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'They can contact me about a debt, but not a discount?'

A study of the barriers to claiming council tax reduction

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Executive Summary

Project aim

Citizens Advice Knowsley (CAK) is an organisation which works to provide residents of the Knowsley region with advice and advocacy on issues like debt and benefits. They have identified an issue where clients who would be entitled to council tax reduction (CTR) are failing to make a claim for the discount, and many are subsequently falling into council tax arrears debt. The aim of this project is to identify reasons why someone may struggle to make a claim for council tax reduction.

Research context

Knowsley is one of the most deprived boroughs in England, and therefore has many low-income residents who would be eligible to claim council tax reduction. CTR is, however, one of the most underclaimed benefits nationally, and CAK has seen high numbers of people coming to them for help with council tax arrears. After receiving advice from CAK and claiming council tax reduction, income gains amounted to £1,112 per client.

Methodology

Data was collected via semi-structured interviews with 10 participants, who were staff members and clients of Citizens Advice Knowsley. Interviews were transcribed, and the subsequent data set was analysed via inductive coding. This collection of qualitative data allowed the researcher to gain authentic insight into participants' lived experiences of the research matter.

Findings

This research successfully identified multiple barriers to the process of claiming council tax reduction:

- Lack of information and awareness

People are not informed of their entitlement to CTR, or even of the fact that such a benefit exists. CAK clients had only been informed about applying for it through word of mouth, or through CAK after applying for a different benefit.

- Confusing claims process

There were multiple confusing aspects of the application: clients were unclear on their level of entitlement; about how to make a claim; and some found parts of the application form difficult to understand.

- Inaccessible council services

People had found it difficult to access information from the council and to independently make their application to the local authority. Many, particularly the older generation, struggled with the fact that everything was digital. Clients had been unable to contact the council for help.

- Lack of support

Clients described the council's attitude towards their claim as unsympathetic and obstructive.

Conclusions and Recommendations

Based on the barriers identified through this study's findings, various recommendations for improving the CTR claims process can be made:

- Notification of entitlement

People should be informed that CTR exists as a benefit, especially those who would be eligible to claim it. This could be done through sharing data with other agencies and through awareness campaigns.

- Support in making applications

People who struggle with making claims online should be given offline avenues, or more opportunities for support. The council should be more proactive in helping CTR claimants and anyone struggling with paying their council tax.

- Backdating

Backdating rules could be made more flexible in order to provide greater support to those who made their claim too late.

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Introduction

Interchange

This project was conducted as part of an Interchange partnership with the University of Liverpool. Interchange is a registered charity which connects Voluntary and Community Organisations (VCOs) in Merseyside with Higher Education students for the purpose of conducting a research project. VCOs put together a project brief which identifies a research need, and the student works with the organisation to carry out a study which addresses the charity's research question.

Citizens Advice Knowsley

Citizens Advice is a registered national charity which provides free, impartial, independent and confidential advice and advocacy on issues relating to benefits, employment, and debt. It operates a network of regional branches which work to advise residents directly at a local level. The Citizens Advice Knowsley (CAK) branch operates out of main offices in Kirkby and Huyton, as well as outreach services in Stockbridge Village and Halewood, and partners with local organisations and agencies in order to provide advice tailored to residents of Knowsley. In the 2025/26 financial year, CAK dealt with 39,064 issues from 4,895 clients.

Council tax reduction

Council tax is an annual fee paid by home occupiers or owners to their local authority to contribute to funding the services it provides. It was estimated that in the 2025/26 financial year, council tax would raise £50.9 billion for local authorities, a bill equivalent to £1,770 per household and 1.7% of National Income (Office for Budget Responsibility, 2025). Council tax funds around a quarter of total local authority current spending (OBR, 2025). In its most recently published budget summary, Knowsley Council reported that £71.7 million of its £218.6 million budget would be funded from council tax (Knowsley Council, 2025: 5).

People on low income are entitled to council tax reduction (CTR). There is a national scheme in England for offering council tax discounts to low-income pensioners, in which they can receive up to a 100% reduction on their bill. Schemes for low-income claimants of working age vary at local authority level. Knowsley Council currently “has

its own earnings based, income banded scheme for working age residents” (Knowsley Council, 2026), and sets the maximum award amount to an 84% reduction. People who want to claim CTR have to make an application themselves directly to the council.

Project aim

CAK put forward a project brief which stated that they had identified that many of their clients were facing issues with claiming CTR. Staff at the charity had been seeing recurring issues of people approaching them for help concerning the claims process; that is, with questions about whether they were entitled, or for support with making a claim. They had also identified high numbers of low-income clients in council tax arrears debt, which they believed could be linked to cases of failure to claim CTR. Nationally, evidence suggests that council tax support is one of the most underclaimed benefits, with an estimated 2.7 million people missing out on £2.8 billion of support (Clegg et al, 2023: 2).

CAKs project brief explained that they were hoping to identify reasons why a low-income person who may be entitled to CTR would not make a claim, or would claim too late. There is a lack of literature which sets out levels of uptake of CTR or assesses the success of the claims process; this project is therefore concerned with identifying any barriers to claiming council tax reduction and putting forward some recommendations to address these.

Research Context

Knowsley region

Knowsley is a metropolitan borough located within the Liverpool City Region. Knowsley Council serves an area which covers approximately 33 square miles and a population of approximately 152,500 residents (Local Government Association, 2024).

There are high levels of poverty and income deprivation in the region. The Index of Multiple Deprivation (IMD), which ranks areas of England according to their relative deprivation, ranks Knowsley as the second most deprived borough in England, and states that the region contains neighbourhoods that are consistently in the most deprived 1% of areas nationally (Ministry of Housing, Communities and Local Government, 2025: 69). Knowsley has the highest proportion of its population living in income deprived households (Marmot et al, 2022). It is the local authority district with the fourth highest score on the employment deprivation domain; 23% of working-age adults are employment deprived (Ministry of Housing, Communities and Local Government, 2025: 87). Knowsley's employment rate is lower than across the North West as a whole (Office for National Statistics, 2024), and, at 69.4%, is far below the UK national average of 75% (Office for National Statistics, 2026).

High levels of unemployment and low income mean that it can be expected that there are high levels of benefit entitlement and uptake in Knowsley. The claimant count for people claiming unemployment-related benefits, such as Jobseeker's Allowance, is higher in Knowsley than in the UK as a whole, at 4.6% compared to 4.0% (Powell and Zaidi, 2026). Data for uptake of other types of benefits, including council tax reduction, is limited for the region, but it is reasonable to expect there to be a correlation between increased deprivation in Knowsley and increased entitlement to such benefits offered to those on low income.

Citizens Advice data

The most comprehensive and current data on CTR claims in Knowsley comes from CAK itself.

Information about the work done by Citizens Advice is stored in files on their internal database called Casebook. This is a national database, but when filtered to show data

for the Knowsley borough it can be used to illustrate the extent of the issues dealt with by Citizens Advice Knowsley. When a client comes to the charity for advice, details of the interaction are recorded and categorised in Casebook as 'issues'; these broad categories include debt issues, consumer goods and services issues, and benefits issues. Citizens Advice also publishes advice on their website, and data is gathered of which advice topic pages are viewed online.

Benefits issues make up the most common issue category recorded in Casebook, and are also the top issue category for advice pages viewed online, comprising 28% of pages viewed (Citizens Advice, 2025).

In the 2025/26 financial year, Citizens Advice Knowsley dealt with 39,064 issues from 4,895 clients. In line with the charity's national data, benefits issues were also the most common issue brought to the Knowsley branch. Council tax reduction issues sat within the top 5 most common of these benefits issues, presenting in 806 cases. After receiving advice from CAK and claiming council tax reduction, income gains for clients amounted to £314,730, or £1,112 per client.

Council tax arrears were the most common debt issue brought to CAK, with 3,013 cases, and were the 7th most common of all issues. This debt amounted to a sum of £983,974, and an average per client of £1,514. Council tax arrears are persistently a top debt issue for CAK, having been the most common in the previous three financial years.

Other benefits issues

Of the other most common benefits issues that CAK deal with, the majority of them are health and disability related. The charity reports that 71% of their clients have health issues (Casebook, 2025). In the IMD Report 2025, Knowsley is the local authority district with the third highest average score in the country on the health deprivation and disability domain, which measures "the risk of premature death and the impairment of quality of life through poor physical or mental health" (Ministry of Housing, Communities and Local Government, 2025). There is extensive evidence of a link between poverty and disability, and the fact that these are mutually reinforcing. Disability can lead to social exclusion and poverty, whilst being low income can increase risk factors for acquiring health problems and disabilities. The increased

health and disability needs of the region are reflected in the work done by CAK; 4 out of the top 5 benefits issues brought to them in 2025/26 were concerning health related benefits, such as Personal Independence Payment or Employment and Support Allowance (Casebook, 2025).

The research question

With a clear correlation between the high health and disability needs of the population of Knowsley and the high levels of claims for related benefits, most of the top benefits issues brought to CAK are easily explained. The charity's work done with other benefits like Jobseeker's Allowance would also be explainable by the higher rate of unemployment in the region.

Council tax reduction is, however, an outlier in this respect. It consistently sits in the top 5 most common benefits-related issues brought to the charity, yet there lacks such a clear and direct reason for its prevalence as an issue brought to CAK. Staff hypothesised in this project's brief that clients were struggling with some aspect of the CTR claims process and were therefore seeking advice. Another common scenario identified was that clients were coming to CAK for an unrelated reason, such as claiming another benefit, but were then being encouraged to start a CTR claim by CAK advisors. This brings forth the research questions addressed by this study; why were clients previously unaware of their entitlement to CTR, and why were they needing support when claiming it?

Methodology

Qualitative data

This project had two main research aims:

- Identify reasons why clients of Citizens Advice Knowsley had struggled to claim CTR
- Identify ways to improve the process of claiming CTR

It was therefore favourable to gather qualitative data, as this would allow clients to give detailed, nuanced answers in which they could express their opinions and describe their experiences to the researcher. Qualitative data collection methods allow research participants to "express themselves freely and provide detailed responses" (Harris, 2023); they are methods which "elicit discussions" and are favoured by scholars who are "focused on social construction and the negotiation of meaning" (Atkinson, 2017: 69). This research approach would therefore be beneficial in allowing researchers to fulfil the project aims, which are based around deepening understanding of lived experience of the issue.

Semi-structured interviews

The best way of identifying factors that affect clients' experiences of CTR claims was through interviews. This is because interviews, especially when conducted in person, are highly effective in providing insight into another's way of thinking. In addition to the responses given by a participant, a perceptive interviewer will also be able to glean information from the way that their interviewee answers questions; interview responses are "cultural products that combine memory, learned conventions, and narrative models for telling one's story, with selected life events and conscious or unconscious motivations" (Sandelowski, 1996, cited in Sandelowski, 2002). In the context of this research, for example, the researcher understood the emotional impact of falling into council tax debt not just through the stories told by clients, but also through the physical symptoms of anxiety and discomfort exhibited by some participants during discussion of challenging periods in their interviews.

In order to follow a semi-structured approach, the researcher planned a broad outline of the direction that each interview should take, but allowed participants to guide the

conversation. This allowed recurring themes to appear naturally, meaning that the data gathered was a more accurate and reliable representation of the situation, and had not been skewed by questions being leading or only allowing for narrow answers; “the flexibility of the unstructured format allows the researcher to ask probing questions that may lead to new subject matter” (Atkinson, 2017: 71).

Analysis

Each interview was transcribed shortly after it was completed, so as to allow for accurate data analysis. This also meant that exact quotes from participants could be generated and presented as research findings.

Inductive coding analysis was conducted of the transcribed data. This is a process which involves identifying recurring themes that emerge from a data set and assigning categories to these (Montgomery and Crittenden, 1977). The transcripts were reviewed, and when a similar theme was found to present in multiple interviews, it was used as a code to analyse the rest of the data set. For example, after it was identified that there were several instances of participants mentioning access to technology as a barrier to claiming CTR, the researcher created ‘access to technology’ as a code and was able to categorise any subsequent data under this code whenever it emerged.

It was preferential to allow these themes to be identified from the raw data, rather than presetting codes prior to data collection, as this would once again mean that the findings presented would be a more reliable representation of participants’ experiences.

Participant recruitment

Participants were clients and staff of Citizens Advice Knowsley. A purposeful sampling framework was used, in which clients were selected based on whether they presented to the charity with issues relevant to the research objective; that is, having problems with paying council tax and being entitled to council tax reduction. In the interest of convenience under time constraints, and resource limitations such as the anonymity maintained by CAK of previous clients, participants were selected out of those who presented to the charity within a two-month recruitment period. In total, six clients and four members of staff were able to give interviews during the research timeframe.

This project's Interchange link worker, Danny Evans, who works as Advice Services Manager at CAK, acted as gatekeeper during the recruitment process. A gatekeeper is usually necessary for providing access when working to conduct research within a private organisation; without them, "gaining access to undertake social research is often problematic" (Saunders, 2006). Evans facilitated access to participants by identifying relevant clients from advice meetings and arranging interviews.

Ethical considerations

This project was granted ethical approval by the School of Law and Social Justice Research Ethics Committee at the University of Liverpool. It therefore complies with university and national standards on social research ethics, including guidelines put forward by the British Sociological Association.

Informed consent was gained from each participant prior to starting their interview. This is a process concerned with "the provision of appropriate information to enable people to make informed decisions about participation in a research project" (Wiles et al, 2007). Participants were informed of the purpose of the study, their role in it, and use of their data, through a participant information sheet. After reviewing the information sheet and being given an opportunity to ask clarifying questions, participants were asked to sign a consent form. This confirmed that they were willing to participate in interviews and were aware of their role in the research project. They were also informed that they would be able to withdraw consent, and therefore their data from the study, at any stage prior to anonymisation of their transcripts, after which it would no longer be possible to identify which data was to be withdrawn.

To maintain confidentiality, participant data was anonymised during transcription of their interviews. This was a simple process of omitting any identifying information from transcript notes, such as names and places of work, and instead assigning the pseudonyms 'Participant 1', and so on. This allowed for all data to be anonymous, thus ensuring compliance with good ethical practice and avoiding the release of sensitive information upon writing this report.

It was acknowledged that CAK clients might have found it distressing or anxiety-provoking to discuss their financial situation, especially in terms of going through the

CTR claims process or being in council tax debt. Citizens Advice shared their safeguarding procedure with the researcher, and this was adhered to throughout.

Findings

The six CAK clients who took part in interviews presented a range of circumstances; some had already been claiming CTR, whilst others were awaiting an initial advice meeting about making a claim, and they all had varying reasons for their entitlement to CTR. Four members of staff were also interviewed for their more general insights as advisors to numerous clients with CTR issues. Despite this range of contexts, there was a recurrence of general themes across participants. The fact that similar themes consistently emerged in interviews suggests that these findings have a good degree of generalisability and applicability. This study's results were therefore not limited by its smaller sample size, as an adequate level of saturation was reached (Rahimi and Khatooni, 2024).

Lack of information and awareness

The factor that has the most direct effect on participants not claiming CTR was their lack of prior awareness of the benefit. Knowsley Council does not inform people that they are eligible to apply for the discount, which means many are either led to believe that it will be applied to their bill automatically, or are simply unaware of the existence of such reduction schemes.

Most clients interviewed had had no prior knowledge of CTR, and had only been informed that they should apply for it by CAK staff when attending the charity for advice on different benefits.

I didn't know about it. Nobody tells me anything. - Participant 10

Another client was shocked that she hadn't heard anything from the council until she was already in £2000 of council tax arrears debt:

They can contact me about a debt, but not a discount? -Participant 4

Staff had seen many similar cases, and all of them expressed that the council should make people aware of what they may be entitled to:

There's a lack of information; people aren't aware that they have to claim for it. -

Participant 6

The council could definitely make it a lot clearer for people. Just let them know if they're entitled. - Participant 7

They should send letters round, particularly to people who are on benefits already. - Participant 8

It's a simple question of the council asking on the phone, when people ring them up about benefits, just asking as well if they've looked at claiming council tax reduction. - Participant 9

Some of CAK's clients were made aware of CTR through other sources, such as friends or community services. One client found out about CTR from a poster in Centre 63, the local community centre, and went on to ask her friend about applying for it:

Then someone else said to me, 'you might be able to get something' [through the CTR scheme]. I wouldn't have known, you don't know where to go. - Participant 1

It's clear that the lack of information being disseminated on CTR is having a negative effect on uptake among those who would be eligible to claim it. Knowledge of a benefit is the first and most crucial step in the process of making a claim for it, and without this, many eligible people are not receiving the discount; "more than two million people are thought to be missing out on this type of Council Tax support" (Sproson, 2026). Whilst council tax reduction is one key example of this lack of entitlement awareness, it is an issue which has affected the uptake of various other benefits; "awareness of benefits entitlement means that in the UK there are over 8 million households missing £16 billion in benefits" (Thistle Credit Union, 2026).

Confusing claims process

Every client interviewed mentioned some aspect of the process of claiming or receiving CTR that had been confusing for them, or that they had misunderstood.

Many had had issues with their entitlement changing due to their circumstances changing, such as their income. One was unsure if her CTR entitlement would change after her pension increased:

Do I carry on just paying this, or do I have to go through it all [the claims process] all over again? - Participant 1

Another was frustrated that her CTR entitlement had been fluctuating as she went between multiple short-term contract jobs:

I've been on and off with the council tax reduction. For years they've messed me about.

- Participant 2

Other clients had expressed confusion regarding their claim. At the time of interviewing, some participants had been unsure about how much council tax they were going to be paying when they received their next bill. Others had misunderstood their level of entitlement.

I constantly keep applying for it and they're just knocking me back. - Participant 2

We were hoping we were getting one thing [CTR amount], and then we've still not heard nothing, and then this council tax letter's come. - Participant 3

One client believed she was being overcharged council tax after selling her house:

I'm struggling to understand why they don't take these fees into account. - Participant 5

Staff agreed that many clients struggle to understand CTR entitlement:

Some people think that they won't be entitled to it, so they don't bother checking. -

Participant 6

Even once their entitlement had been identified, many clients find parts of the application process confusing:

Some of the questions, you're like 'I don't know what to put for that'. - Participant 1

There are parts of the form that people always struggle with. - Participant 7 (staff)

Council tax reduction applications are one of many benefit applications that can be regarded as being overly complex and, therefore, inaccessible for some; “current application processes often feel exclusionary, particularly for those with limited digital skills or mental health challenges” (Wan, 2024). A confusing claims process, or misleading information regarding it, can lead to incorrect amounts of benefits being claimed for. The Department for Work and Pensions measures fraud and error in the benefits system, and found that it has led to benefit overpayments of some 3.3%, and

underpayments of some 0.4% (DWP, 2025). In the context of council tax reduction, confusion about entitlement to the benefit and struggles with the application process are barriers that many face to making a claim.

Inaccessible council services

An overarching factor which plays into participants perceived lack of information, and also their experience of the claims process, is access to council services. In particular, CAK clients highlighted the digitisation of Knowsley Council's services as a barrier to their understanding of CTR and their ability to make a claim; all of the service users interviewed saw the council's online claims process as an immediate obstacle for them. Most raised this issue unprompted when asked to identify any struggles they had had regarding their CTR claim. Participants also identified issues with contacting the council through telephone and email, which limited the support they received.

Online platforms

Some clients described an aversion to anything digital. They had not attempted to make a claim because the form has to be filled out online, so had gone straight to seeking in-person help at Citizens Advice:

To be honest, I haven't got a clue. That's why I come to Citizens Advice. I'm not clued up on the Internet and all that. - Participant 4

I won't go near it, anything online, any technology. - Participant 10

It also emerged that this digitisation presented a particular issue for the older generation. Three of the clients interviewed were of state pension age, over 66, and all of these expressed a lack of understanding of and access to technology:

You have to go online and do it yourself, but I haven't got no Internet in my house, got no computer. - Participant 1

Us older generations, some of us are a bit slow doing it [using technology]. - Participant 10

Another participant recounted how her friend, who was also elderly, had been given a computer but had no knowledge of how to use it.

Staff members concurred that the online platform presented a barrier for their older clients:

It's hard for some people to make a claim by themselves, especially older people who aren't good with technology or filling out forms and stuff. - Participant 7

Digital exclusion

A lack of access to the internet and technology can be described as digital exclusion. Online CTR claims are one example of a growing problem for the older generation; key services are digitising, but digital exclusion increases with age (Age UK, 2024). An early study found that “older people perceived less comfort, efficacy, and control over computers than did other participants.” (Czaja and Sharit, 1998). It remains true that this is the case, given that “older individuals take longer to assimilate new information than younger ones” (Bruque et al, 2009: 184) and this affects their adoption of new technologies. The charity Age UK found that among over-65s, 16% were unable to fill in forms online. This increased to 31% for over-75s (Age UK, 2024). This is a barrier to the claims process that will be exacerbated if unresolved, given that the UK’s population is aging and technology is rapidly developing. In 2022, over-65s made up 19% of the population, but this is projected to rise to 27% by 2072 (Barton et al, 2024).

Digital exclusion is also clearly linked to income poverty (Stone, 2025). Among the most deprived, the cost of getting online, such as access to technological devices and broadband services, excludes them completely from online spaces; “no access at all to the internet was more prevalent among food bank users, at 16%, than the general population” (Hunger in the UK, 2023, cited in Stone, 2025), and “low-income households are less likely to have access to the internet from home than their higher income counterparts” (Holmes and Burgess, 2022).

Since digital exclusion is a factor which is compounded by poverty and age, it becomes particularly relevant for CTR claimants, as these are low-income and many are of state pension age. Knowsley Council’s fully digital platform for accessing information on CTR and making claims is therefore inaccessible for many who need it.

Telephone and email services

Clients also identified issues with contacting the council on the phone, which prevented them from being able to ask for help with their application and left them feeling unsupported.

Some had experienced problems with being able to contact the council:

It's a pain getting in touch with them, you're wasting twenty minutes on the phone. -

Participant 1

I can never get through on the phone. - Participant 4

Others had been able to speak to someone from the council on the phone, but had been left unsatisfied with the level of attention given to their query. Most had called about the same issue multiple times, and were left feeling frustrated with the lack of support given:

I'm always on the phone to them, always, and you just get the same answer all the time.

They're not interested. - Participant 2

I've had so many telephone calls with them. - Participant 5

There was a similar problem presented by a client who had been trying to contact the council via email in order to send them documents to support her claim:

It took weeks to send them the email, then they didn't get it, sent it again, they said they still didn't get it. - Participant 5

It was highlighted that the older generation would also experience barriers to accessing telephone services:

A lot of my [elderly] friends haven't even got a mobile. We don't do phone calls. -

Participant 1

Lack of support

Most clients expressed a feeling that the council was unsupportive of their CTR claim, and that it was not motivated to help them with claiming the discount.

They're not interested now, they don't want to talk about it. As far as they're concerned, the matter's closed. - Participant 5

People talk down to you, I feel anyway. I end up leaving more frustrated than when I went in. - Participant 3

For some clients, the stress of the financial uncertainty created by being in council tax debt had been impacting their mental health. They felt that the council should take this impact into consideration.

I come here [CAK] and they sort me out, because the council won't. I start crying and that, because I'm quite a nervous person. - Participant 10

One client had stopped paying her council tax bills during a period of poor mental health, and had fallen into council tax arrears. She felt that the council's aggressive strategy had worsened her situation:

The council, they're just not bothered, they just don't care about your situation. They didn't care how bad it was, what I was going through. They were just sending me letters every week about the amount of money they wanted off me, and that was just making me worse. - Participant 2

Some of the clients interviewed had not claimed CTR, but had persevered with trying to pay their full bill amount due to fear of the consequences of being in debt to the council. Receiving a council tax discount would likely have alleviated some of this stress.

I wasn't paying other bills then, because I was scared of going to court over my council tax. - Participant 2

It scares me, obviously, because you can go to jail for your council tax, can't you. - Participant 4

Councils in England have been widely condemned for their debt collection strategies; "it's the most vicious and damaging form of legal debt collection out there, causing

counterproductive misery for millions” (Lewis, 2026). Additionally, about 100 people a year are imprisoned for failure to pay council tax, a strategy which is “very costly to the public, extremely damaging to individuals and families and does nothing to pay the debt due to the council concerned” (Epstein, 2017: 33). In April 2026, the Government published a series of recommendations on measures to address flaws in the council tax system in England, with a focus on reforming debt collection practices and introducing more sustainable repayment plans for missed payments. Whilst this is a sign of positive progress, it has been acknowledged that the council tax reduction scheme is another area of the system which requires improvement in order to increase support to residents and reduce effects which are “catastrophic for people’s finances and wellbeing” (Lewis, 2026).

Conclusions and Recommendations

This study has been successful in bringing to light various issues with the council tax reduction claims system which are hindering potential claimants in their process of making an application. Its findings suggest that there is a persistent lack of awareness of the CTR benefit, which has the repercussion of a reduced uptake of the discount among those who would be eligible for it. It has also found that there are various barriers to the process of making a CTR claim. For many, the simple fact that the application must be filled out online is a factor which prevents them from making a claim independently. Among those who did require help with their application, it was found that it was hard to access any meaningful support from the council; resources were not being allocated to aiding CTR claimants, and attitudes towards those struggling were unsympathetic and obstructive. Based on these findings, various recommendations for improvement of the CTR claims process can be made:

Notification of entitlement

A change which could be expected to have the most noticeable effect on CTR uptake is ensuring that people who would be eligible for the benefit are aware that they can claim it. As suggested by CAK staff members interviewed, this could be done through issuing letters to residents, or by facilitating communication between the council and other agencies when someone is awarded a different benefit; this type of notification is already in place for benefits such as Pension Credit and Housing Benefit. It is widely supported that this would help with uptake of CTR; “data sharing can streamline access to support and raise awareness of benefits at all points of contact with the household” (Clegg et al, 2023).

Awareness of CTR as a benefit could also be raised more generally throughout the population via awareness and visibility campaigns. One participant of this study was made aware of CTR through a poster in her local community centre; a more widespread campaign of such posters, as well as TV adverts and leaflets, in more varied locations, could increase this effect for a wider population. This is also already a common strategy for raising awareness of benefits entitlement; “by meeting populations where they are... we can bridge the information gap and ensure they are informed about their entitlements” (Gahagan, 2024).

Support in making applications

It is evident that people require greater support when making a claim for CTR. The digitally excluded, namely the elderly and the deprived, should be provided with other, offline, channels for making their claim, or for accessing information on the process. Clients interviewed suggested that this could be provided through in-person sessions- *They should offer a one-to-one where they can help you through it.* - Participant 1- or through telephone appointments. Whilst Citizens Advice is one of many agencies who do offer this type of support to claimants, CAK staff noted that more resources should be allocated by the council in order to provide a similar type of service directly to their residents. Many CAK clients said that they didn't hear from the council unless they were in council tax debt; by helping to promote CTR schemes, proactively aiding applications, and advertising mental health support services to those struggling financially, the council would be helping residents to feel that their emotional and financial wellbeing was being supported by their local authority.

Backdating

An additional improvement to the CTR system, which was alluded to in several interviews, would be a change to backdating rules. This would allow those who had experienced issues with making a claim, and subsequently claimed too late, to receive support covering the period before they made the claim. Knowsley Council currently allows backdating for up to three months, or longer in certain "exceptional circumstances" (Knowsley Council, 2026). CAK staff had mentioned instances where this backdating rule was not generous enough; *I managed to get it backdated for them for three months, but they probably could have applied a year ago.* - Participant 8. It has been reported that overly strict benefits backdating rules can result in "vulnerable people having increased debt that they would be unable to clear" (Department for Work and Pensions, 2018: 22). Allowing for longer backdating periods in a greater range of circumstances would help to alleviate some of the damage done by lack of awareness of CTR entitlement and the inaccessible claims process.

New council tax reduction support scheme

In January 2026, Knowsley Council announced changes to the council tax reduction scheme that would come into effect on April 1st, 2026. These would apply to claimants of working age, and included changes like increasing the maximum award, introducing the earnings-based banded scheme, and giving greater stability to bills to Universal Credit claimants. Knowsley Councillor Jayne Lonergan said that the changes would “mean that the scheme will increase uptake and place money in the pockets of residents who need it most” (Knowsley News, 2026).

Whilst the timeline of this study meant that it was unable to assess the efficacy of the council’s changes once they were in effect, this research was successful in identifying barriers to the CTR claims process and making recommendations to address these, most of which are not reflected in the new council tax reduction support scheme. The findings of this report therefore suggest that greater change, in other areas, may be required in order to continue increasing uptake.

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