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research article

'Can't pay' or 'won't pay': Local Authority approaches to council tax arrears

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Council tax bills and arrears are on the rise. In England alone, council tax arrears have hit a record £6 billion; nearly double that owed in 2019/20 and a figure increasing by as much as £10 million every week. While much scholarly attention has focused on the design and burden of council tax, this article explores the largely overlooked front-line decision-making of Local Authority staff tasked with recovering arrears. In the context of an ongoing funding crisis in Local Government, these front-line decision-makers are under huge pressures to maintain high levels of council tax recovery. Drawing on interviews with council tax collection staff across 20 English Local Authorities, we explore a routinely adopted distinction that shapes enforcement action: whether a debtor 'can't pay' or 'won't pay'. We argue that front-line decision-making on this 'can't pay'/'won't pay' distinction mirrors similar dynamics in the literature on the 'deserving' and 'underserving' poor. Our findings highlight four key themes: the use of 'engagement' as a proxy for a household's willingness to pay; the impact of scarcity pressures on recovery processes; the detailed (and often subjective) assessment of household expenditure; and a belief in debt collection as a tool for behavioural change.

Keywords council tax • debt collection • Local Government • client differentiation • street-level bureaucracy

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Introduction

Council tax bills and arrears are on the rise. In England alone, council tax arrears have hit a record £7.4 billion; nearly double that owed in 2019/20 and a figure increasing by as much as £10 million every week (Ministry of Housing, Communities and Local Government, 2026). As arrears have risen, so too has the importance of council tax for funding an increasingly cash-strapped Local Government in England. Council tax receipts now account for the majority of Local Government revenues; around 56 per cent of core spending power in 2024/25, up from 40 per cent in 2009/10 – a dramatic shift from the earlier New Labour years when council tax, especially in more deprived areas, accounted for as little as 15 per cent of Local Government revenue (House of Commons Levelling Up, Housing and Communities Committee, 2024). In the same period, bills have increased and continue to grow: the average Band D property in England pays £2,171 per year in 2024/5 compared to £1,141 in 2009/10 (Ministry of Housing, Communities and Local Government, 2024). The story of the last decade for 'Britain's primary property tax' (Orton, 2023: 205) is a system struggling under the pressures facing both Local Government and the households on which it is levied.

The rationale and design of the council tax system has – with understatement – come under criticism. In his run-down of its deficiencies, Orton notes that the scheme 'is based on hopelessly out of date valuations, the banding system is idiosyncratic, liability between properties and locations is highly tenuous and the regressive impact of the tax increases over time' (Orton, 2023: 216). This article does not revisit arguments for reform or replacement of the system (readers are well-served on that with recent reports elsewhere; see Centre for Social Justice, 2024; Institute for Fiscal Studies, 2024). The question of reform remains live: in Scotland, the Scottish Government and COSLA have more recently consulted on options for updating and reforming council tax (Scottish Government, 2025). Instead, this article focuses on a heavily underexplored component of council tax design and administration: the front-line decision-making of the Local Authority staff who are tasked with recovering arrears. Every billing authority in England employs staff in revenue and benefits teams responsible for council tax collection and recovery, yet their decision-making has received remarkably little scholarly attention.

These front-line officials – sitting within Local Authority revenue and debt recovery teams of various shapes and sizes – have seen their roles come under increased pressures as bills, arrears and the importance of council tax for funding Local Government have all increased. Spooner characterises this as the rise of the 'local austere creditor': a shift in the 'creditor–debtor relationship' between citizens and Local Government, where the latter have, in his account, increasingly adopted aggressive debt collection practices in the context of significant budget cuts across Local Government (Spooner, 2021). Drawing on interviews with council tax collection staff across 20 Local Authorities in England, this article explores one core component of their front-line decision-making raised by all participants and made more acute as households and Local Authorities face increasing pressures: the distinction between '*can't pay*' and '*won't pay*' households. This 'can't pay'/'won't pay' distinction is a term of art – a long-standing concept in the literature on debt recovery (see Dominy and Kempson, 2003; Orton, 2009) – used to distinguish between those who 'genuinely' cannot pay arrears, versus those who 'can or could', but do not.

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In doing so, this article argues that there are parallels between how front-line staff in Local Authority council tax collection teams do the 'client differentiation' work of distinguishing 'can't pays' and 'won't pays', and existing research that explores similar processes in welfare decision-making where front-line workers distinguish between the 'deserving' and 'undeserving' poor. We highlight four themes to this end in our data. First, engagement as attitude; front-line staff imbuing an approach rooted in expectations of what has been described elsewhere as 'active citizenship' (see, for instance, Dwyer, 2010: 59–62). Second, how the pressures of scarcity tackled in the literature on the provision of limited support (such as in the homelessness or local welfare context) also bite in the context of council tax collection. Third, the central role played by the detailed assessment of income and expenditure. And, finally, the faith of front-line workers that collection practices can shape the behaviour and longer-term 'culture' of debtors by breaking perceived cycles of dependency – a framing that, as we discuss, raises important questions about the individualisation of structural disadvantage (see Lister, 2004; Orton, 2009). We begin by setting out some brief context on council tax before turning to the literature on client differentiation and our method. We then tackle each of the themes mentioned earlier in turn before drawing some conclusions.

Client differentiation and the 'deserving' poor

This article draws on and contributes to a body of literature that examines processes of 'client differentiation' by front-line workers – the ways in which street-level bureaucrats distinguish between categories of claimant, applicant or, in the present case, debtor. This literature has deep roots in the study of welfare administration and the broader sociology of the welfare state. A central finding across this body of work is that front-line workers routinely draw on distinctions between the 'deserving' and 'undeserving' poor when making decisions about access to support or the application of sanctions (Lipsky, 2010). This is, in essence, a study of street-level bureaucrats at work: front-line officials whose routine, discretionary decisions effectively determine how policy is delivered and how citizens' rights are delimited in practice (Lipsky, 2010). As Lister argues, such binary classifications can serve to map individual agency onto what is often acute structural inequality, obscuring the complex circumstances that shape people's behaviour and financial position (Lister, 2004). A closely related binary appears in the literature on social security fraud, where claimants are differentiated according to whether non-compliance is read as a product of 'need' or of 'greed' (Cook, 1989; Dean and Melrose, 1996) – a moralised distinction that maps closely onto the 'can't pay'/'won't pay' framing examined here. The question that animates this article is whether – and how – these dynamics of client differentiation, well-documented in the context of entitlement-based welfare decision-making, also operate in a very different front-line setting: decisions about debt enforcement.

Existing studies of client differentiation have tended to focus on decisions about entitlement to, or rationing of, finite support. Alden's study of front-line homelessness services, for instance, demonstrates how 'service rationing' under conditions of scarcity leads workers to distinguish between those deemed 'genuinely' in need and those perceived as less deserving, often on the basis of behavioural cues and moral judgements (Alden, 2015). Koch's work on Universal Credit similarly highlights how front-line advisors in the benefits system construct categories of 'deserving' and

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'undeserving' claimants in the context of austerity, drawing on expectations about claimants' behaviour and attitudes (Koch, 2021). Vilhena's research on Norwegian social assistance finds that front-line workers use the distinction between those who 'can't' and those who 'don't want to' as a key organising principle for determining the intensity of interventions (Vilhena, 2020). In each of these contexts, a common thread is the importance placed on 'engagement' or 'willingness' – the extent to which the individual is seen to be cooperating with the system – as a marker of moral worth.

However, this literature has focused almost exclusively on decisions about the allocation of support or the imposition of conditionality within welfare systems. What has been largely overlooked is whether the same dynamics of client differentiation also operate in contexts where the state is acting not as a provider of support, but as a creditor – that is, in the enforcement of debt. This is a significant gap because, as Spooner argues, Local Authorities have increasingly come to occupy the role of 'local austere creditor', combining the functions of welfare provider and debt collector (Spooner, 2021). The council tax context is an especially important setting for exploring this question. It is a site where large numbers of front-line workers routinely make discretionary decisions about the treatment of low-income households, under conditions of acute resource pressure, and where the long-standing 'can't pay'/'won't pay' distinction – itself a contested binary (Orton, 2009; Mack, 2023) – provides a ready-made framework for client differentiation. This article therefore asks: how do front-line staff in council tax collection teams differentiate between categories of debtor, and to what extent do these processes of differentiation mirror the dynamics of 'deserving' and 'undeserving' categorisation identified in the welfare literature?

Council tax: a brief introduction

A full account of how council tax works, and its somewhat chequered history, would leave room for little else. Instead, this section provides three points of context that are important for what follows. First, the basic mechanics of the scheme. Council tax in Great Britain is a local tax charged on residential properties to help fund local services; a broad range of functions 'from street lighting to social care' (Orton, 2023: 202). The amount payable depends on the property's 'band', which reflects its estimated market value as of 1991 in England and Scotland, or 2003 in Wales. Properties are assigned to one of eight bands (A to H in England and Scotland, and A to I in Wales), with Band A properties having the lowest tax rates and higher bands paying progressively more; on a ratio of 3:1 between highest and lowest in England, and 3.5:1 in Wales. In Scotland, the ratio between Band H and Band A was historically also 3:1, but was adjusted in 2017/18 to 3.6:1, with liability for properties in Bands E to H increased. Discounts and exemptions may apply, such as for single occupants or students. Local councils set the tax rates within limits, meaning the total amount can vary depending on the area. Adjustments to the tax bands for individual properties are rare but can be appealed under specific circumstances. It is also worth noting that in Wales, changes to council tax are being used to address large-scale ownership of second homes; as of April 2023, Welsh Local Authorities are able to increase council tax premiums on second homes by up to 300 per cent. Northern Ireland operates a separate system of General Rates and is not subject to council tax. The empirical study in this article focuses on England, where the design of council tax collection and enforcement is governed by a distinct statutory framework.

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Second, in addition to the built-in discounts and exemptions, Local Authorities design and deliver Council Tax Support schemes to pay part or all of lower-income households' bills. Importantly, this was historically a centrally designed and administered programme, known as Council Tax Benefit, which provided means-tested support to eligible claimants. In 2013, as part of a broader package of 'cut and devolve' reforms in the social security system, the Government pushed responsibility for this support down to Local Authorities with a 10 per cent reduction in funding (Meers, 2019; Hick, 2021). Now Local Authorities design their own support schemes – albeit under a tight statutory remit – and as many as 80 per cent of councils now require a minimum payment from all households (ranging from 5 per cent to as much as 50 per cent), whereas the centralised benefit previously covered the full cost for those on the lowest incomes (Ayrton and Long, 2017).

Third, English Local Authorities have several enforcement powers to collect unpaid council tax, governed by the Local Government Finance Act 1992 and the Council Tax (Administration and Enforcement) Regulations 1992 (SI 1992/613). If a payment is missed and the debt remains unpaid, the Local Authority may apply to the magistrates' court for a liability order under Regulation 34. If granted (which they usually are) this confirms the individual's obligation to pay and permits further enforcement actions. Authorities can recover debts through 'attachment of earnings' orders that deduct money from wages (Regulation 37) or benefits (Regulation 47), the use of enforcement agents (bailiffs) to seize goods (Regulation 45) or placing a charging order on a property (Regulation 50). In severe cases, councils can apply for bankruptcy proceedings (Regulation 49) or, in rare instances, seek committal to prison for up to 90 days under Regulation 47 if wilful refusal or culpable neglect is proven. In comparison to most debts therefore, Local Authorities have considerable tools available in their arsenal to collect council tax debt. Although some of these mechanisms – such as enforcement agents and charging orders – are also available to private creditors, the combination of powers, the relative ease with which liability orders are obtained, and the possibility of committal to prison set council tax enforcement apart.

Method

We spoke to 24 staff across 20 English Local Authorities. All staff were involved in the design and delivery of council tax collection at their authority. Associated job titles varied, but most were Revenue and Benefit Managers, Council Tax Collection Officers, Council Tax Revenue Managers, or roles by the same words in a different order. Interviews were conducted remotely via Microsoft Teams, lasted an average of 32 minutes and 41 seconds, and were recorded and transcribed with participants' consent. We contacted around 50 Local Authorities in total from a list populated from desk-based research – which involved a review of publicly available council tax collection data, Local Authority websites and council tax collection policies, and data from the Stop the Knock campaign (Money Advice Trust, 2024). This target list was designed to achieve a range of participants from across different Local Authority types, size, and with varying approaches to council tax debt collection.

Table 1 provides aggregated sample characteristics (to avoid the possibility of identification), covering the Local Authority type, total council tax collection receipts quartile (that is, the quartile into which the authority falls when all English Local

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Table 1: Aggregated sample characteristics table

Characteristic	Count (n=20)	Percentage of sample
Authority type		
District	4	20%
Unitary	7	35%
London Borough	4	20%
Metropolitan Borough	5	25%
Signposting to free debt advice		
Yes	19	95%
No	1	5%
Adopted Standard Financial Statement		
Yes	5	25%
No	15	75%
Vulnerability policy		
Yes	11	55%
No	9	45%
Exempt CTS recipients from bailiff action		
Yes	6	30%
No	14	70%
Adopted Council Tax Protocol		
Yes	6	30%
No	14	70%
Collection quartile		
First quartile	3	15%
Second quartile	4	20%
Third quartile	11	55%
Fourth quartile	2	10%

Authorities are ranked by total council tax receipts, used here as a proxy for authority size), and, drawing on data from the Money Advice Trust's Stop the Knock campaign (Money Advice Trust, 2024) – a transparency initiative that collects and publishes data on Local Authority council tax collection practices – measures of their current collection practices (whether debtors are signposted to free debt advice, whether they have adopted the Standard Financial Statement, treat 'vulnerable' households differently in their collection pathway, exempt households in receipt of Council Tax Support from bailiff action, and whether they have signed up to the Citizens' Advice Council Tax Protocol). Given the qualitative nature of this study, the counts and percentages in Table 1 are provided solely to describe the sample composition and should not be interpreted as representative of all English Local Authorities.

The sample contains a diversity of Local Authorities with markers of taking different approaches to the design and delivery of their council tax collection pathways. We do not claim that this is a 'representative' sample of all English Local Authorities (and to achieve such a sample was not our intention in any event), so the findings should be

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read with that limitation in mind. Semi-structured interviews were adopted as the primary method because the study sought to explore front-line decision-making in depth: the judgements, trade-offs and reasoning that underpin council tax collection practices. As Bryman argues, semi-structured interviews are well-suited to research that is concerned with how participants understand and interpret their own practices, allowing for flexibility to pursue emergent themes while maintaining a degree of comparability across interviews (Bryman, 2016). This approach enabled participants to describe the nuances and complexities of their work in their own terms. The interview schedule asked about trade-offs in collection scheme design, challenges they faced in their role, the extent to which collection pathways differed between groups, and where they saw the future of council tax collection practices in the coming years. Interviews were transcribed and analysed thematically, with codes developed iteratively from the data. Where participants provided estimates or figures in the findings that follow, these should be understood as reflecting participants' own professional assessments rather than verified administrative data, unless otherwise indicated.

'Can't pay' or 'won't pay'?

Distinguishing the 'can't pay' from the 'won't pay' abounds in the literature on debt (see Dominy and Kempson, 2003; Orton, 2009). The phrase has a curious origin in local taxation, as it was a mantra of protests against the poll tax that eventually led to the current regime (see Hannah, 2020), but is now used principally as shorthand for distinguishing a perceived binary between those who cannot pay their council tax, from those who could, but choose not to. Although these origins might suggest an explicitly political or ideological dimension to 'won't pay' non-payment, it is worth being clear at the outset that the participants in our study used the term in an administrative rather than political sense to denote those judged able to pay but unwilling to do so, rather than those withholding payment as a form of organised protest of the kind associated with the anti-poll-tax movement. This 'either or' approach has been identified as problematic. As Orton argues, building on Lister (2004), such a 'simple distinction' can serve to map agency onto what is often acute structural inequality (Orton, 2009: 489–90). When drawing on criticisms of the dichotomy of 'can't pay'/'won't pay', Mack goes as far as to identify 27 possible categories of debtor (a typology that even then 'arguably still does not reflect all the possible scenarios or circumstances' [Mack, 2023: 79–80]).

Notwithstanding its problematic status, this distinction was the main process of 'client differentiation' across interview participants in our study. We do not advance this binary as an analytically robust category, and indeed our findings underline its limits: as the data that follow make clear, participants themselves frequently found the distinction difficult or impossible to apply in practice, not least because they often lacked the information needed to determine which side of the line a household fell. Our argument is rather that the distinction operated as the organising heuristic through which client differentiation was done, and – crucially – that this informational deficit was not incidental to the process but central to it, with a failure or inability to engage routinely read as unwillingness to pay. It is in tracing how this contingent, information-dependent sorting is accomplished that the article extends the welfare client-differentiation literature into the distinct setting of debt enforcement. For the Local Authority staff we interviewed, whether a household in arrears was a 'can't pay'

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or a 'won't pay' debtor was determinative of what kind of action followed. As one participant put it, for the latter, things are 'no holds barred':

> My view is if you've got a scenario or somebody who can pay but won't pay … you know, all bets are off, no holds barred. I take whatever action I need to take to make you pay, if you've got the means to pay it because you have a duty to pay. But it's identifying the can't pays that that is, is the tricky one. And getting them to engage with us, which is hard. (Participant One)

This view was echoed elsewhere in the sample, with participants underscoring that tackling non-payment from 'won't pays' is a core part of upholding the fairness of the regime and something 'I don't think we need to apologise for' (Participant One). As Participant Two puts it: 'I think we feel really strongly here as well that we owe it to every council tax payer that does pay on time to make sure that we do as much as we possibly can about those won't pays. The can't pays are different and really challenging actually.' The extent of these households characterised as 'challenging can't pays' has grown over time, due to a number of factors raised by participants. A confluence of rising bills, the COVID-19 pandemic, more low-income households making minimum payments under local Council Tax Support schemes, the cost-of-living crisis, increasing energy bills and rising mortgages and rents – summarised by one participant as 'every facet of life is increasing' (Participant Three) – have conspired to make 'the different between can't pay and won't pay very, very difficult' (Participant Three). Those struggling with payments were generally estimated by participants to be a considerable proportion of the total caseload, at around 5–10 per cent in their professional assessment:

> So you're looking at probably 25 per cent of your caseload who don't pay by direct debit. And of those the majority do pay by different methods. They just don't want to pay by direct debit. So what we tried to look at it is we've got a hard core, probably about 7 or 8 per cent, that are either can't pays or won't pays. (Participant Three)

It is in distinguishing between these two perceived groups that participants mirrored four key themes within the broader literature examining front-line 'client differentiation' between the deserving and undeserving poor: engagement as attitude; pressures of scarcity; review of income and expenditure; and breaking perceived cycles of dependency. We deal with each in turn.

Engagement as attitude

All councils in the sample raised 'engagement' as a key problem cutting across collection practices. This is the proactivity of the household in arrears: the extent to which they respond to contact (letters, emails, phone calls, SMS) or reach out to the authority of their own volition for support or to share information. How to respond best in cases where people 'bury their head in the sand' (Participant Four), are 'kind of avoiding' the authority (Participant Two) or wait 'till the bailiffs are tapping on the door' (Participant Five) was the policy issue that occupied the most time among

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the council tax collection teams. This pattern of non-engagement mirrors findings in the wider literature on debt and access to justice, in which people facing acute hardship frequently do not seek advice or legal support until the point of crisis – sometimes only on the day they are due in court – and in which Local Government is perceived as a particularly unforgiving creditor by those experiencing destitution (McKeever et al, 2018). As Participant Six put it, if they could 'crack that nut', it would make their collection work far easier:

> It's probably a word I'll mention several times in this. It's all about engagement. And if we could crack that nut you know, our lives will be a hell of a lot easier, because a lot of the times, you know, we've got instances where we know the person are vulnerable, but whatever we do and whatever resource we put into it, which can be quite limited you know, we still can't crack it. (Participant Six)

This 'engagement' issue is important for three key reasons. First, council tax collection teams have incredibly limited access to data for households in arrears. Data-sharing is an evergreen problem in council tax recovery, but has been made significantly worse by the move to more centralised administration of means-tested benefits under Universal Credit – as a result Councils have far less information about low-income households than under the legacy benefits system, where they retained responsibility for administering housing benefit (Charlesworth et al, 2020: 31). Indeed, for households not in receipt of Council Tax Support, the Council may know nothing about them at all other than their name and address (and the latter is not always accurate). Ongoing pilots delivered under the remit of the Digital Economy Act 2017 – referred to by one participant as 'the longest pilot I've ever known in my life' (Participant Six) – explores the impact of sharing HMRC earnings data and more broadly 'what data items are most effective for obtaining accurate address information' (HM Revenue & Customs, 2023). Participants thought members of the public would perhaps be surprised at how little data they hold. As Participant One underscores, for most households in arrears who are not claiming Council Tax Support, all they have is a 'name and address', but people 'assume that we have a lot more information':

> If they're not [on Council Tax Support or Housing Benefit] we may not have any information on them. The difficulty here is you've got to remember, with a lot of our residents there who are liable for council tax, that all the information we have on them is the name and address. Yeah, People assume that we have a lot more information, we'll know how old they are. We'll know the family. We don't. We have a name and address. (Participant One)

Households 'reacting' to Council contact is therefore the principal means of gaining information about debtor households, which can in turn inform the Council's response. As Participant Three argues, you're dependent on people engaging, either via a formal response to a request for information following a liability order (see Section 36, The Council Tax [Administration and Enforcement] Regulations 1992) or through getting in touch by email or telephone. For the former, only around 10

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per cent of requests in their Council are returned; and even fewer reach out through other channels:

> I'm trying to paint a picture is that perhaps the problem with the won't pay, can't pay debate is it's you've got [Council Tax Support] cases which are sort of indicative [of need]. But for the rest you're dependent on people engaging. Right. Some people reacting to a summons or … the information request that we send out. And if they don't, then we won't necessarily know anything about them at all. … A lot of people don't engage. So they receive a summons. They don't contact us. They don't email us. They don't telephone us. They don't turn up at court. They don't return the information at work. So we haven't got any real knowledge of them if they're not on benefits. (Participant Three)

This problem of accessing data leads to the second reason why engagement is important: it is used by Councils for justifying deviation from the automated collection pathway. As noted earlier, the council tax collection pathway is in many respects standardised, both in terms of legislative constraints on Councils (see the Schedules and Parts V and VI of The Council Tax [Administration and Enforcement] Regulations 1992, in particular) and the 'limited flexibility' in the functionality of the software packages available (the operators of which are 'milking the councils for as much money as they can' [Participant Six] and 'just sitting there taking their annual fee' [Participant Seven]). Participants referred to the 'sausage machine process where everything just churns through' as akin to a 'computer says no' attitude (Participant Eight). Using their own version of the 'sausage factory' metaphor, Participant Four argues that for this reason, 'engagement' is even more important than payment:

> And I think we … have realised that actually it's the engagement is more important, necessary than the payment, you know. Yes, it's great if we send them something and they paid and we never had to talk to them. But actually, if we can talk to them early and encourage them to talk to them early, the conversations such a different one. It's not aggressive. It's people have realised that, you know, collecting money is a different skill. You know, the sausage factory happens, but I think it's more nuanced now than what is was. (Participant Four)

Other Councils described this process as letting 'the system' do recovery for most households, but then deviating the path for those who have engaged to something more 'bespoke':

> [W]e'll use the system to, to do the bulk of recovery and we'll take everyone through that path. That's at the point they contact us. We'll then try and bespoke things. So if, if we can make a payment arrangement, we will. We're very good on making sure that any arrangement we make is is reasonable. Yeah, people will agree to it if you push someone hard enough. They'll agree to anything. But if they can't pay, you're wasting all the time. You're wasting there. And so we're taking a lot more of a laid back approach

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> to arrangements. Generally it's trying to clear the current year. And take a little bit off arrears. (Participant Nine)

Without engagement and providing data (on which more later in this article), there is no deviation from the automatic 'sausage machine process' (Participant Eight) that pulls households through the cycle from a liability order to court. However, the third key reason why engagement is important is because participants associated it with a broader reflection of an individual's attitude. This was described variously as a 'willingness' or 'propensity' to pay their council tax, that was a key component in distinguishing those who 'can't pay' from those who 'won't pay'. To borrow Vilhena's characterisation of front-line worker attitudes in the Norwegian Social Assistance context, participants viewed being 'unreachable' as a proxy for being 'unwilling' (Vilhena, 2020). For instance, Participant Ten refers to engagement as part of showing 'a propensity to pay and engage':

> If somebody does engage and they say, oh, well, you know, I just can't pay. There has to be an element of right, well, you can't pay now. What is your situation? I cannot pay. I'll refer you to here, do that. And if they do it all, then we will be as flexible as we possibly can and we will do everything. But they need to be showing that willingness to pay, a propensity to pay and engage. Yeah. And we don't know what we don't know. (Participant Ten)

This treatment of engagement as a proxy is widespread across the sample. As Participant Sixteen put it, 'we don't really have any contact with the won't pays'. Likewise, Participant Eleven suggests that the 'won't pays' are the ones who 'just don't engage' and 'won't play ball':

> So, you know, invariably the won't pays are the ones that just, just don't engage with us at all. And we have very limited data on those, you know, other than them having you know, other than knowing where they live their name and address we may not know anything else about them because they just won't play ball. (Participant Eleven)

As the data reveals, engagement becomes a proxy for broader evaluations of propensity and attitude, shaping the extent to which a household is considered a 'can't pay' case – where more support could be provided – or a 'won't pay' case, where the debt collection pathway can bite unmitigated.

Pressures of scarcity

Staff working in council tax collection are under huge pressure to recover as much as possible. Notwithstanding acute financial pressures – both on Local Authorities and households – over the last five years, in-year collection rates (the amount of tax collected against total liability each financial year) have remained incredibly high, averaging in-and-around 96 per cent across the country (Ministry of Housing, Communities and Local Government, 2026). As Participant Twelve put it, 'I mean,

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there's not many taxes at all across the UK that achieve, you know, 98, 99 per cent collection rate each year.' However, as council tax becomes an increasingly important driver of Local Authority revenues, accounting for around 40 per cent of income in 2009/10 to around 56 per cent in 2024/5, failing to maintain high recovery rates could have serious consequences for a Local Authority's budget (House of Commons Levelling Up, Housing and Communities Committee, 2024).

These acute pressures and targets create a kind of inverse scarcity pressure that is the flipside of that explored in front-line decision-making on access to finite funds. Instead of rationing *access* to support – such as in Alden's study of homelessness services (Alden, 2015) or Koch's work on the advice sector (Koch, 2021) – staff in council tax collection are instead rationing mitigation to *recovery* processes. Both Alden and Koch identify how this scarcity pressure can exacerbate the kind of 'client differentiation' that draws on 'deserving' and 'undeserving' poor tropes, as front-line workers attempt to manage finite resources in as fair a way as possible (Alden, 2015: 265; Koch, 2021: 255). What emerges is a kind of 'service rationing' (Alden, 2015: 365) that focuses on the front-line worker's willingness to depart from the standard 'sausage machine' debt-recovery pathway.

This kind of scarcity pressure was reflected in two ways in the sample. First, participants routinely lamented the pressure to maintain high recovery rates 'in year' (that is, to collect all arrears from a household in the same financial year of the original bill). This led to a challenging 'balance' – or less optimistically, the danger of 'shooting ourselves in the foot' – between helping people spread their payments and failing to maximise income for the Local Authority:

> Obviously you've got the balancing act of maximising the income on one side and the other act obviously, you know, to help your most vulnerable cases, isn't it? So it's so that's the challenge. That is a real challenge. And another big pressure really on an authority that is trying to stave off bankruptcy. (Participant Six)

> One of the big challenges is going to be the financial pressure on the borough. So at a time when we're saying we really need to think about if they've got arrears spreading it over much longer. … But at the same time, if that means I'm not going to hit the hit the income target for the borough, we're shooting ourselves in the foot. So I think that that worries me. (Participant Four)

The salience of the 'in-year collection rate' is made even more acute in its role as a benchmarking indicator for comparing Local Authorities with one another. As a key performance indicator, this shaped collection practice away from a focus on 'what you get in the fullness of time' (and, in turn, more sympathetic approaches to spreading repayments) to what you can collect that year:

> We've always had this what they call KPI [key performance indicator], which is the in-year collection rate, and it becomes almost you're poor performing if you're lower this year than last year. But what really matters is what you get in the fullness of time … it becomes this propaganda thing, you know, and and it becomes this way for one party or another to bash the other.

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> And that needs taken out of the debate. It needs a more scientific approach as to why some areas struggle more than others. (Participant Three)

Participants in authorities with higher levels of deprivation lamented how they were often held to the 'league table' of 'in-year collection', without the particular pressures of their demographics being accounted for:

> But again we're held to almost a bit of a league table. … That's probably one of the biggest things that would help would be to remove the pressure on in your council tax collection. Now that will it's very unlikely that it'll ever change. Just because it is a measure of you get a percentage and stuff. [But] you don't have the same people in every single place. So there is an awful lot around that that makes it challenging in that, that being held to that level. (Participant Ten)

The second facet of this scarcity pressure relates to the interaction between council tax recovery and Council Tax Support schemes. As noted earlier, although historically a centralised benefit, support for council tax is now devolved to a series of local schemes in England. This leads to a problematic dynamic for Local Authority staff in council tax collection teams who want to increase uptake for Council Tax Support; ultimately this is money that comes out of another Local Authority pot:

> And there are so many projects that we could do, you know, segmentation, outreach work is a you know, the problem is because of the funding of the [Council Tax Support] is actually doing take up, which when I started in benefits all those years ago, was a normal exercise because it wasn't the Council's money. Now it's sort of like, well, if we do, that might cost us £1 million. You know, there is a disincentive to ensure that people are entitled to benefits. (Participant Four)

The extent of minimum payments is also leading to a considerable proportion of households on very low incomes who are required to pay a proportion of their council tax bill – sometimes as much as 50 per cent. This has led to an increasing number of households in arrears who have little prospect of being able to clear debt in-year:

> They [the Government] were warned. They were told and they ignored us. … And there's going to be huge chunks of money there that Local Authorities are never going to be able to collect. And I think it's detrimental to people's health, particularly their mental health, to have that debt hanging over them. … It's ludicrous. You just writing that off … because these people are never going to have the means to pay. So from my viewpoint we need to get back to those who are on the lowest of incomes should never be expected to make that contribution. We need to go back to that. … So we're not spending time, precious time and resource collect trying to collect the uncollectible, which is what we're currently doing, which takes us away from focusing on those who can pay but won't. (Participant One)

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These two dynamics illustrate how pressures of scarcity bite on debt collection practices in a way that exacerbates processes of 'client differentiation' between the 'can't pays' and 'won't pays'. In echoes of work on gatekeeping finite support, the acute emphasis on in-year collection rates as a key performance indicator prioritises short-term recovery, often at the expense of more equitable and sustainable approaches, and the design and funding of Council Tax Support schemes create structural disincentives for outreach and uptake, exacerbating the financial strain on low-income households.

Assessment of income and expenditure

A key tool used by participants for deciding between 'can't pays' and 'won't pays' was the detailed assessment of income and expenditure. This is an important component of debt recovery processes more generally, even outside of the council tax context; creating affordable and realistic repayment plans for clearing arrears requires an understanding of a household's finances. A majority of authorities in England routinely assess income and expenditure of a household prior to issuing a liability order (Centre for Social Justice, 2024: 62). This generally takes the form of an itemised table, as detailed in Figure 1 – a form-led process that is almost identical to the assessment of income and expenditure adopted in local welfare contexts, such

Figure 1: Example expenditure table from a council tax information request

Total Household Expenditure
Please complete the below so we can get a better understanding of your current financial situation..

	Weekly or	**Monthly**
Mortgage/Rent actually paid	£	£
Any arrears total **£** amount paying back	£	£
Council Tax actually paid	£	£
Any arrears payments	£	£
Insurance Car	£	£
House	£	£
Other please specify	£	£
Gas	£	£
Gas arrears	£	£
Electricity	£	£
Electricity arrears	£	£
Water	£	£
Arrears	£	£
TV Licence	£	£
TV Package (eg sky/virgin)	£	£
Repayment loans etc	£	£
Amount outstanding £…………………...........		
Credit card	£	£
Travel train/bus etc	£	£
Car expenses	£	£
Court Orders end date……..	£	£
Fines end date……..	£	£
Telephone Mobile	£	£
Landline	£	£
Self Employment Contributions	£	£
Food/Toiletries etc	£	£
Child Care	£	£
School Dinners	£	£
Clothing/Catalogue	£	£
Leisure/Cigarettes	£	£
Any other expenditure (***please specify***)	£	
TOTAL EXPENDITURE	£	£

Source: Taken from Maidstone Council, https://maidstone.gov.uk/__data/assets/pdf_file/0005/328217/Income-and-Expenditure-Form-Post-Recovery.pdf.

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as in determination of Discretionary Housing Payment awards or to address the affordability of accommodation (see, for instance, Meers, 2018: 109–13).

Often, these documentary processes were tied to evidential requirements, such as providing proof of outgoings (such as bank statements) or income (such as wage slips). This led to front-line discretion over the justification of expenditure that mirrors accounts of 'deservingness' and imposition of conditionality explored in the local welfare context (see Meers, 2018: 109–13). For instance, Participant Thirteen detailed how debtors claiming they are unable to pay would be required to complete their income and expenditure assessment: 'We are by nature extremely suspicious and we trust nothing and no one. So if we get a customer on the phone that says I can't pay, then that's fine. Yeah. We would want a supported income and expenditure form.' In this case, the participant is clear that this involves a 'subjective' assessment of expenditure items to be determined by the front-line decision-maker. They highlight certain areas of expenditure that they would not support – such as Wetherspoons, Amazon, gambling or Sky subscriptions:

> [I]f we say we want an income expenditure and we want it supported, yeah, it's surprising the number of people that will then suddenly say, well, let's just sort out an arrangement. Because, you know, if you get bank statements and you can see essential expenditure and a lot of other expenditure that isn't essential. You know Wetherspoons, Amazon. Gambling. So we won't support that lifestyle. If somebody, for example, has got a car loan, then that as far as we're concerned that that is an essential expense. … If somebody is got a Sky subscription that's like nearly £200 a month. We would question that. So it is, it is subjective. (Participant Thirteen)

Participant Five talked through an example of a resident in arrears who had a car loan to illustrate how different kinds of expenditure could be treated, and the case-by-case approach adopted:

> If they contact us, we will discuss their income and incomes and outgoings and we will we see, you know. This one woman worked in the NHS and she said, you can't do that [require a regular payment], I've got a car loan. And we said, well, how much are you paying your car loan, '£900 a month'. What's your car, 'a Jag', but she couldn't get out of it because it was a three-year contract. So … when people engage and have that discussion we can take into account. … But they can't fight off £5 a month because, you know, they can't say I only earned 20 grand last year because we said, well, no you didn't. We know how much you earn. So tell us what you spend it on and we can get something. (Participant Five)

These processes were a fundamental mechanism for distinguishing between 'can't pay' and 'won't pay' debtors and – in their detailed review of expenditure – echo other front-line processes elsewhere in the local welfare context. These processes in part rely on 'deserving' and 'undeserving' tropes when distinguishing between kinds of expenditure (for instance, by references to 'supporting a lifestyle' and questioning expenditure at places like 'Wetherspoons' above). More fundamentally – and again,

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in common with the local welfare context – they also serve to enforce them through requirements for the provision of evidence, such as bank statements.

Addressing cycles of dependency

Council tax collection practices were seen by participants not simply as a means of addressing arrears, but also as having the potential to change behaviour over time. Participants underscored how the design of collection pathways – and particularly encouraging households in arrears to get into the 'pattern' or 'routine' of paying council tax – could change their response over time. For instance, Participant Eleven details how they do not look to 'wipe it all off' when handling arrears, but instead, get households into 'a routine of paying' over the long term:

> When I say we work off the debt, we don't wipe it all off. What we like to do is depending on the capability you will take away an unaffordable amount of it. But then they can start to pay going forward on a manageable amount. So that gets them into the routine of paying which long term obviously we want everybody to do. … And if it gets them in the pattern of knowing they've got to pay something, then it comes out next year. They're a much better position to be able to do that, hopefully off the bat without our help. That's one of the big things we do. (Participant Eleven)

The use of collection pathways to encourage payment was linked by some participants to what they identified as a shift in 'culture' among people falling into arrears. Participant Four characterised this as an impact of a 'different reliance on handouts and things like that', such as the 'household support fund' (see Meers et al, 2024) that has in turn 'created a sort of different culture of people'. Similar sentiments were echoed by Participant Twelve, who pointed to the support during the COVID-19 pandemic as leading more people to think that it is 'acceptable not to pay':

> [I]t's really changed in the last sort of, well, since 2020. What we found is that people have got used to the, the support that the Government were giving during the pandemic. And what we're struggling with now is that there was a, an attitude that it's acceptable not to pay now. Almost a socially acceptable attitude not to pay. … So there's basically people who just through wilful neglect, who just won't pay no matter what. (Participant Twelve)

This led to a belief in the power of collection practices not just to raise money, but also to 'change behaviour' to avoid arrears in future years. Participant Fifteen referred to the power of working with households to change their behaviour over time:

> So if someone does contact us and we see there's some sort of hardship or vulnerability … then we work with them. You know, and we can stop the process, the recovery process, and will do what we can to support him and hopefully change behaviour in a lot of time, you know, a lot of cases. So we do what we can once we've got that engagement. (Participant Fifteen)

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Participants therefore framed debt collection practices as part-and-parcel of how to 'break the cycle for people' in arrears (Participant Ten). This idea of intervening in 'cycles of dependency' is a well-established component of distinguishing between 'deserving' and 'undeserving' recipients of support from food banks (and, as Garthwaite points out, is integral to the founding mission of the leading food bank charity, the Trussell Trust [Garthwaite, 2016: 44–5]). Participants often raised concerns about the potential for shaping behaviour in this way for those households in 'stacked arrears' – where they owe money across multiple years and debts are 'stacked' on top of one another. This was characterised as getting into a 'constant cycle with those particular cases' (Participant Four), which for some households has been going on for a decade or more. As Participant Four put it, 'We're now 11 years into a localised CTS scheme. People have had a problem since then.' Authorities were trying to use their collection policies to 'break that cycle':

> So unless we can break that cycle for people, so say at the minute. You get your bill, you get a reminder you don't pay. We send an attachment of earnings once we've been to court. … So unless they're making enough that they can clear that on an attachment in what, eight months, then it will carry into the next year, which just means that you end up going round in circles putting another attachment of earnings on. (Participant Ten)

Council tax collection practices are therefore seen as partly a behavioural intervention to address entrenched cycles of dependency. The framing of arrears as a cultural shift, marked by an increasing 'acceptance' of non-payment, raises important questions about how structural factors, such as austerity policies or systemic inequalities, are overlooked in favour of individualised explanations for debt (see Lister, 2004) and how non-payment is positioned as a behavioural issue to be 'corrected' at the point of collection (see Orton, 2009).

Conclusion

Most work to date on council tax has fallen into three camps. The first two are characterised by Alvanides as addressing council tax as a fiscal policy, focusing on the tax burden, or as a housing policy, focusing on the property price valuations (Alvanides, 2004). The third camp has focused on the experiences of households in arrears (for the leading work in this area, see Orton, 2004). This article has instead examined the heavily underexplored front-line decision-making of the Local Authority staff tasked with collecting arrears. In doing so, we make a distinct contribution to the literature on client differentiation by demonstrating that the dynamics of 'deserving' and 'undeserving' categorisation – well-documented in the context of entitlement-based welfare decision-making – also operate in the context of debt enforcement. As arrears grow and pressures on households and Local Authority budgets continue not to improve, the decisions taken by Local Authority staff in council tax collection teams constitute an increasingly important front-line interface between (often vulnerable) households and the state.

One key component of these decisions – the widespread distinction between households that 'can't pay' and 'won't pay' – echoes four themes in the literature on front-line welfare decision-making on practices of 'client differentiation'.

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First, engagement as attitude; front-line staff imbuing an approach rooted in expectations of what has been described elsewhere as 'active citizenship'. Second, how the pressures of scarcity tackled in the literature on the provision of limited support (such as in the homelessness or local welfare context) also bite in the context of council tax collection. Third, the central role played by the detailed assessment of expenditure. And, finally, the faith of front-line workers that collection practices can shape the behaviour and longer-term 'culture' of debtors by breaking cycles of dependency. These findings demonstrate the importance both of addressing the decisions taken by Local Authorities when designing the debt collection pathways – the overall shape and trade-offs involved – but also the individual case-by-case exercise of discretion about households, such as when assessing income and expenditure.

The increasing pressures on council tax recovery and the application of the 'can't pay'/'won't pay' distinction should be read alongside the devolution of Council Tax Support. Although the extent of involvement of our participants varied – in smaller authorities, some were partly or wholly involved in its design and administration, for others this responsibility sat in a different team – the abolition of a centrally funded means-tested council tax benefit has made the environment for council tax collection more difficult. It has led to lower overall support for low-income households, with many now paying a considerable proportion of their council tax bills, and means that take-up campaigns or similar efforts to drive up support is ultimately paid for elsewhere in a Local Authority's budget.

As arrears and bills continue to grow, pressures on council tax collection are unlikely to abate. In the context of an ongoing Local Government financial crisis, as many as 95 per cent of authorities increased their bills by the maximum 4.99 per cent permitted (County Councils Network, 2024). The practices of Local Authority staff – themselves under huge pressures to maintain very high collection rates – are an increasingly important front-line bureaucracy, whose decisions impact on the lowest income households. Our findings suggest that these staff have considerable power in the design and delivery of council tax collection, not only in the enforcement of a crucial revenue stream, but also in the construction of a moral framework which distinguishes between those deemed to be deserving of different treatment and those who are not. The central argument of this article is that the processes by which this moral framework is constructed – through the use of engagement as a proxy for willingness, the rationing of mitigation under scarcity, the subjective assessment of household expenditure, and the framing of collection as behavioural intervention – mirror the dynamics of client differentiation between the 'deserving' and 'undeserving' poor that have been documented in entitlement-based welfare settings. This extends the client differentiation literature into a new and increasingly important domain: the enforcement of debt by the local state. Future research might usefully explore these dynamics from the perspective of households in arrears, and examine how variations in local collection policy shape outcomes for low-income debtors.

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Research ethics statement

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Data availability statement

The authors take responsibility for the integrity of the data and the accuracy of the analysis.

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Conflict of interest

The authors declare that there is no conflict of interest.

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