

## Analysis undertaken by Coactiva

Analysis undertaken by Coactiva as presented to members on 13 September 2012. The chart below shows the impact of choosing a 'pick and mix scheme' to meet the savings needed.

<b>Change</b>	<b>Affected Cases</b>	<b>Saving (£)</b>
Maximum CTS of 80%	1,434	259,386
25% Taper	590	35,750
Remove Second adult rebate	21	5,400
Band D restriction	57	18,000
Reduce Capital Limit to £10K	23	15,000
Increase tariff income (£2/£250)	68	9,600
Remove additional earned income disregard	345	61,000
Reduce unearned income disregards by 50%	304	57,000
Increase non-dependent deductions by 25%	49	4,000
Remove extended payments		4,000

The changes above, have been calculated individually. The combined effect of all the changes would result in a lower saving as some cases would be subject to multiple changes.

The full report of the Coactiva analysis is available upon request.