

Dadansoddi ar gyfer Polisi



Analysis for Policy



Llywodraeth Cymru
Welsh Government

Social research number: 51/2026

Publication date: 19/03/2026

Council tax focus group insights: low income, ethnic minority and disabled households

Mae'r ddogfen yma hefyd ar gael yn Gymraeg.

This document is also available in Welsh.

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Council tax focus group insights: low income, ethnic minority and disabled households

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Full Research Report: Nesbitt, L. and Hood, S. (2026) Council tax focus group insights: low income, ethnic minority and disabled households. Cardiff: Welsh Government, GSR report number 51/2026.

Available at: <https://www.gov.wales/council-tax-focus-group-insights-low-income-ethnic-minority-and-disabled-households>

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

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Glossary

Council Tax Reduction Scheme (CTRS)

A scheme that helps people on a low income or in certain circumstances pay less council tax. It is administered by local authorities and normally requires an application.

Direct Debit

A way of paying council tax automatically from a bank account each month.

Local authority

The council responsible for setting and collecting council tax and providing local services such as education, waste collection and recycling, social care and libraries.

Payment plan

An agreement with the local authority to repay council tax arrears in instalments over time.

Priority population groups

Groups identified for this research who may face additional financial or practical challenges when interacting with the current council tax system: low-income households, ethnic minority communities and disabled households.

Scoping interviews

Interviews carried out with organisations and stakeholders before the main fieldwork to help understand issues and refine the research questions.

Single person discount

A 25% reduction for households where only one adult is counted as living in the property.

SRI

Strategic Research and Insight Ltd

Thematic analysis

A qualitative analysis method used to identify patterns and themes across focus group and interview data.

1. Introduction and background

1.1. Background

The Welsh Government commissioned Strategic Research and Insight (SRI) to carry out qualitative research to understand people's experiences and views of the council tax system in Wales. This research forms part of the Welsh Government's wider programme of work to inform the [Programme for Government](#) commitment to reform council tax in Wales.

There are around 1.5 million domestic dwellings in Wales that are liable for council tax. Each property is placed in one of nine tax bands, A to I, based on property values as at 1 April 2003, the last time the council tax valuation base was updated in Wales.

The Valuation Office Agency, which is independent of the Welsh Government, assesses property values and allocates each property to a band. Each band attracts a tax rate relative to the middle point, band D, and these tax rates are set out in legislation by the Welsh Government. However, the band D charge for each area is set locally by councils each year, depending on the revenue required to fund local services. This is why council tax bills vary between local authority areas.

Around £2.8 billion is raised from council tax in Wales every year to help fund schools, social care and a wide range of other services, including policing, fire services and transport. Council tax is something most people must pay to help fund public services. It isn't a charge for each service used, and it doesn't buy certain things.

Council tax also includes a framework of support for people who need it, including help for low-income households through the Council Tax Reduction Scheme (CTRS), alongside a range of discounts and exemptions. Nearly half of households in Wales currently receive some form of discount or reduction on their council tax bill.

The current council tax system is based on property valuations that are now over 20 years old, and there is growing recognition that it may not reflect people's ability to pay or modern household circumstances.

1.2. Why the research was conducted

Council tax can be a significant bill for some households, particularly during a period of rising living costs. While some participants demonstrated a general understanding of the purpose of council tax, levels of understanding varied, and there was much discussion about fairness, transparency and how well the current system reflects modern living arrangements, income patterns and housing values.

This research aimed to explore these issues in depth and to give residents across Wales the opportunity to share their lived experiences. [Previous work has included technical modelling and some qualitative engagement](#). However, there has been more limited qualitative evidence focusing specifically on the lived experiences of the following population groups: people on low incomes, disabled households and people from ethnic minority communities. This work helps to fill that gap.

The overarching aim of the research was to explore experiences and perceptions of council tax among some residents in Wales who may face additional financial or practical challenges when interacting with the system.

The aims of the research were to:

- explore people's lived experiences of council tax
- understand perceptions of fairness, transparency and value for money
- identify challenges around payment, communication, support and accessibility
- explore what residents believe would make the system fairer and easier to navigate
- gather insights to support future policy decision making in Wales

The research used a combined approach of focus groups and in-depth interviews, allowing exploration of shared community experiences alongside more personal, one-to-one reflections.

2. Methodology

2.1. Approach

SRI designed a qualitative research programme to explore people's experiences and perceptions of council tax. Qualitative methods were used because they allow researchers to gather detailed accounts of how people understand and manage council tax and the factors that shape their experiences. These methods were well suited to the aims of the project, which focused on lived experience, barriers and perceived fairness.

Fieldwork for the study was conducted between August and November 2025.

The programme combined:

- scoping stakeholder interviews with organisations supporting residents with council tax, debt and welfare advice
- online focus groups with residents from priority population groups
- one-to-one depth interviews for participants whose circumstances meant an individual conversation was more suitable (for example due to language needs, neurodivergence or recent experience of arrears)

Fieldwork was supported by live recruitment and completion dashboards, which monitored progress against quotas and helped ensure diversity across geography, demographics and household circumstances.

All participants took part on an opt-in basis and received a Love2Shop voucher as a thank you for their time (£30 voucher for depth interview participants and £40 voucher for focus group participants).

2.1.1. Why qualitative methods were appropriate

Qualitative methods were chosen because they:

- allow researchers to understand how people experience council tax in their own words
- provide insight into complex issues such as fairness, anxiety, communication barriers and financial pressures
- enable the project to explore differences across groups who may face greater disadvantage or barriers

However, qualitative research cannot be used to represent the views of everyone in Wales. It gives detailed and personal insight into people's experiences, and this helps to add depth to existing survey and administrative data, but the findings should not be seen as statistically representative.

2.1.2. Scoping and stakeholder interviews

Six scoping interviews were carried out with organisations across relevant advice and support sectors between August and September 2025. Interviews typically lasted 45-60 minutes and explored experiences of supporting residents with council tax, debt and access to support. Details of the sectors represented in the scoping interviews, along with the topic guide used, are provided in Annex A. These interviews explored:

- views on the council tax system and support schemes
- common challenges faced by service users
- examples of good practice
- emerging questions for the resident research

Insights from these interviews helped shape the focus group and depth interview topic guides and provided important context for interpreting participant experiences. Despite representing different communities and service areas, stakeholders raised a number of consistent themes that shaped the direction of the research and provided important context for interpreting residents' experiences. These included cost pressures and affordability, communication barriers, limited awareness of support, digital exclusion, fear and anxiety around enforcement, external support from trusted intermediaries, and differences in support between local authorities.

2.1.3. Resident focus groups

Ten resident focus groups were held across Wales in October 2025, involving a total of fifty participants:

- six online groups, allowing wider geographical reach
- four face-to-face groups in accessible community venues across different regions

Venues were selected to be accessible and well-known to participants, helping to create a comfortable environment in which people felt able to speak openly:

- Butetown Community Centre (Cardiff)
- The Congolese Development Project (Swansea)
- Taj Mahal Community Hub (Machynlleth, Mid Wales)
- Clwyd Chambers (Rhyl, North Wales)

Each group lasted around 60 minutes. The topic guide covered awareness and understanding of council tax, experiences of paying and managing bills, communication and information from local authorities, awareness and experience of support and reductions, perceptions of fairness and value for money, and suggestions for improvement.

2.1.4. Depth interviews with residents

Ten one-to-one depth interviews were conducted with residents between September and November 2025 to allow participants to speak in more detail about sensitive or complex experiences. Interviews lasted around 30 minutes and covered issues such as arrears, communication difficulties, accessibility needs, mental health factors and changes in household circumstances. The topic guides used for focus groups and depth interviews are provided in Annex B.

2.2. Recruitment and fieldwork monitoring

Participants were recruited through:

- referrals and promotion via local authorities, advice agencies and community organisations
- targeted social media

Recruitment was managed via an online screening questionnaire hosted using [Snap Surveys](#). The screener was promoted through targeted social media advertising (including Facebook and Messenger) and through referrals and promotion via local authorities, advice agencies and community organisations.

The screening questionnaire took approximately 5 to 7 minutes to complete and was available for completion between September and November 2025.

All screening was completed online. Paper returns were not offered due to data protection and information governance requirements, particularly given the collection of potentially sensitive personal information. Where stakeholders promoted the research directly to service users, individuals were directed to the online screener to register their interest.

Screening questions ensured participants:

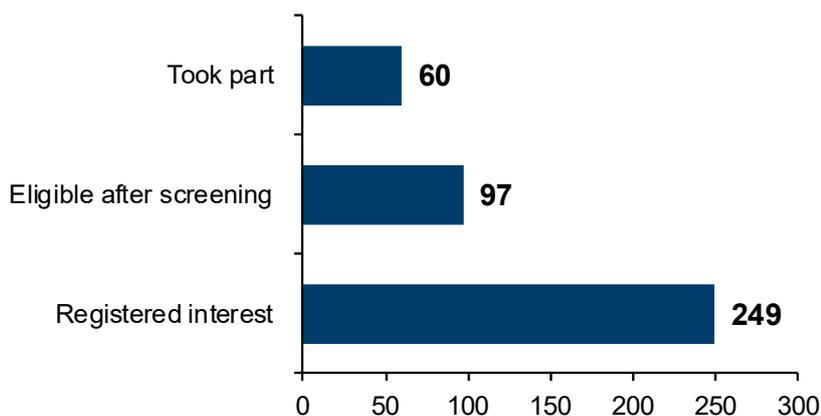
- lived in Wales
- were currently responsible for paying council tax or had recent experience of doing so
- met at least one priority criteria (low income household, ethnic minority community or disabled household), based on self-reported information provided during recruitment

Low-income status was determined through participant self-assessment rather than formal income verification.

Figure 1 shows the number of people who participated in focus groups or interviews after meeting the screening criteria. The research enabled the delivery of a robust, diverse and well-balanced qualitative sample. Residents who were fully exempt from council tax were

not recruited into the research as they had no ongoing interaction with bills, payments or communications. However, participants who benefited from the CTRS were included, as they continue to receive bills and correspondence, and their support can be variable based on circumstances.

Figure 1: Recruitment outcomes (N = 249)



Description of Figure 1: By the end of fieldwork, 249 people registered interest in taking part. Following screening, 97 met the eligibility criteria and 60 participated in focus groups or interviews.

Live dashboards tracked:

- numbers recruited and completed by priority population group
- demographic characteristics (such as age, gender and locality (urban or rural))
- language and access needs

This allowed real-time adjustments to ensure a diverse and balanced sample, including representation across the priority population groups.

2.2.1. Profile of participants

A total of 60 participants took part in the research. These included people from low-income households, ethnic minority communities and disabled households, reflecting groups that may experience different challenges when interacting with council tax. These barriers can include ability to pay, communication or language needs, accessibility requirements, digital exclusion and interaction with support or enforcement processes. The profile below summarises the characteristics of participants based on the information collected during recruitment.

As this is a qualitative study targeting specific groups, the sample is not intended to be representative of the wider population of Wales. The profile provides context to the findings and should not be interpreted as statistically robust.

Tables 1 to 5 show the breakdowns of participants by group, region, gender, age and location. Percentages quoted in the tables may not add up to 100% due to rounding.

**Table 1: Priority groups
(N = 60)**

Audience ^[footnote 1]	Number of participants	Per cent
Low-income households	23	38%
Ethnic minority communities	24	40%
Disabled households	28	47%

**Table 2: Participants by region
(N = 60)**

Region of Wales ^[footnote 2]	Number of participants	Per cent
North	14	23%
Mid	11	18%
South	20	33%
West	15	25%

**Table 3: Participants by gender
(N = 60)**

Gender	Number of participants	Per cent
Male	22	37%
Female	38	63%

**Table 4: Participants by age group
(N = 60)**

Age group	Number of participants	Per cent
18–24 ^[footnote 3]	0	0%
25–34	12	20%
35–44	14	23%
45–54	13	22%
55–64	8	13%
65–74	6	10%
75 and over	7	12%

Footnotes

[1] Participants could identify with more than one group, so percentages do not sum to 100%.

[2] Regional definitions used in this report:

North Wales: Anglesey, Conwy, Denbighshire, Flintshire, Gwynedd, Wrexham

Mid Wales: Ceredigion, Powys

West Wales: Carmarthenshire, Neath Port Talbot, Pembrokeshire, Swansea

South Wales: Blaenau Gwent, Bridgend, Caerphilly, Cardiff, Merthyr Tydfil, Monmouthshire, Newport, Rhondda Cynon Taf, Torfaen, Vale of Glamorgan.

[3] No participants aged 18-24 took part in the research.

**Table 5: Participants by rural or urban location
(N = 60)**

Location	Number of participants	Per cent
Rural	14	23%
Urban	46	77%

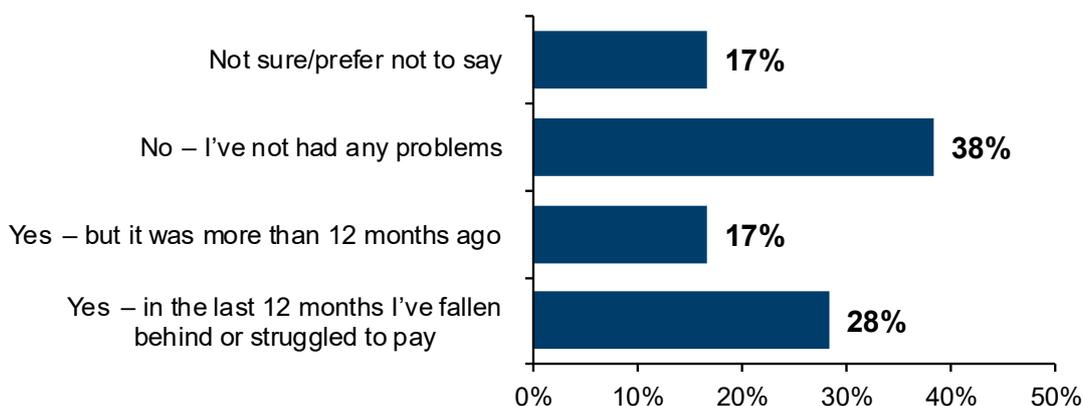
As part of the sampling approach, the screener included questions designed to ensure a broad range of lived experiences of council tax. In particular, participants were asked about:

- whether they had ever experienced difficulty paying their council tax
- whether they received any discounts or reductions
- how confident they felt in understanding and dealing with council tax matters

Responses to these questions were monitored through a recruitment dashboard and used to guide ongoing recruitment, alongside other characteristics such as gender, age, locality (urban or rural), preferred language, ethnicity, and deprivation level. This helped ensure the final sample included people with varying levels of financial pressure, awareness of support, and confidence in dealing with council tax.

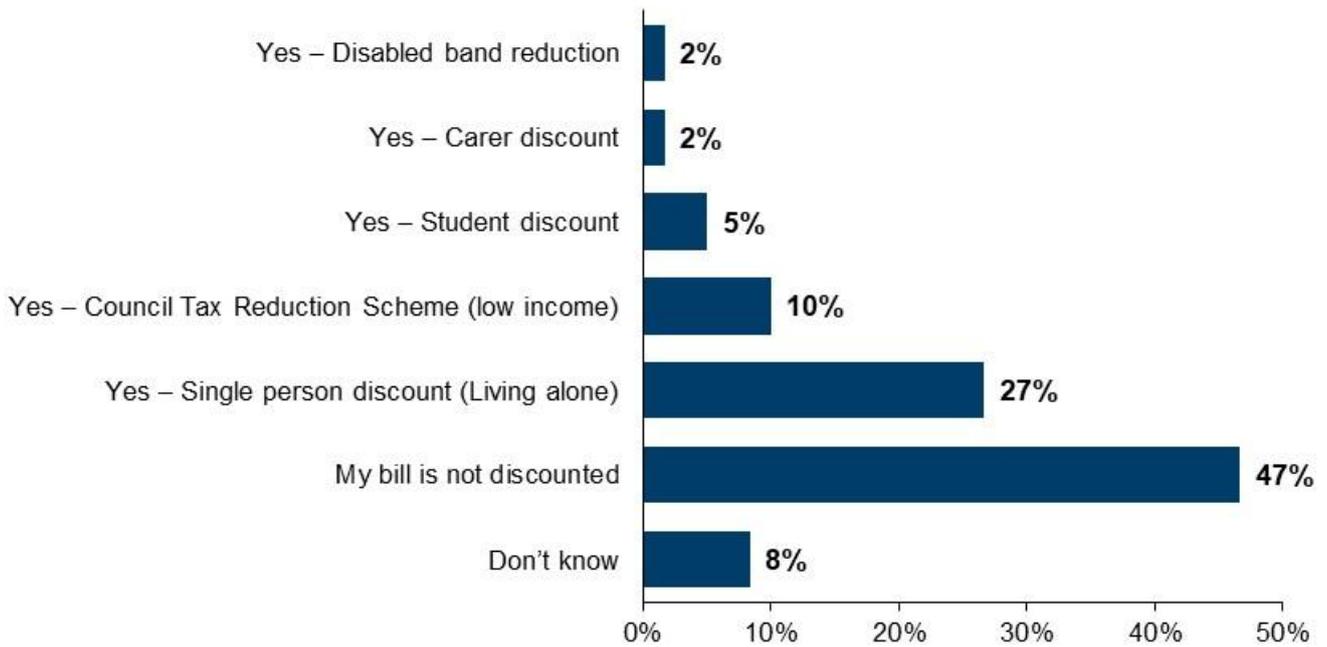
Figures 2 to 4 summarise the profile of participants in relation to these key screening measures.

**Figure 2: Have you ever had difficulty paying your council tax bill?
(N = 60)**



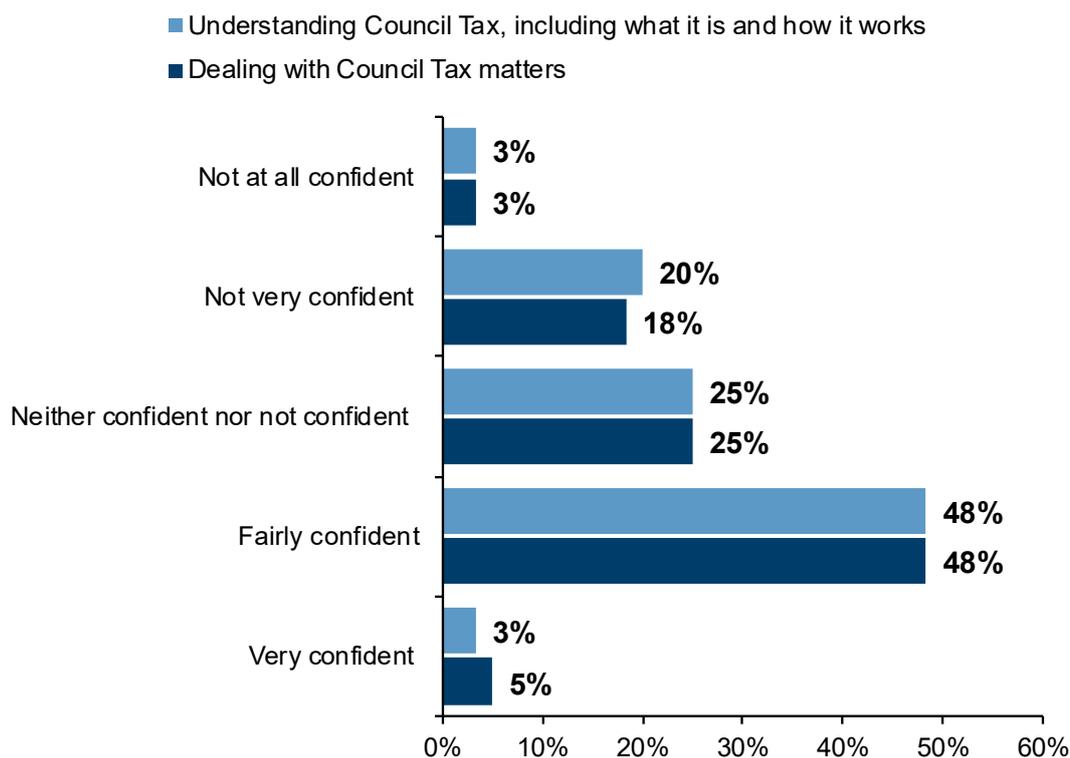
Description of Figure 2: Over two in five participants (45%) said they had experienced difficulty paying their council tax at some point. This included 28% who had difficulties within the last 12 months and 17% who had experienced difficulties more than 12 months ago. 38% said they had not experienced difficulties, while 17% were unsure or preferred not to say.

**Figure 3: Is your council tax bill reduced or discounted?
(N = 60)**



Description of Figure 3: Around half of participants, 46%, said their council tax bill is reduced or discounted, most commonly through the single person discount or support linked to income or circumstances. A similar proportion of participants, 47%, said they do not receive any reduction, and some were unsure whether a discount had been applied. This suggests some variation in awareness and understanding of council tax support among participants.

Figure 4: How confident do you feel about...?
(N = 60)



Description of Figure 4: Levels of confidence were broadly similar across the different aspects of council tax shown. Overall, around half of participants were fairly confident or very confident in understanding council tax and dealing with council tax matters. Participants reported slightly higher confidence in dealing with council tax matters, compared with confidence in understanding council tax.

2.3. Data analysis

All focus groups and interviews were recorded (with consent) and transcribed. SRI used a thematic analysis approach to identify patterns, shared experiences and differences across participants. Analysis was conducted collaboratively to ensure consistency in coding and interpretation.

This approach was appropriate because it:

- enabled detailed exploration of perceptions and lived experiences
- allowed identification of recurring themes and outliers
- supported comparison across demographic groups and research formats

The researchers have edited the quotations in this report so they are easier to read. The quotes do not use real names. Instead, a simple description of the person is provided to protect their identity.

2.4. Limitations

As a qualitative study, findings reflect the views of those who took part and cannot be generalised to all council tax payers. The sample was structured to include a range of experiences and characteristics, but it is not representative of the general population.

Participants self-selected into the research and some characteristics, including low-income status, were based on self-reported information provided during recruitment rather than verified income thresholds. This may mean that experiences reflect those of individuals who felt more able or motivated to take part. However, this was mitigated through the use of screening questions to ensure participants had relevant and recent experience of council tax and met the priority criteria for inclusion.

Participants' perceptions and recall of experiences may not always align with the statutory rules around council tax or local authority or Welsh Government policy. The research is intended to understand lived experiences, current understanding, and draw out differences and misconceptions. Many of the views reported related to council tax being seen as a service charge or 'price' for services received, rather than a system of general taxation to fund local services.

The role of the researcher was to draw out the views in detail and look across population groups, rather than to check for accuracy or provide factual information.

3. Findings: Overall understanding and perceptions

Participants had at least some understanding of council tax, but level of detailed awareness varied – this is detailed below. Where appropriate, any differences by demographic or group type have been highlighted.

3.1. What three words?

To get an early grasp on perceptions of council tax, participants were first asked to describe it in three words. The strongest theme centred on the cost of the bill, with “expensive” usually the first word mentioned.

Other words centred around the impact of council tax on household finances: “stressful”, “a killer” or “unrealistic cost”.

While a few participants said “amenities”, “doing some good” or “pays for services”, the words chosen were more likely to have a negative leaning, such as “unfair”, “unjustified”, “rip off”, “waste of money” or “necessary evil”.

“Mandatory” and “inevitable” were also mentioned, suggesting a perception of obligation, along with “confusing” and “complicated”, suggesting a lack of clarity.

These words helped open up discussion and were often used as a prompt by the moderator at points throughout the focus groups and depth interviews.

3.2. Understanding council tax

Participants had at least some understanding of council tax, knowing that it pays for local services and amenities. But the level of detailed awareness varied considerably.

Initial responses to questions about what council tax is used for tended to focus on what people could see around them locally or what services they used. Refuse and recycling collection was commonly the first thing participants mentioned, along with their local council and police service. Most participants openly agreed or nodded when these services were mentioned, suggesting these were commonly understood.

As part of discussing where council tax money is spent, some participants also mentioned:

- street lighting
- street cleaning
- street maintenance
- libraries
- schools
- social care
- healthcare

- meals on wheels

Less was known – or as it turned out, thought about – when it comes to who sets the council tax rates. Some had never thought about it before, but as the bill came from their local authority, they assumed that is where the council tax was set.

Others thought there might have been involvement from town councils, the Senedd, the Welsh Government or the UK Government, but were sharing thoughts and guesses, rather than feeling confident in their responses.

Among some participants, there was a feeling that the setting of council tax was not a clear process, with confusion about how each bill is set. While some confidently said it was on house value or house banding, others noted a lack of understanding and clarity.

“Does the bill go on the size or the price of the house?”

“My house is banded as E and the house next door is D – we’re almost identical. The only difference is an extra bathroom.”

3.2.1. Difference by demographic or group

Awareness and understanding of council tax tended to be lower among participants from ethnic minority communities, particularly those who had recently arrived in the UK. For some migrants, participants described being placed into homes with high council tax bands without prior explanation, leaving them shocked when the first bill arrived and unsure how they were expected to pay it on a low income.

“When you come here you don’t know about council tax... nobody explains to people what it is.”

“One man was placed in a house where council tax is about £3,000... he can’t afford it.”

These participants highlighted a lack of clear information at the point of arrival or tenancy, which contributed to confusion about how the system works and what support may be available.

3.3. Mandatory charge

Everyone involved in the research recognised the obligation to pay and that there were consequences for non-payment. For them, paying is not a choice.

As described later in this report, some participants had been in arrears previously, and they reported that the experience had driven them to put the monthly bill ahead of other basic needs such as food or heating.

“If you don’t pay, they’ll take you to court.”

Because council tax is seen as mandatory for most households, many participants said it is not something they think about very often. They feel there is no room for negotiation, no competitor offering a better deal (e.g. unlike for commercial services) and no two-way dialogue over the charge or when it has to be paid.

Many participants said they pay by Direct Debit, and that it comes straight out of their bank at the start of the month. Some participants felt everything else – apart from their rent or mortgage – is of secondary priority.

For those who do not pay by Direct Debit, balancing the bill in their household budget can be very difficult and brings extra challenges, as will be discussed later in this report.

3.4. Value for money?

Participants often raised questions over how much value for money council tax offers. Several felt that the tax is too high for the quality and consistency of the services received, describing visible issues such as flooding, potholes, dirty streets and infrequent bin collections.

“It’s £185 a month... and look at the rubbish on the streets and the roads in disrepair.”

“My food waste has not been picked up for three weeks in a row. Every single time, I have to complain, and then it gets picked up.”

Some participants noted frustration that their council tax bills were increasing, yet had a perception that services were being reduced, “getting worse” or disappearing entirely. In particular, the closure of libraries, a reduction in bin collections and slow responses to queries to council services were mentioned, along with issues of waste collections and litter in public spaces.

“We pay more each year, but we get less.”

“You don’t get the value for money. We pay more but the services keep going down.”

This theme of value for money was repeatedly raised by participants, who questioned whether their money was being used efficiently and effectively.

“If the council did the job right the first time, costs would be lower and they wouldn’t need to raise the tax as much.”

Despite frustrations, participants acknowledged that many essential services depend on the tax, along with support for those in their communities that might need it most. (See Section 1.1).

3.5. Lack of parity between areas

A few participants, based rurally, talked about how they felt that council tax is not fairly distributed. In their locations, they said they do not have access to all of the services their bills contribute towards.

In particular, street lighting and bin collections were mentioned, along with the condition of local roads.

Some also talked about the distance from services and amenities such as libraries, leisure centres and face-to-face support, with some commenting that none were within a distance that made them accessible.

These participants questioned why they should have to pay the same rate as people living in towns and cities as they felt their location does not benefit them in the same way.

“I have to drive 20 miles for someone to talk to, or take the bus but there is only one every 2 hours, which adds to the stress.”

Some participants felt that poorer or inner-city areas pay similar rates, but receive lower quality services, while “wealthy areas” benefit from lower crime and better upkeep.

“In rich areas it’s cheaper than here.”

“We pay the same but our streets are dirty – it’s not fair.”

3.6. Lack of clarity on council tax distribution and spend

Participants often talked about a lack of breakdown on their council tax bill, which is the point most commonly used for information about the tax.

Some said that the annual amount used to be broken down to show how much budget was allocated to each service, but they had noticed that this had been reduced to one line – the total. As a result, where the money goes and how it is spent is something participants feel they have little information on.

A few participants felt disengaged from dealing with their council tax bill. Feeling like it is mandatory and not open to negotiation, having detailed information about where the money goes is of little interest, as they often have bigger and more immediate household and life concerns and priorities.

For others, however, discussions about council tax opened up a lot of questions, including:

- Where does the money go?
- Where is the accountability?
- Is spending efficient?
- Were last year’s targets met?

“If it’s used efficiently, it’s important, but you do worry how efficient your local council is when there is a lot wrong in the area, you do begrudge it, but you have to pay it or they come after you.”

“We don’t really know who decides what happens with the money.”

A few participants who had scrutinised their bill and the information which came with it, sometimes mentioned there was too much jargon, and not enough simple language used. Elaborating on the “confusing” description mentioned during the ‘what three words...’ discussion in the groups, one participant said she had tried to examine her bill to see where the money went but found it unclear.

3.7. A necessary public fund

Although frustrated by the cost, participants recognised council tax as a necessary source of revenue to maintain local services. They understood some of the direct implications of not having the public funds made available for services such as bin collections, schools and the police.

“If I had to take my rubbish to the tip every week, it would stink the car out... there are benefits to it”

“If it went, there’d be chaos. It’s just that it needs to be fairer and clearer.”

There was also appreciation for those less visible services, such as social care and meals on wheels, and that without it, the most vulnerable in their communities would suffer.

“I pay council tax on the understanding that it’s going into the services people need.”

3.8. An apathetic acceptance of the bill

Despite some questions about the design, function and efficiency of council tax, there remained some level of apathy among many of the research participants. Despite usually being the largest household bill after rent or mortgage payments, it was a bill they felt they knew they had to find the money for and could not question.

Because of the obligation to pay, and with other day-to-day financial and life pressures, many participants said that council tax is not something they think about – at least not often.

“We’re all used to it so don’t know if there is another way to pay for these services. We don’t question it, it’s just there.”

“It’s very top-down. It’s something that just happens to you, it’s impenetrable to find out where the money goes, you’d have to put in an FOI [Freedom of Information request] or something.”

But participants' experience of council tax has been varied, with some positive experiences amid a range of challenges, barriers and pressures, as will be explored in the following chapters.

4. Findings: Impact of council tax

During the focus groups and interviews, participants opened up about their experience of dealing with council tax, and the impact of it on their finances and mental health and wellbeing.

4.1. Paying the bill

The majority of participants said they pay their council tax by Direct Debit. For most of these participants, setting up the monthly payments was a straightforward process, but that experience was not universal.

“You’d think a Direct Debit would be smooth, but we signed up for it, but nothing happened for 2 months. We phoned, emailed, couldn’t get hold of anyone, then they wrote to us and said there was a delay and there would be an adjustment over the year.”

Another participant said they have to call their local authority every month because of issues with the Direct Debit amount, which fluctuates slightly up or down at billing points across the year, and she gets a letter saying it needs to be rectified every time, which might be the result of interactions between Universal Credit, hours worked and the CTRS.^[footnote 4]

A couple of participants said they preferred to pay online each month, which gave them more control over when the money would go out of their account. A few participants said that their council tax was taken from their wages or benefits before it went into their account^[footnote 5], as a result, they were unsure how much they were paying and had no control over payments.

Direct Debit was common, with many participants saying the money disappears from their account as soon as they get paid, so they do not ever see it. While this was the preferred approach for some, a couple said they felt it gave no flexibility to the payments.

Some participants’ payments were spread out over 12 months. Others had the annual cost split across 10 months. Participants described positive elements to both approaches. Spreading the bill over 12 months made each monthly proportion create slightly less of a burden on a month-by-month basis and helped with budgeting, but some preferred to have 2 months free from the outgoing, which usually fell over Christmas or early in the new year.

One participant said their bill had been changed from a 10 to 12-month split, with no consultation and they were frustrated at the lack of communication. Another said their bill had been changed from 12 months to 10, which as the sole income provider of a young family was “scary”.

Footnotes

[4] [Council tax discounts and reduction](#).

[5] The [council tax protocol for Wales](#) provides guidance to local authorities and enforcement agencies about council tax collection.

“I’m the only one working, so for me when they switched it from 12 to 10 months it scared me a bit... I can’t claim any funding and my wife can’t claim because I’m working.”

However, paying by Direct Debit tended to be an easier way to budget if on a fixed salary, according to some participants. Those who are paid weekly or on an ad hoc basis said that finding the money at the right time could be extremely stressful and sometimes saw them fall into arrears.

“I used to get paid weekly, so that was difficult to budget. I fell into arrears a couple of times and they sent out the letters. Now I’m monthly paid, it’s easier to budget.”

“When I was paid weekly, I fell into arrears a couple of times, it was hard to keep on top of.”

In addition, the timing of a Direct Debit can have a huge impact on a household’s ability to budget. If the money comes out at the start of the month – or when they get paid – it is easier to manage but needing to keep hold of money in their account for a Direct Debit due to come out later into the month can be a real challenge.

“Mine goes out halfway through the month... Ideally I’d want it on payday.”

“Mine’s the 15th, completely random, but you just know you’ve got to pay it around then.”

A few participants talked about their struggles when it comes to balancing their income and outgoings, relying on Child Benefit or other financial support to clear before their Direct Debit date.

“I usually get child maintenance go in a few days before, so I usually use that to pay council tax.”

Some participants appeared to be unaware of payment choices in their local area, or would like to see changes made to allow them to have some choice and control over their payment date.

4.2. Impact on household budget

Affordability was a dominant theme through the research, with much discussion about the size of the bill and the impact on the household. Council tax was widely described as a significant financial pressure, but it was hard to isolate that cost from the rising prices of rent, energy, food and other bills.

“It’s just one of too many things going up.”

Council tax was described as one of participants’ biggest financial burdens, and in addition to the broader cost of living rising, puts a squeeze on budgets. Having less disposable

income means less money for holidays or little luxuries for some participants, who no longer go to the cinema, drive the car far or eat out in cafés.

“Whatever’s left after council tax and electric is all you’ve got — there’s nothing for holidays or pleasures.”

“You just carry on living until next month.”

“You pay council tax, then gas, electricity, water – it’s endless. It’s like working just to stay still.”

But for others, the impact is more severe. Those increased costs can mean making a choice to pay bills, heat their home or buy food. Sometimes the money is just not there, so it is borrowed from family or friends.

“When no-one in the household is earning and you’re on benefits, it’s really hard. It’s scary. A lot of times you do have to choose to eat or pay it. I’ve struggled with not earning enough to eat and pay bills, have had to go to food banks, which is humiliating.”

“If I don’t pay £150 for council tax I can buy clothes for my son or a washing machine – but I have to pay.”

“When the bill goes up £50 or £60, I feel guilty asking my daughters for money... you’re juggling six balls and you don’t know which one to drop.”

While “dropping the ball” on their council tax is something participants make strong efforts to avoid, a couple of participants say they have to make difficult choices and prioritise other bills or costs until they get “a red letter and a knock on the door”. But for most, the consequences of not paying their bill is a huge driving factor and as a result, it is a fixed priority.

“I don’t want to owe... the fear of the unknown is there.”

“You pay it even though you’re skint because you’re terrified not to.”

While the regulations removing custodial sentences for the non-payment of council tax came into force in 2019 in Wales, it was interesting to note that there remains the perception among some participants that not paying their bill could still lead to imprisonment.

“You can end up in prison if you can’t pay your council tax, so for me it’s got to be a priority. I don’t know why they’ve got that power, no other bill has that power to take you to court and put you in prison but council tax does for some reason.”

4.3. Financial impact

Depth interviews in particular highlighted how some households were living “month to month”, with participants describing going to food banks, borrowing from friends or family or taking out small loans simply to keep up with council tax alongside other essentials.

For some participants, this fear came from direct experience of being in arrears. Some participants have previously found themselves in this position and often described how the experience left them feeling “terrified” or “threatened”.

These experiences can lead to high levels of stress, panic and fear for some participants, who have to choose between life’s necessities and paying their bills, including council tax.

There are additional findings through the report, where communications and access to support are talked about, but below are some examples of participants’ experiences in their own words.

“I missed paying council tax for a couple of months. I was sent a threatening letter, a court letter, and had to come to agreement with the council to pay or go to court. It took 8 weeks to sort. At the time, I really struggled as paid usual council tax plus £80 on top until it was paid off. It was horrific, seeing an official court letter, I went into panic mode and thought I’d end up with a CCJ (County Court Judgement) from court or end up in prison. I prioritised that over putting meals on the table, fuel in the car, clothes. It was a massive stress. I pay it now whether I have much money or not because I don’t want to have that stress again. The initial letter said I had to pay by a certain date, which I couldn’t. I couldn’t get hold of them on the phone at all, then I got a letter from Magistrates court. I emailed the council and they said how much I’d need to clear it within the year – that it must be within a year. The language comes across as very threatening, like you’ve done something illegal by not paying, like it’s from the police. Now, council tax is my priority alongside my rent.”

“They told me to pay the full amount straight away. I said, ‘If I pay that I won’t be able to eat.’ I had to plead before someone finally offered a payment plan.”^[footnote 6]

Along with the financial burden described in the preceding quotes, participants in the focus groups and depth interviews often talked about stress and emotional impact.

These impacts will be explored in more detail in the following sections, which explore the experience of participants who have fallen into arrears or found themselves with a change in circumstance, along with experiences when accessing support and advice, plus other issues.

Footnotes

[6] Legislation made by the Welsh Government in 2025 will come into force in 2026, changing the financial liability. From April 2026, when an instalment is missed a household will have a minimum of 63 days before they become liable for the annual balance of the bill.

5. Findings: Communication, queries and complaints

Many participants have had some experience of communication about council tax outside of receiving their annual bill, including:

- receiving a letter about arrears
- receiving a letter about billing issues
- accessing information on their local authority website for advice or support
- calling the local authority for advice or support
- accessing local support hubs for advice, support and information
- calling or going into a Citizens Advice for advice or support

Knowledge, understanding and experience often varies by participant, but there are some common themes that run through the research findings which are explored through the different types of communication and support available.

5.1. Postal bills, letters and language

5.1.1. Annual bill and amendments

Participants do not always study their annual bill – they are more concerned with the sum total they face that year – but when they do, they often describe a lack of clarity and lack of transparency over where the money goes.

Those who look through the letter and the pack that comes with it also mentioned the following:

- there is too much information to look through
- why does it need to be bilingual if I have given my preference
- some of the language is complex or unclear
- they've made it over-complicated
- they've simplified it in a childish way

A couple of participants said that the writing on the annual bill was too small, making the materials hard to navigate.

“The writing’s tiny, and they hide what band you’re in halfway down the page.”

Participants who have had adjustment letters often say they are confusing and inconsistent, particularly when amounts have been changed or if multiple letters arrive in quick succession.

“They send many letters for small changes – you don’t know which one is right.”

5.1.2. Language in letters of notice

Those who had fallen behind described significant stress and a lack of empathy from the first notice letter. Participants who received them recalled they were red or on pink paper, with an 'aggressive' or 'threatening' tone.

According to participants, these letters compound an already stressful situation, particularly when they include the threat of court action.

Sometimes, going into arrears has been due to the oversight of participants, who had paid their bill on time for years, but had forgotten one instalment. In these instances, participants say the way the oversight had been approached was heavy-handed and unnecessary.

For other participants who were either going through a particularly hard time – such as a job loss, bereavement or financial stress – they said the letter was delivered in a way that negatively impacted their mental health.

“It caused stress, anxiety, depression. They don't care about your situation – they just need the money.”

“The pink letter... it's all 'court' this and 'pay now' - really scary.”

Participants often criticised the tone of the arrears letters, suggesting a softer reminder would be more appropriate. Some said they would prefer language that was understanding with signposting to support and advice, either within the local council or independent organisations such as Citizens Advice.

“Assume something might have gone wrong, not that you're avoiding paying.”

5.1.3. Comparisons with other companies or organisations

Often, in groups and interviews, participants drew strong comparisons with how private companies and utilities communicate if they have fallen behind on their payments, as opposed to taxation services for local government.

When talking about their debts, it was common for participants in focus groups and interviews to describe the differences in approach between local councils collecting council tax arrears and debts being collected by private companies.

At those moments, participants did not differentiate between what the debts were for – apart from their perceived impact of not paying their council tax – but rather how they felt when they received communications about those debts. Participants described their emotions around being in debt, their financial struggles, and the impact on their mental wellbeing and the threat of court action, rather than thinking about the difference between council tax and other bills.

Participants with experience of falling behind in payments or seeking help after a change in circumstance said that their experience of other organisations was more supportive and

understanding, compared to the approach taken by their local council when they have had issues with paying their council tax.

“My water bill was huge, and they were so helpful — they made it affordable.”

“Mortgage companies give payment holidays — why can’t councils?”

“I had a fat water bill after not paying, I didn’t open letters for ages. But I had a better experience with them, they made it affordable and understanding, spreading the difference out over coming months.”

Participants did not discuss any distinctions here between council tax which funds defined public services, and other bills which pay for ongoing household consumption (e.g. water, mortgage).

5.1.4. Difference by demographic or group

Some participants from ethnic minority groups said that because Welsh or English is not their first language, they can sometimes struggle with letters about council tax. In these instances, they need help from friends and family to interpret the communication.

“The language is too difficult – we don’t understand what they want.”

5.2. Local authority website information and support

A few participants said they had been on their local authority website looking for information about council tax support, with mixed results.

A couple of participants said that their local council’s website had been clear when accessed for the purposes of paying their council tax bill, or that a short questionnaire about potential reductions had been simple enough to use.

One participant said they had used their local council’s website to help set up payments for their parents and said they “wouldn’t have a clue” how to do it themselves and felt there should be allowances made for people who are not tech savvy.

But other participants who had tried to navigate their local authority website for support, guidance or information about their council tax said that it was not a straightforward experience, often facing circular paths, broken links, or they were unable to find what they were looking for.

“I am an ex-software engineer and refuse to use the council website, it’s awful. I do everything online, I love it, but the amount of broken links and circular links is not worth the energy.”

“The website is a leviathan ^[footnote 7]. It needs someone to go through the pages to make sure they function. A patroller function.”

Others criticised the lack of signposting, with information on the website saying help is available, but no further direction to that help.

One participant said that the online form filling was not clear. They went online for help after getting a big council tax bill, but said it was a lot of tick boxes to check, except she felt like all the relevant boxes were not there – they had to call the council to let them know that they were the only adult in the house, and could not understand why there was no option to do that online.

5.3. Calling the local authority

Participants who had experience of calling their local authority about council tax said they usually did so at a time of stress, when they were worried about affording their payments, because they had received a letter of arrears or because of a change in circumstances, including bereavements or job loss.

Commonly, participants said that the phone calls they made added to their stress, finding the experience frustrating and time consuming.

Participants talked about their frustrations when navigating the automated systems and the length of time it takes to speak to someone.

“You go round in circles with bots – they can’t answer anything.”

They also described their exasperation when having to explain the same thing over and over again, connecting to a different person each time they called. In addition, some participants said that the advice and information they received was inconsistent, which added to confusion.

“When I was in crisis I was getting passed from person to person. Went to the council and there was no one to talk to. Always someone different on the phone. Was the most confusing and frustrating thing.”

“I don’t think the staff are trained properly to deal with queries and complaints. I can ring up and speak to three different people and get three different answers.”

The approach of the local authority enquiry team can also have a big impact on the emotional impact of dealing with council tax. Some participants talked about being made to feel like an inconvenience, that they were asked “intrusive” questions and felt interrogated, or that they were wrong to be asking for help.

These issues and more will be discussed further in the following chapter.

Footnotes

[7] The word ‘leviathan’ is often used to describe something large or formidable.

6. Findings: Accessing support

Some participants said they had looked for support or advice about their council tax. While most of these went directly to their local authority for support or advice, a few participants said they approached other organisations for support, which are detailed below.

6.1. External support (Citizens Advice, hubs, other organisations)

A few participants said they had approached Citizens Advice, either over the phone or in person, for advice either specifically about their council tax, or because they were struggling with their finances more broadly.

Their experiences were mixed. A couple of participants said that they found Citizens Advice to be helpful, straightforward and sympathetic. They welcomed the advice, which often directed them to local authority support they could benefit from.

However, other participants said that Citizens Advice were either difficult to get hold of, or could only offer general council tax-related information that was not relevant to their specific circumstances.

“They weren’t experts on council tax, it was generic advice and a waste of time. I was at crisis point and there was no-one to help.”

A few participants said they had visited local community hubs and found value in speaking to someone face-to-face. While not easily accessible to all because of their location and opening times, those that have used hubs said they liked being able to sit down with someone and ask for help and advice.

A few participants said they had received help or guidance from community organisations or housing officers when letters were too hard to understand.

“When I moved in, the housing officer helped me with the forms – the council didn’t.”

“My housing association helped more than the council – they phoned them for me.”

A couple of participants also mentioned going onto Martin Lewis’ Money Saving Expert website, which for them was a trusted source of information.

One participant talked about their experience of help from a family support worker, who called the local authority about council tax on her behalf

6.1.1. Difference by demographic or group

Community hubs were felt to be challenging to access for some people living in rural locations, especially where public transport is limited.

“I’d have to drive 20 miles for someone to talk to, and there is only one bus every 2 hours, which adds to the stress.”

There was also a clear desire for hubs to offer multilingual support, for people who do not speak English or Welsh as a first language.

“If there was someone who speaks [my language] at the hub, many people would go and ask for help.”

Participants from ethnic minority communities in particular highlighted the role of trusted community organisations and charities in helping them understand letters, complete forms and contact the council about council tax issues.

Other participants mentioned that they relied on charities such as EYST and Race Council Cymru, where they already have built connections and trust.

6.2. Awareness of local authority support

Awareness of council tax support and reductions was limited and mixed. While most had heard of the single-person discount, or reductions for students and people on benefits, few knew how to apply or that most reductions need to be applied for. There was a strong feeling that there was little in terms of promoting available rates or signposting to help and advice.

“It’s not obvious what help there is unless someone tells you. You’d never know from the bill itself.”

“There is no marrying up or understanding of what they are asking of from the public when it comes to discounts, and this is often for vulnerable people.”

As a result, some participants talked about frustrations that the reduced rates are not well known or well-advertised, and that they or their families had not applied for reductions they qualified for, paying the full rate when they were entitled to a smaller bill.

“I didn’t know I could get a reduction because of my disabled daughter. I got told by someone after I’d been paying for a couple of years full, when I could have had a reduction.”

“The onus is put on the individual. It forces you to figure something out or grift on family and friends, which isn’t fair on them.”

Those frustrations grew when participants were told they were not entitled to a refund for “overpaying” their council tax. This was described as unfair and unbalanced.

“My partner overpaid for years because she didn’t know there were mechanisms to help. It never occurred to her that she might be able to pay less. There was a straight no for a refund.”

6.2.1. Difference by demographic or group

Overall, there was less awareness of support and reductions and discounts among people from ethnic minority groups. Few participants in these groups and depth interviews knew how to apply for a council tax reduction or single-person discount, and several believed they were not eligible for any help if they did not receive Universal Credit.

“They don’t tell us if we can get help – you have to find out yourself.”

6.3. Experience of council tax support

Some participants reported receiving help with their council tax in a range of ways, including discounts for certain circumstances, or support received through the welfare system. Some participants said they had looked into whether they were eligible for a reduction or discount on their council tax. When they had, a common experience was that it was not straightforward. Information was often hard to find, hard to understand and made seeking support more of a challenge.

“There is no streamlined process geared towards helping the public. It feels like obstacle after obstacle, where you are paying for services aimed at helping people but then really not helped when you need it.”

Experiences of seeking support were wide ranging, but there was a theme running through: participants think it should be a lot easier than it is. Often, participants said that information was hard to find, they felt they were passed around to different people on the phone and that forms were complex, long and intrusive.

It was common for participants to feel increased stress and anxiety, especially when receiving mixed information, often from within the same local authority.

6.3.1. Single person discount

The single person discount was the most commonly known reduction, and the one many participants had experience of. That experience varied. Some said the process of getting a single person discount had been straightforward and applied automatically on their moving into a new property.

“I almost snapped their hand off when they said I’d get a discount; they got points for being proactive.”

One participant said she had supported her mother after their dad died, and used the ‘[Tell Us Once](#)’ service, which informed all relevant parties of the death. In this instance, within a week they received a letter from the local authority notifying her that the single person discount had been applied, which was appreciated.

In contrast, one participant shared their experience of council tax administration after the death of his mother, with whom he had shared a home.

“When my mother died the council immediately set me up to pay 100% council tax and said that I had to pay it straight away rather than assessing my finances, which hadn’t changed. I was dealing with a bereavement as well as the financial stuff, the change was so instant it was hard. There was no conversation. They sent a letter in the post, which is how I found out. I had two weeks before the first payment was due.”

This experience was shared by another participant, who described their struggle after a bereavement. There had been no offer of a payment plan or any kind of help, support or understanding.

Although some said the 25% discount was “better than nothing”, others questioned why the rate was not a 50% reduction, to reflect the proportion of loss following a bereavement or for those living alone.

“Why is it 25%, and not 50% if someone dies and there was only two of you.”

“If you are single, why isn’t it 50% discount? I don’t understand that.”

6.3.2. Disability

There was a broad perception that there was support for people with disabilities – or households which include a person with a disability – but not much understanding about what that support might be, or the eligibility around disability and council tax.

“Is there something if you have a dependent, a disabled person in the home? If someone lives with dementia?”

One participant said she thought she got a council tax reduction because of her disability, but said her bill was hard to interpret.

However, participants who had applied for a disability-related reduction or tried to navigate the eligibility criteria often said the process left them feeling frustrated, disillusioned or more stressed. These issues tended to fall into two categories:

- how they were dealt with
- failing eligibility

One participant shared their experience of applying for a discount after life-altering surgery. During recovery, he sought benefits for the first time, including a reduction on his council tax, but he said the experience and repetitive nature of sharing the same information to different staff left him questioning whether the experience was worth the discount.

“I’d never done benefits, so after my op I needed to and it was like sitting in front of the gestapo ^[footnote 8]. It was a nightmare. It was about a dozen times. They should give you a case worker to have one person help you through it all so you don’t have to go around the houses every time. It made me very stressed at a time when I had severe health issues and was facing mortality. It felt like they just wanted your money and didn’t care about you. They were not there to give help, it caused depression. They do not care whether you have food on the table they just want you to pay your council tax. You’re not made to feel like a person. It’s a vulnerable person made to feel like they are trying to leech money.”

There were some frustrations about the rules around the qualifying criteria. One participant said she had understood you could get help if someone has Parkinsons, a disease affecting her mother. While she said the process of answering “a few questions over the phone” was straightforward, she was told that the household did not qualify as her brother lived in the property.

Another participant said that although she was registered blind and had an adapted bathroom, she didn’t qualify for a discount because she shared her bathroom with her husband.

“The council will recognise that, alright, this person is disabled. I’ve got accessibility issues, I can’t see properly, I have a guide dog, so I get a blue disabled badge. But because your bathroom is not specifically yours - we live in a little two-bedroom bungalow - because your bedroom isn’t specifically adapted for only your use, we can’t even give you the disabled rate reduction. It feels unfair, and it almost feels like discrimination at times.”

Overall, disabled participants felt there was a sharp divide between those who met very specific criteria and those who did not, even where their day-to-day needs and costs were very similar.

6.3.3. Student discount

Some participants said they thought there was a council tax reduction available for students, and a couple had experience of those rates when living as a student.

These participants said they had welcomed the help at the time but did question why it was not set proportionally against the composition of the household.

“It’s very interesting that if there is a house full of students, they get a full council tax exemption, but if there is a proportion of students you only get a 25% exception [exemption]. It’s not relative to the number, so if there are five of you sharing a house and four of you are students, that one person has to pay 75%.”

Footnotes

[8] People sometimes use the word ‘gestapo’ to describe a person or organisation they feel heavily intimidated by.

6.3.4. Mixed-age couples

A couple of participants said they felt penalised by mixed-age couple rules in the benefits system, which they said afforded them a discount, until one person slipped into an older age bracket affecting their Universal Credit entitlement.

One participant said that while both her and her partner were on benefits and her husband was on an army pension, they had a council tax reduction. But when her husband started claiming his state pension, they lost their reduction and had to pay their full council tax bill.

“We didn’t expect it to happen... we found out about six weeks after my husband got his state pension, by getting hit with a council tax bill. We talked to the council and they said ‘that’s the way it is’... because the government changed the rules that if you become a mixed-age couple, before that the government paid you as a couple, but now you are separated and until you are both at pension age you don’t get that support. My husband was on a disability war pension and I was claiming employment and support allowance and a small part for him, but as soon as he reached pension age, that stopped and they put me on to contribution-based, which meant we had to pay full council tax ... we now pay full rent and full council tax on his pension, which is a struggle.”

6.3.5. Universal Credit

A few participants who are on Universal Credit say that they have asked for help to deal with their council tax, but say the process has been humiliating and dehumanising. They said that their experience of the attitude of some local authority staff and the questions they were asked left them feeling embarrassed.

“I’ve gone onto benefits, the number of questions they ask you to get a discount I’ve had to jump through hoops and give them a lot of evidence – doctors’ letters and minute detail on fuel, heating, lights. It was like Big Brother watching you.”

“Asking for an exemption is a nightmare, on benefits and as a student. You have to jump through quite a few hoops to get it, and it can feel dehumanising.”

6.4. Payment plans

Payment plans have been a helpful way to spread the cost of arrears, according to a couple of participants, but more could be done to promote the support.

Knowledge of payment plans for council tax is mixed. While a few have experience, others do not think it is a service available for people who pay council tax.

“Council tax is the only bill you can’t set up payment plan for so they can take you to court.”

Others believe it is not well-advertised, with participants going to Citizens Advice for support or feeling huge pressure from a belief they have to pay their arrears in one go. This can be completely overwhelming, according to participants, who question why their local authority thinks they can pay a big bill when they have not been able to afford their monthly payments.

For some, paying the bill would mean going without food or other necessities, a fear that they often feel is dismissed by their council in favour of getting the bill paid. These participants do often end up on a payment plan, which gives them some relief, but they say getting to that point is arduous and unnecessary.

“It was stressful, being told you had to pay your last bill. They just deducted two months, and I said I couldn’t afford to eat. Then customer services cancelled the payment and set up a payment plan over two months – there was the initial shock and getting passed from pillar to post. Would like that type of communication changed.”

“Ten years ago, when I first moved into my rental house, I moved in on the first of January, contacted the council and was straight away hit with a big bill I couldn’t afford to pay. The person I spoke to didn’t offer a payment plan, and said I needed to pay for it in full. I wouldn’t have been able to eat. Then I went through to customer services, who said what could I pay half now half next month, which was better.”

Generally, participants wanted clearer, upfront information about payment plans and the eligibility for payment plans, which they said would alleviate some of that initial stress and fear caused by the council tax system.

6.5. Barriers and further impacts

6.5.1. Complexity of forms

One of the barriers mentioned by participants who had tried to access support or reduced or discounted rates, was the complexity of the forms they were asked to fill out – and sometimes even knowing about the forms they might need to complete.

One participant said they were not awarded a council tax reduction in a new property - one they had been awarded in their previous property - because they had not filled out a form, of which they had been unaware.

“I didn’t know there were separate forms because I assumed they were all in one. I was told to fill out those forms and that everything would be transferred. It is so complicated because there’s a separate side to it that I wasn’t told about.”

It is not usually the language that complicates forms, according to most participants, but the way questions are worded, the number of questions and the perceived irrelevance of what they are being asked. Sometimes, this is in addition to previous correspondence or their bills, to which they feel the questions do not always tally.

“The forms themselves have confusing questions, they don’t make sense, and I worry that they’re not filled in right. I’ve received letters back and don’t understand any of it. Looking at all the figures, I can’t work out what I’m getting and what I’m supposed to pay.”

“If you’re stating it’s because of this reason, there should be a form that’s relevant to the reason rather than having to answer questions about financial situation, I’m not asking for a reduction because of my financial situation, I’m asking because I’m physically disabled and it should be related to the medical side. Asking to fill in about financial situation, family situation, whether I own or rent, this should be irrelevant to whether I’m eligible for a discount for disability. I gave up in the end.”

6.5.2. Lack of information

Broadly, participants felt there was a lack of transparency and information about council tax and the support available. Where information was found, signposting was often missing or out of date.

As a result, some participants felt that people who need support are not always getting the help they need and are eligible for.

A couple of participants said there was no information on their local council website about what to do when someone passes away. The impact of this was a large council tax bill back dated to the loss of a family member and the loss of that connected financial support.

“You don’t get much on the bereavement side of things, it’s quite generic. There’s nothing dedicated to help people going through a bereavement or to advise them to go anywhere else for support.”

6.5.3. Not helping all who need it

Participants who receive a reduced rate or support value the help, although their wider finances often remain stretched leaving them with difficult budgeting decisions to make and they remain living from month-to-month.

There is a feeling, among some participants, that council tax support is not available for everyone who needs it, sometimes because of rules that they say feel unfair. Often working families felt like they fell through the gaps of support, ineligible for discounted or reduced rates yet still struggling to put food on the table. Participants who describe themselves as a low income household, whether they are in receipt of benefits or not, describe their struggles paying their bills, including council tax. Some participants feel there are people

who fall through the gaps of support, earning too much money to receive help, but still struggling financially with limited options for help.

“There should be something for people not poor enough for help, but not rich enough to manage comfortably.”

“My partner wasn’t working and was on Universal Credit, went to see if there was help, but there was not because I was working. Looked online to see if there was help. Didn’t know what else to do.”

“If your partner isn’t working you still don’t qualify, we were told there’s nothing.”

Depth interviews with working low-income households reinforced this sense of falling through the gaps, with participants feeling that support focused on those out-of-work while overlooking people in low-paid or insecure jobs.

Others, as previously mentioned in this report, said that they feel the eligibility criteria for those seeking a reduction because of a disability is unfair, excluding some disabled people due to certain criteria.

“Even though I’m registered blind and have an adapted bathroom, I don’t qualify because I share my bathroom with my husband.”

6.5.4. Additional barriers for ethnic minorities

Many of the barriers faced by participants impacted those from ethnic communities, but among these groups there were additional barriers that focused on two themes:

- language
- culture

Language barriers for participants for whom English or Welsh is not a first language, were the most common challenge. The extent to which this affected participants, usually depended on how much English they spoke or understood. For some, they needed help translating bills and correspondence about their council tax, which they did by asking friends and family for help. Others use Google translate to try to understand their bills.

Beyond this, participants who managed their bills online said that the portal they had to use was awkward, that too many clicks were needed, and that the English was not simple enough for them to understand.

Language barriers made interactions with the council difficult, with participants describing the need to ask staff to speak slowly or simply.

“Sometimes we say, speak slowly because our English is not really good.”

“Language is a big barrier. There should be people who can explain it in [my language].”

A few participants said that improving their English skills would help them feel more independent, and that they would value help so they can be more independent.

“If they support me to improve my English, I can read letters and do everything myself.”

But barriers went beyond language, for some participants. There was also a cultural element – some said people in their community are reluctant or embarrassed to seek help, even when struggling.

“People feel shy to ask for help. They don’t want others to know they can’t pay.”

Exacerbating the reluctance to ask for help, is the perception among some participants that information is not shared proactively, particularly for those who are not first language English speakers. So, if the support is not easy to find, it often goes missed.

“You have to research everything yourself – they don’t advertise the help.”

And, as with other participants, the financial burden of council tax on top of the wider cost of living could be crippling and lead to a downward spiral. One participant said he had gone to the bank for a loan to pay off arrears after repeated threats of court action. Another participant secured a loan from the credit union after falling behind on her council tax.

The financial pressure of taking out loans to clear arrears, added further repayments on top of already stretched budgets.

7. Suggestions for improvement

Throughout the focus groups and depth interviews, participants suggested changes and improvements they would like to see, which they believe would make council tax fairer, reduce barriers and mitigate problems earlier.

7.1. Soften the approach when collecting arrears

A recurring issue for participants was the way in which they were dealt with if they went into arrears. Slipping behind on their council tax payment might happen for any number of reasons, including job loss, severe financial difficulties, bereavement or because it had slipped their mind.

Participants were united in their belief that missed council tax payments should be approached in a way that is less “aggressive” and “threatening”, and with more understanding and signposting.

Rather than demanding full payment with the threat of court, participants said the way in which they are addressed can make a huge difference to their mental health and wellbeing, particularly at a time when they might be vulnerable.

“Say: ‘this payment has been missed, here are your options’, not ‘pay or go to court.’”

Participants suggested softer wording with clear signposting to support, options – including payment plans – and the addition of a ‘vulnerable customer’ list, which is used by other organisations such as utility and other service providers.

7.2. Clear signposting to support and advice with the bill

There is a range of support that participants have sought, in connection with their council tax, but often they either cannot find what they are looking for or do not know where to start.

A common suggestion put forward was clear signposting to help with support options and advice put on the bill itself. At a time when people are struggling with their finances, quick solutions are valued. They would also like to see what support might be available, such as rate reductions, discounts and payment plans, which participants believe should be better promoted.

It is also important that links are easy to follow and complete, that participants are not going to go ‘around in circles’ negotiating broken links, out-of-date support information or phone numbers with automated systems that are difficult to navigate.

However, it is also important that the bill remains clear, easy to understand and well laid out, to avoid overwhelm.

7.3. Humanising help

Asking for council tax help and support can be difficult for some people and is often at a time when they are already suffering from stress. Experiences included in this research were varied, but a common factor was the value participants felt when they were treated with consistency and respect.

Unclear online information, lack of information and inconsistencies in the information being provided were common frustrations, and many preferred to speak to a knowledgeable person.

Older people often preferred face-to-face support and would like to see more community hubs or drop-in sessions available at community venues such as libraries, leisure centres or cafes.

“Somebody in the local library or community centre with a table and a pop up there to give advice on a certain time like the first Monday of every month.”

“You need neighbourhood officers and community development workers – just talking with people. Once people understand how things work, they’re more thoughtful, and we don’t have that anymore.”

“Online is all well and good if you know what you’re doing. My parents wouldn’t have a clue if we didn’t help them and would get into all sorts of trouble. They don’t make allowances for things like that.”

One participant suggested having a local representative for more vulnerable people, someone to become a familiar face with a thorough knowledge of council tax.

But wanting to speak to a human – especially for more complex cases or when information is hard to find – was frequently mentioned. Some participants talked about their frustrations when having to explain the same things again and again each time they call, as they speak to someone different each time.

When they do manage to speak to a person, participants want understanding and clear information. They want to feel respected and supported.

Participants suggested that having an early outreach team, a named contact or case worker within the council tax team would make a significant difference, particularly for people dealing with multiple or complex challenges such as disability, bereavement or recent arrears. Being able to speak to the same person each time was seen as more efficient and less emotionally draining than repeatedly explaining their situation to different staff.

7.4. Allowing people to choose their payment date

The timing of Direct Debit payments was highlighted as an issue for some participants, particularly if the money comes out of their bank at the middle or end of the month, if they get paid weekly or if their income is irregular.

Allowing the choice of date for a Direct Debit could have a huge benefit for people struggling to manage their household budget.

In addition, some participants said they would welcome a 'payment break' if their finances are particularly stretched one month.

Although some local authorities already offer some flexibility, there was no awareness of this among these research participants, so there may be communication issues which need to be considered.

7.5. Simplified forms

Some participants talked about the complexity of the forms connected to council tax rates, discounts and reductions. While the language was easy to understand in terms of the words used, some struggled to know what they were being asked for and were concerned they were going to incorrectly fill out the forms.

There were suggestions of simplifying forms and including a tick box to apply for the single person discount in online forms, to speed up the process of updating circumstances.

7.6. Improved transparency on spend

Participants often talked about not knowing where their council tax money goes and where it is spent. There was a suggestion from some participants that being clear about where and how money is spent would make them feel like they were getting more value for money.

This was particularly the case when participants perceived that local public services such as bin collections, availability of leisure centres and libraries and road conditions had worsened.

Understanding where money needed to be spent and what targets had been met the previous year would help some participants better understand and appreciate the need and value of council tax.

“Show us exactly where last year’s money went, even just percentages.”

“We want to know where the money goes – what did you do with our £100 a month?”

This, participants often suggested, should be part of the annual bill, which they wanted to see itemised rather than having one line showing a total figure.

7.7. Community engagement

More involvement in how council tax is spent would help some participants feel more positive about their annual bill. Consultations on local spend and understanding where communities feel money should be concentrated would help people feel like they have more ownership over public spending and can make meaningful changes within their communities.

Understanding how council tax revenue is spent and having a say on this would help increase transparency, views on value for money and improve overall perceptions of council tax and the rises that occur annually.

7.8. Fairer banding

There was little understanding about how the amount of council tax is set, and a perception that it is not always fair. There was a feeling among some participants that using house value as a measure for council tax was unfair, comparing themselves to “better off” neighbours. A couple of participants talked about inheriting homes in a higher band, but not having the income to support the associated rise in council tax payments.

Rather, there was a common belief that council tax should be means tested against household finances to assess affordability, rather than basing the annual bill on the value of the property.

Another suggestion was requiring properties with multiple occupants and higher earners to pay more council tax, to relieve the burden on those on low incomes.

7.9. Additional support for barriers faced by ethnic minorities

Further suggestions were made by people living in ethnic minority communities. Most frequently was the preference to have communications – both written and in person – in their own language. Having simple letters and bills would help people understand and deal with their council tax more independently.

They would also like to see dedicated multilingual staff in local hubs for face-to-face support, along with the potential for workshops to explain entitlements and discount schemes.

Migrants would benefit from education about council tax – what it is, why it is important, how to pay and what support is available.

8. Conclusions

This research focused on the lived experiences and perceptions of three priority population groups – people living in low-income households, people from ethnic minority communities and households that include a disabled person, with many commonalities in experiences and views across all three.

These groups were selected because they may face additional challenges when interacting with the council tax system, so it was expected that participants would likely focus on the challenges and impacts of council tax. This research focused on those challenges and the barriers faced, in order to provide evidence to inform the Welsh Government's decisions on reforming the council tax system.

Through the focus groups and depth interviews, it was common for participants to talk about issues, fears and negative experiences that have already, or are being addressed by the Welsh Government, such as removing incarceration for non-payment of council tax, improved communications and support to avoid excess debt.

Some participants acknowledged the necessity of council tax, with broad understanding of how it is used locally for public services and to help those people in the community who need it the most.

There was a strong feeling among participants that council tax is something imposed on them, with little or no consultation or dialogue. However, they did not question its existence, but the impact of the cost on their households, its fairness, value for money and barriers to support.

Many of the issues raised by participants were not unique to a single population group and reflected concerns commonly identified in wider research on council tax, including affordability, communication, awareness of support and perceptions of fairness. Overall, there were relatively few findings that were specific only to one group. Instead, differences tended to relate to how challenges were experienced, or made harder by circumstances such as language needs, disability or financial insecurity, rather than separate issues.

This was also echoed in the scoping interviews with advice and support organisations, who described similar issues affecting many residents that they help or advise, with some groups facing additional barriers.

Participants focussed on the cost of the annual bill, which was seen as high and was usually the second biggest bill in the home, behind rent or mortgage. The cost, seen as mandatory, was perceived to be rising faster than incomes, while public services paid for by the revenue generated were perceived to have declined. The cost was described by some participants as forcing difficult choices between paying their bill and paying for food or other necessities and has caused huge amounts of stress and anxiety as a result.

Participants who had fallen into arrears or faced a change in circumstances often described stressful interactions, in terms of perceived “threatening” letters and a lack of compassion or understanding when they sought help.

There were frustrations around poorly communicated information and a lack of knowledge about reduced rates and the eligibility around these, as well as limited awareness of the support available. However, those who had received support, such as payment plans, said that they valued the help, which had a positive impact on their household.

Participants also wanted clearer information and greater transparency about how council tax revenue is spent.

Despite concerns, participants wanted the system to work better, not to avoid paying, and offered practical suggestions around clearer bills, improved information and signposting, more compassionate communication and greater transparency about how council tax revenue is spent.

Across all three priority population groups, participants suggested a range of practical improvements, many of which focused on communication, flexibility and access to support:

- humanising communications
 - when chasing arrears (softer language in notice of arrears letters)
 - softer approach when talking to people about financial issues such as debts, changes in circumstances and potential council tax reductions
 - reducing the amount of repetition when calling the council caused by speaking 'to someone different every time'
 - the inclusion of a vulnerable customer list
 - simplifying council tax-related forms
- allowing people to choose how they pay their council tax
 - whether their bill is split across 10 or 12 months
 - setting their monthly payment date
- clearer information on local authority websites
- increasing knowledge of council tax reductions
- increased community engagement in connection to council spending priorities
- introducing means tested council tax bills rather than based on house value
- increased transparency on where council tax money is spent
- Improving understanding of support for those in debt crisis

Additional suggested improvements for low-income households:

- improving eligibility so that more low-income households can access council tax reductions
- addressing issues caused by mixed-age couples as a result of Universal Credit changes, which mean low-income households can lose reductions when one partner claims state pension

Additional suggested improvements for people with disabilities:

- extending disability criteria for support or reductions to make it more accessible

Additional suggestions for ethnic minority communities:

- dedicated communications in more languages, including written communications and local face-to-face support

Other suggested improvements:

- increasing the opportunities for face-to-face support at local hubs for older people
- improving access to face-to-face support for people living in rural areas

Annex A: Scoping interviews

Sectors represented

Scoping interviews were conducted with stakeholder organisations operating across the following sectors:

- welfare and debt advice
- housing and homelessness support
- disability advocacy and support services
- ethnic minority and migrant support organisations
- community advice and outreach services

Stakeholder names are not listed to preserve anonymity.

Stakeholder topic guide

The topic guide below was used to structure scoping interviews with stakeholder organisations.

Background

The research will focus on the following three population groups:

- low-income households, including those on the edge of eligibility thresholds for support, if possible, to draw out;
- ethnic minority communities
- disabled people and households receiving disability benefits.

Introduction

We're going to be talking to people in underrepresented groups across Wales; to build an understanding of current impacts and how ongoing council tax reforms may reduce any negative impact on them.

Specifically, we are going to be talking to people in low-income households, ethnic minority communities and people receiving disability benefits.

Today, I'd like to learn from your experience of working with some of these groups to help shape our approach and make sure the research reflects people's real experiences and challenges.

Current understanding

- Based on your experience at (organisation), do you know how council tax plays a part in household finances, for these groups?

Talking points:

- budget management – how council tax factors into household budgets and how these budgets are managed to avoid council tax arrears, particularly in low-income households
- debt management – how household debt relating to council tax arrears is managed; the effects of council tax arrears; and the wider impact of arrears on resident finances and daily life
- financial support – if and how residents' access financial support for council tax payments, particularly when experiencing financial hardship, including positive and negative experiences of households being supported. This includes direct support around council tax or indirect support around budget management (which included council tax)
- outcome disparity – how experiences and impacts of the above vary across different demographics, socio-economic groups, and geographic areas
- Do you have any insight into what information and support people typically access, either directly around council tax or indirectly around budget management (which included council tax)?
- Are people generally aware of the support available – for example, discounts and reductions, payment plans, or help with arrears? And whether they might be eligible for those supports.
- Are there barriers to accessing these?
 - What would make it easier to find and use this support?

Research challenges

The aim of this research is to understand people's lived experience of the council tax system, so we want to speak to a range of people from the underrepresented groups we've mentioned.

- What do you see as the challenges of engaging with these groups? (Language, geography, access, confidence, confidentiality etc)
- Are there any groups, communities or areas in particular you think we should engage with?
- Do you have any suggestions on how we could work to overcome these challenges?

Research help

We're going to be running focus groups and one-to-one interviews with people from these groups and will be looking for support from the third sector to help share a sign-up screener.

- Do you have any suggestions on who we could approach for help with that?

Anything else?

- Is there anything else you think we should be aware of or take into account as we move forward with this work?

Annex B: Resident research topic guide

A single core topic guide was used for both resident focus groups and one to one depth interviews. The guide was designed to be flexible, allowing moderators to adapt prompts slightly depending on whether the discussion took place in a group setting or as an individual interview, and to accommodate accessibility, language or communication needs where required.

The same overall structure and themes were covered across all discussions. In depth interviews, moderators allowed additional time to explore individual circumstances in more detail, particularly where participants were discussing sensitive or complex experiences.

The topic guide below was used for:

- online and face to face resident focus groups
- one to one depth interviews.

Focus groups and depth interviews topic guide

Background

The research will focus on the following three population groups, although participants may fall into more than one:

- low-income households, including those on the edge of eligibility thresholds for support, if possible, to draw out
- ethnic minority communities
- disabled people and households receiving disability benefits.

Warm up

Moderator notes: this section may take longer than usual. Use the time to encourage friendly and positive participation.

Before we start, let's all introduce ourselves and say a bit about our household (where we live, children, partner, pets etc).

When it comes to council tax, what involvement do you have in dealing with it for your household?

General awareness

Today, we're going to be talking about council tax, so would like to understand what you know about it.

- What three words would you use to describe council tax? (Allow all to share, then pick a few to talk about)
- What do you think council tax is?
 - How easy or difficult do you find it to explain council tax in your own words?
- How would you describe it?
- Who is in charge of council tax?
 - Who sets the council tax?
- What is council tax money used for?
- Is it important? Why or why not?

Moderator: Draw on anything mentioned that is not negative. If appropriate, ask about the collective responsibility to pay (contribution to local services?).

Experience

Moderator notes: participants know what this focus group is about, so may want to get some things off their chest. Use this time to listen to their experience, particularly about impact and challenges/barriers, along with any positive experience.

We'd like to understand more about your experiences with council tax. It's important that we understand your experience, so that future changes can support people in the right way.

- Would anyone like to share anything about their experience of council tax and how they deal with it? (Prompt: Budgeting, Direct Debit, payment plan, challenges, process, supports, impact etc)
- What are the main challenges when thinking about council tax?
 - finding out about it and how it applies to them
 - understanding responsibility to pay
 - paying for it (direct debit, online versus telephone versus in person)
 - understanding and literacy (including words and language used, knowledge of financial matters, and complexity of council tax, finding information, how it is presented)
 - digital and access (online access, confidence, websites compatible with screen readers and keyboard navigation)
 - language (not only outside English and Welsh, but also easy read, sight impairment, British Sign Language)
 - communication

- confidence.
- How does council tax fit with your budget at home?
 - How do you manage it in your household?
 - Where does it fit in terms of your list of priorities when you're budgeting each month?
 - Does that vary from month to month?
- Does anyone have experience of either challenges paying your bill or falling behind on council tax payments?
 - Could you tell us about that?
- How did it affect you? (Emotionally, financially, impact on other bills, daily life etc, prompt for emotional impact for example stress, stigma, feeling judged)
- How did you deal with or handle the situation?

Available support

All support: Thinking about council tax, there is some support available to help.

- Has anyone looked for support or advice about their council tax?
 - Can you describe what happened?
 - Why did you seek support or advice?
 - At what point did you look for support? (Before getting into arrears, when in arrears, when bailiffs turned up etc)
 - Who did you go to for help?
 - How did you find out about that support?
 - Were you referred elsewhere?
 - Did you have help finding support from someone you know for example family member, friend or support worker?
 - Did you come across any challenges when learning about or trying to get help or advice?
 - What was difficult?
 - How could that be improved?
 - What support / change would have helped?
 - Did you get any support or advice?

- What kind?
- Was it what you were expecting? (Explore)
- Were you able to access the support or advice you were looking for? (Explore any barriers such as language, understanding, communication type, online, in person or written communications)
- Were you happy with the outcome? Why or why not?
- Was there anything positive or negative about this experience? What?
- Was there anything else about the experience you would like to share?
- If not mentioned, did you look online, call someone, or speak in person? (Prompt about digital vs face-to-face)
 - Which worked best?

Specific support: There is some support available to help with council tax.

- This includes discounts, reductions, payment plans and help with arrears - please raise your hand if you know about any of these? (COUNT)
- Those of you who do, which discounts or reduced rates are you aware of?
- Does anyone have experience of using this kind of support?
 - Would you mind telling us which type of support you have accessed?
 - At what point did you start looking for support? (Before in arrears, in arrears, after escalation)
 - Why was that?
 - Can you remember how you learned about this support?
 - Can you describe the process of applying for the support? (Explore any barriers to access)
 - Were you able to access the support you were looking for? (Explore any barriers)
 - Did you come across any challenges when learning about or trying to get help or advice?
 - What was difficult?
 - How could that be improved?
 - What support / change would have helped?
 - Was there anything positive about your experience? What?

- Do you think the support available is fair? Why or why not?
- Is there anything else you think your local council or Welsh Government could do to help people to deal with council tax?

Check all talking points are covered:

- budget management – how council tax factors into household budgets and how these budgets are managed to avoid council tax arrears, particularly in low-income households
- debt management – how household debt relating to council tax arrears is managed; the effects of council tax arrears; and the wider impact of arrears on resident finances and daily life
- financial support – if and how residents’ access financial support for council tax payments, particularly when experiencing financial hardship, including positive and negative experiences of households being supported
 - this includes direct support around council tax or indirect support around budget management (which included council tax)
- outcome disparity – how experiences and impacts of the above vary across different demographics, socio-economic groups, and geographic areas.

Anything else?

- Before we finish, if you could change one thing about how council tax works or how people are supported, what would it be?
- Lastly, does anyone have anything else they would like to share about their experience of council tax?