

Chapter 4

Council Tax Benefit

Key results

All Council Tax Benefit

- **Caseload take-up:** between 62% and 68% overall
- **Expenditure take-up:** between 64% and 71% overall
- **Change since 2004-05:** there was no evidence of any change in caseload take-up of Council Tax Benefit
- **Change since 1997-98:** there was evidence to suggest a fall in caseload take-up of at least 12 percentage points

Pensioners

- **Caseload take-up:** between 54% and 60%
- **Expenditure take-up:** between 56% and 63%
- **Change since 2004-05:** there was evidence of an increase in caseload take-up, of around two percentage points
- **Change since 1997-98:** there has been a downward trend in caseload take-up of 12 or more percentage points

Non-pensioners

- **Caseload take-up:** between 73% and 81%
- **Expenditure take-up:** between 74% and 83%
- **Change since 2004-05:** there was evidence to suggest that caseload take-up fell by around two percentage points
- **Change since 1997-98:** there was evidence to suggest that there was a fall in caseload take-up of at least nine percentage points

Characteristics of Entitled Non-Recipients (ENRs)

- **Amounts unclaimed:** ENRs were entitled to lower amounts than Entitled Recipients (ERs)

- **Claiming Housing Benefit:** ninety-five per cent of ERs were in receipt of Housing Benefit compared with 14 per cent of ENRs
- **Recent change in accommodation:** fifty-eight per cent of ENRs had moved into their property less than six months ago, compared with 44 per cent of ERs
- **Percentage living in low-income households:** more than two-fifths of pensioner ENRs lived in low-income households Before Housing Costs; this was just more than a third After Housing Costs. For non-pensioners, around seven-tenths of non-pensioner ENRs were in low-income households BHC; After Housing Costs around three-quarters of non-pensioner ENRs lived in low-income households.

Introduction

Council Tax Benefit is available to those with a Council Tax liability via two routes: main Council Tax Benefit and Second Adult Rebate. Main Council Tax Benefit is paid to anyone on a sufficiently low income. Those on Income Support, the Guarantee Credit element of Pension Credit or Jobseeker's Allowance (Income-Based) are automatically eligible for full main Council Tax Benefit. Second Adult Rebate (SAR) is paid to single adults who are the only person liable for Council Tax on the home and live with one or more adults on low income. In 2005-06, Council Tax Benefit was reduced for those with capital holdings of £3,000 or more (£6,000 or more for those aged over 60) and was not paid to those with capital holdings of £16,000 or more. There was, however, no capital limit for pensioners in receipt of the Guarantee element of Pension Credit. If a benefit unit is eligible for both types of Council Tax Benefit, the higher amount is taken into account as benefit entitlement. The primary purpose of this chapter is to look at take-up of main Council Tax Benefit although some tentative estimates for SAR are included.

In April 2005, Council Tax Benefit applicable amounts (the amount of income a benefit unit can receive before deductions from benefit are made) for pensioners were increased by more than the basic state Retirement Pension was increased. This had the effect of increasing the number of pensioners entitled to Council Tax Benefit. In addition to this, gross council tax bills continued to increase in real terms. This led to an increase in the size of the population entitled to Council Tax Benefit. Additionally, a slightly higher unemployment rate in 2005-06 would have increased the size of the entitled population for non-pensioners. The following statistics should be interpreted with this context in mind.

Guide to tables

Take-up statistics for main Council Tax Benefit are presented in two sets of tables. The first set, Tables 4.1 and 4.2, present take-up by caseload and expenditure respectively for different family types. The second set, Tables 4.3 and 4.4, show caseload and expenditure take-up estimates in terms of different tenure arrangements. Note that the tenure type 'Private Renters' includes those renting from Registered Social Landlords. Statistics on the take-up of Second Adult Rebate are presented in Tables 4.5 and 4.6.

Readers will notice that components do not always sum to totals in the tables. This is because 95 per cent confidence intervals have been calculated separately for components and totals to reflect sampling error. In common with the other benefits, Council Tax Benefit take-up statistics are presented as ranges that reflect the maximum plausible upward and downward effects of quantifiable biases in the baseline figures. Where ranges are wide, uncertainties as to biases account for the major part of the range's width.

Additional tables in the 'Further Analysis' section give an indication of where Entitled Non-Recipients of Council Tax Benefit in Great Britain appeared in the household income distribution for the United Kingdom and of the extent to which the group had incomes below 60 per cent of contemporary median income. These are presented as Tables 4.7, 4.8 and 4.9. The section also provides a comparison of the characteristics of Entitled Non-Recipients with those of Entitled Recipients and, in doing so, explores some of the possible reasons for non-take-up.

Technical note on the results in this chapter

DWP statisticians are less confident of the statistics by tenure type than of the statistics by family type. This is because the administrative data supplied to the DWP contains insufficient information to enable us to analyse receipt of Council Tax Benefit accurately by tenure type. The tenure breakdown of 'Number of Recipients' shown in Table 4.3 was derived by applying the percentage of Council Tax Benefit recipients in each tenure group from the Family Resources Survey in 2005-06 to the total number of recipients from the administrative data. To get the average amounts claimed by tenure group, we used the information that administrative data could tell us about amounts claimed by tenure. On balance though, we are confident that the broad patterns shown in the tables are robust.

Similar to figures for Housing Benefit, it is believed that estimates of the number of Council Tax Benefit recipients are understated because of a backlog of new claims waiting to be processed, a small number of existing claims awaiting review, and as a result of new rules introduced for pensioners halfway through 2003-04 that meant that Council Tax Benefit could be backdated more readily than previously (see Chapter 6 for more details). As a result, estimates of take-up are depressed. However, we are not certain of either the size or the allocation of the administrative caseload undercount by family and tenure type, or of the number of backdated claims to Council Tax Benefit following the rule changes.

It is possible that the take-up rates presented for pensioners may be understated further in these estimates. This is because it has not proved possible to adjust the estimates for the potential problem of capital misreporting highlighted in the DWP research report "Entitled but not claiming? Pensioners, the Minimum Income Guarantee and Pension Credit"¹³. See Chapter 6 for further details.

Caution should be taken with expenditure-based results for the group 'others'. This is because analysis shows that there is a large difference between the amounts of modelled entitled and amounts claimed for those in receipt for this group.

¹³ *Entitled but not claiming? Pensioners, the Minimum Income Guarantee and Pension Credit* (2003) McConaghy, M. Hill, C. Kane, C. Lader, D. Costigan, P. and Thornby, M (ISBN 1 84 123 616 0) For a summary of this report see the following website: <http://www.dwp.gov.uk/asd/asd5/summ2003-2004/197summ.pdf>

Results

Table 4.1: Caseload take-up of Council Tax Benefit by family type

	Year	Pensioners	All Non-Pensioners	Non-Pensioner groups			All
				Couples with Children	Lone Parents	Others	
							<i>(Thousands)</i>
Number of Recipients	2004-05	2,520	2,340	220	890	1,230	4,860
	2005-06	2,580	2,390	280	900	1,210	4,970
Range of Entitled Non-Recipients	2004-05	1,820 : 2,240	430 : 740	90 : 130	40 : 130	280 : 500	2,270 : 2,950
	2005-06	1,710 : 2,150	550 : 880	160 : 220	100 : 200	280 : 490	2,290 : 3,010
							<i>(Percentages)</i>
Take-Up Ranges	2004-05	53 : 58	76 : 84	62 : 70	87 : 95	71 : 81	62 : 68
	2005-06	54 : 60	73 : 81	56 : 64	82 : 90	71 : 81	62 : 68

Note:

Estimates of the 2004-05 Number of Recipients and Range of Entitled Non-Recipients for 'Pensioners', 'All Non-Pensioners', 'Couples with Children' and 'Others'; and Take-Up Ranges for 'All Non-Pensioners', 'Couples with Children' and 'Others' have been revised due to revisions to the one per cent administrative sample of Council Tax Benefit. See Chapter 6 for more details.

Table 4.2: Expenditure take-up of Council Tax Benefit by family type

	Year	Pensioners	All Non-Pensioners	Non-Pensioner groups			All
				Couples with Children	Lone Parents	Others	
							<i>(Pounds)</i>
Average Weekly Amounts Claimed	2004-05	13.1	12.8	15.4	12.9	12.4	13.0
	2005-06	13.5	13.5	16.7	13.6	12.7	13.5
Average Weekly Amounts Unclaimed	2004-05	11.5	11.5	11.7	10.1	11.8	11.5
	2005-06	12.4	12.1	12.7	10.2	12.5	12.3
Median Weekly Amounts Unclaimed	2004-05	11.2	11.6	11.9	9.8	12.0	11.4
	2005-06	12.0	12.0	12.7	9.3	12.4	12.0
							<i>(Millions of Pounds)</i>
Total Amount Claimed	2004-05	1,720	1,560	170	600	790	3,280
	2005-06	1,810	1,670	240	640	800	3,490
Total Range Unclaimed	2004-05	1,060 : 1,370	250 : 460	50 : 90	20 : 70	160 : 320	1,330 : 1,800
	2005-06	1,080 : 1,420	330 : 580	90 : 160	50 : 120	170 : 340	1,430 : 1,960
							<i>(Percentages)</i>
Take-Up Ranges	2004-05	56 : 62	77 : 86	66 : 77	89 : 97	71 : 83	65 : 71
	2005-06	56 : 63	74 : 83	61 : 72	85 : 93	70 : 82	64 : 71

Note:

Estimates of the 2004-05 Average Weekly Amount Claimed for 'Lone Parents'; the Total Amount Claimed for 'Pensioners', 'All Non-Pensioners' and 'Others'; Total Range Unclaimed for 'Pensioners', 'All Non-Pensioners', and 'Others'; and Take-Up Ranges for 'Pensioners', 'Couples with Children' and 'Others' have been revised due to revisions to the one per cent administrative sample of Council Tax Benefit. See Chapter 6 for more details.

Take-up of Council Tax Benefit appears to have been highest amongst lone parents when analysed by either caseload or expenditure. It is not possible to say which family type had the lowest level of take-up of Council Tax Benefit in 2005-06.

There was evidence to suggest an increase in caseload take-up, of around two percentage points, amongst pensioners between 2004-05 and 2005-06. If applicable amounts had not risen in real terms, the increase would have been higher still.

There was no clear evidence of any change in take-up for couples with children and others, between 2004-05 and 2005-06. However, take-up of Council Tax Benefit by lone parents has decreased, by at least four percentage points between the two years. Amongst those lone parents who would have been entitled in 2004-05 and 2005-06 – without real-terms increases in applicable amounts – there was a slight increase in take-up. This suggests that low take-up among lone parents brought into entitlement for the first time contributed to the decrease in the aggregate rate of take-up for this group.

Council Tax Benefit

For all non-pensioners, there was evidence to suggest that take-up fell by around two percentage points.

Overall, there is no evidence of any change in take-up of Council Tax Benefit between reporting years.

Table 4.3: Caseload take-up of Council Tax Benefit by tenure type

	Year	LA Tenants	Private Renters	Owner Occupiers	All
	<i>(Thousands)</i>				
Number of Recipients	2004-05	1,770	1,810	1,280	4,860
	2005-06	1,660	1,930	1,370	4,970
Range of Entitled Non-Recipients	2004-05	130 : 250	300 : 500	1,820 : 2,240	2,270 : 2,950
	2005-06	140 : 260	300 : 520	1,820 : 2,260	2,290 : 3,010
	<i>(Percentages)</i>				
Take-Up Ranges	2004-05	87 : 93	78 : 86	36 : 41	62 : 68
	2005-06	86 : 92	79 : 86	38 : 43	62 : 68

Table 4.4: Expenditure take-up of Council Tax Benefit by tenure type

	Year	LA Tenants	Private Renters	Owner Occupiers	All
	<i>(Pounds)</i>				
Average Weekly Amounts Claimed	2004-05	12.3	12.9	14.0	13.0
	2005-06	12.8	13.4	14.4	13.5
Average Weekly Amounts Unclaimed	2004-05	10.9	11.5	11.6	11.5
	2005-06	9.4	12.4	12.6	12.3
Median Weekly Amounts Unclaimed	2004-05	11.1	11.5	11.3	11.4
	2005-06	10.0	12.1	12.5	12.0
	<i>(Millions of Pounds)</i>				
Total Amount Claimed	2004-05	1,140	1,210	930	3,280
	2005-06	1,100	1,350	1,030	3,490
Total Range Unclaimed	2004-05	70 : 150	170 : 310	1,070 : 1,380	1,330 : 1,800
	2005-06	70 : 140	190 : 350	1,160 : 1,520	1,430 : 1,960
	<i>(Percentages)</i>				
Take-Up Ranges	2004-05	88 : 94	79 : 88	40 : 47	65 : 71
	2005-06	89 : 94	79 : 88	40 : 47	64 : 71

Take-up was higher by those living in Local Authority (LA) rented accommodation than by those living in private rented accommodation. Those owning their accommodation had the lowest rate of take-up of Council Tax Benefit. These differences existed when considering either the caseload or the expenditure measure of take-up.

For both LA tenants and private renters there was insufficient evidence to suggest a change in take-up between 2004-05 and 2005-06. For owner occupiers, there was evidence of an increase in take-up, by caseload, of around two percentage points.

In common with the other income-related benefits, average amounts claimed were higher than average amounts unclaimed (Tables 4.2 and 4.4). However, the difference between amounts claimed and unclaimed were smaller for Council Tax Benefit than for other benefits. This effect fed through into the take-up ranges where we found, on the whole, that there was less difference between caseload and expenditure take-up measures in the case of main Council Tax Benefit than there was for other benefits.

Second Adult Rebates

Table 4.5: Caseload take-up of SAR

All Groups	Year	Second Adult Rebate
		<i>(Thousands)</i>
Number of Recipients	2004-05	30
	2005-06	30
Entitled Non-Recipients	2004-05	260
	2005-06	270
		<i>(Percentages)</i>
Take-Up	2004-05	12
	2005-06	10

Table 4.6: Expenditure take-up of SAR

All Groups	Year	Second Adult Rebate
		<i>(Pounds)</i>
Average Weekly Amount Claimed	2004-05	5.0
	2005-06	3.9
Average Weekly Amount Unclaimed	2004-05	2.2
	2005-06	2.4
		<i>(Millions of Pounds)</i>
Total Claimed	2004-05	<10
	2005-06	<10
Total Unclaimed	2004-05	30
	2005-06	30
		<i>(Percentages)</i>
Take-Up	2004-05	23
	2005-06	16

Estimates for Second Adult Rebates are given as point estimates as problems with the survey data make the production of ranges impossible. The figures are based on small sample sizes and must be viewed with extreme caution. We found evidence of a slight decrease in the take-up of Second Adult Rebates between 2004-05 and 2005-06.

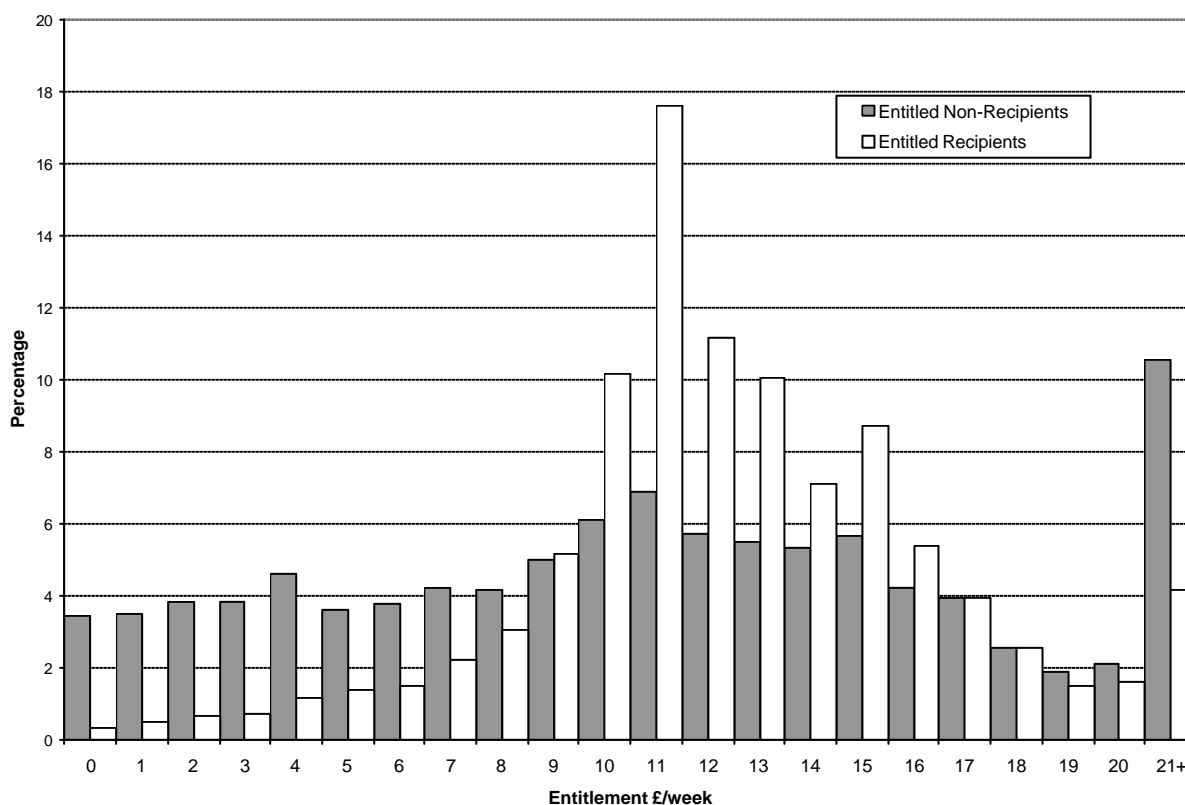
Further analysis of those entitled to but not claiming Council Tax Benefit

The following results relate to those identified as Entitled Non-Recipients (ENRs) of main Council Tax Benefit (CTB) in our modelling (these exclude ENRs of the Second Adult Rebate). In practice, a significant proportion of these modelled may not have been true ENRs, and a significant proportion of true ENRs may not have been identified in our modelling. Where appropriate, we contrast the characteristics of those identified as ENRs with the characteristics of those that were entitled and in receipt (ERs) of main Council Tax Benefit and in doing so explore some of the possible causes of non-take-up. The reader must bear in mind that these analyses have not been corrected for the biases that may be inherent in estimates of entitlement to income-related benefits (for more on this see Chapter 6) and so they should be treated with some caution. For some analyses, data from the 2004-05 and 2005-06 Family Resources Surveys have been combined to make results more robust.

Amounts unclaimed

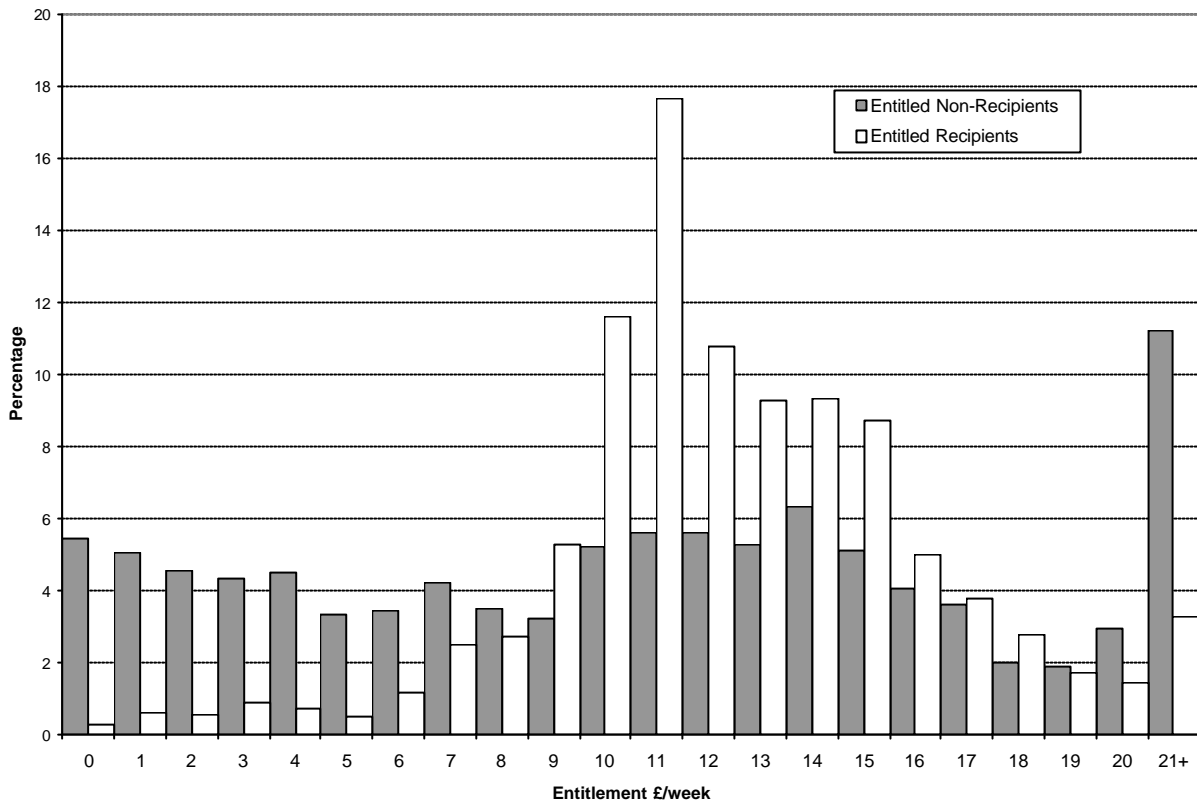
Figure 4.1 for pensioners and Figure 4.2 (overleaf) for non-pensioners both show the relationship between take-up and amount of entitlement to Council Tax Benefit. As with the other income-related benefits, Entitled Non-Recipients of Council Tax Benefit had a tendency to be entitled to lower amounts than Entitled Recipients. However, a larger proportion of all ENRs were entitled to £14 or more compared with ERs. In addition, analysis of the FRS also revealed that 80 per cent of recipients were entitled to full Council Tax Benefit compared with 42 per cent of ENRs. It should be noted that a far higher proportion of recipients of Council Tax Benefit were receiving Income Support, Pension Credit (the Guarantee Credit element) or Jobseeker's Allowance and therefore had entitlement to full CTB automatically, than for ENRs of Council Tax Benefit.

Figure 4.1: Percentage of pensioner Entitled Non-Recipients and Entitled Recipients by band of entitlement to Council Tax Benefit



Note: This chart is based on a combination of 2004-05 and 2005-06 data

Figure 4.2: Percentage of non-pensioner Entitled Non-Recipients and Entitled Recipients by band of entitlement to Council Tax Benefit



Note: This chart is based on a combination of 2004-05 and 2005-06 data

Whether claiming Housing Benefit

Another difference between ERs and ENRs was in the percentages that were claiming their entitlement to Housing Benefit (which is only available to renters) in addition to Council Tax Benefit. Excluding owner occupiers, we found that 95 per cent of ERs of Council Tax Benefit were in receipt of Housing Benefit compared with only 14 per cent of ENRs. Sixty-five per cent of ENRs of Council Tax Benefit were also ENRs of Housing Benefit compared with only two per cent of entitled Council Tax Benefit recipients.

Recent change in accommodation

One possible explanation for non-take-up is that people might not have got around to claiming their entitlement when they took part in the FRS. We can look for supporting evidence for this hypothesis from the FRS by comparing the length of time ERs and ENRs lived in their current accommodation. The proportion of ERs and ENRs who had moved into a property less than six months ago were 44 per cent and 58 per cent respectively. This suggests the amount of time that someone had spent in a property may have been an influence on take-up of CTB. This analysis is based on data for 2004-05 and 2005-06.

Position of Entitled Non-Recipients and Entitled Recipients in the income distribution

This section provides an analysis of the position of pensioner and non-pensioner ENRs and ERs in the household income distribution. Analysis is presented for income both Before and After Housing Costs for 2004-05 and 2005-06. The following tables have been produced by combining the datasets used to produce this publication and that of the 'Households Below Average Income'¹⁴. This means we have combined benefit unit based results (take-up statistics) with household equivalised income based results. From 2005-06, HBAI's measurement of the income distribution is based on incomes in the UK as a whole, and uses the OECD equivalisation scale. This comes from the 2004 Spending Review that stipulated that the child poverty measure should be measured on these bases. Results for 2005-06 use this new measure, and results for 2004-05 have been recalculated to allow comparison between the two years. Previous analysis has shown that the inclusion of Northern Ireland produces estimates that are virtually indistinguishable whether using GB or UK medians.

For some ENRs and ERs, their position in the income distribution may have been affected by the incomes of other household members. Small sample sizes for the number of ENRs in each quintile have prevented a more detailed breakdown.

Quintile one represents the bottom twenty per cent of the population with the lowest household incomes, while quintile five reflects the top twenty per cent with the highest household incomes.

Table 4.7: Position of pensioner ENRs and ERs in the income distribution

Year/Quintiles		Income Before Housing Costs (BHC)			Income After Housing Costs (AHC)		
		1	2	3-5	1	2	3-5
All Pensioner ENRs	2004-05	54%	36%	10%	35%	44%	21%
	2005-06	51%	38%	11%	33%	43%	24%
All Pensioner ERs	2004-05	32%	43%	26%	25%	48%	27%
	2005-06	31%	43%	26%	22%	51%	27%

Table 4.7 shows that around a half of pensioner ENRs of Council Tax Benefit were in the bottom quintile of the income distribution Before Housing Costs and one-third After Housing Costs. Around three-in-ten ERs were in the bottom quintile on a BHC basis and just more than one-in-five on an AHC basis. Table 4.7 also shows that pensioner ENRs and ERs were relatively better off After Housing Costs. This is because the majority of pensioners were owner occupiers, many of whom had paid off their mortgages. So when income was analysed After Housing Costs, pensioner ENRs and ERs of Council Tax Benefit were higher up the income distribution.

¹⁴ *Households Below Average Income (HBAI) 1994/95-2005/06*, (2007) DWP. For access to the publication see the following website: <http://www.dwp.gov.uk/asd/hbai/hbai2005/contents.asp>

Table 4.8: Position of non-pensioner ENRs and ERs in the income distribution

Year/Quintiles		Income Before Housing Costs (BHC)			Income After Housing Costs (AHC)		
		1	2	3-5	1	2	3-5
All Non-Pensioner ENRs	2004-05	69%	16%	15%	69%	19%	12%
	2005-06	69%	17%	13%	68%	19%	13%
All Non-Pensioner ERs	2004-05	65%	25%	10%	74%	19%	7%
	2005-06	63%	26%	11%	71%	21%	8%

Table 4.8 shows that, in 2005-06, around seven-in-ten non-pensioner ENRs were in the bottom quintile of the income distribution both Before and After Housing Costs. For non-pensioner ERs, just under two-thirds were in the bottom quintile Before Housing Costs, compared with around seven-in-ten After Housing Costs. This is because ERs had higher housing costs, so appeared worse off than ENRs on the After Housing Costs measure of income.

The percentage of Entitled Non-Recipients and Entitled Recipients living on low incomes

This section provides an analysis of the percentage of ENRs and ERs of Council Tax Benefit living in low-income households. One commonly used indicator of low income is whether a household is below 60 per cent of contemporary median income – the median is the income below which half the population lie. This indicator of low income is used in the following analysis which, as in the previous section, combines benefit unit level take-up datasets with household equivalised income results from the 'Households Below Average Income' publication. Again, similar to the previous analysis, this section compares those in Great Britain on the take-up dataset against the UK median based on OECD equivalisation using the HBAI dataset. Take-up estimates are presented for the population in Great Britain, but the definition of 'low income' has used the UK median to be consistent with low-income estimates published in the 'Households Below Average Income' report. Previous analysis has shown that the inclusion of Northern Ireland produces estimates that are virtually indistinguishable whether using GB or UK medians. The position of some ENRs and ERs in the income distribution may have been affected by the incomes of other household members. Figures are calculated both Before Housing Costs (BHC) and After Housing Costs (AHC) for 2004-05 and 2005-06.

Table 4.9: Percentage of ENRs and ERs below 60 per cent of contemporary median income

		Year/Percentage	Before Housing Costs (BHC)	After Housing Costs (AHC)
Pensioner	ENRs	2004-05	46%	36%
		2005-06	44%	35%
	ERs	2004-05	25%	26%
		2005-06	26%	26%
Non-Pensioner	ENRs	2004-05	73%	78%
		2005-06	72%	77%
	ERs	2004-05	55%	75%
		2005-06	53%	74%

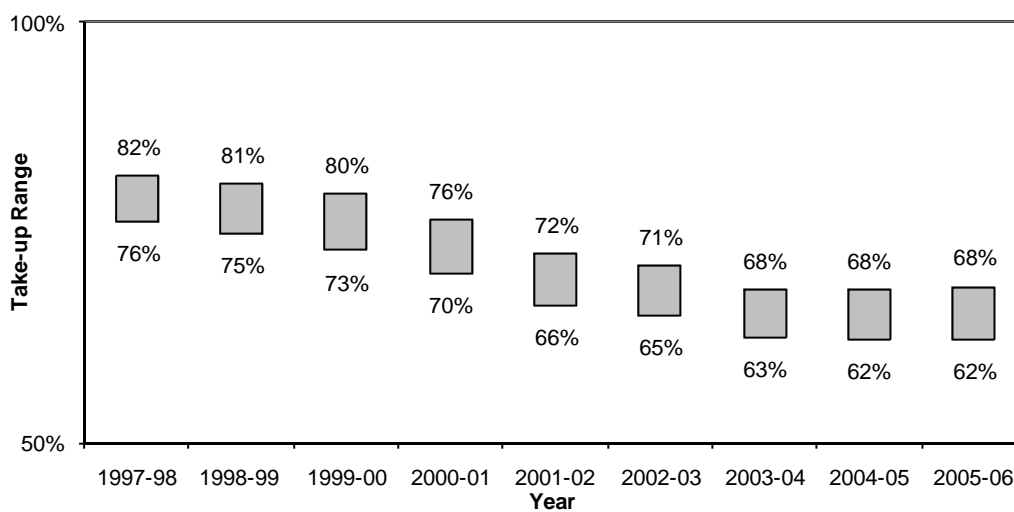
Table 4.9 shows that more than two-fifths of pensioner ENRs lived in low-income households Before Housing Costs, which was nearly twice the proportion of pensioner ERs. After Housing Costs the difference in the percentages between the groups reduced, with just more than a third of pensioner ENRs living with income below the 60 per cent median threshold, and just more than a quarter of ERs.

On a Before Housing Costs basis around seven-tenths of non-pensioner ENRs were in low-income households compared with just more than a half of non-pensioner ERs. After Housing Costs the proportions were around three-quarters for both non-pensioner ENRs and ERs.

Trends in take-up over time

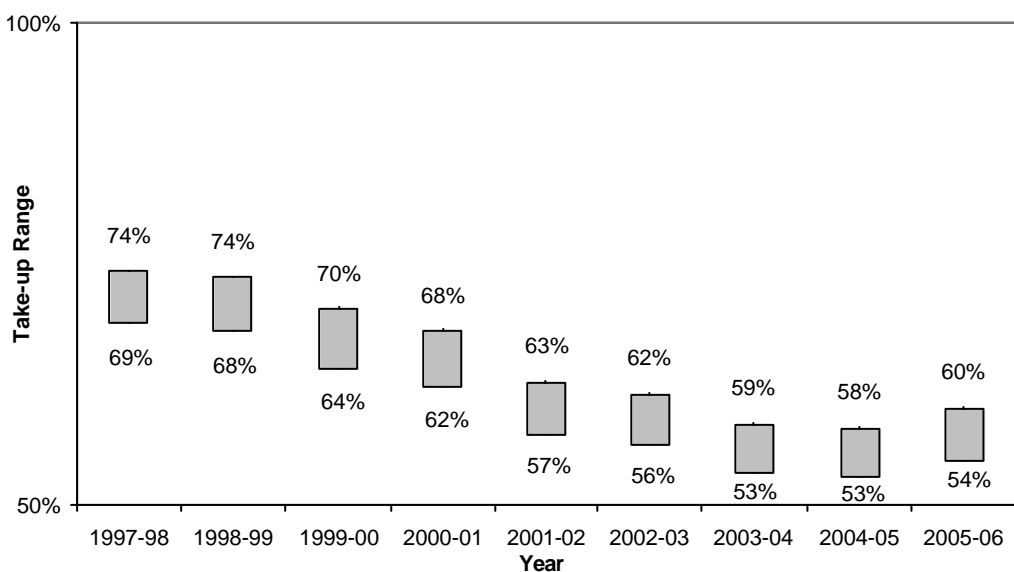
The following section focuses on take-up of main Council Tax Benefit over the recent past. In the graphs below, previously published caseload statistics illustrate patterns in take-up since 1997-98. Comparing take-up over time is not straightforward. Our estimates of the range within which take-up lies allow for biases, which can change from year to year; but we cannot be sure of the extent or effects of changes. Furthermore, other than statistics covering the year prior to the latest published results, estimates of take-up are not recast in light of methodological improvements. The methodology used to determine the direction and extent of take-up has been changed to make it more consistent, and gives a more accurate reflection of the level of change. As a result, the changes may differ from conclusions given in previous publications. The statements made below allow for these complications as best we can.

Figure 4.3: Pattern over time in caseload take-up of Council Tax Benefit



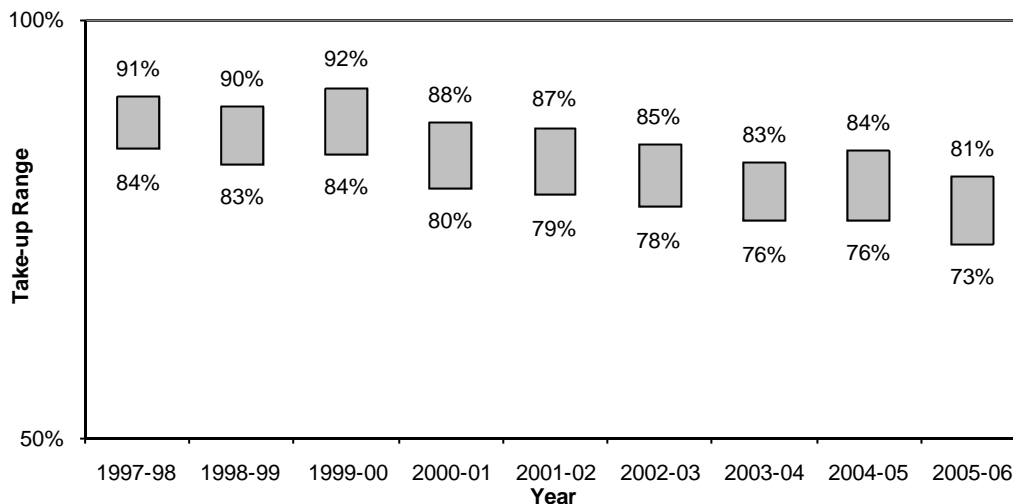
There was evidence to suggest that since 1997-98 there has been a fall in the overall rate of take-up of at least 12 percentage points. Among those that would have been entitled if Council Tax Benefit had not been increased in real terms, take-up may have fallen by at least five percentage points.

Figure 4.4: Pattern over time in caseload take-up of Council Tax Benefit for pensioners



Amongst pensioners there was evidence to suggest a downward trend in take-up of 12 or more percentage points since 1997-98. An analysis of take-up among only those pensioners who would have been entitled if Council Tax Benefit applicable amounts had not been increased in real terms between 1997-98 and 2005-06, suggests take-up fell by a lesser extent, of up to four percentage points. This implies that a significant contribution to the overall reduction between 1997-98 and 2005-06 came from relatively low take-up among pensioners brought into entitlement by higher applicable amounts.

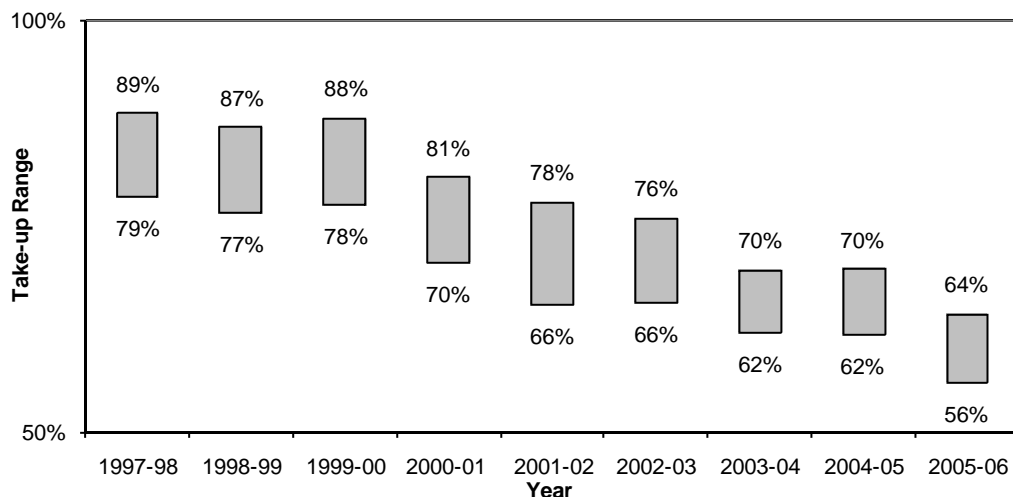
Figure 4.5: Pattern over time in caseload take-up of Council Tax Benefit for non-pensioners



Note: Estimates for 2004-05 have been revised due to improvements in methodology. See Chapter 6 for more details.

There was evidence to suggest that since 1997-98 there was a fall in take-up of at least nine percentage points amongst non-pensioners.

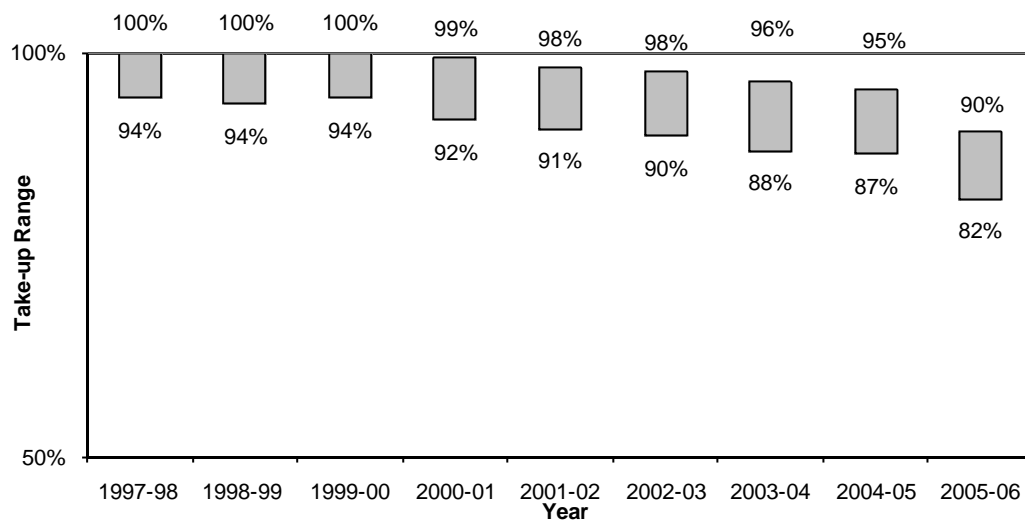
Figure 4.6: Pattern over time in caseload take-up of Council Tax Benefit for couples with children



Note: Estimates for 2004-05 have been revised due to improvements in methodology. See Chapter 6 for more details.

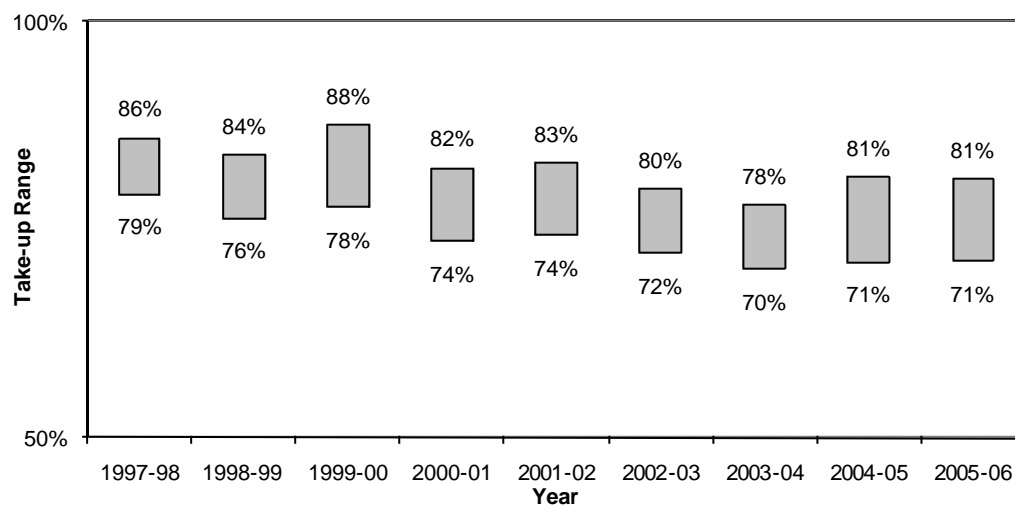
Since 1997-98 there was evidence to suggest that there was a fall in take-up of at least 19 percentage points. Among couples with children who would have been entitled in each year since 1997-98 – without the increases in applicable amounts – the fall in take-up has been less extensive, perhaps up to 11 percentage points.

Figure 4.7: Pattern over time in caseload take-up of Council Tax Benefit for lone parents



Since 1997-98, there was evidence of a downward trend in take-up of around ten percentage points for lone parents. If we look at take-up of only those who would have been entitled to CTB in each year from 1997-98 even without the increase in applicable amounts, the decline is only up to four percentage points. However, we cannot be certain of this due to changes in bias over the years.

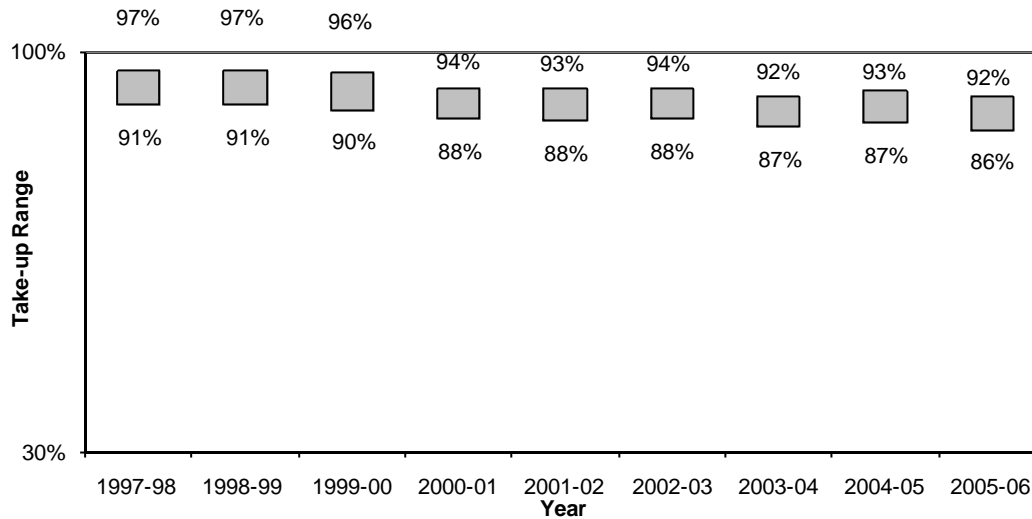
Figure 4.8: Pattern over time in caseload take-up of Council Tax Benefit for others



Note: Estimates for 2004-05 have been revised due to improvements in methodology. See Chapter 6 for more details.

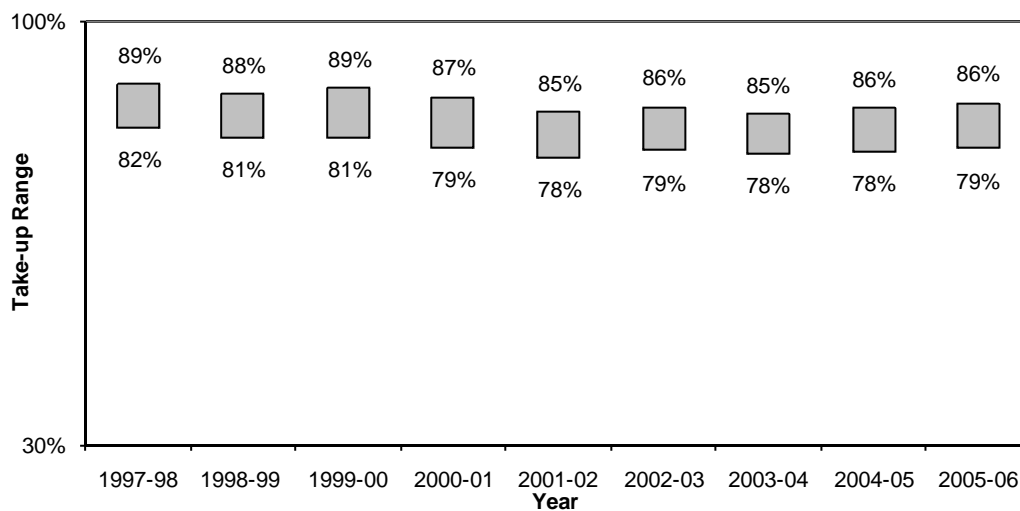
Amongst childless non-pensioner families, there was evidence of a fall in take-up of at least five percentage points since 1997-98 although we cannot be certain because of changes in certain type of bias over the years.

Figure 4.9 Pattern over time in caseload take-up of Council Tax Benefit for LA tenants



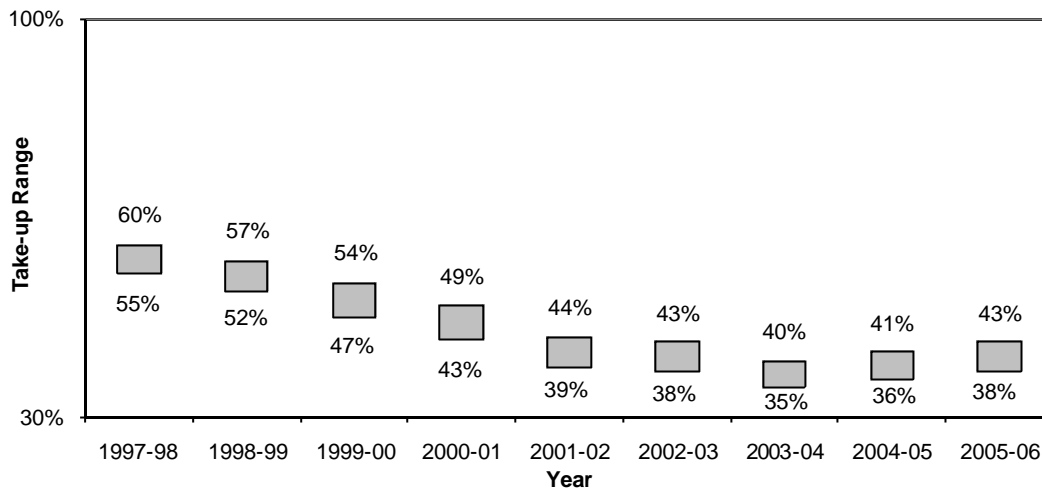
For LA tenants there was evidence of a slight fall in take-up of at least three percentage points since 1997-98. This was attributable to low take-up among those brought into entitlement by higher applicable amounts.

Figure 4.10 Pattern over time in caseload take-up of Council Tax Benefit for private renters



Since 1997-98 there was evidence of a fall in take-up by private renters, of at least three percentage points. Some but not all of this was attributable to low take-up among those brought into entitlement by higher applicable amounts.

Figure 4.11 Pattern over time in caseload take-up of Council Tax Benefit for owner occupiers



Since 1997-98, there was evidence to suggest that take-up for owner occupiers fell by at least 13 percentage points. For those who would have been entitled in each year from 1997-98, without the real terms increase in applicable amounts, the decline was probably around eight percentage points.