

DRAFT REPORT

West Surrey

Council Tax Reduction comparative analysis

Current schemes, caseload, and resident impact

Purpose. To show how Council Tax Reduction currently differs across the six West Surrey legacy areas, the households the new authority will inherit, and where residents may experience change when a new common scheme begins.

Final draft

8 September 2026

Prepared by Visionary Network

Executive summary

Council Tax Reduction harmonisation moves from establishing the six legacy baselines, through designing and modelling a small number of common-scheme options, to equality assessment, consultation, decision, and implementation. This report sits at the first two stages. It combines the policy baseline with caseload and wider demographic evidence so that the new scheme can be designed from first principles and the options can concentrate on the choices most likely to affect residents.

The report does not seek a legacy scheme to adopt or attempt to blend six schemes into one. Each legacy scheme is a starting point for its residents. Comparing those starting points shows how the same new scheme may be experienced differently across West Surrey and where modelling must distinguish between legacy areas and household groups.

Headline findings

- West Surrey inherits six means-tested working-age CTR schemes: four use a taper-based calculation, Runnymede combines UC income bands with a taper-based calculation for other households, and Surrey Heath uses an income-banded scheme. Ordinary maximum support ranges from 75% to 100% and is only one of several rules that determine an award.
- The current caseload evidence contains 12,174 working-age CTR household records. Single adults and lone parents account for 84.6% of the caseload; 41.2% of records include children, 26.8% are recorded as in work, and 16.9% include at least one non-dependant.
- The six-area footprint contains around 657,300 residents and 287,650 domestic Council Tax properties. Deprivation is less widespread than in many authorities, but it is locally concentrated, particularly in parts of Spelthorne, Surrey Heath, Guildford, and Woking.
- CTR households are concentrated in lower-banded homes. In the current caseload, 93.2% are in Bands A–D, compared with 57.0% of the corresponding wider Council Tax stock. Even so, 831 current records are in Bands E–H, and five legacy schemes already restrict support by property band in some form.
- A household may be affected simultaneously by the maximum award, child additions, earnings treatment, a non-dependant deduction, capital rules, and a property-band restriction. The option modelling will therefore report households that are better off, worse off, or unchanged and will show both the amount and distribution of change.

Equality and the Public Sector Equality Duty. Equality considerations run through the whole analysis. Caseload demographics, wider population evidence, legacy geography, and carefully selected proxy measures will be used to identify where a policy choice may affect protected groups. This supports, but does not replace, the formal Equality Impact Assessment and consultation evidence.

1. Current schemes at a glance

Tables 1 and 2 set out the headline working-age rules and operating baseline. They are a concise reference point; later sections explain why the interaction between rules and household circumstances matters more than the scheme label alone.

All six schemes are means-tested. Four use a taper-based calculation, Surrey Heath uses income bands, and Runnymede combines UC income bands with a taper-based calculation for other households. A taper reduces support as excess income rises; it does not apply to an income-banded award.

Table 1: Scheme structure and maximum support

Legacy area	Scheme family	Maximum support	Band restriction	Capital limit	Minimum award
Guildford	Taper-based scheme with local modifications	100%	Band E capped at D; no support in F–H	£6,000 cliff edge	No award below £10 a week
Runnymede	Hybrid: UC income bands; taper-based for other cases	80%; 90% for defined vulnerable group	UC capped at D; no support in F–H	£10,000; £16,000 for vulnerable group; tariff over £6,000	No award of £5 a week or less
Spelthorne	Taper-based scheme with local modifications	75%; 90% for Class G protected group	No	£16,000; tariff income over £6,000	No
Surrey Heath	Income-banded scheme	95%, 80%, 60%, or 40%	Band D cap	£6,000 cliff edge	No
Waverley	Taper-based scheme	100%	Band D cap	£16,000; tariff income over £6,000	No award below £5 a week
Woking	Taper-based scheme with local modifications	100%	Band D cap	£10,000; tariff income over £6,000	No award below £5 a week

Table 2: Caseload and operating baseline

Legacy area	Working-age CTR households	Software	Caseload extract	Scheme date	Second Adult Rebate
Guildford	1,750	Civica	31 July 2026	2026/27 scheme	No
Runnymede	1,993	NEC	31 July 2026	2026/27; UC bands from April 2025	No
Spelthorne	2,545	Capita	19 August 2026	2026/27 scheme	Yes
Surrey Heath	1,409	NEC	31 July 2026	2026/27 scheme	No
Waverley	2,265	Civica	31 July 2026	2026/27 scheme	No
Woking	2,212	Capita	19 August 2026	2026/27 scheme	No

Source: Legacy scheme documents and West Surrey CTR caseload data. Figures are working-age records and will be refreshed before issue.

The main policy differences

Table 3: Main policy differences and why they matter

Policy area	Current West Surrey position	Why it matters to residents
Maximum support	Ordinary maximum support ranges from 75% to 100%. Runnymede and Spelthorne provide higher rates for defined groups, while Surrey Heath's highest band is 95%.	Creates different starting liabilities before income and household deductions are considered.
Income assessment	Surrey Heath uses income bands; Runnymede uses bands for UC households and a taper-based calculation for other cases; the remaining schemes use a taper-based calculation.	Changes the point at which awards reduce, the response to small income changes, and the amount of recalculation.
Property bands	Five schemes restrict eligible liability or exclude higher bands in some form; Spelthorne does not apply a band cap.	Residents in higher-banded properties can receive different support despite having the same income and household circumstances.
Capital	Upper limits range from a £6,000 cliff edge to £16,000, with Runnymede using different limits for ordinary and vulnerable households.	Households with modest savings can be excluded or receive different awards according to legacy area and protected status.
Minimum awards	Guildford, Runnymede, Waverley, and Woking remove small weekly awards; Spelthorne and Surrey Heath do not.	Creates residual liabilities for households near the entitlement threshold and can affect the cost of collecting small amounts.
Non-dependants	Schemes use income-related deductions, flat contributions, or, in one Waverley circumstance, removal of the full CTR award.	Affects multigenerational households and can change both award levels and evidence requirements.
Self-employment	Guildford and Runnymede use a Minimum Income Floor; the other schemes generally use assessed actual profit.	Can produce markedly different outcomes for people with low or fluctuating self-employed earnings.
Second Adult Rebate	Retained for working-age cases only in Spelthorne.	Creates an alternative route to support based on another adult's income rather than the claimant's own means.
National context. Nationally, income-banded schemes now account for around 44% of English working-age CTR schemes, while 37% offer maximum support of 100%. Around one council in four applies a property-band cap, usually at Band D, and no minimum payment is now the most common approach. West Surrey contains familiar individual features, but combines them more variably than the headline scheme labels suggest.		

Source: [entitledto. Council Tax Reduction schemes in England 2026/27](#); [Institute for Fiscal Studies. Council Tax support](#)

2. The West Surrey footprint

The new authority will inherit six areas with different population sizes, property profiles, and concentrations of working-age CTR recipients. Table 4 brings the external footprint and current caseload together. Council Tax stock is used as a stable property denominator; it is not the same as the number of occupied households or the formal taxbase used for setting Council Tax.

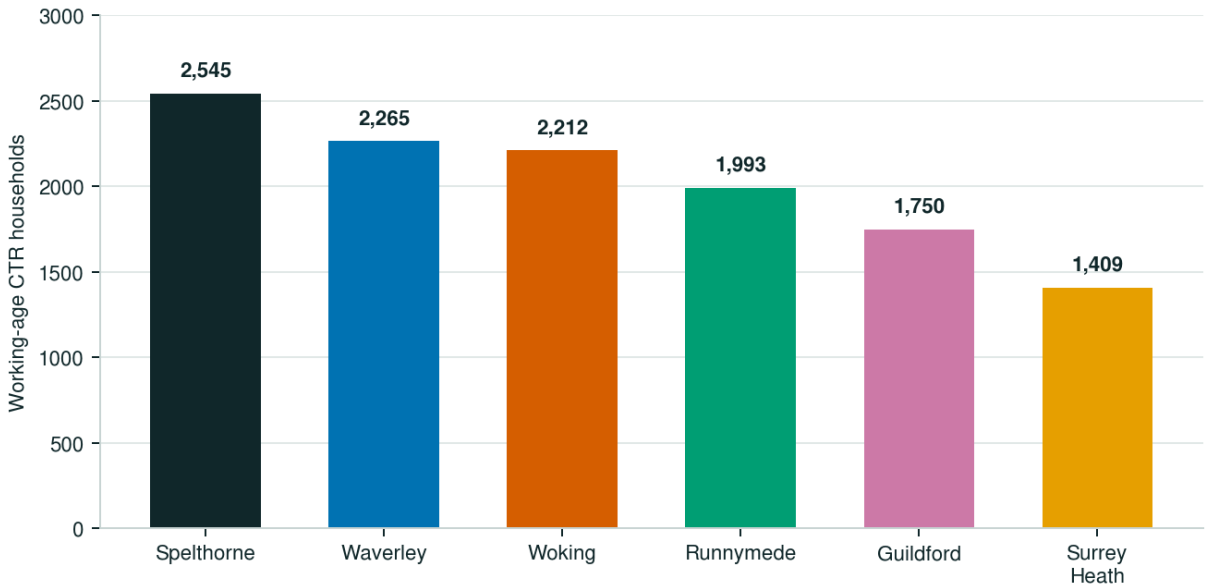
Table 4: Population, Council Tax stock, and working-age CTR caseload

Legacy area	Population	Domestic Council Tax properties	CTR households in current data	CTR records per 100 properties
Guildford	143,650	62,580	1,750	2.8
Runnymede	88,079	39,460	1,993	5.1
Spelthorne	102,956	44,730	2,545	5.7
Surrey Heath	90,453	38,710	1,409	3.6
Waverley	128,229	57,600	2,265	3.9
Woking	103,943	44,570	2,212	5.0
West Surrey total	657,310	287,650	12,174	—

Source: [ONS, Census 2021 area profiles](#); [VOA, Council Tax stock of properties 2025](#)

Source: West Surrey CTR caseload data for working-age records. Population is Census 2021; Council Tax property stock is at 31 March 2025 and rounded by the VOA.

Figure 1: Working-age CTR caseload by legacy area



Source: West Surrey CTR caseload data, current extract.

What this means. The largest legacy caseload is not automatically the area with the greatest policy impact. Impact depends on both the number of households and the rules from which those households are moving. All option results will therefore be shown for West Surrey as a whole and by legacy area.

3. Deprivation and place

The English Indices of Deprivation measure relative deprivation at small-area level. No West Surrey lower-layer super output area falls within England's most deprived decile, but that does not mean affordability pressures are absent. The relatively greater concentrations within the footprint are found in parts of Spelthorne, Surrey Heath, Guildford, Woking, Runnymede, and Waverley. The local screen below identifies wards containing the relatively more deprived neighbourhoods within the new footprint, so that modelling, consultation, and collection evidence can be reviewed geographically.

Table 5: Priority wards for local deprivation analysis

Ward	Legacy area	Mean IMD rank of constituent LSOAs	Lowest LSOA decile
Stanwell North	Spelthorne	9,947	2
Old Dean	Surrey Heath	11,876	3
Bellfields & Slyfield	Guildford	11,910	2
Sunbury Common	Spelthorne	14,447	3
Canalside	Woking	14,760	3
Ashford North and Stanwell South	Spelthorne	15,834	3
Ash Wharf	Guildford	16,699	4
Egham Hythe	Runnymede	16,976	4
Alfold, Dunsfold & Hascombe	Waverley	17,034	5
Englefield Green West	Runnymede	17,378	2

Source: [MHCLG, English Indices of Deprivation 2025](#); [ONS, LSOA 2021 to Ward 2024 best-fit lookup](#)

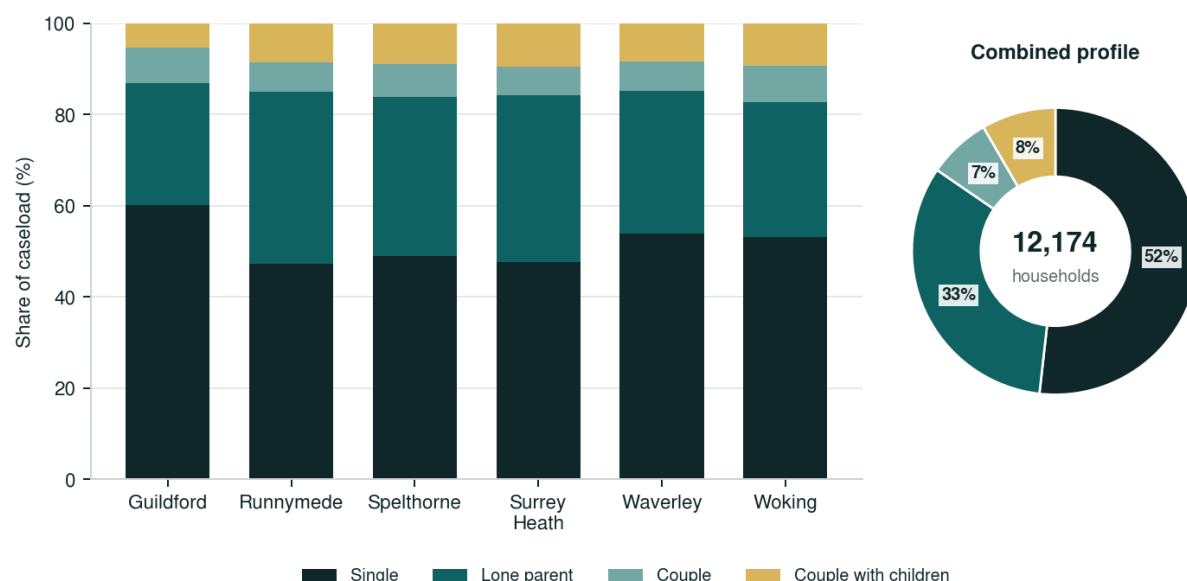
The ward measure is an analytical screen created from the mean rank of constituent LSOAs; it is not an official ward-level IMD ranking. Final geographic analysis will use validated claimant geography and will show both legacy-area and ward patterns where disclosure controls allow.

Why geography is part of the equality analysis. Legacy area and ward are not protected characteristics. They are nevertheless important supplemental factors because policy change, deprivation, housing mix, and collection risk may be concentrated in particular places. Member decisions will need to understand both the overall West Surrey result and its local distribution.

4. Household composition

Household composition affects the applicable amount used in a means test, the treatment of children and childcare, earnings disregards, and the likelihood of another adult attracting a non-dependant deduction. Figure 2 compares legacy areas and shows the combined profile of the current caseload evidence.

Figure 2: Household type by legacy area and for the combined caseload



Source: West Surrey CTR caseload data, current extract.

What this means. Single adults form the largest group overall, while lone parents account for more than a third of the caseload in Runnymede and Surrey Heath. A common scheme may therefore redistribute support between household types if it changes child additions, earnings disregards, maximum support, or the treatment of non-dependants.

Table 6: Households by household type

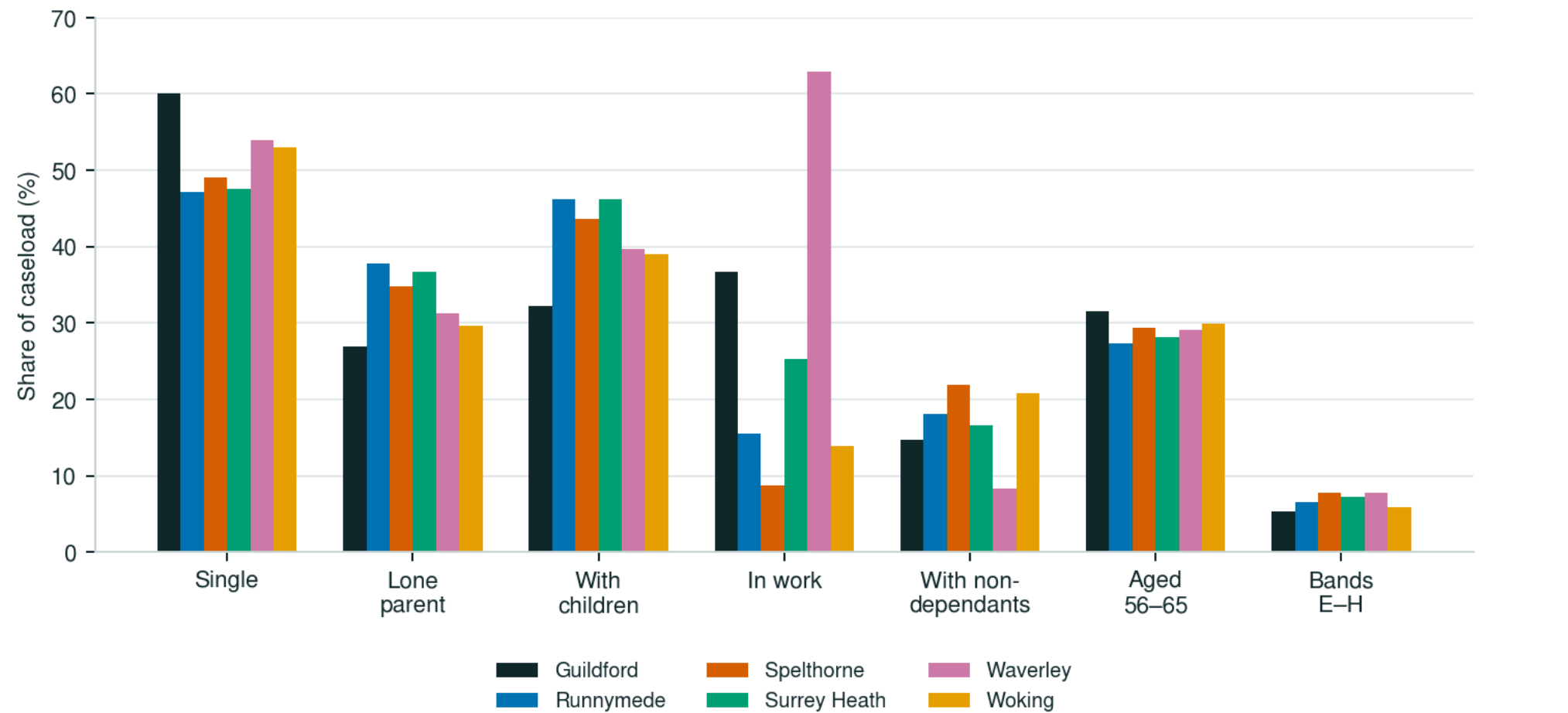
Legacy area	Single	Lone parent	Couple	Couple with children	All households
Guildford	1,051 (60.1%)	471 (26.9%)	135 (7.7%)	93 (5.3%)	1,750
Runnymede	941 (47.2%)	753 (37.8%)	130 (6.5%)	169 (8.5%)	1,993
Spelthorne	1,247 (49.0%)	885 (34.8%)	187 (7.3%)	226 (8.9%)	2,545
Surrey Heath	670 (47.6%)	518 (36.8%)	88 (6.2%)	133 (9.4%)	1,409
Waverley	1,222 (54.0%)	708 (31.3%)	144 (6.4%)	191 (8.4%)	2,265
Woking	1,173 (53.0%)	657 (29.7%)	176 (8.0%)	206 (9.3%)	2,212
West Surrey current total	6,304 (51.8%)	3,992 (32.8%)	860 (7.1%)	1,018 (8.4%)	12,174

Source: West Surrey CTR caseload data, current extract. Cells show households and each row's share of the caseload.

5. Policy-relevant caseload characteristics

Figure 3 groups the bars by characteristic so that differences between legacy areas can be seen at a glance. These characteristics are shown because they connect directly to the policy choices examined in this report: household allowances, child treatment, earnings rules, non-dependant deductions, age-related interactions, and property-band restrictions. Disability and capital are examined separately because they require additional context. A household can appear in more than one characteristic, so the percentages for an area are not intended to total 100%.

Figure 3: Selected policy-relevant characteristics by legacy area



Source: West Surrey CTR caseload data, current extract.

Table 7: Policy-relevant characteristics in the current caseload

Characteristic	Guildford	Runnymede	Spelthorne	Surrey Heath	Waverley	Woking	West Surrey total
Single	1,051 (60.1%)	941 (47.2%)	1,247 (49.0%)	670 (47.6%)	1,222 (54.0%)	1,173 (53.0%)	6,304 (51.8%)
Lone parent	471 (26.9%)	753 (37.8%)	885 (34.8%)	518 (36.8%)	708 (31.3%)	657 (29.7%)	3,992 (32.8%)
Couple	135 (7.7%)	130 (6.5%)	187 (7.3%)	88 (6.2%)	144 (6.4%)	176 (8.0%)	860 (7.1%)
Couple with children	93 (5.3%)	169 (8.5%)	226 (8.9%)	133 (9.4%)	191 (8.4%)	206 (9.3%)	1,018 (8.4%)
With children	564 (32.2%)	922 (46.3%)	1,111 (43.7%)	651 (46.2%)	899 (39.7%)	863 (39.0%)	5,010 (41.2%)
In work	643 (36.7%)	309 (15.5%)	224 (8.8%)	356 (25.3%)	1,424 (62.9%)	306 (13.8%)	3,262 (26.8%)
Out of work	1,107 (63.3%)	1,684 (84.5%)	2,321 (91.2%)	1,053 (74.7%)	841 (37.1%)	1,906 (86.2%)	8,912 (73.2%)
With non-dependants	257 (14.7%)	360 (18.1%)	559 (22.0%)	234 (16.6%)	188 (8.3%)	462 (20.9%)	2,060 (16.9%)
Aged 56–65	551 (31.5%)	546 (27.4%)	746 (29.3%)	397 (28.2%)	659 (29.1%)	663 (30.0%)	3,562 (29.3%)
Bands E–H	94 (5.4%)	130 (6.5%)	197 (7.7%)	103 (7.3%)	177 (7.8%)	130 (5.9%)	831 (6.8%)

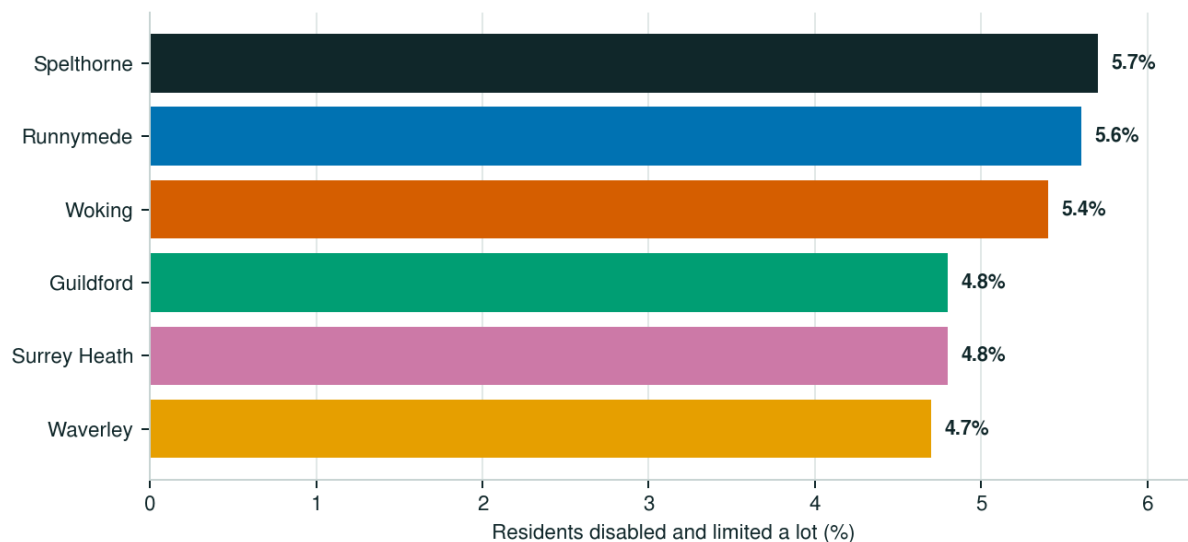
Source: West Surrey CTR caseload data, current extract. Counts are households; percentages use each legacy area's current records.

The interaction is the policy issue. One headline scheme parameter cannot describe the transition. A household may be affected simultaneously by the maximum award, child additions, an earnings disregard, a non-dependant deduction, capital treatment, and a property-band restriction. The modelling will therefore test combinations of characteristics as well as single variables.

6. Disability, caring, and protected treatment

Disability can affect CTR through premiums, disregarded income, exemptions from non-dependant deductions, and local protected-group rules. Disability is one of the relevant protected characteristics under the Equality Act 2010. Figure 4 provides wider population context across all six legacy areas; the final claimant analysis will use verified claim-level indicators, and it will distinguish disabled adults, disabled children, and carers. This analysis forms one part of the authority's wider consideration of the Public Sector Equality Duty.

Figure 4: Residents recorded as disabled and limited a lot



Source: ONS Census 2021 area profiles; age-standardised percentages.

Table 8: Current disability and caring provisions

Legacy area	Current policy position
Guildford	100% maximum for eligible households, with conventional disability premiums, disregards, and non-dependant exemptions.
Runnymede	Maximum increases from 80% to 90% for a defined vulnerable group, including specified disability and disabled-child criteria; the higher £16,000 capital limit also applies to that group.
Spelthorne	Maximum increases from 75% to 90% for Class G, which includes specified disability, capability, disabled-child, and permitted-work criteria.
Surrey Heath	Passported households receive 95%; disability benefits, Carer's Allowance, and specified ESA elements are disregarded, but there is no separate disability maximum.
Waverley	100% maximum for eligible households, with conventional disability premiums, disregards, and non-dependant exemptions.
Woking	100% maximum for eligible households, with conventional disability premiums, disregards, and non-dependant exemptions.

Source: Legacy scheme documents.

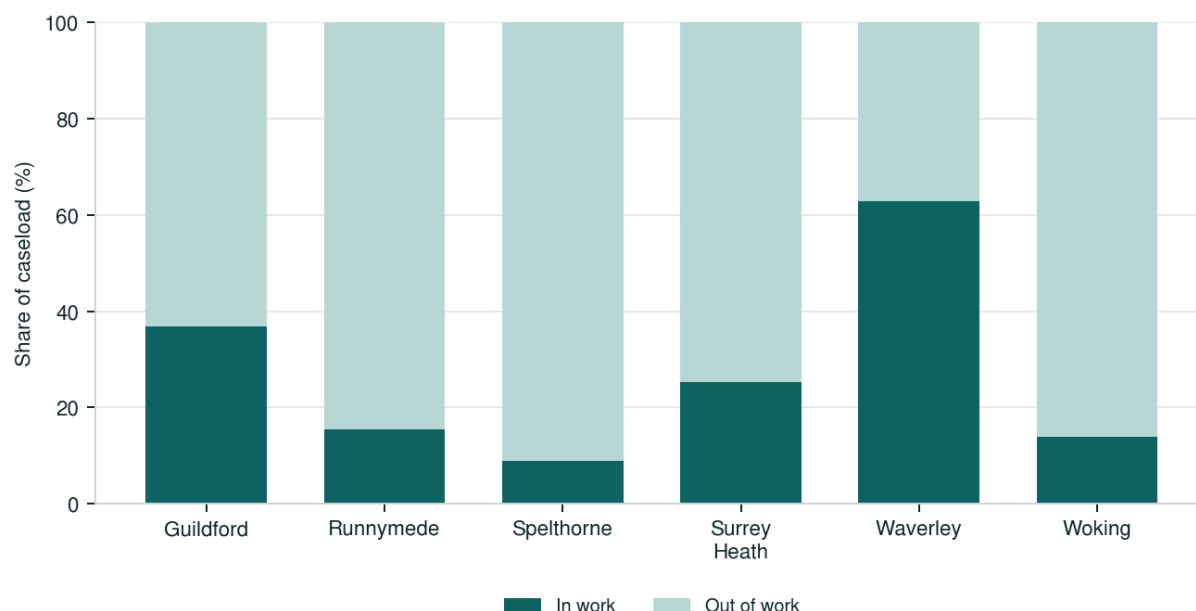
Class G is Spelthorne's local protected category. It raises maximum support from 75% to 90% for households meeting specified disability, capability, disabled-child, or permitted-work criteria.

What the modelling will show. For each option, the analysis will show the number and proportion of verified disabled households, disabled-child households, and carers who are better off, worse off, or unchanged, together with the amount of change and the result by legacy area.

7. Work, income, and self-employment

Work incentives depend on more than the maximum award. Earnings disregards, childcare costs, the taper, Universal Credit treatment, and self-employment rules determine how quickly support reduces as income rises. Figure 5 shows the current high-level work profile; the option modelling will examine employment, self-employment, and Universal Credit separately.

Figure 5: Work status by legacy area



Source: West Surrey CTR caseload data, current extract.

Table 9: Current treatment of work and self-employment

Legacy area	Employed earnings	Self-employment
Guildford	Taper-based calculation with a 20% excess-income taper.	Higher of actual profit and a Minimum Income Floor based on 35 hours at minimum wage after a 12-month start-up period.
Runnymede	UC households use earnings bands; other households use a taper-based calculation with a 20% taper.	Minimum Income Floor based on 35 hours, reduced to 20 hours for lone parents, after a 12-month start-up period.
Spelthorne	Taper-based calculation with a 20% excess-income taper.	Actual average net profit; no Minimum Income Floor.
Surrey Heath	Income bands with a £20 household earnings disregard.	Actual net profit; no Minimum Income Floor.
Waverley	Taper-based calculation with a 20% excess-income taper.	Actual average net profit; no Minimum Income Floor.
Woking	Taper-based calculation with a 20% excess-income taper.	Actual average net profit; no Minimum Income Floor.

Source: Legacy scheme documents.

What this means. A move to one common scheme can improve consistency while still changing work incentives for particular households. The modelling will test award changes across income ranges and will identify employed, self-employed, and Universal Credit households separately.

8. Non-dependants and Second Adult Rebate

A non-dependant is another adult who normally lives with the claimant but is not their partner. Schemes can reduce CTR on the assumption that this adult contributes to the Council Tax bill. The deduction may be flat-rate or vary with the non-dependant's income, and exemptions commonly protect specified circumstances.

Table 10: Households with non-dependants

Legacy area	One non-dependant	Two or more	All households with non-dependants	Share of caseload
Guildford	193	64	257	14.7%
Runnymede	275	85	360	18.1%
Spelthorne	387	172	559	22.0%
Surrey Heath	182	52	234	16.6%
Waverley	148	40	188	8.3%
Woking	307	155	462	20.9%
West Surrey current total	1,492	568	2,060	16.9%

Source: West Surrey CTR caseload data, current extract. All figures are numbers of households except the final percentage column.

Table 11: Current non-dependant rules

Legacy area	Current policy position
Guildford	Income-related weekly deductions of £5, £10.20, £12.80, or £15.35, with exemptions.
Runnymede	Non-UC cases use income-related weekly deductions of £5.20, £10.60, £13.30, or £15.95; UC cases use £5 if not working or £10 if working.
Spelthorne	Income-related weekly deductions of £5.20, £10.60, £13.30, or £15.95, with exemptions.
Surrey Heath	Flat weekly deduction of £5 if not working or £10 if working.
Waverley	£10 a week where the non-dependant is not working or earns below £316; earnings of £316 or more remove the full CTR award, subject to exemptions.
Woking	Income-related weekly deductions of £5, £10.20, £12.80, or £15.35, with exemptions.

Source: Legacy scheme documents.

A flat-rate deduction can simplify administration and reduce the need to collect detailed income evidence from another adult. Its distributional effect is different from an income-banded deduction, however, and will be tested for households with one and with multiple non-dependants.

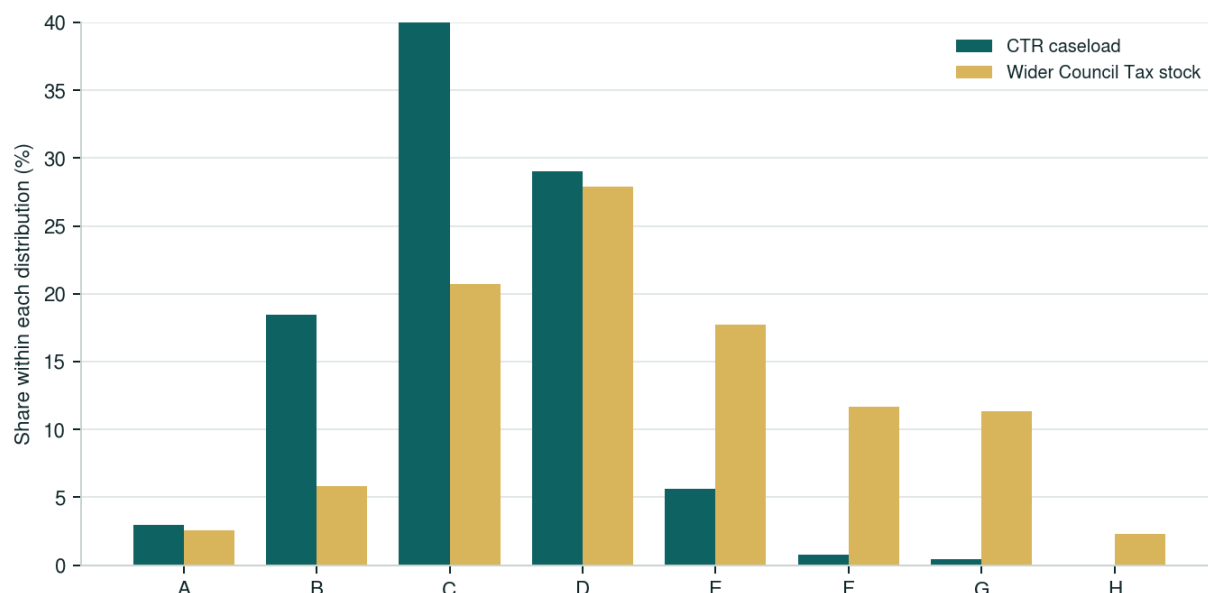
Second Adult Rebate

Second Adult Rebate is an alternative form of Council Tax support based on the income of another adult living in the property, rather than on the claimant's own means. Spelthorne retains it for working-age cases; Guildford, Runnymede, Surrey Heath, Waverley, and Woking do not. The option modelling will identify current recipients separately and test the effect of retaining or removing the provision.

9. Council Tax bands and band restrictions

A property-band restriction limits the Council Tax liability that can be supported, even where the household's income would otherwise qualify for a larger award. Five legacy schemes currently restrict working-age support by property band in some form; Spelthorne does not. Figure 6 compares the aggregate band distribution of the current CTR caseload with the corresponding wider Council Tax property stock.

Figure 6: Council Tax band distribution: CTR caseload and wider property stock



Source: West Surrey CTR caseload data, current extract; VOA Council Tax stock of properties 2025.

What this means. CTR households are disproportionately concentrated in lower bands: 93.2% of current records are in Bands A–D, compared with 57.0% of the corresponding wider stock. A Band D cap therefore affects a minority rather than the typical CTR household, but 831 current records are in Bands E–H, and the effect will vary by legacy area and current restriction.

Viewed against the stock in each band, the current data contains the following working-age CTR records per 100 domestic properties: Band A 4.9, Band B 13.5, Band C 8.7, Band D 4.4, Band E 1.3, Band F 0.3, Band G 0.2, Band H 0.1. This is a stock ratio, not a take-up rate, because the denominator includes all domestic properties rather than only occupied working-age households eligible to claim.

Table 12: CTR households in Council Tax Bands E to H

Legacy area	Band E	Band F	Band G	Band H	Bands E–H	Share of caseload
Guildford	92	2	0	0	94	5.4%
Runnymede	127	2	1	0	130	6.5%
Spelthorne	168	24	4	1	197	7.7%
Surrey Heath	64	16	22	1	103	7.3%
Waverley	135	26	14	2	177	7.8%
Woking	95	21	12	2	130	5.9%
West Surrey current total	681	91	53	6	831	6.8%

Source: West Surrey CTR caseload data, current extract. Counts are households.

Nationally, around one council in four applies a property-band cap, and Band D is the usual ceiling. This makes a Band D cap a familiar policy choice, but not a neutral one: the West Surrey modelling will show the number and characteristics of households affected, the reduction in award, and the distribution by legacy area.

10. Capital and savings

Capital rules determine whether savings and other assets reduce or remove CTR entitlement. An upper capital limit excludes households above the threshold, while tariff income treats capital within a specified range as providing a weekly income for the means test. Notional capital rules can also treat a claimant as retaining assets they have deliberately deprived themselves of.

Table 13: Current capital rules

Legacy area	Upper limit	Treatment below the upper limit	Other provisions
Guildford	£6,000	No tariff range: entitlement ends at the threshold	Standard notional-capital provisions
Runnymede	£10,000 ordinary; £16,000 vulnerable	Tariff income above £6,000 to the relevant upper limit	Standard notional-capital provisions
Spelthorne	£16,000	Tariff income above £6,000	Standard notional-capital provisions
Surrey Heath	£6,000	No tariff range: entitlement ends at the threshold	Notional-capital provisions apply
Waverley	£16,000	Tariff income above £6,000	Standard notional-capital provisions
Woking	£10,000	Tariff income above £6,000	Standard notional-capital provisions

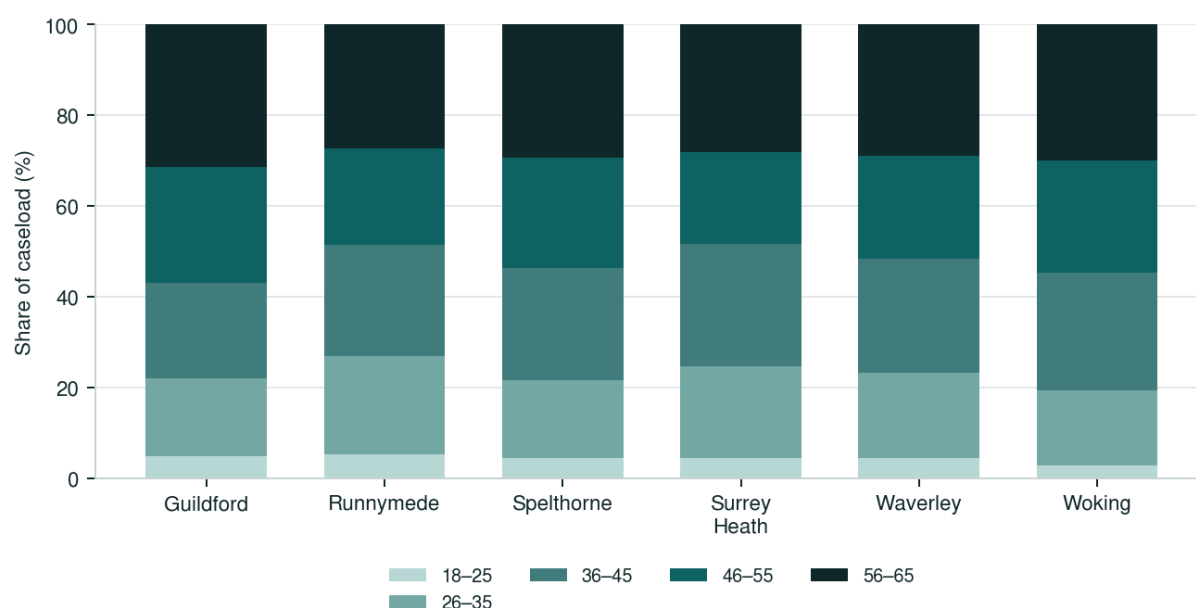
Source: Legacy scheme documents.

What the modelling will show. The analysis will show the number of current CTR households whose entitlement would change or end under each capital option. Results will include the proportion with no recorded capital, the full distribution of capital held, average capital, and the interaction with notional-capital rules.

11. Age, children, and transitions

Age matters through the boundary between working-age and prescribed pension-age support, the circumstances of young adults and care leavers, the age of dependent children, and interactions with Universal Credit. Figure 7 shows the working-age profile recorded in the current caseload.

Figure 7: Age profile by legacy area



Source: West Surrey CTR caseload data, current extract.

Table 14: Households by claimant age group

Legacy area	18–25	26–35	36–45	46–55	56–65	All households
Guildford	86 (4.9%)	298 (17.0%)	368 (21.0%)	447 (25.5%)	551 (31.5%)	1,750
Runnymede	106 (5.3%)	431 (21.6%)	486 (24.4%)	424 (21.3%)	546 (27.4%)	1,993
Spelthorne	111 (4.4%)	438 (17.2%)	627 (24.6%)	623 (24.5%)	746 (29.3%)	2,545
Surrey Heath	63 (4.5%)	283 (20.1%)	381 (27.0%)	285 (20.2%)	397 (28.2%)	1,409
Waverley	101 (4.5%)	426 (18.8%)	568 (25.1%)	511 (22.6%)	659 (29.1%)	2,265
Woking	60 (2.7%)	367 (16.6%)	575 (26.0%)	547 (24.7%)	663 (30.0%)	2,212
West Surrey current total	527 (4.3%)	2,243 (18.4%)	3,005 (24.7%)	2,837 (23.3%)	3,562 (29.3%)	12,174

Source: West Surrey CTR caseload data, current extract. Cells show households and each row's share of the caseload.

The final analysis will identify households with children under five and care leavers aged up to 25, where applicable, because current local protections may turn on those circumstances. It will also examine age-related interactions with Universal Credit. For example, age 35 can be a significant boundary for the shared accommodation rate within Local Housing Allowance for private renters; although this does not determine CTR directly, it can affect household affordability and the combined effect of welfare changes.

Source: [GOV.UK, Local Housing Allowance guidance](https://gov.uk/local-housing-allowance-guidance)

12. How the schemes treat different household profiles

Table 15 is a matrix that starts with the household rather than the council. It shows which current rules are most likely to matter to each profile, and what the modelling will test when the common-scheme options are applied.

Table 15: Household profiles and the modelling focus

Household profile	Current rules that may matter	Potential resident impact	What the modelling will test
Single claimant, out of work	Maximum support, applicable amount, minimum award, and capital.	Higher residual liabilities where maximum support is below 100%; loss of small awards; different capital thresholds.	Award and residual liability by income, capital, band, age, and legacy area.
Single claimant, in work	Maximum support, earnings disregard, taper, and UC treatment.	Different work incentives and sensitivity to fluctuating earnings.	Better-off and worse-off rates by earnings range, UC status, and legacy area.
Couple, no children	Couple applicable amount, earnings, capital, and non-dependants.	Different starting needs allowance and withdrawal of support.	Award change by work status, income, age, and capital.
Lone parent	Child additions, earnings and childcare disregards, taper, and maximum support.	Indirect sex impact and heightened sensitivity to childcare and earnings rules.	Amount and incidence of change, including a cautious sex proxy analysis.
Couple with children	Child additions, earnings, childcare costs, and property band.	Multiple rules may combine; larger homes may increase exposure to a band cap.	Results by number and age of children, work status, and Council Tax band.
Self-employed household	Actual profit, averaging, start-up treatment, and Minimum Income Floor.	Low or fluctuating earnings may be recognised differently.	Awards under actual-income and minimum-income assumptions, by business age and family type.
Household with non-dependants	Deduction amount, income band, and exemptions.	Different assumed contributions and evidence requirements.	Results for one and multiple non-dependants, including exempt households.
Disabled adult or carer	Protected maximum, premiums, disregards, and non-dependant exemptions.	Existing protection may be increased, retained, or diluted by a common rule.	Results by verified disability, capability, and caring indicators.
Household with a disabled child	Disabled-child premiums, protected maximum, and income disregards.	Changes may affect both entitlement and equality considerations.	Results for disabled-child households by legacy area and family size.
Young claimant or care leaver	Age-related allowances, local care-leaver protection, and UC interactions.	Different liabilities and wider affordability pressures for younger adults.	Results for 18–25, 26–35, and care-leaver groups, including age-35 context.
Household in Band E–H	Band cap and maximum eligible liability.	Support may be restricted irrespective of income.	Award reduction, household characteristics, and legacy geography.
Household with capital	Upper limit, tariff income, and notional capital.	Entitlement can reduce or end at different thresholds.	Full capital distribution and results around each proposed threshold.

Source: Integrated policy and caseload analysis.

13. Equality and wider demographic analysis

The Public Sector Equality Duty requires the authority to have due regard to the need to eliminate discrimination, advance equality of opportunity, and foster good relations when it designs and decides the new scheme. The analysis will use direct claimant indicators where they are reliable, supported by wider demographic evidence, consultation, and cautious proxy measures where a protected characteristic is not recorded.

Table 16: Equality questions and evidence

Characteristic or factor	How CTR policy may affect it	Evidence and proxy approach	How it will be analysed
Disability	Maximum support, premiums, disregards, capital, non-dependant exemptions, and disabled-child rules.	Verified disability, capability, disabled-child, and carer indicators; Census disability context.	The analysis will show both the composition of better-off and worse-off households, and the rate of change within disabled and non-disabled groups.
Age	Working-age boundary, mixed-age couples, young adults, care leavers, children under five, and UC interactions.	Claimant and partner age, child ages, household type, and relevant benefit indicators.	The analysis will report age bands, children under five, care leavers to age 25, and legacy geography.
Sex	Lone parenthood, caring, part-time work, childcare, and fluctuating earnings can create indirect effects.	Sex will be used where it is held lawfully. Lone parenthood can provide a cautious proxy: ONS reports that 84.6% of lone-parent families were headed by women in 2025.	The report will state clearly when an inference uses national evidence rather than a direct claimant characteristic.
Pregnancy and maternity	Treatment of maternity income, household change, and the arrival of a child.	Maternity-related income indicators, very young children, and consultation evidence.	The modelling will test relevant income rules, and it will not assume neutrality because the group is small.
Race	Household size, multigenerational living, income, and barriers to access may interact with scheme rules.	Direct equality data where available; local Census evidence and carefully tested household proxies.	The analysis will not infer ethnicity from household structure alone; it will triangulate with local evidence and consultation.
Religion or belief	Possible interaction with larger or multigenerational households.	Direct evidence and consultation; contextual population data where relevant.	The analysis will record the potential mechanism without treating household structure as proof.
Marriage and civil partnership	Couple calculations, joint liability, and mixed-age couple rules.	Household and partner status, including mixed-age couples.	The analysis will compare single and couple outcomes, and it will apply the statutory scope of the duty correctly.
Gender reassignment and sexual orientation	No direct calculation rule has been identified; access, confidentiality, and consultation remain relevant.	Consultation, service-access evidence, and direct data only where appropriate and lawful.	The analysis will not use speculative proxies or claim neutrality solely because administrative data is limited.
Legacy area and ward	The same common scheme may create different local patterns because current rules, caseload, and housing mix differ.	Legacy council code, validated ward or LSOA, deprivation, and Council Tax band.	Legacy area and ward will be used as supplemental factors across the equality and distributional analysis.

Source: [Equality Act 2010, section 149](#); [ONS, Families and households in the UK 2025](#)

14. Legacy-area impacts and risks to watch

The Local Government (Structural Changes) (Transitional Arrangements) (No. 2) Regulations 2008 require the shadow council to prepare a CTR scheme for the whole area where that is practicable before reorganisation. If it is not completed by 1 April 2027, the new council must complete and publish the scheme as soon as practicable, and no later than 24 months after reorganisation. Until then, the predecessor schemes can continue for the areas to which they relate. Although lawful for a limited period, that temporary route would leave households with similar circumstances receiving different levels of support according to legacy geography. It is therefore a contingency, rather than an acceptable target operating model for a new authority. Table 17 identifies the principal transitions to test in each legacy area.

Source: [Local Government \(Structural Changes\) \(Transitional Arrangements\) \(No. 2\) Regulations 2008, regulation 12](#)

Table 17: Principal legacy-area transitions

Legacy area	Current starting point	Resident impact to test
Guildford	A 100% taper-based scheme with a £6,000 capital cliff edge, £10 minimum award, Minimum Income Floor, and restrictions above Band D.	A common taper-based scheme may preserve the broad calculation but materially change capital, self-employment, small awards, and higher-band support.
Runnymede	A hybrid scheme: UC income bands, an 80% or 90% maximum, £10,000 or £16,000 capital limits, a minimum award, and higher-band exclusions.	Moving UC households to a taper-based calculation changes the distribution and stability of support; existing vulnerable-group protections need to be compared rule by rule.
Spelthorne	A taper-based scheme with a 75% ordinary maximum, 90% Class G maximum, £16,000 capital limit, no band cap, and working-age Second Adult Rebate.	A higher common maximum may improve many awards, while a new band cap or removal of Class G and Second Adult Rebate could create different effects for smaller groups.
Surrey Heath	An income-banded scheme with 95%, 80%, 60%, and 40% awards, a Band D cap, a £6,000 capital cliff edge, and flat non-dependant deductions.	A move to a taper-based calculation may improve the maximum award but alter income boundaries, award stability, capital treatment, and non-dependant outcomes.
Waverley	A 100% taper-based scheme with a Band D cap, £16,000 capital limit, £5 minimum award, and a non-dependant rule that can remove the full award.	The closest headline architecture can still contain a significant household impact where the non-dependant rule, minimum award, or band cap changes.
Woking	A 100% taper-based scheme with a Band D cap, £10,000 capital limit, and £5 minimum award.	The principal changes are likely to arise from parameter alignment, particularly capital, minimum awards, and treatment above Band D.

Source: Integrated policy, caseload, and demographic analysis.

Approach to change

Changing from one scheme architecture to another is not inherently more difficult than making substantial amendments within an existing scheme. Either route requires a complete policy specification, system configuration, recalculation, testing, revised notices, communications, and staff preparation. The principal risks are the distribution of household impacts, the loss of an existing protection, financial and collection effects, and the quality of the evidence supporting consultation and decision-making.

The option analysis will show, for West Surrey and each legacy area, the number of current CTR households that are better off, worse off, or unchanged; the weekly and annual amount of change; households whose existing entitlement would end; scheme cost; and results by relevant household, equality, and legacy-area characteristics. It cannot identify households that do not currently claim CTR but might become eligible under a new scheme. The results will allow the authority to consider transitional protection, discretionary support, and communications where impacts are concentrated.

Overall assessment. West Surrey should design one coherent working-age CTR scheme from first principles. The greater variation in current architecture and parameters makes it especially important to assess combinations of rules rather than identify a legacy scheme for adoption. The policy comparison and caseload evidence identify the choices most likely to affect residents. The option modelling will quantify those effects and provide the financial, equality, and geographic evidence needed for consultation and decision.

Appendix. Main sources

The report draws on the formal working-age scheme documents supplied for the six councils, supported by councils' published CTR material, West Surrey's CTR caseload data, and official external statistics. Detailed fact-to-source references are retained in the working papers and can be supplied for verification.

Table 18: Source register

Source	Document or dataset	Publisher / access
Guildford	Working-age Local Council Tax Support scheme and published scheme summary	Open council source
Runnymede	Working-age Council Tax Support scheme and published scheme summary	Open council source
Spelthorne	Working-age Council Tax Support scheme and published scheme summary	Open council source
Surrey Heath	Working-age income-banded Council Tax Support scheme	Open council source
Waverley	Working-age Council Tax Support scheme and published scheme summary	Open council source
Woking	Working-age Council Tax Support scheme and published scheme summary	Open council source
Caseload	West Surrey working-age CTR caseload records	Restricted project data
Population	Census 2021 area profiles	Open ONS source
Council Tax stock	Council Tax stock of properties 2025	Open VOA source
Deprivation	English Indices of Deprivation 2025	Open IMD source
National CTR context	Council Tax Reduction schemes in England 2026/27; IFS Council Tax support analysis	entitledto; Institute for Fiscal Studies

Source: Sources accessed for this working draft in September 2026.