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# Consultation on Second Homes / furnished dwellings that are not anyone's main home and the variation of the premium on Long Term Empty dwellings

## Report

February 2023



#GweithioDrosGaerdydd  
#GweithioDrosochChi

#WorkingForCardiff  
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## Cardiff Research Centre

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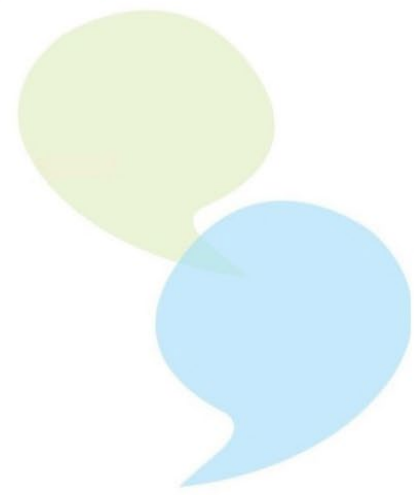
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## Background

The Housing (Wales) Act 2014 gives the Council discretionary powers to charge a higher amounts of council tax or a premium on both dwellings that have been empty and substantially unfurnished for more than 12 months and dwellings that are occupied periodically (e.g. second homes and furnished dwellings that are not anyone's main home). New legislation has been issued this year that enables Council's to charge higher premiums.

In 2019 the Council decided to charge an additional 50% premium for dwellings that have been empty and substantially unfurnished for more than 12 months. This means that they currently pay 150% council tax. Since 2019 the number of these type of dwellings has increased despite the additional premium charge.

So far, the Council has not opted to charge a premium on second homes/furnished dwellings that are not anyone's main home, therefore currently a 100% charge is made on these dwellings. The council tax records indicate that there are currently more than 3,200 of this type of property in the city.

The significant numbers of both long term empty dwellings and second homes/ furnished dwellings that are not anyone's main home are both having an impact upon the available housing stock in the city. The intention of this proposal is to bring long term empty homes back into use to provide safe, secure and affordable homes and to also support increasing the supply of affordable housing and enhancing the sustainability of local communities.

Certain dwellings are exempt from premiums. These include:

- those being marketed for sale or rent at reasonable prices (for a further year)
- annexes forming part of a main dwelling
- dwellings which would be a person's main residence if they were not residing in armed forces accommodation.

For second homes only:

- occupied caravan pitches and boat moorings
- seasonal homes where year-round occupation is prohibited
- job-related dwellings

This consultation asked respondents whether they think that the Council should charge a 100% premium on second homes/furnished dwellings that are not anyone's main home and increase the premium from 50% to 100% on long term empty dwellings.

## Methodology

Consultation on the Council's budget proposals for 2023/24 was undertaken by the Cardiff Research Centre. The consultation on Council Tax Premiums on second homes/unfurnished dwellings that are not anyone's main home, and on long-term empty dwellings ran from 23<sup>rd</sup> December 2022 to 29<sup>th</sup> January 2023 alongside the main budget consultation.

The survey was available online in English and Welsh.

The survey was hosted on the Council website, at [www.cardiff.gov.uk/budget](http://www.cardiff.gov.uk/budget), with the scrolls on the homepage and pop-ups promoting the budget consultations appearing on busy pages of the website. It was also promoted to Council employees via DigiGov, Intranet and Staff Information.

The webpage received 9,287 views in total across both the English and Welsh versions, with 232 accessing the page from the scrolling bar on the homepage of the website.

The survey was also promoted on the Council's corporate Facebook, Twitter, Instagram and Linked In accounts by the Corporate Communications Team throughout the consultation period (to a combined audience of around 172,000 followers).

## Response

After data cleansing to remove blank and duplicated responses, a total of 534 responses were received. This number does not offer robust data for sub-analyses, and so this report presents only the overall findings.

## Survey Findings

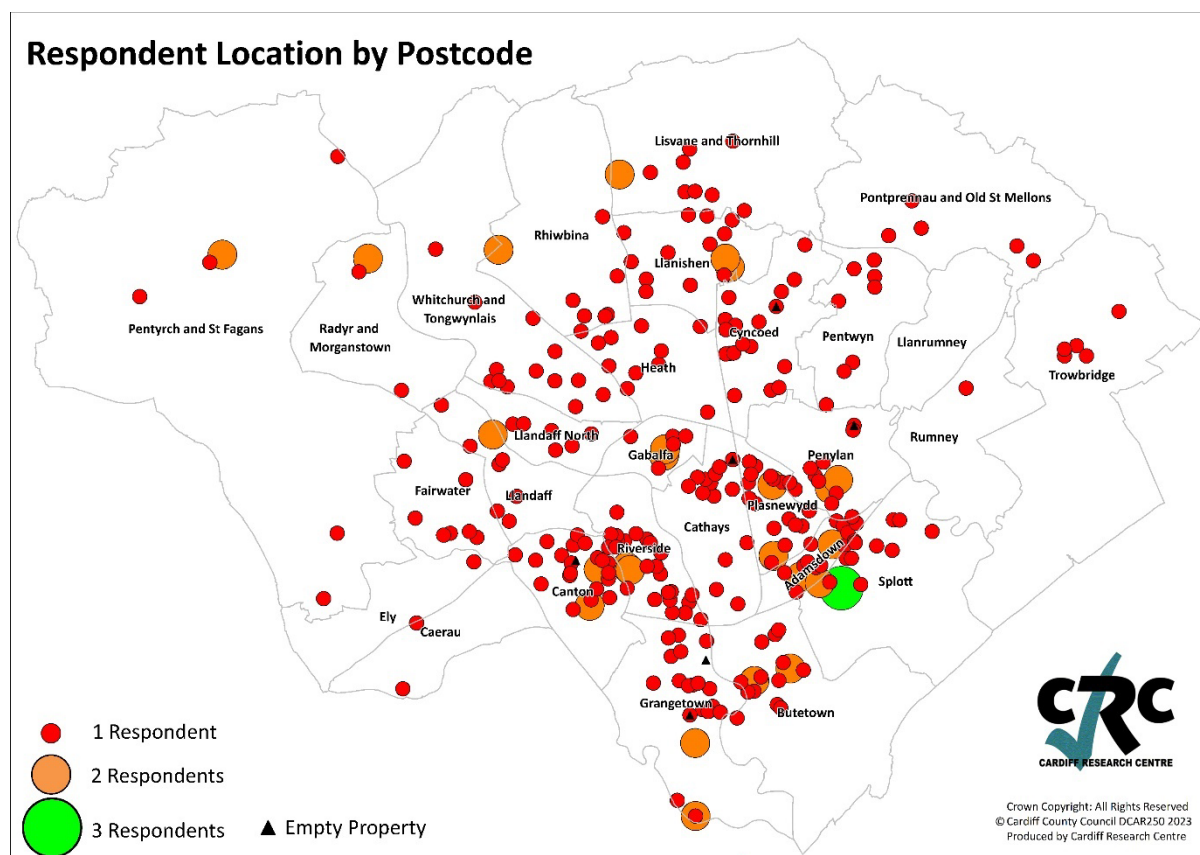
### 1. Are you responding to this survey as...?

Almost all of those responding to the survey (94.9%) were a resident of Cardiff; 4.2% were also a landlord, 1.4% represented a local business, and 3.7% responded 'Other' but did not provide any further details as to what this was.

|  | No         | %    |
|--|------------|------|
| <b>A resident of Cardiff</b>                       | 335        | 94.9 |
| <b>A local business</b>                            | 5          | 1.4  |
| <b>A landlord</b>                                  | 15         | 4.2  |
| <b>A local charity</b>                             | 0          | 0.0  |
| <b>A local voluntary or community organisation</b> | 1          | 0.3  |
| <b>Other</b>                                       | 13         | 3.7  |
|  | <b>353</b> | -    |

### 2. Please provide your full postcode below:

A total of 328 respondents provided their postcode, shown on the map below:



### 3. Are you the owner of a long term empty property in Cardiff?

Eight respondents reported owning a long-term empty property in Cardiff

|            | No         | %            |
|------------|------------|--------------|
| <b>Yes</b> | 8          | 2.3          |
| <b>No</b>  | 344        | 97.7         |
|            | <b>352</b> | <b>100.0</b> |

Postcodes for six of these were provided, and are shown on the map above.

One of the eight properties was on the market, and had been for between 1-6 months.

### 4. Are you the owner of a second home in Cardiff?

Twenty-one respondents (5.9%) reported owning a second home in Cardiff.

|            | No         | %            |
|------------|------------|--------------|
| <b>Yes</b> | 21         | 5.9          |
| <b>No</b>  | 332        | 94.1         |
|            | <b>353</b> | <b>100.0</b> |

## Long Term Empty Dwellings

*The Council is proposing to increase the premium on long term empty dwellings from 50% to 100% with effect from 1st April 2023 - this would mean that there would be a 200% charge on this type of dwelling.*

*NB Some dwellings are currently exempt from council tax such as property requiring or undergoing structural repair (for up to 12 months) and property that is unoccupied and substantially unfurnished (for up to 6 months). These properties will not be subject to premiums. However, where a dwelling is no longer eligible for an exemption, but remains unoccupied, it may become liable for the premium.*

5. Do you support the Council's proposal to increase the council tax premium on long term empty property from 50% to 100% from 1st April 2023, meaning the council tax payable would be 200% for properties that have been empty and substantially unfurnished for 12 months or more.

The intention is to use additional income collected for Housing purposes.

More than three-quarters of those surveyed (78.1%) supported the proposal to increase the council tax premium on long-term empty properties to 200% from 1<sup>st</sup> April 2023, with a fifth (20.5%) opposing this.

|                   | No         | %           |
|-------------------|------------|-------------|
| <b>Yes</b>        | 275        | 78.1        |
| <b>No</b>         | 72         | 20.5        |
| <b>Don't know</b> | 5          | 1.4         |
|                   | <b>352</b> | <b>98.6</b> |

6. Do you have any further comments regarding this proposal?

Respondents were invited to leave a comment on this proposal, 107 were received, and grouped into themes:

| Theme   | No | %    | Example comments   |
|---|----|------|--|
| <b>In favour of the tax increase/ Raise tax by 200% or maximum (300%)</b> | 54 | 51.4 | <ul style="list-style-type: none"> <li>– <i>I would prefer a 300% charge. 200% is not enough given the severity of the housing crisis.</i></li> <li>– <i>You should charge the full amount 300%.</i></li> <li>– <i>Fully support this</i></li> <li>– <i>Tax the daylight out of these people. We're facing a housing crisis and need these homes available.</i></li> <li>– <i>You could increase the premium further!</i></li> </ul> |



Consultation on Second Homes/furnished dwellings that are not anyone's main home and the variation of the premium on Long Term Empty dwelling

|   |    |      |  |
|---|----|------|--|
| <b>Additional suggestions</b>   | 32 | 30.5 | <ul style="list-style-type: none"> <li>– Charge landlords council tax even if the home or HMO is occupied by students</li> <li>– Unfurnished empty property should still have the premium immediately. Then maybe people won't be wasteful and leave them unfurnished and unoccupied.</li> <li>– Charge houses with multiple occupation Council tax</li> <li>– This is great but housing prices will continue to rise until supply catches up to demand. More housing needs to be approved by council.</li> </ul>  |
| <b>Exceptions need to be considered e.g., Probate / caring for elderly</b>                    | 25 | 23.8 | <ul style="list-style-type: none"> <li>– How will you deal with a flat that is empty as the owner has dementia and has been admitted to a nursing home?</li> <li>– A step up should be considered e.g. 50% after 12 months and then 100% premium after 18 months. Unfortunately, due to supply chain problems and shortage of tradespeople.it can reasonably take longer than 12 months to bring an older property back into a habitable state.</li> <li>– There should be a special dispensation for those who have inherited a home and are in the process of doing it up for their daughter who is Welsh and who wishes to remain in Wales</li> <li>– What about properties that are long term vacant because people are in hospital or care homes? Or prison? le what if it is vacant not through choice?</li> </ul>   |
| <b>Against proposal</b>   | 21 | 20.0 | <ul style="list-style-type: none"> <li>– This could have a negative effect on much needed rental properties if private landlords are forced to sell or they pass on the extra cost to tenants - BAD IDEA</li> <li>– They are not using any of the services that you get when living in a house so why should the fee be paid fully?</li> <li>– Council tax is for supposed to be collected for services used. If a property is unoccupied, serviced are not used from that property. Never mind doubling council tax, you should exempt tax. Cardiff council are nothing more than thieves and robbers.</li> <li>– The 50% increase hasn't worked, so a 100% won't either but risks deterring landlords from taking on vacant properties and bringing them back into use. Increasing costs to landlords increases costs for tenants. We are already in a rental crisis with landlords selling up and rental prices spiraling. This proposal will make things worse.</li> </ul> |
| <b>Money from increased tax to support the wider community e.g., invest in social housing</b> | 8  | 7.6  | <ul style="list-style-type: none"> <li>– Should be used to improve green spaces</li> <li>– The Council should provide more detail on the use of the additional income will support an immediate and/or sustained improvement in the housing situation in Cardiff - for example, using the income for compulsory purpose of long-term empty properties and their conversion to social housing.</li> </ul>   |

Consultation on Second Homes/furnished dwellings that are not anyone's main home and the variation of the premium on Long Term Empty dwelling

|  |            |     |   |
|--|------------|-----|---|
| <b>Impose Rent controls / caps</b>   | 4          | 3.8 | <ul style="list-style-type: none"> <li>– <i>There should be more done to prevent homes lying empty because the rent is too high for example</i></li> <li>– <i>I am about to move house after rent has increased on the home that I'm renting. Rent prices have soared in Cardiff to absolutely crippling and unwarranted levels - Cardiff council must step in immediately to offer affordable public housing and to implement rent controls on private landlords as this is an entirely unsustainable situation at present.</i></li> </ul>   |
| <b>Support the Landlord / developers</b>                                   | 4          | 3.8 | <ul style="list-style-type: none"> <li>– <i>As a landlord that has only housed homeless people, this is just a money grab by the council and your left-wing ideology. We have had Covid 19 which has decimated our business, we have lost £1,000's of pounds in lost rent. The reason our properties are long term empty is we simply can't afford to do them up in a safe manner for any potential tenants. When are you ever going to listen to us landlords so we can help you achieve getting empty properties on the market to help the vulnerable. .</i></li> <li>– <i>You should focus more on assisting the landlords in developing the properties instead</i></li> </ul> |
| <b>Explore legal ways to resell or purchase long term empty properties</b> | 3          | 2.9 | <ul style="list-style-type: none"> <li>– <i>Increase it further, or look into legal means to acquire and resell long term empty dwellings</i></li> <li>– <i>I also support compulsory purchase of long term empty properties</i></li> </ul>   |
| <b>Not enough info, unclear proposal</b>                                   | 2          | 1.9 | <ul style="list-style-type: none"> <li>– <i>The answer to this question depends on how you define 'long term'. Also, does 'empty' mean unfurnished? I'm not clear on the full details of this proposal.</i></li> </ul>  |
| <b>Negative impact on tourism.</b>   | 1          | 1.0 | <ul style="list-style-type: none"> <li>– <i>This is an appalling idea driven by the politics of envy. Wales as a whole relies on tourism and second/ rental homes do NOT bite the hand that feeds you</i></li> </ul>  |
|  | <b>107</b> | -   |   |

*Respondents could leave comments covering several themes, so the total may exceed 100.0%*

## Second Homes/ Furnished Property which is not anyone’s main home

*The Council is proposing to apply a premium of 100% on second homes/ furnished dwellings that are not anyone’s main home with effect from 1<sup>st</sup> April 2024 (this cannot be introduced from 1<sup>st</sup> April 2023 as the Council has to give at least one year’s notice of this decision). This would mean that there would be a 200% charge on these types of dwellings.*

7. Do you support the Council’s proposal to charge a 100% council tax premium on second homes and furnished properties which are not anyone’s main home from 1st April 2024?

The intention is to use additional income collected for Housing purposes.

Just under three-quarters of respondents (72.6%) supported the proposal to charge a 100% council tax premium on second homes and furnished properties which are not anyone’s main home from 1<sup>st</sup> April 2024, with around a quarter (24.6%) opposing this.

|                   | No         | %            |
|-------------------|------------|--------------|
| <b>Yes</b>        | 257        | 72.6         |
| <b>No</b>         | 87         | 24.6         |
| <b>Don't know</b> | 10         | 2.8          |
|                   | <b>354</b> | <b>100.0</b> |

8. Do you have any further comments regarding this proposal?

Respondents were invited to leave a comment on this proposal, 85 were received, and grouped into themes:

| Theme                   | No | %    | Example comments   |
|-------------------------|----|------|--|
| <b>Against proposal</b> | 33 | 39.8 | <ul style="list-style-type: none"> <li>– <i>Totally unfair proposal. Why tax anyone that is able to afford another property? They have paid their tax when they earned their money.</i></li> <li>– <i>Stop punishing people who put themselves in an opportunity to own property. This council is a complete disgrace</i></li> <li>– <i>This is simply a tax and will have no effect on making these properties available for additional housing as is the Council’s stated objective. Taxing property owners to raise revenue is a dangerous Welsh Government policy that will not achieve the stated aim.</i></li> <li>– <i>Cardiff is a capital city and there are many people who work and have a second home here whilst their family home is elsewhere. This is particularly true fir academics</i></li> </ul> |

Consultation on Second Homes/furnished dwellings that are not anyone's main home and the variation of the premium on Long Term Empty dwelling

|  |    |      |  |
|--|----|------|--|
|  |    |      | <p><i>in our universities. We need to be encouraging them to come to Cardiff and not providing them with a reason to go elsewhere. I do not believe that there is any case in which a property owner should pay more than the charge that a family would pay to occupy the same property. They are paying the same as everybody else and also paying for services which they do not use</i></p> <ul style="list-style-type: none"> <li>– <i>The existing policy has not reduced the number of unoccupied properties. This policy is a cash cow and is not addressing why properties are unoccupied.</i></li> </ul>   |
| <b>In favour of the tax increase/ Raise tax by 200% or maximum (300%)</b>                    | 30 | 36.1 | <ul style="list-style-type: none"> <li>– <i>I'm so grateful this is being considered! When the gap between renters and landlords is so huge, and it is so difficult to buy a first home, I don't see why there are discounts to buy 2nd 3rd 4th 5th 6th homes for people who are already very rich and living off the very poor.</i></li> <li>– <i>Raise it by more than 200 percent</i></li> <li>– <i>Not high enough</i></li> <li>– <i>The premium should be increased to the maximum. I've been priced out of renting in Cardiff and anything to increase the amount of available properties would help people who want to live in Cardiff and would alleviate the council's budget challenges.</i></li> <li>– <i>Much needed.</i></li> </ul>           |
| <b>Alternative / additional suggestions</b>  | 22 | 26.5 | <ul style="list-style-type: none"> <li>– <i>I'd want to exempt from any extra charge a situation where someone was staying in a spare room as their second home in what is a permanent residence for the other occupants</i></li> <li>– <i>If you stopped wasting money on cycling lanes etc. you wouldn't need this</i></li> <li>– <i>As long as this does NOT affect landlords who are regularly renting out a property. Private landlords mustn't be discouraged, otherwise, all that is left is super-rich property moguls who couldn't care less about certain tenant groups or sorting out issues inside their properties.</i></li> <li>– <i>Remove the requirement for it to be furnished. There's a loophole to be exploited there.</i></li> </ul> |
| <b>Money from increased tax to support the wider community e.g. invest in social housing</b> | 8  | 9.6  | <ul style="list-style-type: none"> <li>– <i>The Council has the power to charge more than an additional 100% and they should charge the full amount. It is unacceptable that people should have multiple homes while there are thousands without anywhere to call home. If second homes do not meet the threshold for days lived in/rented out then - especially while thousands are suffering at the hands of a housing crisis - they should be hit with the full charge, and money raised by this should be ring-fenced to support social homes, people at risk of homelessness and supporting move-on from temporary accommodation.</i></li> </ul>  |

Consultation on Second Homes/furnished dwellings that are not anyone's main home and the variation of the premium on Long Term Empty dwelling

|  |           |     |   |
|--|-----------|-----|---|
|  |           |     | <ul style="list-style-type: none"> <li>– I think it should be increased to the legal limit of 300% and the premium used for investment and compulsory purchases for council housing</li> <li>– Use the additional income for general purposes.</li> </ul>   |
| <b>For people who owns more than one property the Tax increase would be too expensive.</b> | 6         | 7.2 | <ul style="list-style-type: none"> <li>– My mother has bought a second property in Cardiff to enable her to spend time with me yet remain independent. The long term use may mean her using it for when she needs greater care from me but it's unfair to expect her to pay additional council tax as she is a pensioner.</li> <li>– We own 2 flats next to each other as a couple and live in both. We will be penalised by this, despite using both properties. If we were not a couple, we would be allowed to occupy both, but because we are married, we have been told we have to live together in one flat. This seems unfair, especially as we live here to support our family, who are disabled and need our support.</li> </ul> |
| <b>Airbnb</b>  | 6         | 7.2 | <ul style="list-style-type: none"> <li>– I'd happily triple the council tax on Airbnb properties. Make it so it's more profitable to rent it out as a proper home.</li> <li>– There are flats listed on Airbnb and Booking.com in my building and the short-term tenants bring a lot of nuisance: noise, weed, parties, damage, etc... The flats are empty most of the time which is bad for the area.</li> </ul>   |
| <b>Policy will damage tourism / local economy</b>  | 5         | 6.0 | <ul style="list-style-type: none"> <li>– Cardiff is not a desired destination for a second home e.g. on the coast etc. if you did a survey why someone has a second home in the city i would forecast it was for work or equivalent therefore typically providing income into the local community.</li> <li>– The extra expense would force people to sell. Which means less rental properties for those who cannot purchase their own property. Also, less holiday lets available, which means less visitors to the city.</li> </ul>   |
| <b>Landlords / property developer's opinions</b>   | 3         | 3.6 | <ul style="list-style-type: none"> <li>– If you want fewer private rental properties available in Cardiff, carry on. You will punish the many landlords for the relatively few vacant properties. Every time I re let my flat, I fully redecorate it first and undertake repairs. I am barely breaking even but I provide a good quality home for another family who wish to rent. With the recent change in laws, the risks for me are now much higher and if you add to the costs, you'll either push me in to loss, or I'll have to pass the cost on to my tenants. There will be less rental properties available, not more and they will be more expensive.</li> </ul>   |
| <b>Unclear definitions or proposal outline</b>   | 3         | 3.6 | <ul style="list-style-type: none"> <li>– Not quite clear on this. What if they rent it out? It would be the person renting's main home</li> </ul>   |
|  | <b>85</b> | -   |   |

Respondents could leave comments covering several themes, so the total may exceed 100.0%

## About You

What was your age on your last birthday?

|                          | No         | %            |
|--------------------------|------------|--------------|
| <b>Under 16</b>          | 0          | 0.0          |
| <b>16-24</b>             | 9          | 2.6          |
| <b>25-34</b>             | 87         | 24.7         |
| <b>35-44</b>             | 83         | 23.6         |
| <b>45-54</b>             | 59         | 16.8         |
| <b>55-64</b>             | 72         | 20.5         |
| <b>65-74</b>             | 25         | 7.1          |
| <b>75+</b>               | 5          | 1.4          |
| <b>Prefer not to say</b> | 12         | 3.4          |
|                          | <b>352</b> | <b>100.0</b> |

|              | No         | %            | 2021 Mid-Year Estimate |
|--------------|------------|--------------|------------------------|
| <b>16-34</b> | 96         | 28.2         | 38.6                   |
| <b>35-54</b> | 142        | 41.8         | 30.2                   |
| <b>55+</b>   | 102        | 30.0         | 31.2                   |
|              | <b>340</b> | <b>100.0</b> |                        |

*Note: Figures comparing against the Mid-Year estimates excludes 'Prefer not to say' and under 16s*

Are you...?

|                          | No         | %            | 2021 Mid-Year Estimate |
|--------------------------|------------|--------------|------------------------|
| <b>Female</b>            | 164        | 46.5         | 51.6                   |
| <b>Male</b>              | 153        | 43.3         | 48.4                   |
| <b>Non-binary</b>        | 15         | 4.2          | -                      |
| <b>Other</b>             | 1          | 0.3          | -                      |
| <b>Prefer not to say</b> | 20         | 5.7          | -                      |
|                          | <b>353</b> | <b>100.0</b> | <b>100.0</b>           |

Do you identify as Trans?

|                         | No         | %            |
|-------------------------|------------|--------------|
| Yes                     | 10         | 2.8          |
| No                      | 313        | 89.2         |
| Prefer to self-describe | 1          | 0.3          |
| Prefer not to say       | 27         | 7.7          |
|                         | <b>351</b> | <b>100.0</b> |

Do you identify as a disabled person?

|                   | No         | %            |
|-------------------|------------|--------------|
| Yes               | 50         | 14.4         |
| No                | 271        | 77.9         |
| Prefer not to say | 27         | 7.8          |
|                   | <b>348</b> | <b>100.0</b> |

Please tick any of the following that apply to you:

|  | No         | %        |
|--|------------|----------|
| Deaf/Deafened/Hard of Hearing  | 9          | 2.6      |
| Learning impairment/difficulties   | 12         | 3.4      |
| Wheelchair user  | 2          | 0.6      |
| Long-standing illness or health condition (e.g. cancer, HIV, diabetes or asthma) | 37         | 10.6     |
| Mental health difficulties   | 39         | 11.2     |
| Visual impairment  | 7          | 2.0      |
| Mobility impairment  | 17         | 4.9      |
| Prefer not to say  | 44         | 12.6     |
| Other  | 8          | 2.3      |
|  | <b>348</b> | <b>-</b> |

How would you describe your Welsh language skills?

|          | No.        | %            |
|----------|------------|--------------|
| Fluent   | 47         | 13.6         |
| Moderate | 25         | 7.2          |
| Basic    | 59         | 17.1         |
| Learner  | 68         | 19.7         |
| None     | 147        | 42.5         |
|          | <b>346</b> | <b>100.0</b> |

Do you consider yourself to be Welsh?

|            | No.        | %            |
|------------|------------|--------------|
| <b>Yes</b> | 232        | 67.1         |
| <b>No</b>  | 114        | 32.9         |
|            | <b>346</b> | <b>100.0</b> |

What is your ethnic group?

*Where the term 'British' is used, this refers to any of the four home nations of Wales, England, Northern Ireland and Scotland, or any combination of these*

|  | No.        | %            |
|--|------------|--------------|
| <b>White - Welsh/English/Scottish/Northern Irish/British</b> | 295        | 84.0         |
| <b>White - Any other white background</b>                    | 25         | 7.1          |
| <b>Mixed/Multiple Ethnic Groups</b>                          | 3          | 0.9          |
| <b>Asian/Asian Welsh/British</b>                             | 5          | 1.4          |
| <b>Any other ethnic group</b>                                | 5          | 1.4          |
| <b>Prefer not to say</b>                                     | 18         | 5.1          |
|  | <b>351</b> | <b>100.0</b> |