

Report of the Strategic Director Corporate Resources to the meeting of the Corporate Overview & Scrutiny Committee to be held on 7 January 2021

V

Subject:

Council Tax Collection

Summary statement:

The majority of those liable for Council Tax do pay as billed, but collecting from low income households, while at the same time supporting the most financially vulnerable, has always been challenging.

This annual collection report would, under normal circumstances, be a review of council tax collection in 2019/20. However, this has become less relevant in light of the current situation. Some of the Government's responses to COVID 19 have affected many households, the Council, businesses and other organisations; making collection even more challenging during 2020/21

This report examines performance in relation to Council Tax collection, the Council's response to new challenges for collection arising from COVID 19, and how taxpayers, particularly the most financially vulnerable, are being supported

Joanne Hyde
Strategic Director, Corporate Resources

Portfolio:

Leader of Council

Report Contact: Martin Stubbs
Phone: (01274) 432056
E-mail: martin.stubbs@bradford.gov.uk

Overview & Scrutiny Area:

Corporate

1. SUMMARY

- 1.1. The majority of those liable for Council Tax do pay as billed, but collecting from low income households, while at the same time supporting the most financially vulnerable, has always been challenging.
- 1.2. This annual collection report would, under normal circumstances, be a review of council tax collection in 2019/20. However, this has become less relevant in light of the current situation. Some of the Government's responses to COVID 19 have affected many households, the Council, businesses and other organisations; making collection even more challenging during 2020/21.
- 1.3. This report examines performance in relation to Council Tax collection up to October 2020, the Council's response to new challenges for collection arising from COVID 19, and how taxpayers, particularly the most financially vulnerable, are being supported.

2. BACKGROUND

- 2.1. Council Tax is raised on an annual basis, following the budget setting process, for all households in the Bradford District. It is then collected over the course of the financial year, with council tax payers offered a range of payment options and ways in which to pay.
- 2.2. The Council Tax Reduction scheme helps low-income working-age households by providing means tested support. Following a revision of the scheme for 2018/19, arrangements were put in place to support those most affected by the changes. The Council Tax Reduction scheme and the support arrangements have continued unchanged for 2020/21. The scheme for pension-age claimants continues to be a nationally prescribed scheme and cannot be amended by the council.
- 2.3. In April 2013, the Council introduced a 50% Council Tax Premium charge for homes that were unoccupied and substantially unfurnished for at least two years. Executive Decision (4 December 2018) was to adopt a schedule of increased premium charges to be introduced over a three year period from 1 April 2019.
- 2.4. The majority of those liable for Council Tax do pay as billed, but collecting from low income households, while at the same time supporting the most financially vulnerable, has always been challenging. The various restrictions that the Government has introduced since March 2020 in response to COVID 19, and the effect that these have had on individuals, businesses and other organisations, has made collection even more challenging.
- 2.5. This report examines performance in relation to Council Tax collection; the nature and effect of the national and local restrictions; how the Council's has responded to these new challenges; and on the way that taxpayers, particularly the most financially vulnerable, are being supported.

3. OTHER CONSIDERATIONS

Council Tax Collection

- 3.1. A key measure of Council Tax collection performance is the “in-year” collection rate; that is, the amount of council tax collected in the year for which it was raised. Whilst this is really quite a weak measure, which takes no account of the differing demographics of each area, it is used nationally to compare Council performance. Bradford continues to be in the bottom quartile on this measure.
- 3.2. A more meaningful measure for Local Authorities, and the one that has a financial impact on Bradford, however, is the eventual collection levels. Unfortunately, this figure is not widely reported.
- 3.3. As shown in Table 1 below, the in-year collection rate has been fairly consistent over the past few years, including 2019/20, despite increases in the number of households paying Council Tax and the amount all households faced; many of whom may have been struggling financially.
- 3.4. The Government’s response to COVID 19 has impacted on residents, the Council, businesses and others; and has adversely affected collection during 2020/21. How this has affected the Council’s approach and processes for collection and supporting the most financially vulnerable, including allowing taxpayers to start payments in June instead of April, are discussed further at 3.20.
- 3.5. The collection rate by October 2020 was 58.29%, compared to 58.74% at the same time in 2019. Given that recovery from the impacts of COVID 19 is likely to take some months, it is forecast that the 2020/21 in-year collection rate will also be lower in comparison to previous years.

Billing Year	No. of Households	Council Tax Liability	% Collection at 31 Oct	In year collection
2020/21	219,294	£242m	58.29%	-
2019/20	219,042	£240m	58.74%	94.0%
2018/19	217,847	£227m	58.90%	93.9%
2017/18	216,385	£205m	59.16%	94.2%
2016/17	214,864	£194m	58.78%	94.0%

Table 1

- 3.6. On-going collection efforts ensure that all the Council Tax that is collectable is collected - although it can take several years to achieve. The collection rates for previous years are provided in Table 1, Appendix 1. To illustrate, the Council has now collected 98.24% of the charge it raised in 2013/14; and efforts continue to collect any remaining arrears.
- 3.7. The Council Tax Reduction (CTR) scheme provides financial help to low income households. Collection from low-income households is always particularly challenging. The number of households eligible for CTR has increased significantly since March 2020 (Table 2, Appendix 1) as unemployment has risen along with the number of people being furloughed and on reduced incomes. In March 2020, there were 27,522 households in receipt of CTR, by November this had risen to 31,887;

an increase of 4,365 – nearly 16%. A reduction in the number of claimants towards pre-covid levels is reliant upon the rate of local economic recovery.

- 3.8. Table 2 below shows the various collection levels for the different Council Tax Reduction groups. Pensioners, who receive up to 100% relief, continue to be the best payers, while the collection rate from working-age recipients is much lower. The working-age group is sub-divided into the groups shown. The ‘All Other’ group mostly consists of out of work singles, or couples with no children under 5 and do not have a disability. The total amount to be collected from many groups, (rather than individuals) has changed between 2019/20 and 2020/21; in some cases quite significantly. This is due to a combination of an increase in the number of claimants in some groups, and the mitigating effect of additional government funding.
- 3.9. The Government provided £5.8m additional funding to support working-age households in receipt of CTR in 2020/21. The funding has been used to provide a pro rata reduction in a claimant’s liability of up to £150. As at the end of October, 38,136* households received support totalling £5.4m. (*The number of households receiving support is greater than the caseload as different households move in and out of eligibility). It is expected that the funding will be spent in full by March 2021.
- 3.10. The effect of the Government funding is to reduce the total outstanding liability for CTR claimants. However, the increase in the number of claimants means that the amount to be collected in 2020/21 (£14.9m) is still more than in 2019/20 (£14.5m). If the increase in claimants is sustained into 2021/22 the total amount to be collected will increase further. This could be mitigated to some extent if Government chooses to provide funding again next year.
- 3.11. The rise in the number of claimants also means that the cost of the CTR scheme for 2020/21 has increased beyond the amount anticipated. The cost is forecast to be £33.9m in 2020/21 compared to £29.9m in 2019/20. The cost of the scheme in 2021/22 will depend upon how the local economy improves during 2021, and the impact that has on employment and on the finances of low-income households.

Claimant Category	2018/2019			2019/2020			2020/2021		
	Liability £'m	Collected @31/10	Collected in year	Liability £'m	Collected @31/10	Collected in year	Liability £'m	Collected @31/10	Collected in year
Pension Age	£2.1	72.4%	99.5%	£2.1	71.4%	99.5%	£1.9	69.1%	-
Working Age									
Sev'ly disabled /Carers	£4.6	54.3%	78.3%	£5.3	51.7%	80.5%	£3.9	49.8%	-
Other disabled	£0.8	47.5%	73.3%	£0.6	49.4%	72.7%	£0.5	48.5%	-
Household with child under 5	£1.6	44.9%	72.6%	£2.1	43.2%	74.9%	£2.4	44.2%	-
Those in Employment	£0.8	53.0%	84.3%	£1.4	44.0%	81.1%	£2.5	43.5%	-
All other	£2.0	43.3%	64.9%	£2.9	42.0%	67.4%	£3.5	44.8%	-
Total	£11.8	53.8%	79.0%	£14.5	50.2%	81.4%	£14.9	49.1%	-

Table 2

- 3.12. As detailed in the 15 November 2018 Collection report to this committee, two support schemes were introduced to help those most affected by the introduction of a new working-age CTR scheme for 2018/19: the Transitional Support scheme and the Discretionary Hardship scheme.
- 3.13. As expected, the number of claimants from these schemes has reduced as claimants move out of entitlement; for example because of increased income. In 2020/21, there are 70 Transitional Support Scheme claimants and 27 Discretionary Hardship Scheme claimants, compared to 322 and 80 respectively in 2018/19; reducing the forecast, combined annual cost to less than £40k.
- 3.14. Homes that have been unoccupied and substantially unfurnished (Empty) for at least two years are subject to a council tax premium charge. The premium charge is in addition to the usual council tax charge that applies to the property. The definition of Empty is for Council Tax purposes, as set out in legislation, and is not intended to represent all unoccupied properties.
- 3.15. The premium charge increased from 50% in 2018/19 to 100% from April 2019. The premium charge for homes Empty for more than five years increased to 200% from April 2020; and will increase again to 300% for homes Empty for more than ten years from April 2021. This means that there will then be three different premium charge rates, as shown in Table 3.

	Empty Period	Premium Charge
From 1 April 2019	at least two years	100%
From 1 April 2020	at least two years but less than five years	100%
	at least five years	200%
From 1 April 2021	at least two years but less than five years	100%
	at least five years but less than ten years	200%
	at least ten years	300%

Table 3

- 3.16. Table 4 shows the number of properties subject to a premium charge and collection performance. The number of properties has reduced over the past three years while the amount of council tax to collect has increased; if only marginally between 2019/20 and 2020/21. As at 31 October 2020, a total of 1,212 Empty properties are subject to a premium charge – 812 with a 100% premium charge and 400 with a 200% premium charge.
- 3.17. Collection from empties has been stubbornly difficult, even before COVID-19, and remains an area of focus for improvement. Although the collection rate between 2018/19 and 2019/20 reduced, the amount collected by 31 October in each year increased by around £280k. As outlined earlier in this report, there have been numerous difficulties for collection during 2020, so it is difficult to draw any firm conclusions about the impact of increased premium charges on collection. The challenges for collection during 2020 are discussed in more detail at 3.20.

	Number of Dwellings	Empty Premium Charge	Liability	% Collected @31/10
2020/21	400	200% - 5+ years	£1,557,484	45.3%
	812	100% - 2 to 5 years	£2,135,319	38.8%
2019/20	1409	100% - 2+ Years	£3,459,322	52.4%
2018/19	1469	50% - 2+ years	£2,645,856	57.7%

Table 4

- 3.18. It must be emphasised that premium charges were not introduced to raise more council tax, but to further support efforts to reduce the number of empty properties across the district. We would, however, caution against drawing a direct correlation between increased premium charges and any reduction in Empty homes. A considerable amount of work by the Empty Homes Team is put into incentivising property owners to bring homes back into use; a premium charge is just one of those incentives.

Non-Payment of Council Tax

Recovery and Enforcement

- 3.19. The 6 February 2020 collection report to this committee covered in detail the process for collecting un-paid council tax. In summary,
- all council tax payers are encouraged to contact the Council if they have difficulty paying their bill; the Council will always seek to agree a payment arrangement
 - A Liability Order is issued by the Courts for those that do not engage with the Council or seek to make payment. A large proportion do make a payment arrangement at this stage; such as settling the debt or agreeing a repayment plan at this stage
 - If a payment agreement is not made, or adhered to, the Council may make an Attachment of Earnings or Benefits
 - If an arrangement or attachment is not made, the debt is passed to Enforcement Agents (Bailiffs) to recover the amount outstanding
 - In the case of low income households, the Citizens Advice '*Council Tax Protocol*', that the Council has signed up to, is followed. This commits the Council to seeking settlement arrangements with low-income households (most of which will be in receipt of Council Tax Reduction) without the use of Enforcement Agents
 - At all stages, where some or all of the debt is deemed uncollectable, it will be written off
- 3.20. The impact of the responses to COVID 19 has, for some, resulted in increased unemployment and a reduction in household incomes. This has meant that more households have struggled to pay their council tax than previously. Recognising that many households would require time to review their finances, a very cautious approach to recovering unpaid council tax in the first part of the financial year was taken.

- 3.21. Efforts were focussed on responding to customer queries about payment difficulties, customers were allowed to defer payments so that they could start making payments in June instead of April, or other arrangements were made if needed. Council Tax Reduction claimants received an additional £150 reduction so did not have to start paying their account until July. Customers were also directed to other sources of help if they presented with debt issues or needed their bill reducing etc. Recovery action at the latter stages of the collection process, Enforcement Agent onwards, was completely halted.
- 3.22. From August, reminders have been sent out for unpaid council tax, but the standard wording of the reminder has changed to emphasise the message that residents needed to contact the Council if they have difficulty paying. Other recovery actions also recommenced and again were sent with supportive messages and corporate information about COVID 19. Whilst the statutory process usually dictates the sending out of only one reminder in most cases, we changed our systems to allow for additional reminders to be sent, presenting further opportunities for customer engagement. A pilot scheme, which has seen very positive results (see 3.28), was also launched to encourage engagement and reduce the need for formal recovery action.
- 3.23. There are, however, some that do not engage with the Council. Restarting formal recovery procedures was delayed because the courts were closed for a significant period; a national issue for local authorities. The first liability order court hearing took place on 5 November 2020. Due to constraints on court capacity, only 3,000 liability orders were sought; in previous years, the Courts would have issued around 30,000 liability orders by this time. It is expected that if the customer engagement pilot (3.28) is successful, it will be integrated within the Council's collection process and will reduce the need for liability orders to collect outstanding council tax.
- 3.24. Multi-year debt remains a significant challenge; those with a council tax debt are expected to pay their current liability as well as some payment towards their arrears. This is a particular problem amongst Council Tax Reduction claimants, as the amount that can be deducted from benefits is not keeping pace with council tax increases. The delay in issuing liability orders is likely to add to this problem; new payment arrangements made late in 2020/21 may not allow debtors sufficient time to clear arrears in the current financial year.
- 3.25. Where an Attachment of Earnings or Benefits is made to recover outstanding council tax, limits on repayment rates means that it may take some time to recover the outstanding debt. If arrears for a particular year or a proportion of the arrears are considered irrecoverable due to the individuals' circumstances, then these will be written off.
- 3.26. An attachment of earnings will, assuming the debtor remains in employment, recover the outstanding debt in full. However, the limit on the amount that can be collected through an attachment of benefits means that it can take more than 12 months to collect a single year's council tax. Despite these limitations, attachments are a useful collection tool, and some taxpayers like them as it ensures that regular payments are being made; something they might find difficult to adhere to through other arrangements. Unfortunately, under current rules, a deduction can only be

made after a Liability Order has been granted.

- 3.27. Tables 5 & 6 below show the position in relation to Attachment of Earnings (AOE), and Attachment of Benefits (AOB); both as at 31 October 2020. There are limits on the number or value of attachments that can be in place at any one time, so some attachments are 'pended' until an existing attachment is paid. There are significantly more AOB's either in place or pending (13,518) than AOE's (3648) for the 2017/18 to 2019/20 period. As can be seen, attachments have not been made up to the end of October 2020 because of the delay in issuing summonses.

Year of Debt	AOE in Place		AOE Pending		Total	
	Value	Number	Value	Number	Value	Number
2017/18	£127k	261	£228K	385	£355k	646
2018/19	£292k	632	£343k	579	£635k	1211
2019/20	£622k	1323	£280k	468	£902k	1791
2020/21	0	0	0	0	0	0

Table 5

Year of Debt	AOB in Place		AOB pending		Total	
	Value	Number	Value	Number	Value	Number
2017/18	£168k	662	£107k	303	£275k	965
2018/19	£682k	2904	£354k	1161	£1036k	4065
2019/20	£1688k	6137	£763k	2351	£2451k	8488
2020/21	0	0	0	0	0	0

Table 6

Service Improvement

Customer engagement pilot

- 3.28. To help taxpayers avoid the build up of arrears, prevent court costs, and to identify alternative means of support if necessary, we urge them to contact the Council as soon as they begin to struggle with payments. Early engagement provides greater scope for support and better enables households to manage their finances. The need for early engagement has been brought sharply into focus during this difficult period.
- 3.29. In October 2020, a three month pilot designed to improve communication with customers was launched. It uses a software solution that better allows the service

to make contact with customers through automated telephone calls, text messages and email in a much more time efficient, cost effective manner than previously. In addition, the system provides real time, accurate, data about responses to the contact; something that could not be monitored previously.

- 3.30. This new data helps us to better understand who has reacted to our messages, what contact method is most effective and when, who has asked for further help etc. As this pilot has been inserted over and above existing statutory procedures, it also provides another opportunity for customers to be alerted about missed payments, and to avoid the need for court costs to be added to their accounts.
- 3.31. The initial results from the pilot are promising. As an example, one campaign, aimed at people who were due to be summonsed, had a 19% response rate and a 13% payment rate. This meant that 1,715 customers avoided receiving a court summons and having costs added to their account, and £250k was collected within three days of the messages going out. This is also a cost effective solution; the cost is significantly less than the cost of printing, postage and manual intervention.

Collection - Post Liability Order

- 3.32. As reported in the last collection report, the Wakefield Peer review identified that there was some functionality within the council tax system that was not being fully utilised. This software functionality, which allows for automation at the post liability order stage of recovery, is now being used. This replaces what was a manual task for officers and frees them up to deal with customers who need their help.
- 3.33. This new process delivers significant benefits for the Council and taxpayers.
- The previously manual process of checking accounts and moving them to the appropriate next stage is automated
 - Attachment of Earnings and Benefits will be set up in a more timely manner; so debts will be repaid in a more timely manner and it helps prevent arrears from building up for the customer
 - There will be a reduction in compliance and Enforcement Agent cases, and fewer costs will be raised against customer accounts

HMRC Data Sharing Pilot

- 3.34. It was reported previously (6 February 2020) that the Council, together with 28 other local authorities, entered into a data sharing Pilot with HMRC. The pilot was designed to match employment details to taxpayers with a liability order for outstanding council tax so that an attachment to earnings could be made. This would streamline and automate processes, and reduce the time it takes to make an attachment.
- 3.35. The pilot, now concluded, identified a number of technical issues that need to be resolved. HMRC intend to develop this approach further and undertake a second pilot to test the system. However, the introduction of this second phase of testing has been overtaken by current events. It is in the interest of Local Authorities for this new data sharing system to be successfully implemented. The Council will consider how it can further support this when the next pilot phase is announced.

Future Challenges

Managing Household Debt

- 3.36. The council, where appropriate, allows time for debtors to get their finances in order, as do some other creditors; but some do not. However, these periods are unlikely to coincide, meaning the debtor may only be able to juggle their finances to pay the most immediate debt, rather than stabilising their current and longer-term financial position.
- 3.37. The government has drafted legislation to introduce 'Breathing Space'; which will come into effect from 4 May 2021. Breathing Space gives debtors a 60 day period during which interest and charges are frozen, and enforcement action from creditors is paused. The debtor must make an application to a Debt Advice provider who will log the order with central government. The debt advice provider will use the 60 day period to assess which debt solution would be appropriate for the debtor, to advise the debtor on which debt solution would be appropriate or for a debt solution to be put in place.
- 3.38. Council tax collection systems will have to be modified to accommodate Breathing Space requirements, including placing a hold on recovery action. This introduction of breathing space will benefit residents and the Council. Residents will be able to seek debt advice and have debt repayment plans in place that will allow them to budget more effectively over the longer-term and better assure in-year council tax collection; and the repayment of outstanding debt.
- 3.39. It is expected that the rigour with which Advice Providers are required to apply to each case will also ensure that, where genuine cases of hardship exist and some or all of the debt is uncollectable, that this will be subject to write-off in a much more timely manner; reducing administration costs for the Council, and easing stress and worry for residents.

4. FINANCIAL & RESOURCE APPRAISAL

- 4.1. Historically, the Council eventually collects approximately 98.5% of Council Tax due. This has always been sufficient to cover the Council's budgetary requirements and often leaves a surplus on the Collection Fund. Some debt, however, will always be uncollectable due to factors such as untraceable taxpayers, deaths, bankruptcy and where the Magistrates have chosen to remit a debt.
- 4.2. Based on the current position, if in year collection were to remain 0.5% down this would equate to a £1.2m reduction on in year collection levels from what would otherwise have been anticipated.
- 4.3. Funding of £5.8m was provided by Government to support Council Tax Reduction claimants in 2021/22. This funding has been used in accordance with Government guidance in the manner set out in the body of this report.
- 4.4. The cost of the Council Tax Reduction scheme cannot be limited as, legislatively, support is provided on a needs basis, and not within a set budget. There is always the potential for the cost to increase above the sum identified in a particular year. The cost of the scheme in 2019/20 was in line with the sum forecast, £29.9m.

However, the cost of the scheme in 2020/21 is forecast to rise as CTR claimant numbers rise and currently stands at £33.8m.

- 4.5. Within the council budget, allowing for the increase in council tax levels, the sum of £31.4m was allowed for CTR in 20/21. The current forecast cost of the scheme for the financial year as a whole, based on LG Futures modelling assuming an on-going increase in claimant numbers, is £34.2m. This increase in scheme costs of £2.8m, above that budgeted for, has been identified as an impact of Covid-19 in reducing council income and reported through the revenue monitoring reporting process.
- 4.6. Additionally within the Covid-19 tracker, and as included within the revenue monitoring reports, a £3.75m reduction in council tax income received in year compared to budget, has been allowed due to the downturn in collection rates. Additionally a further £0.9m has been allowed for to take account of the impact of the slow down in housing stock growth.

5. RISK MANAGEMENT AND GOVERNANCE ISSUES

- 5.1. The growth in the CTR caseload during 2020/21 creates pressure on the Collection Fund. A reduction in the number of claimants in 2021/22, towards pre-covid levels, is reliant on the rate of local economic recovery.

6. LEGAL APPRAISAL

- 6.1. A Council tax reduction scheme is made under section 13A(2) Local Government Finance Act (LGFA) 1992 – as amended by the Local Government Finance Act 2012 - and applies to (a) Persons whom the authority considers to be in financial need, or (b) Persons in classes consisting of persons whom the authority considers to be, in general, in financial need. The legislation also requires the Council to consider, annually, whether it wishes to revise its Council Tax Support scheme.
- 6.2. Discretion to set Council Tax Premiums is made under Section 11B of the Local Government Finance Act 1992 – as amended by the Rating (Property in Common Occupation) and Council Tax (Empty Dwellings) Act 2018.

7. OTHER IMPLICATIONS

7.1 EQUALITY & DIVERSITY

None within the context of this report

7.2 SUSTAINABILITY IMPLICATIONS

None within the context of this report

7.3 GREENHOUSE GAS EMISSIONS IMPACTS

None within the context of this report

7.4 COMMUNITY SAFETY IMPLICATIONS

None within the context of this report

7.5 HUMAN RIGHTS ACT

None within the context of this report

7.6 TRADE UNION

None

7.7 WARD IMPLICATIONS

None within the context of this report

**7.8 AREA COMMITTEE ACTION PLAN IMPLICATIONS
(for reports to Area Committees only)**

N/A

7.9 IMPLICATIONS FOR CORPORATE PARENTING

None

7.10 ISSUES ARISING FROM PRIVACY IMPACT ASSESMENT

N/A

8. NOT FOR PUBLICATION DOCUMENTS

None

9. OPTIONS

N/A

10. RECOMMENDATIONS

- That this committee notes, and gives its view on, progress in the collection of Council Tax

11. APPENDICES

- Appendix 1: Data Tables

12. BACKGROUND DOCUMENTS

- CBMDC Council Tax Reduction scheme
- Local Government Finance Act 2012
- Rating (Property in Common Occupation) and Council Tax (Empty Dwellings) Act 2018
- Executive Report: Rating (Property in Common Occupation) and Council Tax (Empty Dwellings) Act 2018, 4 December 2018
- Council Tax Collection: CO&SC Report, 6 February 2020
- Council Tax Collection: CO&SC Report, 15 November 2018

Data Tables**1 Council Tax Collection Rates by year**

All council tax that can be collected is collected. This table shows the collection rate to 2013/14, and the amounts that still remain outstanding

Year of Charge	Total Collected	Outstanding Debt as at End Oct 20
2013/14	98.24%	£258,929
2014/15	97.95%	£586,886
2015/16	98.14%	£997,492
2016/17	97.45%	£1,628,326
2017/18	97.16%	£2,748,518
2018/19	96.48%	£5,249,115
2019/20	95.03%	£10,999,287

Table 1**2 Growth in the number of CTR claimants**

This table shows the growth in the number of CTR claimants, month on month, since March 2020. The cumulative growth between March and November is 4,365. This is a increase of 16%.

Month	Caseload	In Month change
Mar-20	27,522	
Apr-20	27,939	417
May-20	28,836	897
Jun-20	29,882	1,046
Jul-20	31,060	1,178
Aug-20	31,596	536
Sep-20	31,853	257
Oct-20	31,714	-139
Nov-20	31,887	173
	Cumulative change	4,365