

8 Working age customers

8.1 Introduction and summary

Since October 2008, the rules concerning the backdating of Housing Benefit (HB) and Council Tax Benefit (CTB) have been amended so that people of working age can request up to six months backdated payment and people aged 60 and over can receive up to three months automatic backdating. The questions in this section were aimed at increasing understanding of the impact of the new rules on customers and local authorities (LAs).

Just 117 LAs out of 246 interviewed kept information for working age customers and people aged 60 and over separately. The remainder were unable to answer the detailed questions in this section that required separate information. Out of this 117, three-quarters (74 per cent) were unable to say what percentage of working age customers had applied for a backdated payment since October 2008. However, among the few LAs giving a percentage, most (20 LAs) said that between one and nine per cent had asked for a backdated payment.

Among the 30 LAs that were able to tell us what percentage of working age customers had applied for a backdated payment, over half (57 per cent) said that between 20 per cent and 59 per cent of applications were unsuccessful. A quarter (23 per cent) said that somewhere between 60 per cent and 79 per cent had been unsuccessful and ten per cent (three English districts) said between 80 per cent and 100 per cent had been unsuccessful.

Among the LAs that have had unsuccessful applications, nearly half (14 LAs) said that none were refused because working age customers had asked for a backdated payment to cover a period longer than six months. On the other hand, nearly a third (nine LAs) said that between one per cent and ten per cent of applications were unsuccessful for this reason.

When asked about applications from customers aged 60 and over, again 74 per cent of LAs were unable to say what percentage had been awarded a backdated payment since October 2008.

However, two per cent said that none of them had been awarded a backdated payment while nine per cent said between one per cent and 19 per cent and a further nine per cent said between 80 per cent and 100 per cent.

Four LAs out of 30 said no customers aged 60 and over had asked for a backdated payment to cover a period longer than three months, while five LAs said between one per cent and nine per cent and eight LAs said between ten per cent and 20 per cent had asked. Eleven LAs were, however, unable to give an answer.

When asked about what effect the change to backdating rules has had on customers, few LAs gave an opinion either way. Most said that it is either too early to say, they don't know or that it is 'Neither better nor worse'. This is particularly the case with 'Number of evictions', 'Number of tribunals' and 'Incidence of homelessness'. Opinion was stronger for 'Claim processing time', 'Amount of evidence customers must submit' and 'Level of rent or council tax arrears'. Nine per cent of LAs said that the new rules are better for customers in terms of 'Claim processing time' and 31 per cent said it is better for customers in terms of the 'Amount of evidence they must submit'. On the other hand, a third of LAs said that the new rules are worse for customers in terms of the 'Level of rent or council tax arrears'.

When LAs were asked for their overall opinion of the effect of the rule change on customers, 40 per cent said it makes no difference and 13 per cent did not know. However, 45 per cent gave a negative response and just two per cent gave a positive response.

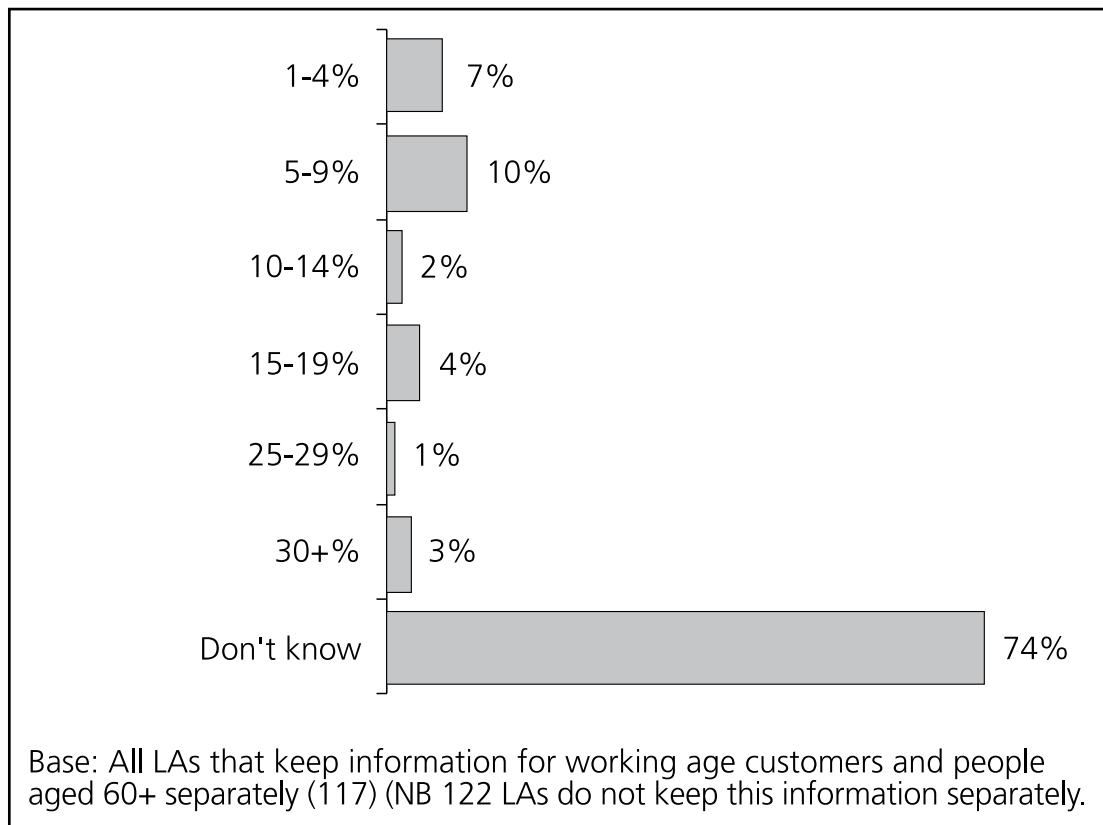
LAs were also asked about what effect the change to backdating rules has had on LAs and once again few LAs gave an opinion either way, in particular for 'Number of evictions', 'Number of tribunals' and 'Incidence of homelessness'. Once again, opinion was stronger for 'Claim processing time', 'Amount of evidence customers must submit' and 'Level of rent or council tax arrears'. One in nine LAs (11 per cent) said that the new rules are better for LAs in terms of 'Claim processing time' and 29 per cent said it is better for LAs in terms of the 'Amount of evidence customers must submit'. On the other hand, 28 per cent of LAs said that the new rules are worse for LAs in terms of the 'Level of rent or council tax arrears.'

When LAs were asked for their overall opinion of the effect of the rule change on LAs they were a little more positive than when they were asked for their overall opinion of the effect on customers. While 58 per cent said it has made no difference and 11 per cent did not know, just 21 per cent gave a negative response and ten per cent gave a positive response.

8.2 Main findings

The following details the main findings and includes charts for all questions plus commentary highlighting the key sub-group differences.

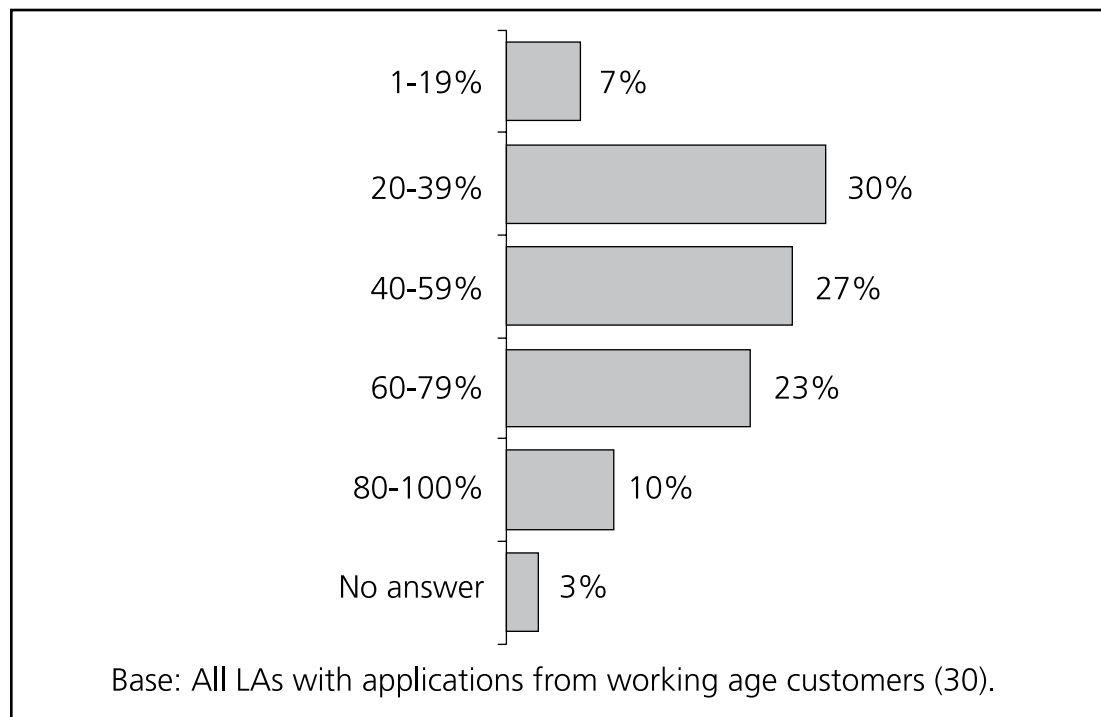
Figure 8.1 When working age customers apply for backdated HB/CTB payment they have to show good cause for not applying earlier. What percentage of working age customers have applied for a backdated payment since October 2008?



Just 117 LAs said that they kept information for working age customers and people aged 60+ separately and were, therefore, able to answer this question. Out of this group of 117 LAs, a further (74 per cent) were unable to say what percentage of working age customers had applied for a backdated payment since October 2008.

However, among the few LAs giving a percentage, the majority said that between one and nine per cent had asked for a backdated payment: one to four per cent, seven per cent and five to nine per cent and ten per cent (a total of 20 LAs).

Figure 8.2 What percentage of those working age customers that applied were for a backdated payment were unsuccessful?

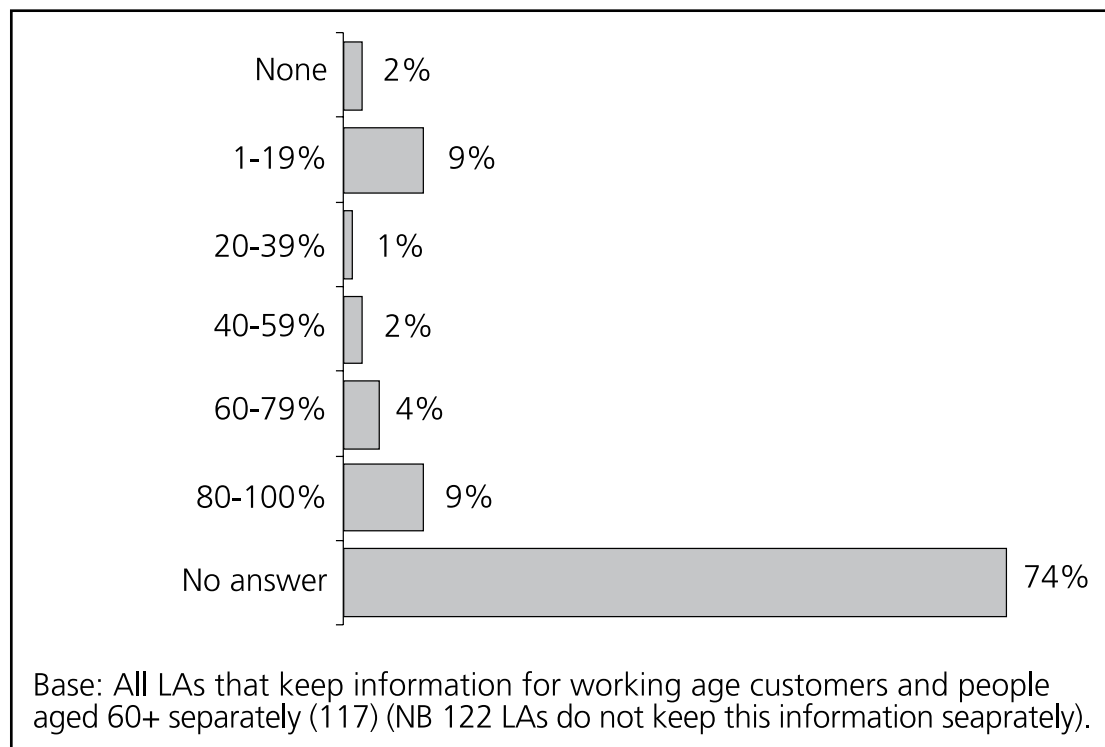


With just 30 LAs able to provide the percentage of working age customers that had applied for a backdated payment, the responses to this question need to be treated with some caution.

The preceding chart shows the percentage of working age customers who applied that were not successful in being awarded a backdated payment. Over half of LAs (57 per cent) gave an answer somewhere between 20 per cent and 59 per cent while 23 per cent (seven LAs) said that somewhere between 60 per cent and 79 per cent had been unsuccessful and ten per cent (three English districts) said between 80 per cent and 100 per cent.

LAs were then asked about those working age customers who were not successful, and to give percentages for those that had been refused an award because they had asked for a backdated payment to cover a period longer than the maximum limit of six months. Among the LAs that had had unsuccessful applications, nearly half (14 LAs) said that none were refused because working age customers had asked for a backdated payment to cover a period longer than six months and six LAs gave no answer. On the other hand, nearly a third of this group of LAs (nine LAs) said that between one per cent and ten per cent of applications were unsuccessful because customers had asked for the payment to cover a period longer than six months.

Figure 8.3 People aged 60 or over are entitled to automatic backdating of Housing Benefit and Council Tax Benefit of up to 3 months. What percentage of customers aged 60 or over have been awarded a backdated payment since October 2008?

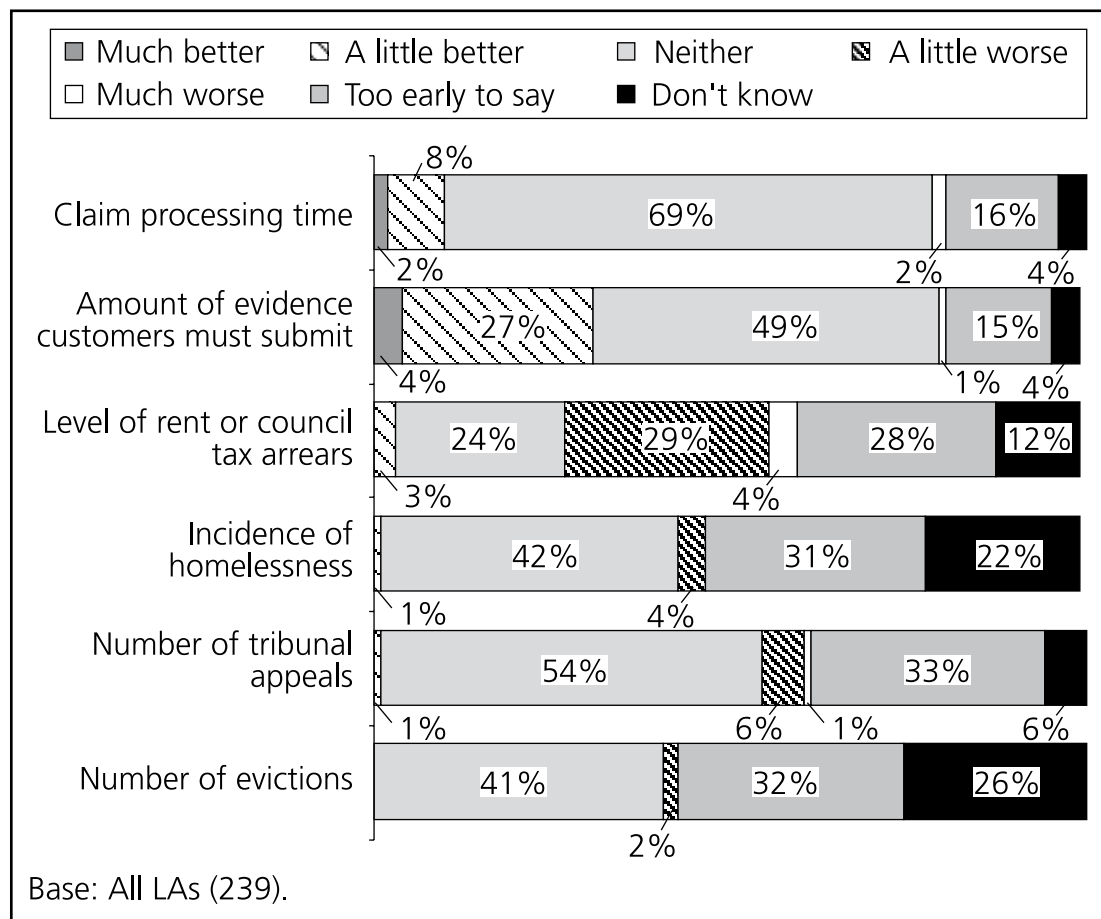


Only about half of the LAs interviewed at Wave 18 kept information for people aged 60+ and working age customers separately and consequently this question was only answered by 117 LAs. Out of this group of 117 LAs, a further 87 (74 per cent) said that they did not know what percentage of customers aged 60+ had been awarded a backdated payment since October 2008.

However, among the 30 LAs that gave a percentage, two LAs said that none of them had been awarded a backdated payment, while ten LAs said between one per cent and 19 per cent and a further ten LAs (a third) said between 80 per cent and 100 per cent. Remaining answers were between the two extremes (one per cent said 20 to 39 per cent, two per cent said 40 to 59 per cent, and four per cent said 60 to 79 per cent).

Out of the 30 LAs that were able to give percentages for applications from customers aged 60+ that had asked for a backdated payment to cover a period longer than three months, four LAs out of 30 said none of this group has asked for a backdated payment to cover a period longer than the maximum limit of three months. Five LAs said between one per cent and nine per cent had asked this, eight said between ten per cent and 20 per cent had asked for it and two per cent said 50 per cent had asked for it.

Figure 8.4 Now thinking about all customers, has the change to backdating rules made things better or worse for customers for each of the following?

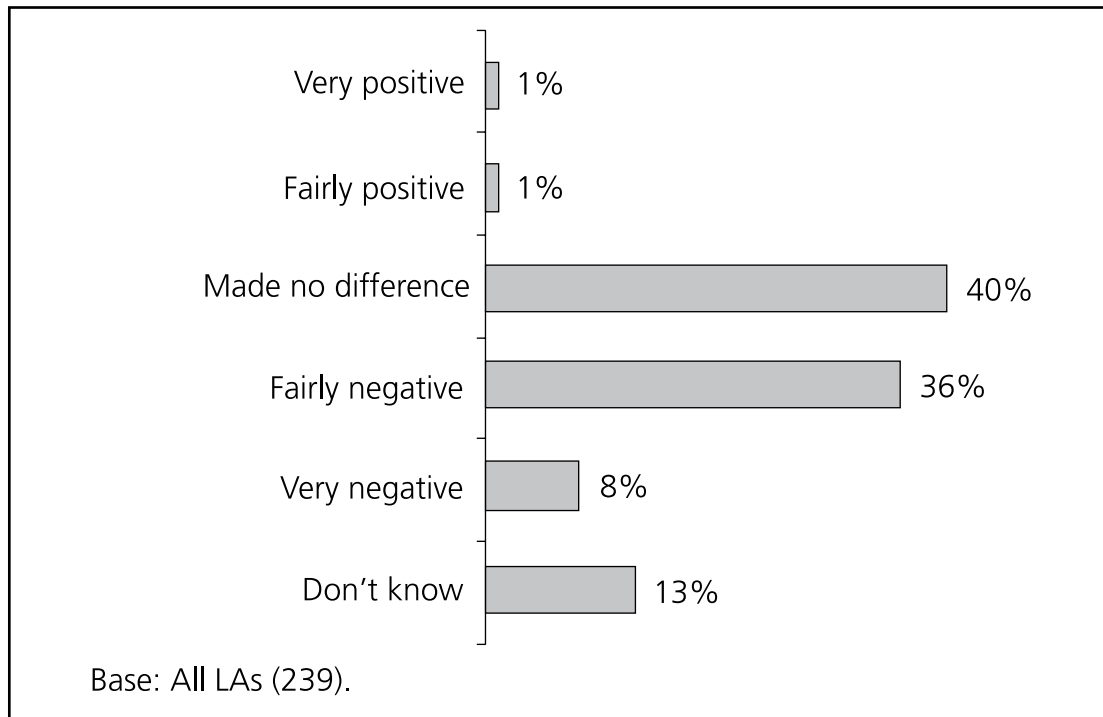


When asked about what effect the change to backdating rules had had on customers, few LAs gave an opinion either way. Most said that it was either too early to say, that they didn't know or that it was 'Neither better nor worse'. This was particularly the case with 'Number of evictions', 'Number of tribunals' and 'Incidence of homelessness'.

Opinion was stronger for 'Claim processing time', 'Amount of evidence customers must submit' and 'Level of rent or council tax arrears'. One in ten (ten per cent) of LAs said that the new rules were better for customers in terms of 'Claim processing time'. Three in ten (31 per cent) said it was better (four per cent much better and 27 per cent a little better) for customers in terms of the 'Amount of evidence they must submit', and this was highest amongst LAs with low caseloads (41 per cent low caseload compared with 22 per cent of LAs with high caseloads).

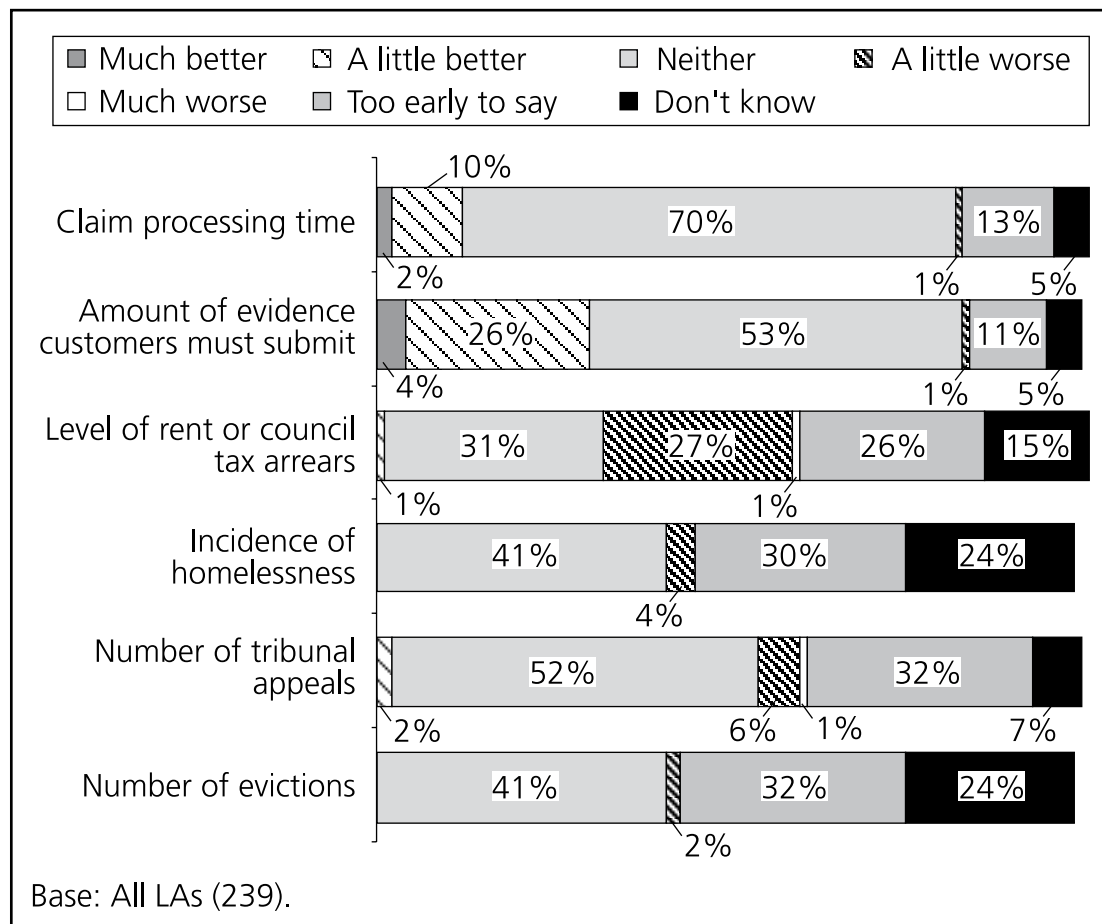
On the other hand, a third of LAs (33 per cent) thought that the new rules were worse (29 per cent a little worse and four per cent much worse) for customers in terms of the 'Level of rent or council tax arrears'. Regions where LAs were more likely to have said that the level of rent or council tax arrears was a little or much worse were the East Midlands (56 per cent), Scotland (45 per cent) and the East (46 per cent).

Figure 8.5 And in your opinion has the overall effect of the rule change for backdating had a positive or negative effect on customers, or has it made no difference?



When LAs were asked for their overall opinion of the effect of the rule change on customers, 40 per cent said it made no difference and 13 per cent did not know. However, 46 per cent gave a negative response (eight per cent were very negative and 36 per cent were fairly negative) and just two per cent gave a positive response.

Figure 8.6 Has the change to backdating rules made things better or worse for your local authority for each of the following?

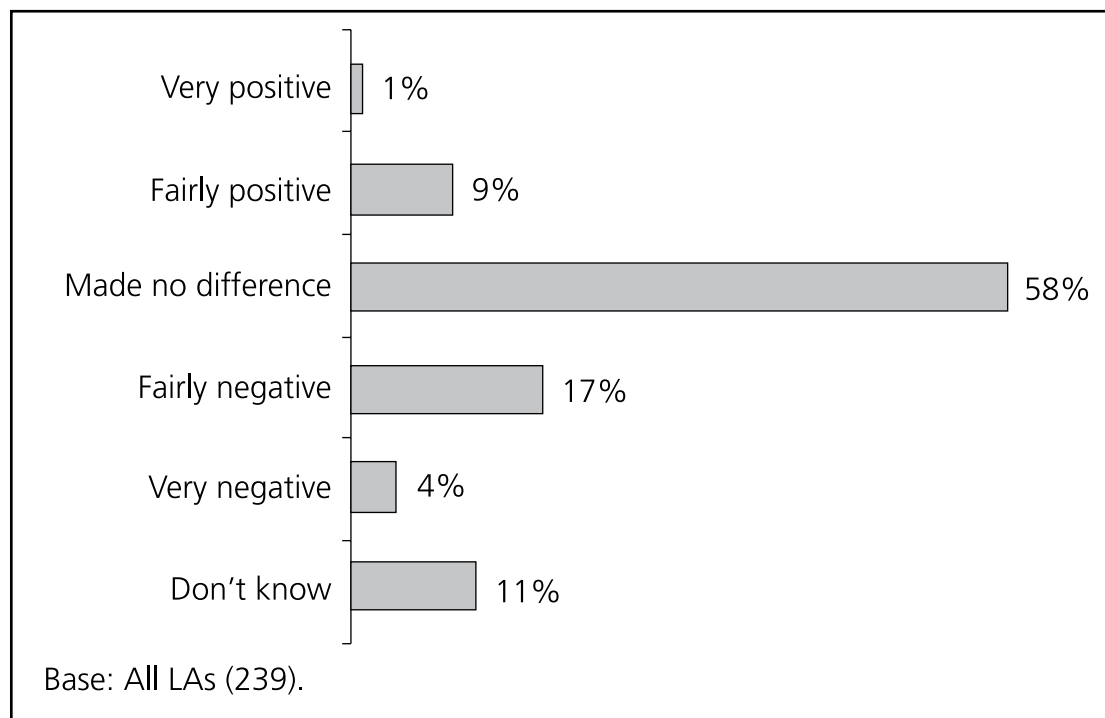


When asked about what effect the change to backdating rules has had on LAs, few LAs gave an opinion either way. Most said that it was either too early to say, that they did not know or that it was 'Neither better nor worse'. This was particularly the case with 'Number of evictions', 'Number of tribunals' and 'Incidence of homelessness'.

Opinion was stronger for 'Claim processing time', 'Amount of evidence customers must submit' and 'Level of rent or council tax arrears'. Approximately one ninth (11 per cent) of LAs said that the new rules were better for LAs in terms of 'Claim processing time'. Three in ten (30 per cent) said it was better (four per cent much better and 26 per cent a little better) for LAs in terms of the 'Amount of evidence customers must submit'. LAs with low caseloads were more likely to have said that the amount of evidence customers must submit was either much or a little better (38 per cent of LAs with low caseloads compared with 21 per cent of LAs with high caseloads).

On the other hand, 28 per cent of LAs thought that the new rules were worse (27 per cent a little worse and one per cent much worse) for LAs in terms of the 'Level of rent or council tax arrears'. LAs in Scotland (50 per cent) and the East Midlands (48 per cent) were particularly likely to say that the new rules were worse regarding this aspect.

Figure 8.7 And in your opinion has the overall effect of the rule change for backdating had a positive or negative effect on your local authority, or has it made no difference?



When LAs were asked for their overall opinion of the effect of the rule change on LAs, they were a little more positive than when they were asked for their overall opinion of the effect on customers. While 58 per cent said it made no difference and 11 per cent did not know, just 21 per cent gave a negative response and ten per cent gave a positive response.

LAs with a high caseload were more likely to say that the rule change had had a negative effect (28 per cent) than LAs with a low (16 per cent) or medium (18 per cent) caseload.

