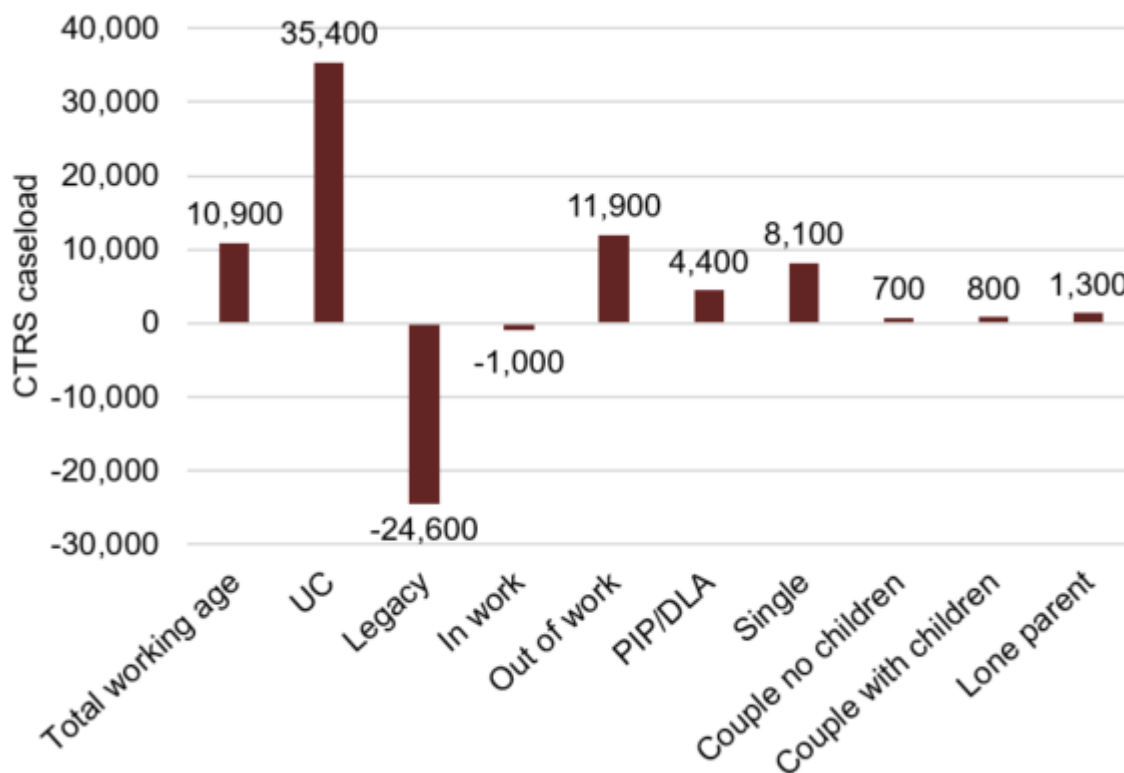
- 1.17 The 2019 data was supplied by Welsh councils as part of the original research undertaken by Policy in Practice for the Welsh Government. To estimate CTRS caseload across the whole of Wales, the caseload for the three councils that did not supply data in April 2021 is extrapolated. Any reference to figures across the whole of Wales should therefore be interpreted as estimates. Throughout this report, figures have been rounded to a level that is reasonable given the magnitude of the value. A list of Welsh councils that provided CTRS caseload data for April 2021 and in September 2020 is given in Appendix A.
- 1.18 Analysis of change in council tax arrears is based on council tax arrears data from four councils for both the pre-covid benchmark (September 2019), September 2020 and April 2021. This data has been processed and merged with the SHBE and CTRS data. A total of eight Welsh councils provided rent arrears data for this research, including findings from the Interim Report, and are listed in Appendix B.
- 1.19 Details of our methodological approach can be found in the [original research](#) (Welsh Government, 2020). Some additional information is supplied in the body of this report.

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<sup>14</sup> 18 out of the 22 Welsh councils supplied these datasets in full for September 2020.

## 2. Changes to the CTRS working-age caseload

Figure 2.1: Change in the number of working-age households receiving CTRS November 2019 to April 2021



2.1 From November 2019 to April 2021, the CTRS working-age caseload in Wales has increased by approximately 10,900 households. This is a 6% increase. The Interim Report indicated that caseload had increased by 9,200 households (5%) between November 2019 and September 2020. The slight increase in caseload from September 2020 to April 2021 indicates a slowing of the overall caseload increase as a result of the pandemic.

2.2 In general, trends in caseload change seen over the period November 2019 to September 2020 (as reported in the Interim Report) have continued to April 2021 but at a slower pace. This results in a proportional increase in households of working-age, in receipt of Universal Credit, and out-of-work.

### *Benefit type*

- 2.3 Between November 2019 and April 2021 there is a proportional increase in the CTRS working-age caseload receiving Universal Credit. This increase in the Universal Credit caseload represents new claims as well as households migrating from legacy benefits due to a change of circumstances.
- 2.4 The number of working-age households receiving CTRS who are in receipt of Universal Credit increased by 72% (35,400 households) from November 2019 to April 2021. The Interim Report reported a 52% increase in households claiming Universal Credit from November 2019 to September 2020. The increase to April 2021 therefore continues this trend but at a slower pace.
- 2.5 Over the same period, the number of working-age households in receipt of legacy benefits has fallen by 20% (24,600 households), again in line with trends observed in September 2020 (when legacy caseload fell by 14%), albeit at a reduced pace.

*Working-age and pension-age*

- 2.6 Overall, the number of working-age households represented in the CTRS caseload has increased by 10,900 from November 2019 to April 2021. Over the same period there has been a reduction in the pension-age caseload of 2,500. The gradual reduction in pension-age households is longstanding and unlikely to be related to the Covid-19 pandemic<sup>15</sup>. As highlighted in the [CTRS Annual Report](#) (Welsh Government, forthcoming 2021), recent increases to the State Pension Age are likely to be a contributing factor and it is possible new cohorts of pensioners are less likely to apply for CTRS (due to higher incomes and being owner-occupiers).

*In receipt of disability-related benefits*

- 2.7 There has been an overall increase (+4,400) in the number of working-age households in the CTRS caseload that are in receipt of disability-related benefits. This is an increase of 5%. This is broadly in line with the overall increase in working-age caseload of 6% and means the proportion of households in receipt of disability-related benefits has remained stable between November 2019 and April 2021.

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<sup>15</sup> [IFS analysis](#) suggests that, controlling for age and other demographics, the retirement plans for lower-income households have been relatively stable (Crawford & Karjalainen, 2020). p.20.

2.8 The slight increase in numbers within the CTRS caseload in receipt of disability-related benefits observed between November 2019 and April 2021 is in contrast to the slight decrease reported in the Interim Report for the period between November 2019 and September 2020. An investigation into the cause of this trend is beyond the scope of this research. However, it is possible that trends observed in the Interim Report represent the temporary disruption to claims, re-assessments and appeals for claimants living with an illness or disability, and that this has been corrected as administrative systems better adjust to the pandemic<sup>16</sup>.

### *Employment*

2.9 From November 2019 to April 2021 the number of working-age households within the CTRS caseload in Wales out-of-work has increased by 11,900 (an increase of 8%). This is a slight increase on the 7% increase to out-of-work households observed in September 2020.

2.10 The number of in-work households in the CTRS working-age caseload in Wales has reduced by 1,000 between November 2019 and April 2021 (a drop of 3%). Although the definition of in-work masks some intra-household changes for couples<sup>17</sup>, this is consistent with changes to unemployment in Wales over the same period and the role of furlough in preventing mass unemployment<sup>18</sup>.

### *Household composition*

2.11 From November 2019 to April 2021 the CTRS caseload in Wales for all household types has increased in absolute terms. However, there have been small changes in the proportional representation of different household types.

2.12 The largest nominal increase in CTRS caseload relates to single-person households (+8,100 households, an increase of 10%). Single-person households make up approximately half of the working-age CTRS caseload in Wales. The

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<sup>16</sup> [Personal Independence Payment statistics to January 2021 - GOV.UK \(www.gov.uk\)](https://www.gov.uk/government/statistics/personal-independence-payment-statistics-to-january-2021)

<sup>17</sup> In the case of couples, the household is considered to be in work if either the main claimant or their partner is in work.

<sup>18</sup> Given that CJRS numbers have been reducing since January 2021, the comparatively small drop to in-work households is also consistent with [early findings](#) (Bell et al., 2021) showing that the majority of those leaving furlough have found employment.

proportion of single-person households within the CTRS caseload in Wales has increased from 49% in April 2019 to 51% in April 2021.

- 2.13 The number of households in other groups have remained fairly stable. In particular, there has been a small increase to the number of couples with children (600 households, an increase of 3%) which contrasts with the more substantial nominal increase seen for this group in 2020 (1,900 households).

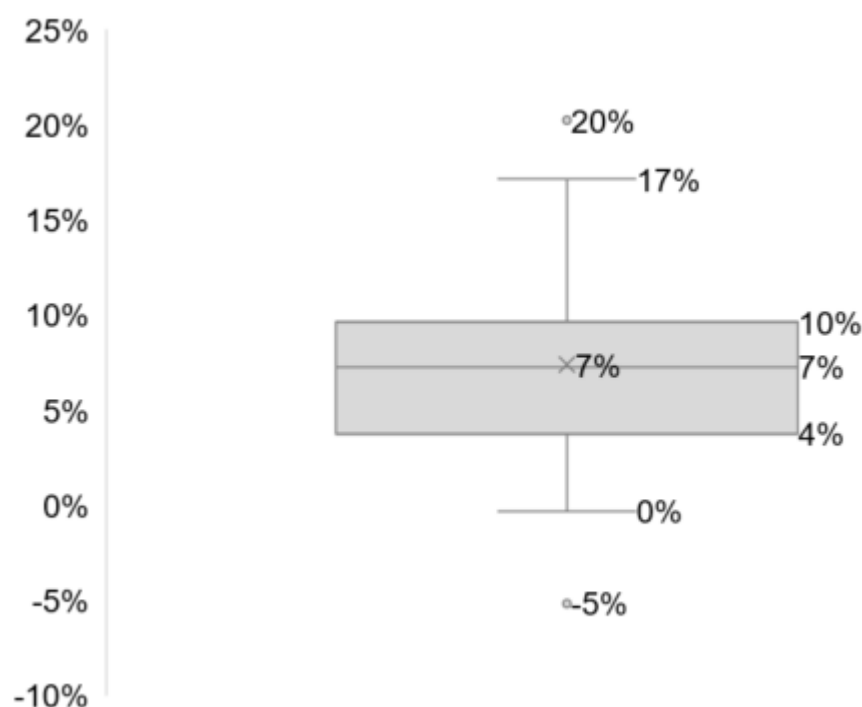
**Table 2.1: Change in working-age CTRS caseload November 2019 to April 2021**

	2019		2021		Change 2019 to 2021	
	H/holds	% of caseload	H/holds	% of caseload	H/holds	% of caseload
Total working age caseload	171,700	62%	182,500	64%	10,900	6%
Universal Credit	49,400	29%	84,800	46%	35,400	72%
Legacy benefits	122,300	71%	97,700	54%	-26,600	-20%
Employment status						
In-work	31,500	18%	30,500	17%	-1,000	-3%
Out-of-work	140,100	82%	152,000	83%	11,900	8%
Disability						
Disability benefits	87,600	51%	92,100	50%	4,400	5%
Household composition						
Single	84,200	49%	92,300	51%	8,100	10%
Couple without children	18,000	11%	18,700	10%	700	4%
Couple with children	20,300	12%	21,100	12%	800	4%
Lone parent	49,100	29%	50,400	28%	1,300	3%

### Regional variation

- 2.14 The Interim Report found significant regional variation in CTRS caseload change between November 2019 and September 2020. Between November 2019 and April 2021 this trend has persisted. Regional variation remains substantial and has increased compared to September 2020.

**Figure 2.2: Range of working-age CTRS % caseload increases across Welsh councils from November 2019 to April 2021**



- 2.15 Policy in Practice asked Welsh councils about the process for assessing CTRS applications to understand if automation of assessment was a factor in the rate of CTRS caseload change. From the responses we received, automation does not appear to be a significant factor in explaining regional variation. More detailed research into how councils process CTRS applications may be needed to capture whether they have an impact on regional variation<sup>19</sup>.
- 2.16 Of the 19 councils, all but one experienced an increase<sup>20</sup> in overall working-age CTRS caseload since November 2019. The one council that did not see an increase over this period experienced a caseload reduction of 5%. The reduction was 3% between November 2019 to September 2020 and so has continued to fall to April 2021.
- 2.17 Between November 2019 and April 2021;

<sup>19</sup> 10 out of 19 participating councils responded, of which 9 confirmed they make use of the automatic assessment process when considering CTRS for legacy households that have migrated to Universal Credit.

<sup>20</sup> Two of these local authorities experienced close to no change (between 1% and 2%).



- the median change in working-age CTRS caseload was an increase of 7% (compared to 5.8% in September 2020);
- more than half of the 19 councils saw an increase in working-age CTRS caseload of between 4% and 10% (compared to 2.3% to 7.8% in September 2020);
- four councils saw increases in working-age CTRS caseload of over 10%; and
- the largest observed working-age CTRS caseload increase was 20%.

2.18 It is perhaps important to note that caseload increase is likely to reflect a complex combination of factors; such as local economic conditions, sectoral employment, and local demographics, as well as the ongoing impact of the pandemic.

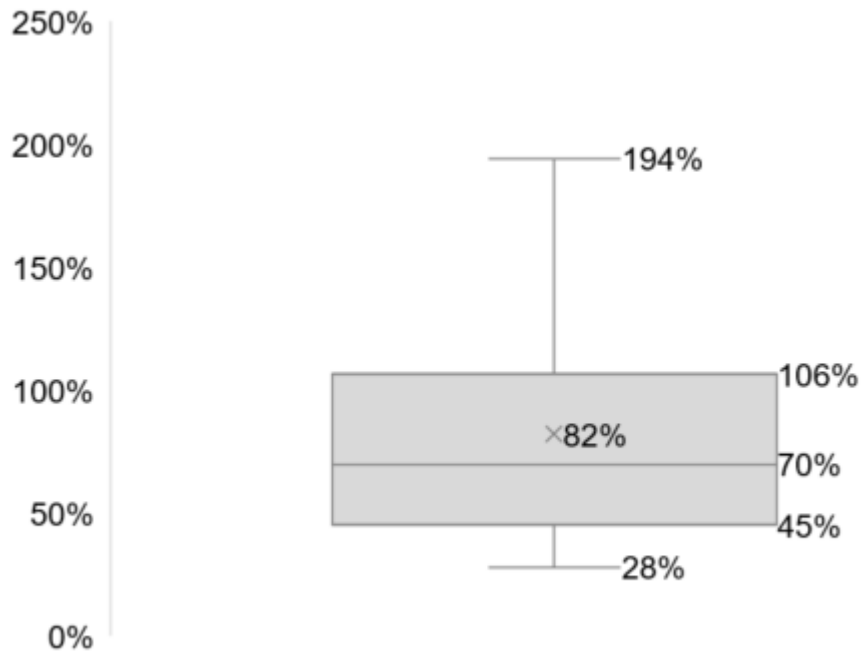
*Increase in Universal Credit CTRS caseload*

2.19 All Welsh councils that participated in the research saw the number of households claiming Universal Credit in their CTRS caseload increase significantly between November 2019 and April 2021. During this period:

- increases in CTRS caseload for households in receipt of Universal Credit ranged between 28% and 194%;
- half of all councils saw their Universal Credit CTRS caseload increase between 45% and 106%; and
- the median increase in Universal Credit CTRS caseload was 70%.

2.20 It is worth highlighting that previous analysis of this variation showed it is only weakly associated with UC rollout in Wales. The dominant factor affecting the increase in Universal Credit CTRS caseload appears to be the regional variation in Universal Credit recipients.

**Figure 2.3: Range of % increase in Universal Credit CTRS caseload across Welsh councils from November 2019 to April 2021**



### **3. Changes to the value of CTRS awards**

#### **Total value of working-age CTRS awards**

- 3.1 From November 2019 to April 2021 the total annual value of working-age CTRS awards in Wales increased by an estimated £25 million. This is an increase of 15%.
- 3.2 In the two years between November 2019 and April 2021 council tax liability across Wales has increased by a total of 8.8%<sup>21</sup>. The increase of 15% in the total value of working-age CTRS awards is therefore higher than the increase in the council tax charge and can be explained by the increase in caseload as a result of the ongoing pandemic.
- 3.3 In general, increases in the value of CTRS awards for different demographic groups show a similar pattern to CTRS caseload changes. As with the observed increase in CTRS caseload, the largest increase in the value of CTRS awards in Wales is in respect of working-age out-of-work households, Universal Credit claimants, and single-person households. This is a continuation of trends observed in the Interim Report. It is worth highlighting that despite lower average weekly awards, the total value of CTRS for households in receipt of Universal Credit has almost doubled.
- The value of CTRS awards in Wales for working-age households in receipt of Universal Credit, has increased by £41 million. This is an increase of 93% (compared to the increase of £28 million or 65% reported in September 2020).
  - The value of CTRS awards in Wales for working-age households in receipt of legacy benefits has decreased by £16 million. This is a decrease of 13% (compared to £11 million, or 9%, in September 2020).

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<sup>21</sup> 3.8% in 2021 and 4.8% in 2020.

**Table 3.1: Change in the total value of working-age CTRS awards in Wales November 2019 to April 2021**

	2019		2021		Change 2019 to 2021	
	Total value of CTRS awards	% of total awards	Total value of CTRS awards	% of total awards	Change in value of CTRS awards	% change in value
Total working age caseload	£166.5 M		£191.6 M		£25.0 M	15%
Universal Credit	£43.7 M	26%	£84.3 M	44%	£40.6 M	93%
Legacy benefits	£122.8 M	74%	£107.2 M	56%	-£15.6 M	-13%
<b>Employment status</b>						
In-work	£22.7 M	14%	£20.0 M	10%	-£2.7 M	-12%
Out-of-work	£143.8 M	86%	£171.6 M	90%	£27.7	19%
<b>Disability</b>						
Disability benefits	£91.2 M	55%	£104.2 M	54%	£13.0	14%
<b>Household composition</b>						
Single	£77.5 M	47%	£93.1 M	49%	£15.6 M	20%
Couple without children	£21.8 M	13%	£23.9 M	13%	£2.1 M	10%
Couple with children	£22.8 M	13%	£25.1 M	13%	£2.3 M	19%
Lone parent	£44.4 M	27%	£49.3 M	26%	£5.0 M	11%

### **Weekly CTRS awards**

- 3.4 Average weekly CTRS awards per household across Wales have increased slightly between November 2019 and April 2021.
- 3.5 Average weekly awards have increased by £1 per week (from £19 per week in November 2019 to £20 per week in April 2021). This is an increase of 8%. The average increase in weekly CTRS awards is lower than the average council tax rise of 10.9%. This is likely due to an increase in average earnings among employed households in April 2021 compared to November 2019 and the increased proportion of households in receipt of Universal Credit. [Previous research undertaken by Policy in Practice](#) has found that Universal Credit CTRS awards are generally lower for working households than CTRS awards under legacy benefits, as the household retains a higher proportion of earned income (which reduces CTRS awards).
- 3.6 Between November 2019 and April 2021 weekly CTRS awards have risen roughly in line with the overall working-age increase of 8% for most categories of

household. There are some exceptions, however: households in receipt of Universal Credit have seen an increase in the value of weekly CTRS awards (12%), with large increases (of 10%) among out-of-work and single households. In contrast, weekly CTRS awards for couples have experienced comparatively modest increases ranging between 5-6%.

3.7 The higher than average increase in CTRS awards for Universal Credit households is a reflection of a greater proportion of the CTRS caseload not being in-work compared to 2019.

3.8 The average CTRS award for working households has stayed at a similar level from 2019 to 2020.

**Table 3.2: Change in CTRS average weekly awards in Wales – November 2019 to April 2021**

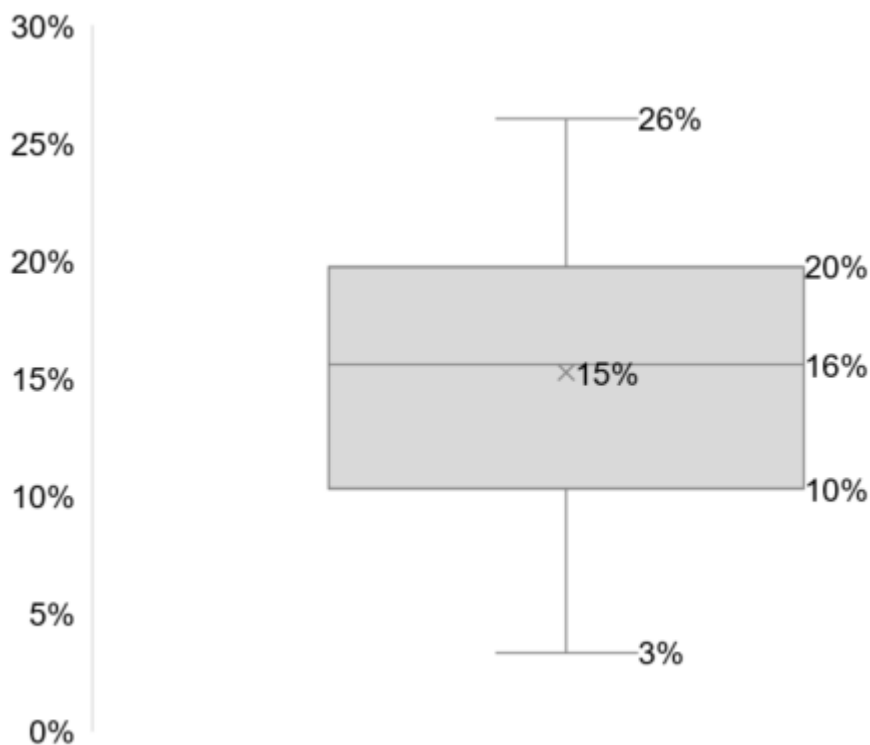
	2019 weekly CTRS award	£/week 2021 weekly CTRS award	£/week Change in CTRS award 2019 to 2021	£/week % change in CTRS award
Working age	£19	£20	£2	8%
Universal Credit	£17	£19	£2	12%
Legacy benefits	£19	£21	£2	9%
Employment status				
In-work	£14	£13	£-1	-9%
Out-of-work	£20	£22	£2	10%
Disability				
In receipt of PIP, DLA or equivalent	£20	£22	£2	9%
Household composition				
Single	£18	£19	£2	10%
Couple without children	£23	£25	£1	6%
Couple with children	£22	£23	£1	6%
Lone parent	£17	£19	£1	8%

## Regional variation in the annual value of working-age CTRS Awards in Wales

3.9 All Welsh councils that took part in the research saw an increase in the value of working-age CTRS awards. However, there is substantial variation between councils. This mirrors the increase in CTRS caseload variation:

- The increase in the annual value of CTRS awards by Welsh council ranged from 3% (£321,000 increase) to 26% (£1.3 million increase).
- Half of all councils saw an increase of between 10% and 20%.
- The median increase was 16% (an increase of £930,000).

**Figure 3.3: Range of % increase in annual value of working age CTRS awards across Welsh Councils from November 2019 to April 2021**



## **4. Council tax arrears**

- 4.1 Policy in Practice received council tax arrears data from a number of councils. Four councils provided data for all three analytical points (September 2019, September 2020 and April 2021). In order to ensure consistency across the three analysis snapshots, data has been analysed for these four councils. Therefore, trends and patterns should not be considered representative of overall trends across Wales, however, they still provide useful insights.
- 4.2 Council tax arrears data was processed and merged with the SHBE and CTRS data. The results differ to those presented in the Interim Report published in February 2020 as a smaller sample of councils has been considered.
- 4.3 Analysis shows that an increase in CTRS caseload is generally related to a greater number of households in council tax arrears for certain councils. However, it is important to note there is a large variation in the change in caseload and average level of arrears between the four councils.

### **Proportion of CTRS caseload in arrears**

- 4.4 The proportion of working-age households in receipt of CTRS with council tax arrears in the four council areas increased from 11% of the CTRS caseload in September 2019 to 16% in April 2021. This increase primarily occurred between 2019 and 2020. Levels of arrears have generally remained constant up to April 2021.
- 4.5 The proportion of households with council tax arrears increased for all councils from September 2019 to September 2020.
- 4.6 There is notable variation between councils in the change in the proportion of households in the working-age CTRS caseload that are in arrears from September 2020 to April 2021. One council saw a decrease from 14% in September 2020 to 8% of households in April 2021. In comparison, another council saw a rise to the number CTRS households in arrears between September 2020 and April 2021, from 18% to 24%.

**Table 4.1: Comparison of the proportion of CTRS households with council tax arrears, from September 2019, September 2020 and April 2021 (based on four councils)**

	September 2019	September 2020	April 2021	Change 2019 to 2021
Proportion of low-income households in arrears	11%	16%	16%	5%

4.7 The increase in the number of working-age households in receipt of CTRS and in council tax arrears appears to be driven by households that have recently started receiving CTRS and those that have migrated onto Universal Credit. For both of these groups, the increase in households in council tax arrears occurred between 2019 and 2020, with levels staying fairly constant into 2021.

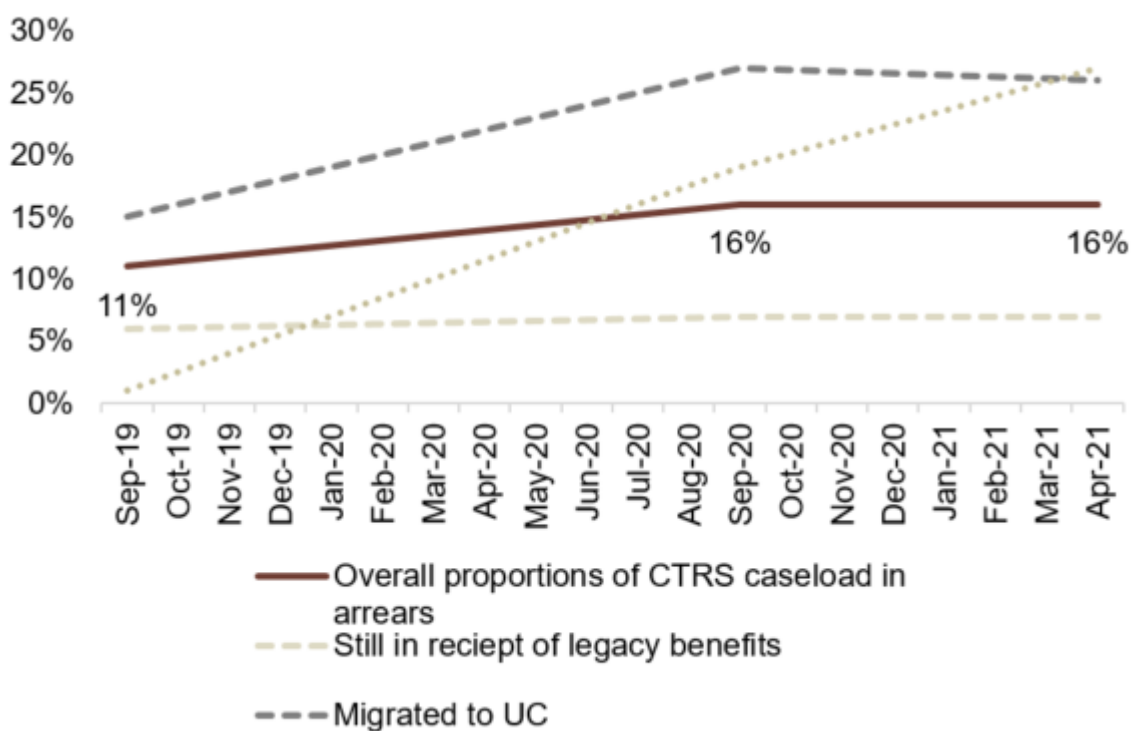
**Table 4.2: Proportion of working-age CTRS caseload in council tax arrears amongst low-income households in four Welsh councils by benefit claim type – September 2019, September 2020, April 2021.**

	September 2019	September 2020	April 2021
<b>Still in receipt of legacy benefits</b> Households in receipt of legacy benefits in both September 2019 and April 2021	6%	7%	7%
<b>Still in receipt of Universal Credit</b> Households in receipt of Universal Credit in both September 2019 and April 2021	23%	26%	23%
<b>Migrated to UC</b> Households in receipt of legacy benefits in 2019 and Universal Credit in 2020 OR in receipt of legacy benefits in 2019 and 2020 then Universal Credit in 2021	15%	27%	26%
<b>Entered the dataset in receipt of legacy benefits</b> Households not in the 2019 data. In receipt of legacy benefits in 2020 or 2021	1%	7%	11%
<b>Entered the dataset in receipt of UC</b> Households not in the 2019 data. In receipt of Universal Credit in 2020 or 2021	1%	19%	27%
<b>Left the dataset</b> Households in the 2019 data but left the data set in 2020 or 2021	12%	8%	6%



- 4.8 26% of households that have migrated onto Universal Credit between September 2019 and April 2021, and have continued to receive CTRS, are in council tax arrears. This is an increase of 11% from September 2019. This proportional increase occurred between September 2019 and September 2020 (27%) and remained consistent into April 2021 (26%).
- 4.9 For households that have continued to receive legacy benefits and CTRS from September 2019 to April 2021, the proportion in arrears has risen slightly from 6% to 7%.
- 4.10 The largest proportional increase in council tax arrears is for households that entered the CTRS dataset since September 2019 and in receipt of Universal Credit. These households are likely to be claiming Universal Credit for the first time. From the four councils included in this analysis only 1% of this cohort were in council tax arrears previously; this proportion grew to 19% in September 2020 and again to 27% in April 2021. These figures may represent households who are interacting with the benefit system for the first time, having experienced reductions in their income or unemployment due to the economic impact of Covid-19.

**Figure 4.1 Proportion of low-income households in council tax arrears**



## Average level of arrears

4.11 For households in the four councils' CTRS caseload with council tax arrears, the average level of arrears increased by £15, from £434 to £448, between September 2019 and April 2021. This differs from the findings in the Interim Report where a small reduction to the level council tax arrears was noted.

**Table 4.3: Comparison of the proportion of CTRS households with council tax arrears, from September 2019, September 2020 and April 2021 (based on four councils)**

	September 2019	September 2020	April 2021	Change 2019 to 2021
Average level of arrears	£433.85	£397.91	£448.97	£15.12

4.12 The average level of change in arrears masks variation between councils; from September 2019 to April 2021 one council saw a reduction of £50 in average arrears, whereas another council saw an increase of £16<sup>22</sup>.

4.13 Average levels of council tax arrears have decreased for those in employment by £24 between September 2019 and April 2021. This decrease is initially visible in the September 2020 data and has remained constant in April 2021.

4.14 Out-of-work households saw an increase in average arrears from £474 in September 2019 to £520 in April 2021. However, this does not represent a continual rise in arrears over the period as these households saw a drop in average arrears to £427 in September 2020.

4.15 Self-employed households saw an overall £37 increase in average arrears from September 2019 to April 2021.

<sup>22</sup> Average arrears is calculated as the sum of arrears for an individual council at a specific point divided by the number of households with arrears.

**Table 4.4: Average level of arrears amongst the working-age CTRS cohort across four Welsh councils by economic status – September 2019, September 2020 and April 2021**

	Average arrears 2019	Average arrears 2020	Average arrears 2021	Change 2019 to 2021
Employed	£382.50	£358.07	£358.44	-£24.06
Out-of-work	£474.43	£427.87	£519.84	£45.40
Self-Employed	£201.06	£206.35	£239.30	£38.24

## **5. Predicting the potential change in the working-age CTRS caseload and awards to April 2022**

- 5.1 Unemployment in Wales is set to increase towards the end of 2021 and into 2022, as with the rest of the UK economy. The expected short-term increase in unemployment is led by the gradual winding down of the Coronavirus Job Retention Scheme (CJRS or furlough scheme) and the Self-Employed Income Support Scheme<sup>23</sup> (SEISS), before being fully closed by the end of September 2021. The Welsh Government wish to understand the likely impact of an increase in unemployment on CTRS caseload in Wales.
- 5.2 One prevailing feature of the economic response taken by the UK Government to the Covid-19 pandemic has been the continued extension of both income-replacement schemes (CJRS and SEISS) and welfare support (the £20/week uplift to Universal Credit), which were originally due to end in April 2021. On 3 March 2021 the Chancellor announced the UK Government's intention to extend these measures until September 2021. While the £20 uplift to Universal Credit and the suspension of the Minimum Income Floor (MIF) have been extended to match the closure of CJRS and SEISS in September, support for households in receipt of legacy benefits (in particular, the £20/week increase to Tax Credits and the Housing Benefit income disregards) ceased in April 2021.
- 5.3 In the Interim Report, the expected CTRS caseload in 2021 was considered under two benefit scenarios due to the uncertainty over the Government's intention to retain or remove support measures.
- 5.4 This report differs in approach and reflects the more likely intention of the UK Government to remove measures by April 2022. The changes to CTRS caseload and cost by April 2022 are therefore modelled assuming the removal of the £20/week uplift to Universal Credit and the reintroduction of the MIF.

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<sup>23</sup> SEISS has provided economic support to eligible self-employed households on five occasions. Two of these grants - announced in March 2021 - are payable in 2021 (end of April and end of July, respectively). [Coronavirus: Self-Employment Income Support Scheme - House of Commons Library \(parliament.uk\)](#) (Seely, 2021).

## Methodology

- 5.5 Policy in Practice used the latest [Office for Budget Responsibility](#) (OBR) forecasts to predict the likely increase in the working-age CTRS caseload in Wales.
- 5.6 By April 2022, unemployment in Wales is likely to increase from 68,000 ([4.4% of the working-age population](#)) to 88,000 (a 20,000 increase or 5.7% of the working-age population). As with previous predictions it is reasonable to infer that a large proportion of this increase (18,000)<sup>24</sup> is likely to be as a direct result of the winding down and subsequent end to CJRS and SEISS by September 2021. As in 2020, the proportion of those protected through these schemes from lower income groups is far greater than those with higher earnings. The [latest available estimates](#) (Gardiner & Slaughter, 2020)<sup>25</sup> indicate that 33% of those currently furloughed are from the lowest quintile<sup>26</sup> of incomes, with a further 50% in the second and third income quintiles.

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<sup>24</sup> The OBR has not provided updated estimates for this conversion. As such, modelling assumes the ratio of furlough: non-furlough unemployment to remain at 9:1.

<sup>25</sup> More [recent RF analysis](#) (Cominetti, et al., 2021) suggests this has increased due to higher-paying employments are more likely to have stopped being furloughed between April 2020 and March 2021, but a revised breakdown is not available.

<sup>26</sup> Quintiles divide ranked values into 5 groups. For example, the lowest quintile refers to households placed in the lowest 20% of the income distribution.

## Predicted impact on working-age CTRS caseload

5.7 By April 2022, following the removal of the £20 per week uplift to Universal Credit and reinstatement of the Minimum Income Floor for self-employed households, the Welsh CTRS caseload could increase by a lower amount at 3,600. This is due firstly to many self-employed households no longer qualifying for CTRS once the assessment of CTRS is based on the Universal Credit Minimum Income Floor. Secondly, this is due to working households in receipt of Universal Credit seeing more earned income being taken into account to taper away CTRS. The Welsh Government may wish to consider how it could mitigate against this impact.

**Table 5.1: Change in working-age CTRS caseload – April 2021 to April 2022**

	2021		2022		Change 2021 to 2022	
	H/holds	% caseload	H/holds	% caseload	H/holds	% caseload
Total working age	182,500		186,100		3,600	2%
Universal Credit	84,800	46%	91,000	49%	6,200	7%
Legacy benefits	97,700	54%	95,100	51%	-2,600	-3%
Employment status						
In-work	30,500	17%	30,500	16%	0	0%
Out-of-work	152,000	83%	155,600	84%	3,600	2%

## Predicted impact on the annual value of CTRS awards for working-age households

5.8 By April 2022, the annual value of CTRS awards for working-age households in Wales is predicted to increase by £9.6 million from £192 million to £201 million (5%). This is in line with the average increase in council tax liability of 5.1% used in the modelled scenario and is due to the increase in total CTRS caseload being offset by the higher proportion of CTRS recipients expected to be claiming Universal Credit. As previously set out, weekly CTRS for Universal Credit households tends to be lower than for those receiving legacy benefits.

**Table 5.2: change in total value of working-age CTRS – April 2021 to April 2022**

	2021		2022		Change 2021 to 2022	
	Total value	% of total value	Total value	% of total value	Change in value of CTRS awards	%
Total working age	£191.6 M		£201.1 M		£9.6 M	5%
Universal Credit	£84.3 M	44%	£91.2 M	45%	£6.9 M	8%
Legacy benefits	£107.2 M	56%	£109.9 M	55%	£2.7 M	3%
Employment status						
In-work	£20.0 M	10%	£16.1 M	8%	£-3.9 M	-20%
Out-of-work	£171.6 M	90%	£184.9 M	92%	£13.3 M	8%

## 6. Conclusion

- 6.1 Between March 2020 and April 2021, the UK economy has contracted as a result of the Covid-19 pandemic and the related restrictions on social and economic activity. The extent of restrictions has ranged from full closure of particular sectors to limitations on social activity resulting in a reduction in demand for certain services and goods. The impact of the initial part-closure of the UK economy in March 2020 was particularly acute, resulting in a fall in income for some households as hours of work reduced, or redundancy for others. Many households applied for means-tested benefits for the first time, resulting in an increase of 71% in the number of households claiming Universal Credit in Wales in the six months to July 2020. Since then, the number of households in receipt of Universal Credit has continued to increase, albeit at a more gradual pace.
- 6.2 Over the same period, the working-age CTRS caseload across Wales has followed a similar pattern of change: between November 2019 and April 2021, caseload has increased by 6%, characterised by an initial sharp increase of 5% in the first half of the pandemic (between November 2019 and September 2020). The latter reflects the sudden nature of the economic shock to the UK economy in March 2020. The more modest increase between September 2020 and April 2021 is likely to reflect a number of factors: first, the extension to the CJRS and SEISS has both attenuated and delayed the impact of economic restrictions on unemployment. Second, [early evidence](#) (Cominetti, et al., 2021) suggests that some households have been able to find employment as the economy begins to re-open. This means that a focus on changes to overall caseload could mask underlying 'churn' as different households move in and out of the CTRS caseload. Tracking the longitudinal trajectory of particular households throughout the pandemic is beyond the scope of this research.
- 6.3 As set out in the Interim Report, the gap between changes in Universal Credit and CTRS caseload may appear surprising but can be explained by a range of factors. A subset of households, for example, young people claiming Universal Credit whilst living with parents, are eligible for Universal Credit but are not eligible for CTRS. In addition, some households are not aware of the need to make a separate CTRS



application, while others may delay making a CTRS claim and rely on savings or support from friends and family. For those that do claim CTRS, there may be a lag between when a claim is made for Universal Credit and when the household appears in the CTRS caseload data.

- 6.4 The increase in CTRS caseload in Wales has resulted in the annual value of working-age CTRS awards across Wales increasing by an estimated £25 million (15%). The percentage increase in the value of CTRS awards is higher than the 6% rise in CTRS caseload due to the cumulative increase in council tax to April 2021 (8.8% on average) and the increase in the proportion of out-of-work households who receive a higher value CTRS award than those in-work.
- 6.5 Between November 2019 and April 2021, the change in working-age CTRS caseload in Wales has not been uniform across councils but has remained fairly constant across most demographic groups. In particular, the change in caseload by household-type and disability that were observed in the Interim Report (between November 2019 and September 2020) are no longer substantial between November 2019 and April 2021. As well as households in receipt of Universal Credit, single and out-of-work households are more likely to see increased representation in the caseload over the longer term, the most notable change being the general move (migration) from legacy benefits to Universal Credit. This is caused by an acceleration of natural migration as income change forces a move between benefit schemes, as well as an influx of new Universal Credit claims.
- 6.6 The localised nature of the economic shock due to Covid-19 is also noteworthy; a trend first observed in the Interim Report (November 2019 to September 2020) that has continued into April 2021. Two Welsh councils saw either no increase or a small decrease in caseload (-5%), while the council with the largest increase saw a rise of 20%. Correspondingly the increase in the annual value of working-age CTRS awards has varied substantially between councils, from a 3% increase in value to a 26% increase in value. Although these findings are unsurprising given the impact of Covid-19 on specific economic sectors, they point to the need to understand local impact and derive appropriate local responses.

- 6.7 As with CTRS caseload, the abrupt shock to the economy in March 2020 is reflected primarily by the increased proportion of working-age households in receipt of CTRS that were also in council tax arrears in September 2020. The incidence of council tax arrears increased by a further five percentage points (11% to 16%) and was a feature across the four councils for which data was available. By April 2021, changes to the proportion of households in council tax arrears became more variable across councils; some experiencing a reduction while others an increase in the proportion of CTRS caseload in council tax arrears. Findings suggest that, although the generosity of the Welsh CTRS offers some protection to households against council tax arrears accumulation, there may be other factors at play such as different collection practices.
- 6.8 On the whole, the level of council tax arrears among the CTRS working-age caseload has tended to increase (by an average of £15) but is subject to substantial regional variation. The level of arrears has also varied for households according to their economic status; self-employed households being the only group to see a consistent rise in the level of council tax arrears over the full period (2019 to April 2021). In contrast, out-of-work households in council tax arrears experienced an initial decrease in arrears (between 2019 and 2020) followed by an increase between September 2020 and April 2021. Similarly, in-work households experienced a decrease in the level of council tax arrears between 2019 and 2020, which remained stable into 2021. This is consistent with the partial protection offered by the Welsh CTRS which is calculated based on 100% of council tax liability and contrasts with research in respect of English councils that offer lower levels of protection, conducted by Policy in Practice.
- 6.9 As reported in the Interim Report, those most likely to be in council tax arrears are households moving to Universal Credit from legacy benefits or making a new claim for Universal Credit. Notwithstanding the importance of local factors in light of regional variation, this indicates that Universal Credit continues to play a part in the number of households with council tax arrears and the average level of arrears. It is also worth noting that households in receipt of legacy benefits that are receiving CTRS for the first time, although still less likely to be in arrears than their Universal Credit counterparts, have experienced a growing tendency to be in arrears

(increase from 1% in 2019 to 11% in 2021). This is likely due to self-selection, with households in supported, sheltered or temporary housing over-represented among this group.

- 6.10 At the time of writing, the UK Government has indicated its intention to, by April 2022, move away from the more immediate forms of support via the welfare system and income support schemes, and instead rely on employment-focused economic regeneration. Nevertheless, there remains a great deal of uncertainty about the economic outlook for the UK, itself a function of the ongoing vaccine programme's success and the development of new Covid-19 variants. The modelled predictions included in this report should therefore be interpreted with a degree of caution. Notwithstanding the above caveats, the end of the CJRS and SEISS in September 2021 is expected to result in a rise in unemployment (although, more gradually than originally anticipated). This is due to some households moving from furlough to unemployment, as well as continued economic restructuring by firms in the form of redundancies. Based on OBR forecasted peak unemployment, it is estimated that by April 2022 the Welsh working-age CTRS caseload will increase by a further 3,600 households.
- 6.11 Any increase in the working-age CTRS caseload by April 2022 is likely to increase the total value of CTRS awards. Assuming that all new CTRS recipients are in receipt of Universal Credit and out-of-work, the total value of working-age CTRS awards across Wales is predicted to rise to £201 million (an increase of £9.6 million compared to the current scheme in April 2021).
- 6.12 The increase in households facing an income shock, with many reliant on means-tested benefits or falling into debt for the first time, will have an impact on the resources required to support these households. So far, councils have played a key role in supporting their communities in this regard. This will continue to be important from April 2022 in order to prevent households that are already struggling from falling into deeper crisis by supporting them with income maximisation the management of debt. Crucially, councils will play a leading part in setting out the conditions in which households can return to employment when economic conditions allow.

## Key Findings

- Working-age CTRS caseload has increased by 6% across Wales from November 2019 to April 2021. The majority of this increase was observed to September 2020, when caseload increased by 5%.
- There is a notable move from legacy benefits to Universal Credit in the working-age CTRS caseload; the number of households receiving Universal Credit increased by 72% whilst households in receipt of legacy benefits fell by 20%. This is similar to trends observed in the Interim Report.
- Compared to findings from the Interim Report, the impact of Covid-19 on CTRS caseload and cost has been more gradual. This reflects the gradual reopening of the economy in contrast to the more abrupt shock seen in March 2020.
- The annual value of CTRS awards in Wales for working-age cases increased by an estimated £25 million (15%) from November 2019 to April 2021. This exceeds the average increase in council tax liability across Wales over the same period and reflects higher average awards among out-of-work CTRS recipients in April 2021.
- Change in working-age CTRS caseload and value of awards differs substantially between Welsh councils; caseload changes ranged from a decrease of 5% to an increase of 20% whilst changes to the value of working-age CTRS awards ranged from a 3% increase to a 26% increase across councils.
- The number of households within the working-age CTRS caseload in council tax arrears across the four councils that supplied arrears data has increased by 5% between September 2019 and April 2021. The increase is led by new benefit claimants as well as households that have migrated to Universal Credit.
- It is predicted that by April 2022, working-age CTRS caseload across Wales could increase by a further 3,600 households or 2%. The corresponding increase in the total value of working-age CTRS awards across Wales is proportionately greater and is predicted to increase by 5% (£9.6 million), to £201 million.

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## **Annex A – List of councils taking part in this research**

Blaenau Gwent County Borough Council

Bridgend County Borough Council

Caerphilly County Borough Council

Cardiff Council

Carmarthenshire County Council

Ceredigion County Council

Conwy County Borough Council

Denbighshire County Council

Flintshire County Council

The Vale of Glamorgan County Borough Council

Gwynedd Council

Isle of Anglesey County Council

Merthyr Tydfil County Borough Council

Monmouthshire County Council

Neath Port Talbot County Borough Council

Newport City Council

Pembrokeshire County Council

Powys County Council

Rhondda Cynon Taff County Borough Council

Torfaen County Borough Council

Wrexham County Borough Council

## **Annex B – List of councils that provided council tax arrears data for this research**

Carmarthenshire County Council

Conwy County Borough Council

Gwynedd Council

Isle of Anglesey County Council

Neath Port Talbot County Borough Council

Newport City Council

Pembrokeshire County Council

Powys County Council