The Take-up of Second Adult Rebate

Caroline Bryson and Nick Smith
The Take-up of Second Adult Rebate

A survey carried out on behalf of the Department of Social Security by Public Attitude Surveys Ltd.

Caroline Bryson and Nick Smith
Views expressed in this report are not necessarily those of the Department or of any other government department

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As with any project we are also indebted to the respondents who participated in the study. In particular, the staff in local authorities who were enthusiastic in their response to the postal survey and who willingly gave their time for the in-depth interviews. We are also appreciative of the time given by staff in the advice agencies and members of the public in discussing the intricacies of Second Adult Rebate.
Chapter 1  Management Summary

The council tax came into effect from 1 April 1993 as the means by which local authorities raise tax to help fund their services. To help those people on Income Support or on a low income meet the cost of the new tax, there are two types of Council Tax Benefit available to the public, namely maximum Council Tax Benefit (CTB) and Second Adult Rebate (SAR) (or alternative maximum Council Tax Benefit).

SAR may be awarded in respect of a second adult sharing the household who would normally be expected to contribute towards the liable person's council tax bill, but cannot afford to do so. SARs do not depend on the financial circumstances of the person liable for the council tax but on those of the second adult.

When SAR was introduced, it was estimated that there might be up to 150,000 households eligible to claim. However, two years later, early indications were that take-up of SAR was about one-third of the original estimate. The Department of Social Security (DSS) commissioned Public Attitude Surveys Limited (PAS) to examine potential reasons for this low level of take-up of SAR.

A four-stage study was carried out to investigate potential explanatory factors for the lower than expected take-up levels:

- a postal survey of local authorities,
- in-depth interviews with officers in 15 local authorities,
- in-depth interviews with 10 advice agencies, and
- in-depth interviews with members of the public, current SAR recipients, rejected claimants, eligible non-claimants, and potentially eligible claimants.

The research examined five key areas:

- local authority understanding of the scheme,
- local authority procedures,
- public understanding of SAR,
- publicity of SAR, and
- role of advice agencies.

Local authority understanding of the scheme

When council tax was introduced in April 1993, local authorities saw their key objectives as the successful launch of council tax, together with its main benefit CTB. SAR was seen as a low priority in comparison. The research suggests this was partly as a result of expectations of low take-up (in comparison with CTB) and partly due to a perception that central government was not emphasising the implementation of SAR.

Having said that, by April 1993, local authorities had their systems in place for SAR and they had included specific training about SAR in their staff training programme. Most staff were felt to have a competent understanding of the rules.
and eligibility for SAR. However, there was little evidence of local authority staff being proactive in identifying potential claimants.

Local authority officers' attitudes towards SAR were mixed. Although they all recognised the logic behind its introduction, some authorities felt that benefits should be limited to those households where the liable taxpayers had a low income. However, these local authorities did not appear to have placed any less emphasis on SAR than those authorities who thought SAR was a good idea.

One potential explanation for the low take-up is that the original estimate of 150,000 households was wrong. When local authorities were asked how they had arrived at their SAR forecast, most said their estimate had been more of a 'guestimate'.

Local authority procedures

Local authorities differed in their administrative procedures for CTB and SAR. Some separated benefits (Housing Benefit (HB), CTB and SAR) from finance (council tax), others separated council tax (council tax, CTB and SAR) from housing (HB). The study investigated whether or not these different arrangements were affecting take-up of SAR.

Each of the two procedures were seen by local authorities to have advantages and disadvantages. The benefits section allows for staff specialisation on benefits and a 'one-stop' approach for customers claiming local authority administered benefits. On the other hand, staff in this arrangement only deal with people who contact them for help with their housing or council tax costs. This reduces their opportunity to identify potential SAR claimants who are not proactive in approaching them.

In the combined council tax and CTB/SAR arrangement, staff do have the opportunity to identify SAR claimants via the council tax records. This is a one-stop approach for all council tax issues. It is also useful for staff to assess discounts and benefits together. The main disadvantage with this approach is that customers on HB as well as CTB/SAR have to deal with two departments for the two benefits. Also, some authorities were unhappy with having staff dealing with both the billing and benefits aspects of council tax.

Public understanding of SAR

Low public awareness of SAR may well be the key reason for low take-up. Not only were the members of public in our sample very unlikely to have heard of SAR, many of the current recipients only knew that they received help towards their council tax or that they received CTB; they were not aware that it was called SAR.

Publicity of SAR

Most publicity about SAR had been part of the publicity for CTB or council tax, very little had been done to promote SAR specifically. Its expected take-up level meant that it had not been seen to warrant either national publicity or separate SAR publicity locally. Publicity was largely in the form of leaflets, information with the council tax bills and local press advertisements.

The fact that information about SAR was put in leaflets and advertisements about CTB meant that many potential SAR claimants had not read the information provided. Leaflet titles such as *Help with Your Council Tax* meant that people who assumed that they would not be eligible to claim benefit on the basis of their own income often would not get past the front cover.
Role of advice agencies

Awareness of the eligibility rules for SAR among advice agencies was poor. There had been little or no liaison between local authorities and advice agencies about SAR. None of the advice agencies remembered any enquiries about SAR. They also recognised that their lack of awareness meant that they had not been proactive in suggesting SAR to the public.

Recommendations

The study highlighted two main options to improve take-up of SAR. First, and more radical, would be to alter SAR to a discount rather than a benefit, administered as a passported discount when second adults are reliant on state benefits. This would simplify eligibility rules for SAR. One would expect this to increase public understanding and, hopefully, take-up. It would also reduce any benefit stigma which might be felt by the better off who claim SAR. However, it would mean that those households presently eligible for SAR because a second adult has low wages, may no longer be eligible.

The second option would be to keep SAR as a benefit with the same eligibility rules, but to increase awareness and understanding by small-scale changes, such as:

- clearer letters of explanation (notices of determination). At present letters sent from some local authorities do not make it clear for which benefits a claimant has been assessed. SAR is often referred to simply as 'benefit' or 'CTB'. If awareness amongst successful and rejected claimants is increased, then information on SAR may be carried by word of mouth to other potential claimants,
- specification of whether claimants are receiving SAR or CTB on the council tax bill,
- advertising the availability of SAR on the bottom of the council tax bill. The bill is the main document read by everyone, it is therefore the best place to advertise SAR,
- revise leaflet wording to make it more relevant to non-claimants,
- advertise SAR with other benefit literature, such as order books, and
- further local newspaper advertisements, which appeared to have been reasonably successful when used previously.

The results of this study have included recommendations for a 'good practice guide' for local authorities. This includes guidance to improve take-up of SAR, the present administration systems and publicity.
Chapter 2  Introduction

The council tax came into effect from 1 April 1993, replacing the community charge as the means by which local authorities raise tax to help fund their services. To help those people on Income Support or on a low income meet the cost of the new tax, there are two types of Council Tax Benefit available to the public:

- maximum Council Tax Benefit (CTB), and the
- Second Adult Rebate (SAR) or alternative maximum CTB

CTB is an income-related benefit available to help people meet their liability for council tax. The extent of entitlement, if any, depends on the financial circumstances of the liable person. SAR may be awarded to a second adult sharing the household who would normally be expected to contribute towards the liable person's council tax bill but cannot afford to contribute. SARs depend on the financial circumstances of the second adult, not the person liable for the council tax.

When the introduction of CTB was announced, it was estimated that there might be up to 130,000 people eligible for the SAR. However, early indications were that take-up of SAR was far lower than expected, at one-third of the original estimate. The Department of Social Security (DSS) commissioned Public Attitude Surveys Limited (PAS) to undertake research to examine potential reasons for the low take-up of SAR.

A number of factors were investigated as part of the research, to test whether they might explain the lower than expected levels of take-up:

- local authority officers’ understanding of the SAR scheme,
- local authorities’ procedures, including the administration of SAR, departmental splits, and staff training,
- public understanding of SAR and the CTB system as a whole,
- publicity of SAR, and
- the role of advice agencies as an additional source of information and advice for the public, and advice agencies’ relationship with local authorities.

The project has used both quantitative and qualitative research methods to address the issues:

- A postal survey of all local authorities responsible for administering CTB was conducted to collect quantitative data on take-up levels, the administration of SAR and the level of promotional activities. Three hundred and twenty-seven local authorities (80%) replied to the survey.
- From the results of the postal survey, 15 local authorities were selected for the second stage on the basis of their geographic location, authority type, level of expected and actual take-up of SAR and incidence of publicity. In-depth interviews with officers from the authorities were used to obtain a thorough understanding of the SAR system and examine possible reasons for low SAR take-up.
- The perspective of advice agencies was also examined: officials from 10 advice agencies in the selected areas were interviewed in depth about their experience and knowledge of SAR.

- The final stage of the project was to conduct qualitative, in-depth interviews with members of the public. In-home interviews were carried out with current SAR recipients, rejected claimants, eligible non-claimants and potentially eligible claimants.

This report details the findings from each stage of the research, looking separately at the views and experiences of each of the above groups.
Chapter 3  The Characteristics of Second Adult Rebate

The nature of SAR is unusual in comparison with other means-tested benefits in terms of its eligibility criteria. It is useful to set these out at the start of the report, as they impact on local authority officers’ views of the benefit and their hypotheses as to the low level of take-up.

The applicant for SAR is the liable taxpayer within the household. However, the applicant is not required to produce his or her own income details to be eligible. In addition, the savings rule that is normally applied to means-tested benefits does not apply in the case of SAR. This means that the applicant’s capital may exceed the £16,000 limit.

Eligibility is based solely upon means-testing the income of a second adult within the household, as defined by the CTB rules. A second adult is someone who resides with the claimant on a non-commercial basis, often it is the elderly parent or grown-up child of the claimant. There can be more than one second adult in a household. In such cases, eligibility for SAR is based on the combined gross income of the second adults. Dependent on the income of the second adult(s), SAR can be awarded at three different rates: 25%, 15 2/3%, or 7 5/7% of the council tax bill.

Authorities may have difficulty in verifying the income of the second adult, and keeping informed of any changes in that person’s circumstances.

Due to the eligibility criteria, those eligible for SAR are split between claimants already within the benefit system and people new to claiming. The former may be more aware of their benefit entitlements and how to go about applying for a benefit, awareness amongst the latter could be low. Many people who are receiving SAR have claimed through a ‘better buy’ system, where they are assessed for CTB on the basis of their own income details, and for SAR on the basis of the income of the second adult. If eligible for both benefits, they are awarded the one which will provide them with the higher rebate. Many of the claimants who are assessed through ‘better buy’ may not be aware of the difference between CTB and SAR (or indeed even be aware of SAR at all).

Some local authority officers in our study questioned the rationale behind the introduction of SAR. Although there is the view that SAR fills the gap for those people not eligible for main CTB or a discount, some authorities felt that maybe the benefit should be restricted to those with potential difficulties in paying the full council tax bill.
Chapter 4  Postal Survey of Local Authorities

The quantitative stage of the survey was carried out through a self-completion questionnaire sent to CTB managers (or their equivalent) in all 412 local authorities responsible for administering CTB. In England and Wales, it is the district (or equivalent) authorities who are responsible, whereas in Scotland, the regional authorities administer CTB.

The aim of this procedure was to collect data on:
- estimated and actual levels of SAR take-up and opinion on the variance of the two figures,
- application and administration methods for SAR,
- the extent and method of identifying possibly-eligible households, and
- the extent to which publicity on SAR had been carried out, and in what form.

The authorities were also asked to send back examples of publicity material which had been produced, where appropriate. Another intention was to build a computer database of authorities and their responses to allow selection of particular cases for investigation in the subsequent qualitative phase.

Initially, a screening exercise was carried out by telephone to identify the name of the intended recipient of the questionnaire at each local authority. This was followed by a pilot stage during the last week of January 1994 with 10 authorities, to test the structure of the questionnaire. Once the design had been finalised, the main stage questionnaires were sent out, and returned between the beginning of February and the first week of March 1994. A reminder telephone call was made to those offices from whom a reply had not been received, which prompted further returns.

The response rate achieved was 80%, with 327 authorities returning completed questionnaires at the time of processing. Those who replied were found to be representative of all local authorities in terms of country (England, Wales, Scotland) and in England, authority type (metropolitan, non-metropolitan, London borough).

Due to the lack of response from 20% of local authorities, it was necessary to ‘gross-up’ the raw figures quoted by authorities concerning numbers of SAR awards to estimate national figures. Missing local authorities were given a figure based on the average for their type of authority, in order to obtain as accurate a picture as possible.
4.1 Number of SAR awards

Authorities were asked to quote the number of SAR awards that they expected during the first year of the council tax (April 1993–March 1994), and the current total number of awards made so far. The grossed-up results are as follows, split by authority type.

<table>
<thead>
<tr>
<th>Authority type</th>
<th>Base</th>
<th>Estimated caseload</th>
<th>Actual caseload</th>
<th>% actual of estimated</th>
</tr>
</thead>
<tbody>
<tr>
<td>England</td>
<td>289</td>
<td>123,612</td>
<td>50,084</td>
<td>41</td>
</tr>
<tr>
<td>Non-metropolitan</td>
<td>241</td>
<td>73,515</td>
<td>30,570</td>
<td>42</td>
</tr>
<tr>
<td>Metropolitan</td>
<td>25</td>
<td>33,914</td>
<td>13,722</td>
<td>40</td>
</tr>
<tr>
<td>London borough</td>
<td>23</td>
<td>16,183</td>
<td>5,792</td>
<td>36</td>
</tr>
<tr>
<td>Scotland</td>
<td>8</td>
<td>15,234</td>
<td>10,022</td>
<td>66</td>
</tr>
<tr>
<td>Wales</td>
<td>30</td>
<td>11,292</td>
<td>3,016</td>
<td>27</td>
</tr>
<tr>
<td>Total</td>
<td>327</td>
<td>150,138</td>
<td>63,122</td>
<td>42</td>
</tr>
</tbody>
</table>

As this table shows, take-up levels had only reached 42% of the authorities' expected caseload for the first year. The total estimated figure of 150,000 expected claims exactly mirrors that made by the government, an issue which is examined further in the qualitative section of this report.

Figure 1: Whether local authority's caseload is higher or lower than expected

Base = all respondents (327)
4.2 Reasons for low take-up of SAR

An explanation was then asked for from the authorities for the difference between the two figures stated for expected and actual take-up. As shown in Figure 1, over twice as many thought actual take-up was less than expected than those thinking it was more than expected. Of those who thought take-up was lower than expected (209 authorities), the main reason stated (by 71 authorities, 34%) was that the rules relating to eligibility for the benefit are too difficult for potential claimants to comprehend.

Other reasons mentioned were:

- the eligibility questions were too personal, such as asking the income of the second adult (21%),
- it was difficult to estimate the expected caseload (18%),
- not enough national publicity had been carried out by the DSS (14%),
- there were fewer eligible households than expected, for example because there were more single households or fewer unemployed (10%),
- there were potential claimants who had never claimed benefits and did not understand 'the system' (7%),
- the original local estimate had been inaccurate due to its basis on the national figure (6%),
- the criteria for SAR eligibility was too narrow (6%), and
- claimants were felt to be unhappy about applying for a benefit based on the circumstances of a 'third party' (6%)

Of the 84 authorities who thought that take-up was greater than expected, 15 thought this was due to the publicity of SAR, 13 thought it was due to the 'better buy principle' and 13 because initial estimates of take-up had been incorrect. Seven authorities thought their estimate had been too low because their files had identified fewer eligible claimants than the number that came forward, and seven thought their staff had been more successful than anticipated in targeting those eligible for SAR.

4.3 Application and administration methods for SAR

When asked whether a separate claim form was used for SAR, a third of authorities said it was. Also, almost two-thirds of awards made had been achieved using the 'better buy' system (as shown in Figure 2). The high proportion of 'better buy' awards was felt by some local authorities to limit claimants' awareness and understanding of SAR. Claimants will have applied for benefit, rather than specifically CTB or SAR. The range of application forms used also appears wide.

Initially, we expected that authorities would use two systems for application:

- a separate SAR application form, and
- a SAR section within the general CTB application form
There actually appeared to be four systems:

- one combined CTB/SAR form (sometimes also including HB) requiring all claimants to fill in all sections,
- one combined CTB/SAR form, where claimants specifically for SAR are routed to one section,
- two forms SAR form and CTB/SAR form, and
- two separate forms one for SAR, one for CTB

The merits of each system are discussed later in the report (Section 5.6), but the fact that such a high proportion do not use a separate claim form for SAR indicates its minimal perception as a 'stand-alone' element of CTB. It could also explain why potentially-eligible claimants do not generally apply for it 'by name'.

The extensive use of the 'better buy' principle seemed to result in low awareness of SAR. Under 'better buy', the computerised system assesses the claimant's situation and awards either maximum CTB or SAR whichever is the higher value. Therefore, specific applications for SAR are not made in these cases.

### 4.4 Rejected SAR claims

The grossed-up estimated national figure of 74,708 rejected SAR claims needs to be viewed with some caution. The definition of 'rejected' is open to interpretation. In a case where an applicant is routed to another more suitable benefit rather than SAR via the better buy system can this be counted as a 'rejection'? From the in-depth interviews with some local authorities interpretation by authorities appears to have varied.

When officers were asked for the main reason for the ineligibility of SAR claims, 56% of those who answered the question considered this was due to the structure of the claimant's household not fitting the criteria for the benefit. (for example claimants thinking their partner or a dependant could be the 'second adult', or...
there being more than one liable taxpayer in the household) Forty-two per cent stated that the second adult's income was too high and six per cent could not put forward a reason, 16% of authorities did not answer this question.

Local authority officers' opinions as to the variance between the expected number of rejected claims and the actual number rejected was gauged.

![Figure 3: Reasons suggested for the difference between expected and actual number of claims rejected](image)

Just over half of those aware of the number of rejected claims thought this number was about the same as expected (54%). Similar reasons were cited for the explanation of the level of take-up that is, there were fewer claims and more rejections due to lack of understanding of the eligibility criteria. It has to be noted however, that the base for this question was low.

### 4.5 Identifying potentially-eligible households

Authorities were asked if and how they had carried out any work to identify potential claimants. Two methods of identifying possible claimants were examined:

- **targeting** where local authorities used existing data such as HB records or the community charge register
- **canvassing** where local authorities used other methods, such as a general leaflet mailout
As Figure 4 shows, using existing data held, 45% of authorities attempted to identify possible CTB recipients (including SAR), and only 13% of those completing the survey had specifically tried to identify those eligible for SAR awards. A similar number (11%) had actually attempted both methods. A considerable number (30%) had made no attempt to identify possible recipients using existing data.

Of the 146 authorities who had carried out canvassing (for example, general leaflet mailout prior to, or with, bills), almost seven out of 10 (69%) used the opportunity to cover CTB as a whole (CTB and SAR), rather than explaining SAR separately. Over half (54%) of the authorities had not carried out a canvass.

Those who had attempted to identify eligible households, either from records or a canvass, were asked whether the information gathered had been used to invite SAR claims. Fifty-five percent had done so, 18% had not, and 27% did not answer the question in our survey.
As shown in Figure 5, those who had invited claims were asked how successful they thought it had been. Very few offered extremes of opinion (either 'very' or 'not at all' successful) with 83% not convinced either way. Of the 46 authorities who thought the invitation of claims was either 'not very' or 'not at all' successful, 15 thought this was due to a lack of understanding of the qualifying conditions, and 15 thought it was due to a poor response from canvassing.

4.6 Publicising SAR

In addition to any canvassing or targeting work, only 12% of local authorities had produced publicity material solely about SAR. The majority (81%) had included SAR promotion as part of other CTB publicity and 44 authorities (13%) had not formulated any publicity concerning SAR.
The majority of authorities had carried out SAR publicity either solely before the introduction of the council tax in April 1993, or both before and after its introduction. A mere 12 authorities (four per cent) had only released publicity material after the council tax's introduction.

For those authorities who had carried out publicity, the types of publicity can be split into a number of categories. One hundred and forty authorities (49\% of those carrying out publicity) produced leaflets and 40\% provided information with bills, tax-banding notices or advice. Publicity in the press accounted for 29\% of work carried out, as well as coverage on benefit application forms (13\%). Other types of publicity mentioned included roadshows, public meetings and surgeries (nine per cent), providing written material and talks to housing associations, local community groups and advice agencies (eight per cent), and posters (eight per cent).

### 4.7 Cross-sectional analysis of claimant identification methods

<table>
<thead>
<tr>
<th>Type of targeting work</th>
<th>Canvassing (%)</th>
<th>Additional publicity (%)</th>
<th>Base</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tried to specifically identify SAR recipients</td>
<td>61</td>
<td>82</td>
<td>44</td>
</tr>
<tr>
<td>Tried to identify CTB recipients, including SAR</td>
<td>54</td>
<td>89</td>
<td>147</td>
</tr>
<tr>
<td>Did both</td>
<td>67</td>
<td>95</td>
<td>36</td>
</tr>
<tr>
<td>Did neither</td>
<td>14</td>
<td>92</td>
<td>98</td>
</tr>
</tbody>
</table>

Of the 98 authorities who had not done any targeting using existing records, only 14\% had carried out canvassing work significantly lower than any other group. However, there was little difference between those who had targeted and those who had not in the proportions who had carried out publicity programmes.

As shown in the above table, almost all those carrying out both methods of targeting (that is, specific to SAR and combined with CTB) carried out additional publicity (95\%). This group also saw the highest incidence of additional canvassing work (67\%).
Over half the local authorities (54%) had not carried out a canvas (e.g. general leaflet mailout before or with bills) and only 52% of these had previously executed a targeting programme. Of the 21 authorities whose canvassing work covered CTB as a whole and SAR as a separate issue all had previously performed individual targeting work. All but one authority in this group also went on to produce additional publicity.

Table 3. Type of canvassing work

<table>
<thead>
<tr>
<th>Type of canvassing work</th>
<th>Targeting</th>
<th>Additional work (%)</th>
<th>Base publicity (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tried to specifically identify SAR recipients</td>
<td>96</td>
<td>76</td>
<td>25</td>
</tr>
<tr>
<td>Tried to identify CTB recipients including SAR</td>
<td>87</td>
<td>92</td>
<td>100</td>
</tr>
<tr>
<td>Did both</td>
<td>100</td>
<td>95</td>
<td>21</td>
</tr>
<tr>
<td>Did neither</td>
<td>52</td>
<td>84</td>
<td>178</td>
</tr>
</tbody>
</table>

There appears to have been a certain amount of scope for ambiguity with questions on targeting and publicity, as authorities may have considered general preparation work prior to April 1993 for council tax to be promotional work for CTB/SAR and in particular circumstances there may not have been a tangible distinction between canvassing work and publicity work.

The database constructed from the data collected during this stage of the project was used to select a representative cross-section of authorities with whom to conduct follow-up, in-depth interviews. The results from this are discussed in the following chapter.
Chapter 5  In-depth Interviews with Local Authorities

This chapter is based on the findings of in-depth interviews with staff from the benefit/council tax departments within 15 local authorities. The purpose of these interviews was to attempt to answer the following questions:

- What do local authority staff think of SAR?
- How were estimated numbers for SAR calculated by local authorities?
- Did the government help with the implementation of SAR?
- How do local authorities administer SAR?
- Do local authority staff understand SAR?
- Is there a need for a separate claim form?
- How important is 'better buy' for awarding SAR?
- Who are SAR claimants?
- How was SAR publicised?
- What is being done to boost take-up?
- What is the role of advice agencies?

5.1 What do local authority staff think of SAR?

Authorities' views of SAR were connected with their perception of the council tax system as a whole. Council tax was seen as an amalgam of the old rates system and the previous community charge. In that, it encompasses a personal and a household element. In so doing, SAR is viewed as a concessionary effort by the government to fill a gap and appease those people in favour of the old system.

'They had to do something because community charge was so unpopular. They mixed poll tax and rates together and then they had a gap so they made up this Second Adult Rebate, it is a stop-gap.'

Most authorities see the logic of SAR as an additional benefit for those not eligible for maximum CTB or a discount, but not all local authority officers agreed with the principle of SAR. Some questioned the ethics of providing financial help to people on 'comfortable' incomes whilst leaving others who are on low income but beyond the maximum CTB threshold level without benefit.

'It tends to favour people with higher incomes who wouldn't otherwise have obtained benefit or rebate at all and end up giving benefit to a person who didn't need it as much.'

'Can see the logic if you lose the single person discount because someone has moved in with you and they can't afford to make up the difference, but staff didn't like the idea of people who had good incomes actually being on benefit [it's an] alien concept, like a businessman trotting into our office to claim benefit.'

However, authorities argued that the same principle could be applied against the system of discounts within council tax, should someone on a 'comfortable' income be entitled to help solely on the basis of living alone? Some authorities followed through this argument and saw logic in reverting back to the rates system.
5.2 How were numbers of SAR claims estimated by local authorities?

For most authorities the number of estimated SAR awards between April 1993 and March 1994 were more of a 'guestimate' than a formal calculation, many merely reduced their estimate to 'a shot in the dark'. Some authorities based their estimates on their impression of the area's profile, e.g. a high unemployment ratio or a high elderly population, and some officers stated that they were quietly confident in their estimates.

Others explained that they did not have any information by which they could formally extrapolate the expected number of SAR awards for the first year:

'It was an entirely new benefit we had no previous experience and it was impossible to make a judgement on the type of people who would claim this sort of benefit.'

Estimates on a national or local level were treated with scepticism. In a few cases authorities voiced their concern that the national expected number of SAR awards produced by the government for the first year was based on a local profile:

'I think the government estimate was optimistic [I] don't know what they based their estimates on.'

Conversely, in a few cases authorities based their estimates on the government's assessment of projected SAR take-up.

However, a few authorities were slightly more scientific with their estimated SAR take-up. Some calculated their projected numbers by referral to HB or old community charge records, looking at details of household structures for evidence of potentially eligible recipients of SAR:

'Because we are a small authority we were able to trawl through the community charge records and compare them with the Community Charge Benefit records and estimate potential SAR claimants.'

5.3 Did the government help with the implementation of SAR?

Of particular interest to this research was local authority officers' perceptions of the extent and type of feedback and advice from central government to authorities, before and during the introduction of SAR. Officers reported little support from the government, and where guidance and help was provided it was perceived to be either late or inaccurate. The inaccuracies were found within documents available to members of the public, not just for use by the local authority:

'I saw a full page advert by the DSS in a local paper which was misleading.'

'I was reading a DSS leaflet on council tax and reading it you would think you would get SAR because they don’t mention that your partner cannot be a second adult.'

Central government was seen not to have encouraged or promoted SAR on either a national or local level. Authorities were not aware of any national coverage or publicity on SAR, this was viewed as a disincentive by local authorities to invest their own resources in the promotion of SAR (both at its introduction or since):

'Nationally it has not been given a very high profile it was a bit of an afterthought.

'We didn’t feel like pumping resources into something that could be scrapped in twelve months time because of low take-up or some other reason.'

Scepticism was high amongst authorities about the motive behind the introduction of SAR.

1 The DSS leaflet does mention that a SAR is not payable if there is a partner.
Several questioned the future of the benefit

'We were advised by the DSS that SAR is a non-event and not to worry about it but to concentrate on the main benefit

'I don't think they wanted a good take-up because we did hear rumours that it could even be abolished, the DSS even hinted at this at a seminar we attended.'

Authorities viewed a centrally designed claim form or leaflet specifically for SAR as a good idea and something that may have been provided by the government. They did not mention the basic format for a claim form which was provided by the Department of Social Security in 1993. However, they felt that it was now too late to implement uniform documents, as each authority had already devised their own forms to reflect their own computer systems. They were reluctant to replace existing 'tried and tested' systems with a regulated procedure.

A feeling among some authorities was that the government had deliberately placed the onus on authorities themselves to promote SAR. None of the officers interviewed mentioned the Department of Social Security's CTB national free press advertising campaign in April 1993, which had included SAR.

The draft relations and guidance for SAR were made available to local authorities several months prior to the introduction of SAR, in order to clarify the policy intention.

However, authorities reported that the £16,000 savings rule was not finalised until after the introduction of SAR. The result, in some local authorities, was a delay in processing a number of SAR claims until legislation was resolved.

'DSS legislation is not that definite. The issue of those with more than £16,000 in capital was not resolved until well after April. [Therefore] we could not process claims. It is no good having the intention without the legislation to back it up.'

5.4 How do local authorities administer SAR?

Authorities deal with SAR by a variety of administrative arrangements. It was found that the departmental structure of an authority could have implications for the smooth running of SAR and the way in which SAR could be most usefully promoted.

Authorities were organised in one of three ways:

- nine authorities had a separate benefit section (normally with HB),
- five authorities had a combined council tax and CTB section (separate from HB), and
- one authority had a combined council tax, CTB and HB section

The research found there were advantages and disadvantages to each of these arrangements for the administration of SAR.

The advantage of a separate benefit section was to capitalise on staff expertise and specialist knowledge of benefits which in turn could benefit the claimants.

'It is much better getting staff to specialise instead of having a bit of knowledge about a lot.'

2 The Department has subsequently pointed out that CTB regulations were made in July 1992 and guidance was issued before the introduction of the tax in April 1993.
Another advantage was the incorporation of HB into the same section as CTB, providing a 'one-stop' approach for customers claiming local authority administered benefits

'A unified benefit division enables a one-stop 'benefit shop' for members of the public'

In this way, customers can call into the office and sort out all of their benefits with one person in one visit.

However, the main drawback of having a separate benefit section was perceived to be the narrow focus for council tax and benefits staff. Staff within the separate council tax section would be unable to identify potentially eligible households for a SAR award, unless full training on the benefits was provided.

Council tax staff come across a lot of potentially-eligible cases but because they are not benefit staff they will not realise this unless the word 'benefit' is mentioned. Staff would not pass the case onto the benefit section and we would not hear about it.

Turning now to a combined council tax and CTB section, the advantages of such an arrangement were seen as threefold. First, the ability to view both sides of the tax and benefit system meant that staff could identify potentially eligible households for CTB or SAR. Secondly, staff resources could be pooled, which could potentially provide a more efficient 'one-stop' service for the customer in terms of council tax/CTB.

'Staff work on recovery, collection and administration and can provide a better service.'

The third advantage of having a combined benefit and council tax section was to avoid duplication of work and thus maximise staff efficiency. Within separate tax and benefit departments, it was reported that, when assessing a claim for benefit, staff found households eligible for discounts who had not claimed them.

In such cases, the household had to be earmarked for a discount in one department and then the benefit claim assessed by the second. A combined department reduced this potential for duplication.

'We are almost working out whether they should have a discount when we are looking at a benefit claim, to make sure the information from the council tax agrees with what we expected it to be.'

The main disadvantage of having a combined section dealing with CTB and council tax was for the customer who was also on HB. In this scenario, the customer had to liaise with two departments and to provide the same information for each.

'Two application forms to fill in for the same assessment, same information regarding income and capital.'

A few authorities were concerned that staff would be involved with every aspect of the council tax system:

'You have to be careful having a team to do everything—billing, recovery, register and benefit. Consider who is balancing the books at the end of the day.'

It is important that local authorities are aware of the relative advantages (and disadvantages) of each approach.
5.5 Do local authority staff understand SAR?

To examine staff understanding of SAR, it was necessary to explore the nature and adequacy of training provided for staff by authorities. All authorities had provided training of some sort either prior to the introduction of the new tax and/or subsequent to its introduction.

Authorities had a number of views with regard to staff comprehension of the new system and, if felt necessary, how it could be improved.

When training, most authorities felt it was necessary to take staff through the council tax discount system to help them grasp the concept of SAR, even for staff working solely on the benefit side of council tax. In so doing, authorities were conceptually connecting SAR to the discount scheme rather than the benefit system.

'[You] need to explain council tax discounts before SAR because they (staff) can't see one without the other. So it is almost doubling their training as far as Council Tax Benefit is concerned.'

Similarly, some staff benefited by relating SAR to the old rates system to understand the concept of SAR, as rate rebates involved a calculation which included the income of non-dependants.

'[It is] easier for those of us who have been involved in rates, because to some extent you were going back to rates with your non-dependant discounts.'

At the onset of the new tax, a few authorities chose to use the staff who picked up the concept quickly (usually those who had worked with the previous rates system) to deal with SAR queries and applications, whilst the remaining staff had time to improve their understanding of the new system.

'[I] initially dealt with any claims for SAR myself because staff were slightly confused by these claims.'

Authorities said that the decision to use only a proportion of staff on SAR cases did not affect workload as they had a minimal number of SAR applications and inquiries.

Authorities tended to see the need for combined training on council tax and benefits so as to increase awareness of the entire system and help target eligible households for benefit.

'[You] cannot calculate Council Tax Benefit unless you understand council tax.'

However, some authorities were slightly concerned about staff reliance on computers. They felt that there was a danger that staff understanding of benefits could be limited by technology. This was so, particularly in the case of 'better buy' calculations, which were solely performed by computers.

'They don't really need to think about it because the system does it all for them.'

In the main, authorities considered their training to be adequate and thought that staff understanding of SAR had greatly improved over the previous year.

The research highlighted the importance of training staff first about the rationale for the Single Person Discount, and then the resultant logic of SAR for households, where the liable person lives with a person who cannot afford to pay their share.
5.6 Need for a separate SAR claim form?

Authorities do not have a uniform application form. Various options are available:

- seven authorities had one combined form CTB with SAR, where the applicant is routed through to fill in only the appropriate sections,
- five authorities had two separate forms SAR and CTB with SAR,
- two authorities had one combined form HB and CTB with SAR where the applicant fills in all parts of the form, and
- one authority had two separate forms SAR and CTB.

There were perceived to be advantages and disadvantages of having a separate and/or combined form.

According to authorities, the advantages of a separate form are fourfold:

- For an applicant applying for SAR, a separate claim form for SAR was seen as more user-friendly as it was short and relatively straightforward to complete, only asking for information relevant to a SAR claim.
- A separate SAR claim form would also potentially overcome the problem of ‘benefit stigma’ which may be experienced by those who are not used to the benefit system, as the claimants are not required to provide details of themselves and their own income on a separate SAR form. ‘As soon as benefits are mentioned they think “that’s for old people, for the unemployed sick people, not for me because I’m working.”’
- A separate claim form could catch new applicants not on a marginal income, who would not otherwise be found through the ‘better buy’ system.
- Some authorities felt that the application process was made more efficient and streamlined by using a succinct form collecting SAR specific information, thus speeding up the processing of applications.

The major advantage of a combined form according to local authorities, centred on the ability to do a ‘better buy’ calculation. A combined form allows all information to be made available to the authority in order to calculate ‘better buy’ for those applicants on marginal incomes. Claimants who are ineligible for SAR may still be assessed for CTB. With a separate claim form this would not be possible.

Taking on board the comments made by local authorities, perhaps a sensible compromise would be for an authority to have two separate forms: one solely for SAR, and the other incorporating CTB and SAR. This would capture a broad spectrum of potential recipients, spread across income groups. Those people who were clear about their eligibility for SAR and knew that they would not be eligible for main CTB could be given the separate SAR form; for those less sure, the combined form could be given.

5.7 How important is ‘better buy’ for awarding SAR?

‘Better buy’ is the system by which applicants on marginal incomes are assessed for CTB on the basis of their own income and, if the information is provided, on the income of the second adult, to determine if the applicant would be better off on maximum CTB or SAR. At present, ‘better buy’ is an essential part of the SAR system. From the quantitative survey of local authorities, nearly two-thirds (63%) of SAR recipients were reported to have been awarded the rebate via a ‘better buy’ calculation. This finding was backed up in the qualitative work.

Ver
t

Very, very few will come in and say “we would like Second Adult Rebate”
However, authorities agreed that applicants’ awareness and understanding of ‘better buy’ is poor, and the difference between maximum CTB and SAR is unimportant to claimants, as long as they are awarded benefit.

*Claimants are grateful for anything we give them and therefore tend to accept it without query.*

Most authorities stated that the main drawback of ‘better buy’ was that it only caught those who were already in the benefit system. Better-off people on relatively comfortable incomes may not think of applying for CTB in their own right, and so cannot be assessed under ‘better buy’ as eligible for SAR.

5.8 Who are SAR claimants?

Local authority officers were generally clear as to the profile of the majority of SAR recipients, based on the number of ‘better buy’ calculations that had been carried out.

*Most SAR successes have been through ‘better buy’.*

However, there was no consensus of opinion among authorities of the profile of the remaining SAR recipients. There was a general feeling that the other group were far harder to identify.

*It generally falls into either qualifying or not qualifying council estates or private estates. Probably Council Tax Benefit on the council estates but they could be anywhere in the private sector.*

Most authorities felt that some of the recipients would be ‘very well off’ and probably not used to the benefit system.

*I don’t believe that the type of people that receive SAR are average people.*

*High-handed houses, better-off people, who have a son on Income Support or a mother on a pension.*

A few authorities thought that the non-‘better buy’ SAR recipients have a higher awareness of their benefit rights from reading literature made available by the local authority. Therefore, these more astute members of the public were

*The ones who did apply and were fairly certain they would get something.*

Amongst the claimants interviewed there were a handful that fitted this description (see Chapter 7). However, most of our small sample, as expected, had come through ‘better buy’.

However, authorities recognised a degree of apathy by the public, particularly among those who had no specific financial need to apply and therefore could not be bothered with what they perceived as the ‘rigmarole’ of an application.

*It is not lack of income but people’s attitudes to claim an amount that is not significant, dislike of bureaucracy and a perception of not being the sort of person who claims.*

There was no evidence reported that the sliding scales (from 25% to 7.5%) had an effect on the number of applications for SAR. A few authorities were critical of the bands, considering them unnecessary and too rigid.

*Never understood why they go for rough and ready bands why not anything up to 25% depending on their circumstances the computer could have churned out a full benefit calculation with a minimum of fuss for the staff.*

Authorities were also asked about the profile of applicants who had been rejected for SAR. A number of reasons were given for rejecting an applicant, but the
overriding reason was their misunderstanding of what constituted an eligible household structure.

Applicants either applied as couples (i.e., two liable taxpayers) with a further ‘second adult’

They don’t understand what it means the second adult part.

Or they applied as couples where one of the partners was the ‘second’ adult.

Quite a lot of people claim for their wife or girlfriend or someone else in their house but they are jointly liable.

Other reasons for a rejected application included:

- boarders or lodgers in the household, i.e., living in the house on a commercial basis, or
- the income of the ‘second adult’ was too high.

But there was also the view that

Most of the rejections were simply erroneous claims.

These reasons for the rejection of SAR applications were indicative of poor public understanding of SAR. It highlights the importance of an effective publicity campaign to promote public understanding of the SAR system.

5.9 To what extent might take-up be affected by the need to give the income details of the second adult?

When claiming SAR, income details are required of the second adult(s) in the household. Local authorities were asked whether they felt that this might discourage claims or lead to claims being rejected if the claimant could not provide details of the second adult’s income.

It was difficult for local authorities to say whether or not there was a group of eligible non-claimants who would not/could not provide income details of other household members. However, most said that they felt it might be a deterrent for some households. But they did not see this as being any more of an issue for SAR than it was for HB and CTB, both of which require income details of non-dependants.

That happens even on ordinary cases where claimants make benefit applications and they’ve got non-dependants at home. We ask for information about the non-dependant’s income and many claimants are reluctant to tell us. They say they don’t know. And this is the same with SAR where some people are reluctant to give information about the second adult.

It’s a problem within the benefits world anyway. Where the claimant needs to get the details of the non-dependant often they can’t get it. It must happen [with SAR] but to what extent I don’t know.

The problem was felt to include both cases where the claimant does not want to ask the non-dependant or second adult, and cases where the non-dependant or second adult refuses to give the information.

Local authorities were split in their view as to whether this had been a cause of unsuccessful claims. Many felt that it was a problem.

Yes we’ve had to withdraw a lot of our Second Adult Rebate claim forms because the second adult has refused to furnish the information. We have written off for information and have just got no reply back.
That is a problem and always has been. We have a fairly high caseload of elderly in this area and when we have to ask for non-dependant income information, then quite often the person won’t supply the information.

We get quite a lot of claims where we can’t get accurate information about the non-dependant, because the non-dependant states it is ‘none of your business’ to the householder.

A few authorities reported that refusal to provide this information was less of a problem than had been anticipated.

‘No, that was one of our concerns when it was introduced, we thought that it may be a problem, and that it may actually put people off from claiming if they had to get details out of their children or whatever. But that doesn’t seem to be an issue. If we don’t pay somebody’s benefit for any reason we keep all the claims, I went through them and I only found one case where somebody didn’t respond to the request that we made for the proof of income.’

Two authorities said that the issue of verification was relatively easy when the second adult was in receipt of Income Support. In these cases, they could liaise with the Benefits Agency to verify the receipt of benefit.

‘They [SAR claims] are very straightforward to deal with. [For] the majority of people who claim Second Adult Rebate, the actual second adult is on Income Support. Generally if they indicate on the form that the second adult is on Income Support, we send an enquiry off to the Benefits Agency to confirm that, and once we get that back the claim can be put on the computer system and assessed.’

However, it should be noted that liaison with the Benefits Agency to verify details of anyone other than the claimant is not allowed under current regulations.

5.10 How was SAR publicised?

Authorities had used a variety of ways to publicise SAR: leaflets, posters, local press or radio, advice surgeries and flyers with bills.

Views of the effectiveness of publicity were variable, but in the main authorities tended to consider publicity as having had a limited effect, in terms of the number of enquiries generated.

‘Only people who are really interested will read the notes (on SAR) and proceed to make an application.’

Authorities gave a few reasons why they thought that publicising SAR would have a limited impact. First, there was the view that information on SAR as well as CTB and council tax publicity would overload the public.

‘So much literature goes with our annual bill at the moment, the more you include the less people tend to take notice of it.’

Secondly, authorities were concerned with the terminology of SAR being affiliated to ‘benefits’. This would potentially divert SAR away from people in medium to high income brackets, who would not identify themselves as potential benefit recipients, or who might attach stigma to claiming a benefit.

Most authorities recognised that publicity could be improved by producing separate leaflets on SAR, having diagrams to illustrate the SAR system and a national or local television campaign to promote SAR.

‘If we provided a leaflet specifically for this subject then a lot more people would claim.’
However authorities did question the value of further publicity if SAR continued to be defined as a 'benefit'.

There was a general reluctance to invest time and money into what had become a low priority benefit for local authorities as a result of the low take-up levels. Increasing publicity for SAR would have time and cost implications for authorities, which the majority felt would be better directed towards other benefits or other authority obligations.

At the outset we didn’t give it as much priority as getting the new system in place to assess the main bulk of benefits.

“Our rent allowance section is under severe pressure to keep pace with the number of claimants—the resources just weren’t really available.”

“We put in a lot of effort and time for a very small proportion of our claims.”

5.11 Plans to promote SAR

None of the local authorities had plans to promote SAR in the future.

“SAR needs specific targeting rather than a mass promotional exercise.”

Authorities cited a number of reasons for this, confirming much of what has already been said. First, authorities viewed SAR as having low or equal priority with HB and maximum CTB, and felt reluctant to invest further resources into it.

“We are not giving it any more higher profile than all other benefits that we are required to do.”

Secondly, officers thought that effective promotion would need large resources in return for low payback, because of narrow eligibility for the benefit (although if it was effectively targeted it was felt that this might not be the case).

Thirdly, the majority of authorities had assumed a low incidence of eligible households in their catchment areas which, in their opinion, did not create a need for further SAR publicity.

“Our city is very poor in terms of ‘better buy’ for SAR against CTB, the great majority will be better off on the ordinary CTB.”

Finally, authorities questioned whether any ‘benefit’-based publicity would reach the non-‘better buy’ public.

“Because of the way we set up this system, we have covered everybody that it is worthwhile picking up.”

Despite local authorities’ reservations, a few suggestions for simple publicity have arisen from the research which would involve very little time and resources to implement:

- In order for leaflets to be effective, potential claimants must first read them. Given that some of the eligible non-claimants are people who are not ordinarily within the present benefits system and unaware that they may be eligible for any help towards their council tax bill, the title of the leaflet must indicate the possibility. Words such as ‘benefit’ and ‘help’ could be avoided in the title. Also, leaflets could be focused around ‘reductions’, including both benefits and discounts.

- Within the leaflet, it is essential that the information presented is clear and concise. Examples of eligible households could be given, making it clear who constitutes a ‘second adult’.
• Given that, when the council tax bills are sent out each year the main
document read by people is the bill, this could be the place to catch
people's attention about SAR. It could be advertised at the bottom of the
bill, directly under the amount to pay.

5.12 What is the role of advice agencies?

Authorities reported some limited contact with advice agencies in their area. For
instance, a few had given talks about the council tax and benefits at agencies, and
others had provided leaflets to be distributed at agencies' premises.

'The (agencies) advertise our application forms and guideline leaflets.'

However, authorities reported that very few queries came from advice agencies,
either directly or via the public. Authorities had received few referrals via agencies
either prior to, or subsequent to, a SAR application. They tended to view advice
agencies as an alternative source of information and advice, rather than working
together with authorities to help inform people of their entitlements or how to
claim a benefit.

'CABs' (the Citizen's Advice Bureaux) quite often deal with a claimant who
is not able to deal with an authority because they are not happy with the
assessment or may be frightened by local authorities.'

Authorities also tended to be preoccupied by setting up the council tax, the main
CTB system, and by training staff and so had less time to devote their energies
towards the advice sector and the promotion of SAR through this avenue.

Some authorities had concerns regarding the quality of advice that agencies
provided to the public.

'It is a bit disconcerting that staff at the CABs are not fully conversant with
the complexities of some of the rules.'

'[The public] can get conflicting advice from even the CAB, we would prefer
them (public) to come to us.'

There was also some concern over the length of time it would take for a potential
applicant to complete an application form if advice was sought through an agency
and not from their local authority.

'They would talk the claim through with the advice agency, then it would take
a couple of weeks to complete a form, they are losing out if we saw them
first we would be able to get a claim form off them sooner.'

The following chapter looks at this contact from the perspective of the advice
agencies.
Chapter 6  In-depth Interviews with Advice Agencies

This chapter outlines the findings from face-to-face in-depth interviews conducted with staff from 10 advice agencies. One advice agency was selected from each of 10 local authority areas included in the in-depth work. Half the agencies were local branches of the Citizen's Advice Bureau (CAB). The other advisors were local agencies, such as welfare rights officers and the Unemployed Workers' Union.

This chapter examines the views of advice agencies in terms of their understanding of the SAR system, their perception of the public's understanding of SAR, their links with local authorities and any publicity they may have carried out on maximum CTB and/or SAR.

It should be noted at the outset that staff in the advice agencies included in our sample had little or no awareness or understanding of SAR. They were therefore limited in their ability to comment on the benefit and its customer group. With this premise, this chapter details the views of the more aware, and the prompted opinions of those who were less aware.

When prompted, agencies viewed SAR in a similar light to local authority staff as an anomaly that had not been well thought out. They also questioned the rationale behind its introduction.

- Not really what we would class as a benefit doesn't really fit in with the other ones.
- Stuck on as an afterthought.
- 'I believe there is an ulterior motive for its introduction.'

The level of understanding of SAR varied and depended on the type of agency. As expected, an 'in-house' welfare rights service within an authority had the best understanding of the whole CTB system, whilst the CABs had the lowest level of knowledge of the complexities of SAR.

Advice agencies appeared to have had either little or no contact with the public regarding SAR, either prior to, or subsequent to, a SAR application.

- It is not a thing that we have been flooded with enquiries [about].

Agencies felt that this was either a result of the low incidence of eligible households in the area

- There is a prevalence of low incomes and benefit dependency in the area therefore there has been not much scope to promote SAR

or, because people who are not already within the 'benefit system' would feel stigmatised if they were to claim a benefit. Alternatively, they simply do not know how to apply for SAR.

- 'People are still proud and think it is a stigma to be claiming benefits. If it is also due to ignorance that they don't claim.'

Agencies' links with local authorities with regard to SAR were minimal. On the few occasions when contact had been made with staff at an authority, agencies had mixed opinions of the service they received. Complaints ranged from a lack of
advice and information provided on CTB and SAR to a complete breakdown of communication

'We tend to be involved in a breakdown of communication with the authority'

'We have received no advice or coaching from the authority on SAR'

'Local authorities are not as knowledgeable on regulations as the DSS'

A few agencies compared the service they received from authorities with the service the public receive and voiced their concerns over this

'Slightly irritating to be pushed from pillar to post, from the public point of view they would want to speak to one person'

When prompted, none of the agencies had been fully briefed on the available SAR publicity provided by their local authority

'In the past year I have not been aware of any effort to publicise CTB or SAR'

The agency view was that it was the responsibility of the local authorities and not themselves to provide such information to the public

'It is the responsibility of the local authority and national government to advertise'

Putting practices aside, it is important to bear in mind that advice agencies felt that they had other priorities and concerns that had greater significance, or required more immediate attention, than SAR

'Benefits are about 25% of CABx caseload and SAR is but one small part of the whole benefit system'

Most agencies were sceptical of the government’s motives behind SAR and stated that the government’s lack of prioritising of SAR on a national scale had been reflected in their practices

'The government has not done very much to overcome low take-up of other benefits. If a benefit take-up is low it is quietly dropped'

By the end of the interviews with some of the advice agencies, a few were concerned that they may have missed potentially-eligible SAR cases due to a lack of knowledge on their part about how to identify potential claimants. They saw a need for training to be provided by the local authorities

'I have lots of contact with the public. If I begin to think maybe we are not pushing it here I didn’t realise there was a low take-up'
Chapter 7  In-depth Interviews with Claimants and Potential Claimants

The final stage of the research was to interview the general public on their views and experiences of SAR. In-home in-depth interviews were conducted with a sample of people provided by eight local authorities. The main aim of this stage of the project was to examine levels of awareness of SAR, experiences of claiming, and views of the claiming process. To this end, four groups of respondents were interviewed:

- **Current recipients**: 23 interviews were conducted with current recipients, 17 of whom came through 'better buy', with the remaining six having applied specifically for SAR.
- **Rejected claimants**: six interviews were conducted with people who had claimed SAR but been rejected. Some had claimed through 'better buy', others specifically for SAR.
- **Eligible non-claimants**: from council tax records, households were selected where there was only one liable person who did not claim a Single Person Discount. This information suggested that there was a single householder with one or more adults living with them. These people were then to be screened on the doorstep for the income of the other adults. If under £139 per week, they were likely to be eligible for SAR, and thus eligible for interview as an eligible non-claimant. Six interviews were conducted with this group.
- **Potentially-eligible claimants**: current CTB main recipients who were single and with other adults in the household were interviewed. The aim of these interviews was to look at awareness of SAR should their own situation change and they no longer be eligible for CTB in their own right. Three interviews were conducted with this group.

This section outlines the findings from this stage, covering the following issues:

- Who receives SAR?
- Who claims, but is rejected, for SAR?
- Who is not claiming SAR although eligible?
- Who might be eligible for SAR in the future?
- How do people come to claim SAR?
- Have people read the leaflets?
- Who do people approach for advice?
- Do people understand the eligibility rules for SAR?
- What do people think of the claiming process?
7.1 Who receives SAR?

Twenty-three current SAR recipients were interviewed in our study, with the following profile:

<table>
<thead>
<tr>
<th>No cases</th>
<th>Claimant</th>
<th>Second adult(s)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Medium/high earner</td>
<td>Unemployed child</td>
</tr>
<tr>
<td>1</td>
<td>Medium/high earner</td>
<td>Unemployed ex-wife</td>
</tr>
<tr>
<td>2</td>
<td>Medium/high earner</td>
<td>Retired parent</td>
</tr>
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<td>3</td>
<td>Low earner</td>
<td>Unemployed child</td>
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<tr>
<td>2</td>
<td>Retired</td>
<td>Unemployed child</td>
</tr>
<tr>
<td>2</td>
<td>Retired</td>
<td>Child on low pay</td>
</tr>
<tr>
<td>1</td>
<td>Retired</td>
<td>Disabled child</td>
</tr>
<tr>
<td>1</td>
<td>Retired</td>
<td>Unemployed dependant child</td>
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<tr>
<td>3</td>
<td>Retired</td>
<td>Retired parent</td>
</tr>
<tr>
<td>1</td>
<td>Sick/disabled</td>
<td>Retired parent</td>
</tr>
<tr>
<td>1</td>
<td>Medium/high earner</td>
<td>2 unemployed children</td>
</tr>
<tr>
<td>2</td>
<td>Medium/high earner</td>
<td>2 unemployed parents</td>
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<td>2</td>
<td>Retired</td>
<td>2 unemployed children</td>
</tr>
<tr>
<td>1</td>
<td>Retired</td>
<td>Child on low pay and unemployed child</td>
</tr>
<tr>
<td>1</td>
<td>Retired</td>
<td>Disabled child and unemployed grandchild</td>
</tr>
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Eligibility for SAR is unconnected with the income level of the claimant, but rather is dependent on the income of the second adult. However, 16 of the 23 SAR recipients interviewed were already in receipt of other social security benefits, and themselves living on a low income. They were people who felt they had difficulty in meeting their council tax bill, or thought that they themselves may be eligible for CTB in their own right.

Fifteen recipients in our sample had claimed SAR as a result of the ‘better buy’ calculation. As a result recipients were often unaware that the benefit they received was SAR. Some thought they were receiving CTB, others were only aware that their bill was reduced or that they were receiving ‘benefit’

Interviewer *Did you know about SAR?*

Respondent *No, I didn’t know anything about it. Am I entitled to it? What they told me was there was two adults, with me being a pensioner and on Income Support and I was entitled to it.*

*Well I’ve heard of it, but I don’t really understand to be quite honest with you. I thought it was there as entitled to...* Recipient

Interviewer *Why do you think you are eligible for the rebate?*

Respondent *I don’t really know. Just because I am on pension and he is on pension.*

Interviewer *Are you aware that the benefit you are getting is called Second Adult Rebate?*

Respondent *No I wasn’t. I thought it was centred around me.*

However, eight of the recipients were aware that they were in receipt of SAR or at least, that the benefit they received was connected with the income of a second adult. Unlike recipients who come through ‘better buy’, these people were usually new to the benefit system, and tended to be well educated.

*‘I always read the benefits. I think I wrote to the town hall and told them my situation and asked them what I was entitled to.’* Recipient

Some of these more knowledgeable recipients did not equate SAR with a benefit but rather with a discount. With only one person being financially able to contribute to the bill, they felt they had a right to a reduction.

*‘Discount, that is what it is, isn’t it? It is not a benefit, they are not giving me anything, a discount because of my circumstances.’* Recipient
When I lost my husband I was having 25% then ______ came here and wasn't contributing, so I thought well surely I am entitled to something.

Recipient

Sixteen of the current claimants in our sample lived within households that were the most straightforward for claiming SAR. They were largely single people with one second adult, usually an elderly parent on state Retirement Pension or an unemployed grown-up child. Only seven had more complex household situations, with more than one second adult or ‘invisible’ household members. For example, one recipient had a disabled son and an unemployed grandson, the son was treated as invisible, and SAR was claimed because the grandson (the second adult) was unemployed.

Ten of the claimants were themselves working. The only other person of working age was in receipt of disability benefits. The others were all retired.

Twenty of the 23 recipients were receiving SAR at the highest (25%) rate. In three cases the second adult was in low-paid work and SAR was paid at the 15% level.

7.2 Who claims, but is rejected for SAR?

Of the six respondents who had applied specifically for SAR and been found to be ineligible most had misunderstood the concept of who constituted a second adult. This showed a lack of understanding of the basic eligibility rules. The most common households to be rejected were:

- couples, with a non-dependant (two respondents), and
- a single person whose second adult was a lodger (two respondents)

Only on one occasion was rejection due to the income of the second adult being too high to qualify. In this case there were two second adults, whose combined income took them over the qualifying limit.

Two of those interviewed had applied for CTB and been assessed for SAR through ‘better buy’ - these people were often unaware that the calculation for SAR on the income of the second adult had been made at all. Rather, they thought that rejection for CTB had been solely on the grounds of their own circumstances.

‘It wasn’t really for him that I was applying for. I thought I would be eligible because I hadn’t much coming in. Just what is this Second Adult Rebate?’

Rejected claimant

7.3 Who is not claiming SAR although eligible?

Despite screening over 50 households, only six eligible non-claimants were identified. Those approached were households shown on the council tax records to have only one liable person and who received no status discount. In fact, it appeared that several local authorities only recorded the name of one person within couple households, both of whom would actually be liable for paying the council tax.

Those non-claimants identified broadly fell into two categories:

- The ‘reluctant’, who were aware of their eligibility, but did not wish to claim. This revolved around not wishing to involve the second adult in their own benefit claim or a personal feeling that they did not want to get involved in the bureaucracy and form filling of a benefit application. For example, a woman who worked full-time felt that she did not have the time to go down to the council offices, but intended to make a claim when her council tax bill came in the new financial year.
- The ‘unaware’, to whom SAR was introduced only at the time of this research, most of whom were subsequently likely to claim.
It's a good idea because my cousin lives along the road she's got a husband doing a full-time job, she's working and her son's working, and I pay the same amount as her but I haven't got a man's wage coming in. I can't get all my son's wage off him." Eligible non-claimant

The sample of eligible non-claimants who were unaware of SAR included households where the liable council tax payer was in full-time work and well-off, and those where they had a low income or were retired. They had not expected to be eligible for any help towards paying their council tax and had therefore not thought to look into the possibility.

The method of screening via council tax records was felt to be the best way of identifying eligible non-claimants, in discussion with the DSS and the local authorities. The difficulties found in identifying such people highlighted the potential difficulties of any local authority wishing to target any take-up campaign.

7.4 Who might be eligible for SAR in the future?

The last group in which there was interest in this research consisted of those people who, although not eligible for SAR at present may become eligible in the future. Three current CTB main recipients who were single with non-dependants were approached. The object was to look at awareness of SAR should their situation change and they become no longer eligible for main CTB in their own right. For example, an unemployed single woman living with her unemployed son, could currently claim CTB. If she found full-time work and was no longer eligible for CTB but her son was still unemployed was she aware that she would be able to claim SAR?

Very little was learnt from this group. They were people who were unaware of SAR, many of whom could not foresee any changes in their personal circumstances. They felt that SAR had no relevance to them, and that the interview was highly hypothetical.

7.5 How do people come to claim SAR?

Many of the claimants in the sample (rejected and successful) came to apply for SAR after they approached the local authority for help towards their council tax bill, or to apply for "benefit." Being on a low income themselves, these claimants completed the combined CTB and SAR claim form, after which the local authority calculated whether to award CTB or SAR under the "better buy" rules.

"I says "Now he's come to live here we shall have to pay what two persons have to pay." Because I know me sister next door, her and her husband there is two of them, well they have to pay more you see, with two being in the house I said 'We'll go down to see them' [the local authority] so we both went down and they said 'No, with him being unemployed' If he were working we should have to pay that, but with him not having a job he didn't have to pay." Recipient.

A few people applied specifically for SAR. For these claimants, the main source of finding out about SAR was the local authority leaflets included within the council tax bill. Other claimants had read local newspaper adverts put in by their local authority. A few had found out from friends or neighbours in similar situations.

"I looked at the paperwork which had come with the bill. There was some mention of it but it wasn't in my view, very clearly put in the documentation the council sent out." Recipient.

A couple of people had been given proactive advice from their local authority when they had been contacting them on another issue. One person had been applying for help with their housing costs when it was suggested that they may be eligible to claim SAR.
7.6 Have people read the leaflets?

Twenty-four of the 38 respondents, some of whom were claimants and some not, were aware of the local authority leaflets included with the council tax bill. However, although they recollected being sent the leaflet(s), many admitted to not having read them or being aware of what the leaflets covered. There was a feeling that they were overloaded with information at the time the bill was sent, with their main interest being the amount they had to pay.

Interviewer: Have you seen any of the leaflets from the DSS and the council?
Recipient: 'Well if we had we hadn't took much notice of them really we just leave it for the council to assess how much we had to pay and left it like that.'

Interviewer: Do you ever read the leaflets they send out with these forms?
Recipient: 'Yes, we read them all right but we aren't much wiser afterwards.'

They issued different pamphlets, but I can't see them affecting me in any way ' Eligible non-claimant

However, 13 people, mainly recipients and rejected claimants, had read the leaflets and were aware of the information on SAR, CTB and the various discounts available.

On prompting, many of those who had read the leaflets felt that the information provided in them was less than clear.

'IT doesn't explain things, it just goes round it' Recipient

Interviewer: And was the difference between CTB and SAR explained?
Recipient: 'It might have been in the literature but as I say, I'm a bit thick when it comes to that.'

Some of them [the leaflets] are a bit vague and woolly or perhaps it is my understanding of them' Recipient

'I read through them but I have noticed you don't get a lot of explanations and they finish up by saying if you are not sure, fill the form in' Rejected claimant

'I think it's misleading and in my experience it is actually false information that has been given' Rejected claimant

When shown a copy of the DSS leaflet Help with Your Council Tax, no-one recollected having seen it before, despite the fact it is freely available at post-offices and from local authorities.

The suggestions for improving the leaflets given in Section 5 above should encourage a greater number of claimants and potential claimants to read leaflets on CTB and SAR

7.7 Who do people approach for advice?

If people wanted further advice about SAR or help with their council tax in general, the local authority was their first choice. Local authority staff were felt to be helpful and knowledgeable. Indeed, in one or two cases, the local authority had been proactive in suggesting SAR.

No-one had contacted any independent advice agencies such as the Citizen's Advice Bureaux, about CTB or SAR. Given the (relatively) positive perception of the local authority people could think of little or no cause to seek independent advice.
Of course there was also an element of turning to friends and neighbours

I was talking to my friend. I was saying things were tight and he said if your parents are living with you you can claim it  Recipient

7.8 Do people understand the eligibility rules for SAR?

Around half of the current recipients and rejected claimants, and many of the eligible non-claimants in our sample, were unaware of the SAR prior to the interview

'Ve think there's a certain degree of people really don't understand and don't want to get involved in bureaucracy therefore they maybe apply and hope that the powers that be can decipher their eligibility factor'  Recipient

Those who had been aware of SAR were asked about their understanding of the eligibility rules for it. These people were generally aware of the rules which applied to their own particular claim, but had not, maybe not surprisingly, absorbed any additional information regarding other circumstances

Claimants (who were aware of SAR) thought that they had to be a single person to claim SAR, and that if they were partnered they would be ineligible to claim. They knew that a second adult meant someone else living in the household who was not their partner, but for the majority who only had one second adult, they were not aware of the implications of having two or more second adults. No-one understood the concept of 'invisible people', whereby people who cannot earn, such as students or people with disabilities, are assumed not to contribute towards the council tax.

The way in which the benefit level was calculated was understood in terms of its reliance on the income of the second adult, and the types of income that were taken into account. However, most had second adults with relatively straightforward income situations largely reliant upon benefit with little or no savings to complicate the calculation. They mainly remembered and understood the reasons for providing documentary evidence of the second adults income. A few claimed not to have given information on the benefit level, as the local authority cross-checked the information with the Benefits Agency.

No-one, however, was aware of the different bandings for SAR. Most were receiving 25% off their bill and had not been aware that there were bandings. Others were simply aware of a reduction to their bill, without knowing the proportion.

Indeed, there was some confusion between the Single Person Discount and SAR. Some claimants (aware of SAR) had conceptualised SAR as themselves being counted as a single person, as the second person was unable to make a contribution. They therefore assumed that SAR would mean a reduction of 25% as with the single person discount.

'I applied for Single Person's Rebate'  Rejected claimant

Rejected claimants appeared to understand the reasons why they had been turned down for SAR and how if that situation changed they might become eligible.

'He has a tenancy agreement and he is receiving Housing Benefit. He is therefore not classed as a second adult but as a tenant'  Rejected claimant

7.9 What do people think of the claiming process?

For the 23 recipients and six rejected claimants the claim procedure itself did not appear to present any difficulties. Twenty-five respondents had made their claim at the beginning of the financial year, many since the introduction of council tax. Only four respondents had started to claim mid-year, through a change in circumstances. These were receiving SAR through 'better buy', having applied to their local authority for help in paying their council tax.
Claimants were asked whether they had found any difficulties obtaining the necessary information and documentation from the second adults, which is needed to make a claim for SAR. For most, providing this information was not a problem, although one eligible non-claimant cited not wanting to ask the second adult for their income level as a reason for not claiming. Most households in the sample appeared to be open about each others' finances, especially those reliant on state benefits.

For those a little more sensitive, a solution by one claimant had been to ask the second adult to fill in their own income details.

In some cases, where the second adult was a benefit recipient, the local authority had not required the claimant to provide documentary evidence, which they had secured via the Benefits Agency.

Most respondents had completed a combined form for CTB and SAR. Only a small minority had completed a form solely for SAR. During the interview, respondents were shown example claim forms to look at and asked to give a preference. When prompted about whether they would prefer separate or combined CTB and SAR claim forms, the preferred option was to have a combined form, plus a separate SAR form for those wanting to claim only SAR and to give the second adult’s details. Overall, this arrangement was seen as the most straightforward. Claimants would then provide all the information on the claim form (for themselves and the second adult) for a ‘better buy’ calculation, or for the second adult only for an application specifically for SAR.

Completion of the application form was seen as a straightforward procedure. After the initial contact, there appeared to be little contact with the local authority during the application process. The time taken to process the claim was not criticised.

The main area of discussion about the claiming process was the outcome letters (notice of determination) and subsequent breakdown on the council tax bill. Many recipients and rejected claimants felt that the outcome letter was difficult to understand. In addition for those in receipt of SAR, many authorities did not specify that they received it. Some authorities showed the bill minus benefit, others combine the main CTB and SAR as ‘minus CTB’, and one authority used the formal term for SAR (alternative maximum CTB).}

To be quite honest I get things back from the council and I look at them and I think well, I just don’t understand them. Recipient

‘If they could do it in plain English that I could understand but I suppose that would be too much work really’. Recipient

‘I think that in this day and age they letters could be a little you know, make them a little bit clearer perhaps’. Recipient

This add on something and then subtracting something and then coming to a figure, it’s a bit bamboozling really. Rejected claimant

‘Simpler terms, yes Layman’s terms not highfalutin ones! It’s always worded in legal-speak rather than layman’s terms. Recipient

I am not super intelligent but I wouldn’t have thought anyone of lower intelligence would have managed too successfully. Recipient

‘I feel they explained them [reasons for rejection] very badly. I don’t feel that I have got a proper answer at all’. Rejected claimant
Awareness of SAR and understanding of its rules could be improved if those people who have applied for it are clearer about the outcome of the claim. Notifications of decisions should set out clearly the benefit(s) for which the person was assessed, and the outcome of the claim.

If they are a successful claimant, it could be made clear that they are in receipt of SAR (as opposed to ‘benefit’ or CTB). Rejected claimants should know for which benefit they are turned down and the reasons why.

If (successful and rejected) claimants are more aware of SAR, then the informal ‘word of mouth’ network could become another source of publicity for SAR. Claimants may talk to other people in similar situations to themselves, who might also be encouraged to apply. They may also be better informed about the impact of changes in their circumstances, and which of these changes they need to report to the local authority.

As for the determination notices, successful claimants would have a greater awareness if the payment breakdown on the council tax bill makes it clear that the reduction is due to receipt of SAR, rather than ‘benefit’ or CTB.
Chapter 8  The Way Forward

In terms of the way forward for SAR, there are a number of options that could be pursued based on the findings of this research. The first point to consider is the terminology of SAR.

8.1 Renaming SAR

The National Association of Citizen’s Advice Bureaux changed the name of the rebate on their information packs from Alternative Maximum Benefit to Second Adult Rebate. Some CABs felt that this change just added to the confusion of the benefit.

'They have changed the name, they call it Alternative Maximum', now its called Second Adult Rebate, the poor advisors have enough to contend with! Advice agency.

Most local authority staff had the view that Second Adult Rebate was an easier concept for the public to grasp than ‘Alternative Maximum Council Tax Benefit’.

In the main, authorities and advice agencies were unhappy with the name ‘Second Adult Rebate’, for three reasons:

- The term ‘second adult’ was confusing and misleading, exacerbated by the additional notion of ‘disregarded’ or ‘invisible’ people within a household. There was perceived to be a need for a clearer definition of a ‘second adult’ (not a partner) and an explanation of the number of people in a household which could constitute a second adult.

- The meaning of the term ‘rebate’ was seen as confusing in conjunction with discounts and benefit.

- The connection of SAR with maximum CTB and benefits as a whole, rather than with discounts, was seen as peculiar: this was not helped by the fact that a benefit department was administering SAR.

However, when prompted, neither local authorities nor advice agencies could suggest a new name to replace ‘Second Adult Rebate’. The general public’s views on the name were less forceful. The majority of people were either happy with the name as it stood, those with a view to change it favoured calling it a discount rather than a benefit or rebate.

8.2 Potential changes to SAR

The options available are fourfold:

- Do not make any changes to SAR but wait and see whether take-up changes in the future. Some advice agencies and local authorities felt it was slightly early (after only one year) to pass judgement on the future of SAR. However, now almost two years after its introduction, take-up is still far below the originally anticipated level. This option is therefore probably not to be recommended.

- Do not make any changes to SAR but increase the publicity on a local and national scale. However, one must weigh up the cost implications of such an exercise against the expected increase in take-up, and the incidence of eligible households remaining.  

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The cost of a national publicity campaign may be unacceptable given the small pool of eligible customers (estimated as being no more than 150,000 people). There are improvements however, which could be made to local publicity outcome letters and council tax bills which could improve take-up. These include:

- clearer outcome letters (notices of determination), explaining for which benefits claimants have been assessed, the reason for the outcome and if appropriate, how the benefit amount has been calculated. If recipients were more aware of the benefits they received, then information on SAR could be carried by word of mouth, from recipients to potential claimants.

- specification of whether people are receiving SAR or CTB on the council tax bill.

- advertising SAR on the bottom of the council tax bill (to increase awareness of the benefit). When the council tax bill is sent out each year, the main document that people read is the bill itself, with the amount they have to pay at the bottom.

If a simple line was placed under the total asking ‘Are you on a low income? Or is anyone else in your household on a low income?’ If so, read pages 112 of your leaflet to see if you are eligible for any reduction in your bill. It might encourage people who would not otherwise do so to read the leaflets.

- revising leaflet wording, in particular avoiding terminology such as ‘Help with your Council Tax.’ For people who may not feel themselves potentially eligible for benefit such a title appears to make them feel that the leaflet is not relevant. Also, with a potential stigma attached to benefit claiming, such terms may put people off claiming SAR.

- advertise SAR within other benefit literature such as the Child Benefit order books or together with Family Credit. In this way, people who are looking for work or in work may read about SAR regardless of income. Advice could also be given at the New Claims Interview or Restart Interview given to unemployed people by the Employment Service, and

- further local newspaper advertisements, which our research suggested were reasonably useful for reaching a wider target audience than leaflets.

- Change to a ‘discount scheme’ as used under the council tax system. This would be a discount based on the existence of a ‘second adult’, but how might such a scheme be operationalised? It could be administered as a passported discount, and therefore people on Income Support or Unemployment Benefit would be targeted. However, second adults on low incomes would fall through the net. Another option would be to have a subsidiary questionnaire or form attached to the bill, to be completed only if eligible for SAR. However, in our research, many local authorities and members of the public felt that a simplification of the discount based on benefit receipt would both simplify its administration and target those most in need.

- Finally, the last, but probably least favourable, option would be to abolish SAR altogether. This would mean that those currently eligible for SAR would either switch to maximum CTB (if they are on a low income or Income Support), albeit a lower amount as a result of originally being ‘better off’ under SAR. It would also have implications for those not entitled to maximum CTB who would lose out on a benefit altogether. Also, if SAR was to be abolished on the grounds that benefit should not be payable to the better-off, then this would also apply to the discount scheme.

Based on this research, our suggested option would be the third altering SAR to become a discount scheme. This would remove any reticence to claim which may result from perceptions of benefit stigma. It would also simplify eligibility and ease administration. Take-up would best be increased in this way. Although limiting eligibility to households where the second adult was reliant on state benefits, a discount scheme would be more likely to attract claimants from this group than the present SAR benefit system.
Appendix 1  Postal Survey Questionnaire
1. When planning for the introduction of the Council Tax, how many awards for Second Adult Rebate (SAR) did your authority expect to make in the first year — between April 1993 and March 1994? If you are unsure, please give an estimate.

2. What is the current total number of SAR awards made by the authority?

3. Why do you think that the number of successful awards for SAR is less/more (as appropriate) than had been expected?

4. Does your authority have a separate claim form for SAR?

5. How many of the awards of SAR have resulted from the better buy principle?
Appendix 2  In-depth Interview Topic Guides
**Council Tax Benefit (Second Adult Rebate)**

Why are less people receiving SAR than expected?

- overestimate in first place?
- LA understanding?
- LA procedures?
- publicity?
- public understanding?
- 'better buy'?

**Topic Guide for Local Authority interviews**

**Introduction**

Outline aim of the interview - to look at SAR, and as far as they are linked, CTB. To look at the procedures for CTB/SAR (set up and since) and to ask their views of the benefit take up, claimant understanding, etc.

What is their job?

**Eligibility and take-up**

Ask to explain eligibility for SAR
Who eligible? - examples
What is the position with lodgers/renters/students?

Take up level - (referring to answers on questionnaire) - how would they explain difference in expected take-up versus what has happened?

Has CTB (main) been higher or lower than expected? Thus, could the total CTB take-up be right, but split between CTB (main) and SAR different?

Ask for claim form(s) - chat through layout of form, ease of use for staff and public - any perceived problems/misunderstandings with it?

How does 'better buy' work?

Do people apply for both CTB (main) and SAR in all cases, or can someone apply for one or the other?

View of better buy - best approach or have two claim forms - CTB main and SAR?

Views of the principles of having SAR strengths and weaknesses of the benefit

**Staffing and administration**

Who is dealing with CTB/SAR - Housing Benefit Department or Finance Department - linked with CT or HB?
Advantages/disadvantages of this alliance?

What staff training on CT/CTB/SAR (and the transition from CC) - both last April and since?
Perceived level of staff understanding of CT/CTB/SAR - problems encountered?

Any problems with administration/workload/computing systems?

**Publicity/promotion**

Rerun through the publicity they did - canvassing/targeting?
Advantages/disadvantages of canvassing rather than targeting or vice versa?
Whom did they target? - public/advice agencies
How effective do they think it was? - generating queries?
To what extent was take up due to publicity? (e.g. lack of publicity leading to low take-up)?
Any problems with canvassing - many ineligible claims? unnecessary workload?

Looking back, should they have done more/different publicity?

If take up lower than expected - have they since taken any action to boost claims?
Perceptions of public understanding

Their perceptions of public understanding of CT/CTB/SAR and how the three relate
Number of 'ejected' claims (discuss definition) through public misunderstanding

Type/level of public queries

How do the public come to claim SAR - HB Department advice/advice agency advice/publicity/better buy scheme?

The role of advice agencies

Contact with local advice agencies - which?
Perceived level of understanding of advice agencies
Do advice agencies contact authority before a claim has been submitted or after it is rejected?
Type of queries from advice agencies
Any talks/conferences/liaison re CT/CTB/SAR entitlement between authority and advice agencies - perceived usefulness of this
Who should be providing advice - agencies or authority?

The future - improvements

Suggested improvements to the structural organisation of CT/CTB/SAR
Suggested improvements to procedures
If think should phase out SAR, how would they integrate the people who are eligible for SAR - into CT or CTB?

Council Tax Benefit (Second Adult Rebate)

Why are less people receiving SAR than expected?
- LA procedures?
- publicity?
- public understanding?
- 'better buy'?

Introduction

Outline aim of the interview - to look at SAR, and as far as they are linked, CTB. To look at the procedures for CTB/SAR and to ask their views of the benefit take-up, local authority advice, claimant understanding, etc.

What is their job?

Eligibility and take-up

Their understanding of SAR
Who eligible? - examples

Show claim form(s) - chat through layout of form - ease of use for public - any perceived problems/misunderstandings with it?

Understanding of 'better buy'
View of better buy - best approach or have two claim forms - CTB main and SAR

Views of the principles of having SAR - strengths and weaknesses of the benefit
**Perceptions of public understanding**

- How many people enquire about CT/CTB/SAR?
- What type of people enquire?
- What type of queries?
  - Do people come in to ask about CTB/SAR or do the agency suggest it, having looked at their circumstances?
  - Do people come in before they have submitted a claim or after it is rejected?

**The future - improvements**

- Suggested improvements to the structural organisation of CT/CTB/SAR
- Suggested improvements to procedures
  - If you think you should phase out SAR, how would you integrate the people who are eligible for SAR into CT or CTB?

**Contact with local authority**

- How often do they make contact with the local authority re CTB/SAR?
- Perceived level of local authority staff understanding of CTB/SAR problems encountered
- How helpful/knowledgeable have they found staff?
- Do they contact authority before a claim has been submitted or after it is rejected?
- Type of queries from advice agencies
  - Any talks/conferences/liaison re CT/CTB/SAR entitlement between authority and advice agencies - perceived usefulness of this
- Who should be providing advice - agencies or authority?

**Publicity/promotion**

- Awareness of local authority publicity - what did they know of?
- How clear/effective do they think it was - did it generate queries?
- Is there enough publicity?
- Should there have been different types of publicity?
- Have they done any publicity on CT/SAR themselves?
- Do they have any publicity in their premises on CTB/SAR - what do they have on display?
Study of Second Adult Rebate

Topic guide for claimants

A General background

Housing and household circumstances
Economic situation of household members - head of household/partner and other adults

B View of Council Tax (CT)

Compared to Community Charge?
Which band?
Level of CT bill?
Any difficulties meeting this bill?
Does Second Adult contribute? If so, any difficulties in doing so?

C Benefit receipt

Presently claiming Council Tax Benefit (CTB)?
Main CTB or Second Adult Rebate (SAR)/Alternative Council Tax Benefit?
If SAR, what is situation of the second adult?
How much CTB/SAR received/how much CT paying?
Any other discounts from CT bill? If so, for what?
Other benefits receiving - Housing Benefit (HB), Income Support, others?

D Awareness of CTB/SAR

How become aware of CTB?
Previously claimed Community Charge Benefit?
Aware of SAR (if say on CTB not SAR)?
How become aware of SAR?
DSS leaflets - spontaneous and prompted awareness - if so, seen where/given by whom?
Other (local authority) publicity (show if appropriate) - spontaneous and prompted awareness

Present understanding of SAR rules - prompted and unprompted
- who can constitute a 'second adult'?
- role of a partner
- invisible people
- awareness of rules if more than one non-dependant in household
- dependence on income of the non dependants - what counts as income
- combining the income if more than one non dependant
- bands of SAR, dependant on income band of non dependant(s)
- need to provide documentary evidence of non dependant income

E Claim procedure

When first claim CTB/SAR? When was most recent claim?
Was initial claim for SAR and CTB or just SAR? (i.e. better buy)
Did they have to provide details about the income of other adults in the household?
Was it in conjunction with Housing Benefit?
Was the difference between CTB and SAR explained to them by local authority at time of claim? If so, how explained? How well?
Fill in two forms or a combined form?
Ease of completion?
Difficulties obtaining income level of second adult?
Understanding of what may qualify for when claimed
Reasons for thinking eligible
Time taken to handle claim?
When received outcome, was it clear whether receiving CTB main or SAR?
How? Ask to see documents if possible
Seek an explanation? From local authority or advice body?
What was the outcome of this? How well handle queries?
How well now understand the outcome of the claim?
View of amount of benefit received

F Use of advice bodies about CT/CTB/SAR claim

Which bodies contacted? local authority or independent?
About what?
At what point in the claim procedure?
How useful was this contact?
How well did the body understand the issues surrounding SAR?
G Improvements to SAR

Adequacy of present leaflets/explanation in leaflets?
Two claim forms or one?
Discount or benefit?
Simplify to second adults on benefit, rather than low wage earners as well?
Service/understanding at local authority?
Service/understanding at advice agencies?
Any other improvements?

PAS 13433/CLB

Study of Second Adult Rebate

Topic guide for rejected claimants

A General background

Housing and household circumstances
Economic situation of household members - head of household/partner and other adults

B View of Council Tax (CT).

Compared to Community Charge?
Which band?
Level of CT bill?
Any difficulties meeting this bill?
Does Second Adult contribute? If so, any difficulties in doing so?

C Benefit receipt

Any discounts from CT bill? If so, for what?
Benefits receiving - Housing Benefit (HB), Income Support, others?

D Awareness of CTR/SAR (Alternative Council Tax Benefit)

How become aware of CTB?
Previously claimed Community Charge Benefit?
Aware of SAR?
How become aware of SAR?
DSS leaflets - spontaneous and prompted awareness - if so, seen where/given by whom?
Other (local authority) publicity (show if appropriate) - spontaneous and prompted awareness
Present understanding of SAR rules - prompted and unprompted
E Claim procedure

When first claim CTB/SAR? When was most recent claim?
Was claim for SAR and CTB or just SAR? (i.e., better buy?)
Did they have to provide details about the income of other adults in the household?
Was it in conjunction with Housing Benefit?
Why claim SAR? Why think eligible?
What was the situation of the second adult?
Was the difference between CTB and SAR explained to them by local authority at time of claim? If so, how explained? How well?
Fill in two forms or a combined form?
Ease of completion?
Difficulties obtaining income level of second adult?
Understanding of what may qualify for when claimed
Reasons for thinking eligible
Time taken to handle claim?
When received outcome, how well was it understood? Ask to see documents if possible
Seek explanation? From local authority or advice body?
What was the outcome of this? How well handled queries?
How well now understand the outcome of the claim?
Were they told to reclaim if circumstances changed?
Awareness of which changes in circumstances applied to SAR/CTB?
Awareness of amount they may have received on SAR view of amount

F Use of advice bodies about CT/CTB/SAR claim

Which bodies contacted? Local authority or independent?
About what?
How useful was this contact?
How well did the body understand the issues surrounding SAR?

G Improvements to SAR

Adequacy of present leaflets/explanation in leaflets?
Two claim forms or one?
Discount or benefit?
Simplify to second adults on benefit, rather than low wage earners as well?
Service/understanding at local authority?
Service/understanding at advice agencies?
Any other improvements?

PAS 13433/CLB

Study of Second Adult Rebate

Topic guide for eligible non-claimants

A General background

Housing and household circumstances
Economic situation of household members - head of household/partner and other adults (identify potential second adult)

B View of Council Tax (CT)

Compared to Community Charge?
Which band?
Level of CT bill?
Any difficulties meeting this bill?
Does Second Adult contribute? If so, any difficulties in doing so?

C Benefit receipt

Any discounts from CT bill? If so, for what?
Benefits receiving - Housing Benefit (HB), Income Support, others?

D Awareness of CTB/SAR (Alternative Council Tax Benefit)

Aware of CTB?
How become aware of CTB?
Previously claimed Community Charge Benefit?
Aware of SAR?
How become aware of SAR?
DSS leaflets - spontaneous and prompted awareness - if so, seen where/given by whom?
Other (local authority) publicity (show if appropriate) - spontaneous and prompted awareness
If unaware of SAR, explain rules - initial views of the benefit - view of amount could receive
If aware of SAR - present understanding of SAR rules prompted and unprompted - view of amount could receive - why not claimed?
Study of Second Adult Rebate

Topic guide for potentially eligible claimants

A  General background

Housing and household circumstances
Economic situation of household members - head of household/partner and other adults (identify potential second adult)
Potential changes to household circumstances - any adult relatives likely to move in in future (e.g. aged parent), changes to the economic situation of the potential claimant (e.g. gaining/losing employment)
Likelihood of changes/deterioration in circumstances of the second adult already in household in near future

B  View of Council Tax (CT)

Compared to Community Charge?
Which band?
Level of CT bill?
Any difficulties meeting this bill?
Does second adult contribute? If so, any difficulties in doing so?

C  Benefit receipt

Any discounts from CT bill? If so, for what?
Benefits received - Housing Benefit (HB), Income Support, others?

D  Awareness of CTB/SAR (Alternative Council Tax Benefit)

How become aware of CTB?
Previously claimed Community Charge Benefit?
Aware of SAR?
How become aware of SAR?
DSS leaflets - spontaneous and prompted awareness - if so, seen where/given by whom?
Other (local authority) publicity (show if appropriate) - spontaneous and prompted awareness
If unaware of SAR explain rules - initial views of the benefit
If aware of SAR present understanding of SAR rules prompted and unprompted

E  Claim procedure

Ever claimed SAR?
Was claim for SAR or CTB or combined? (i.e. better but?)
Did they have to provide details about the income of other adults in the household?
If just CTB, were they told about SAR?
Was it in conjunction with Housing Benefit?
Why claim CTB/SAR? Why think eligible?
If for second adult, what was the situation of the second adult?
Was the difference between CTB and SAR explained to them by local authority at time of claim? If so, how explained? How well?
Fill in two forms or a combined form?
If SAR, difficulties obtaining income level of second adult?
Time taken to handle claim?
When received outcome, how well was it understood? Ask to see documents if possible
Seek an explanation? From local authority or advice body?
What was the outcome of this? How well handle queries?
How well now understand the outcome of the claim?
Were they told if circumstances changed they may be eligible for SAR?
Awareness of which changes in circumstances applied to SAR?
If never claimed CTB/SAR, think eligible if did? If yes, why not claimed?
If thought eligible in future, would they claim the benefit? If not, why not?

F  Use of advice bodies about CT/CTB/SAR claim

Which bodies contacted? Local authority or independent?
About what?
How useful was this contact?
How well did the body understand the issues surrounding SAR?

G  Improvements to SAR

(May not work if little understanding)
Show leaflets - adequacy of present leaflets/explanation in leaflets?
Two claim forms or one?
Discount or benefit?
Simplify to second adults on benefit, rather than low wage earners as well?
If claimed service/understanding at local authority?
If contacted, service/understanding at advice agencies?
Any other improvements?
E. Claim procedure

Ever claimed CTB/SAR?

Was claim for SAR or CTB, or combined? (i.e. better buy).
Did they have to provide details of other adults in the household?
Was it in conjunction with Housing Benefit?
Why claim CTB/SAR? Why think eligible?
If for second adult, what was the situation of the second adult?
Was the difference between CTB and SAR explained to them by local authority at time of claim?
If so, how explained? How well?
Fill in two forms or a combined form?
If SAR, difficulties obtaining income level of second adult?
Time taken to handle claim?
When received outcome, how well was it understood?
Ask to see documents if possible.
Seek an explanation? From local authority or advice body?
What was the outcome of this? How well handle queries?
How well now understand the outcome of the claim?

If aware of CTB/SAR but not claimed:

If never claimed CTB/SAR, think eligible if did? If yes, why not claimed?
If not, why not?
Prompt with possible reasons for not claiming.
- dislike idea of claiming/not see themselves as typical claimant
- felt they were managing without benefit
- dislike disclosing information about themselves
- problems getting information about income/capital of second adult

If not aware of CTB/SAR:

Would you consider claiming? If not, why not?
If yes, what potential problems?
Prompt with possible reasons for not claiming.
- dislike idea of claiming/not see themselves as typical claimant
- felt they were managing without benefit
- dislike disclosing information about themselves
- problems getting information about income/capital of second adult
- do not know where to get further information

F. Use of advice bodies about CT/CTB/SAR

claim/advice/enquiries

Which bodies contacted? Local authority or independent?
About what? If about CTB, were they told about SAR?
How useful was this contact?
How well did the body understand the issues surrounding SAR?

G. Improvements to SAR

Initial impression of the benefit
If aware of previous publicity - views of how could be improved

[May not work if little understanding - ]

Show leaflets - adequacy of present leaflets/explanation in leaflets?
Two claim forms or one?
Discount or benefit?
Simplify to second adults on benefit, rather than low wage earners as well?
If claimed, service/understanding at local authority?
If contacted, service/understanding at advice agencies?
Any other improvements?
### Other Research Reports available

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Further information regarding the content of the above may be obtained from
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Attn Keith Watson
Social Research Branch
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1–11 John Adam Street
London WC2N 6HT
Telephone 0171 962 8557
Second Adult Rebate can be awarded to a second adult in a household who would normally be expected to contribute towards the liable person's council tax bill, but cannot afford to do so. This research, undertaken by Public Attitude Surveys Ltd., investigated potential reasons for the lower than expected take-up of this rebate. It involved a postal survey of local authorities, interviews with Housing Benefit managers, officials in advice agencies and members of the public.

The Department of Social Security Social Research Branch is responsible for commissioning and managing the Department's research programme. The purpose of the research programme is to serve the information needs of Ministers, the Department and its Agencies. Research contributes to the development and implementation of new policies, and the monitoring and evaluation of existing policies. It also plays an important role in providing customer feedback on the Department's services.

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If you would like to know more about the work of the Social Research Branch please contact

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