Subject: Council Tax Support Scheme 2014/15

Corporate Director(s)/Director(s): Carole Mills – Deputy Chief Executive/Corporate Director for Resources
                                 Tony Kirkham – Director of Strategic Finance

Portfolio Holder(s): Councillor Graham Chapman, Deputy Leader/Portfolio Holder for Resources and Neighbourhood Regeneration

Report author and contact details: Liz Jones – Interim Head of Corporate Policy
                                     (0115 876 3367 * liz.jones@nottinghamcity.gov.uk)
                                     Lisa Black – Head of Revenues, Benefits and Welfare Rights
                                     (0115 876 3930 * lisa.black@nottinghamcity.gov.uk)

Key Decision: Yes  No

Reasons: Expenditure ☒  Income ☐  Savings ☐  of £1,000,000 or more taking account of the overall impact of the decision Revenue ☒  Capital ☐

Significant in terms of its effects on communities living or working in an area consisting of two or more wards in the City ☒  Yes  No ☐

Subject to call-in ☒  Yes  No ☐  Total value of the decision: £34.243m

Relevant Council Plan Strategic Priority: Wards affected:
World Class Nottingham
Work in Nottingham
Safer Nottingham
Neighbourhood Nottingham
Family Nottingham
Healthy Nottingham
Leading Nottingham

Wards affected: All

Date of consultation with Portfolio Holder(s): 5 December 2013

Summary of issues (including benefits to citizens/service users):
This report sets out proposals to revise the local Council Tax Support Scheme (CTSS) for 2014/15. A formal four week public consultation process has been conducted, which concluded on 6 December 2013. The options were a limit on the Council Tax Support provided to low income households of working age at either 75% or 80% of maximum council tax liability.

This report presents the consultation findings and explains the recommendations for the 2014/15 CTSS, which take account of both the consultation findings and the equality impact assessment, whilst retaining the key features of the CTSS introduced in 2013.

Recommendation(s):

1. To note the:
   (a) impact of the non-continuation of the government’s transitional grant on the proposed Council Tax Support Scheme for 2014/15
   (b) findings and outcomes from the CTSS consultation carried out with residents and other stakeholders as set out in section 1.10 and Appendix A of this report;
   (c) findings on equalities and other impacts arising from the proposed amendments to the CTSS for 2014/15 as set out in Appendix B to this report.

2. To approve the changes to the CTSS proposed for 2014/15 as outlined in sections 1.15 to 1.19 of this report and recommend to Full Council the adoption of a CTSS for 2014/15 incorporating those changes.

1 BACKGROUND (INCLUDING OUTCOMES OF CONSULTATION)

1.1 The Welfare Reform Act, 2012 abolished the national Council Tax Benefit scheme from April 2013. Responsibility for providing help to people to pay their Council
Tax was passed to billing authorities, who were required to draw up local Council Tax Support Schemes (CTSS) and have the scheme formally adopted by Council by 31 January 2013.

1.2 In autumn 2012, Nottingham City Council (NCC) conducted an 8 week formal public consultation exercise (from 5 September until 30 October) on proposals for a local CTSS for 2013/14.

1.3 In October 2012, the Government announced that an additional £100m of transitional funding would be made available for councils that adopted schemes that met specific Government set criteria. This announcement happened during the period of Nottingham’s formal public consultation on local CTSS proposals. The transitional funding provided the opportunity for NCC to reduce the financial burden for citizens in 2013/14 by using this funding during a period of significant welfare reform.

1.4 In response to consultation feedback, the Council introduced a CTSS for one year only (2013/14) resulting in low income households of working age being able to receive help with up to 91.5% of their Council Tax bill.

1.5 In December 2012 the Executive Board approved a recommendation to support the key terms of a CTSS for 2014/15, subject to consultation and to the financial circumstances existing at the time when the Council’s scheme would be reconsidered for 2014/15.

1.6 **The 2013/14 Council Tax Support Scheme**

1.7 The CTSS for 2013/14 was adopted by Full Council on 28 January 2013 and took effect from 1 April 2013. The Scheme includes the following elements:

- A maximum limit on the amount of council tax support that can be paid to all working age people, so that working age households which received 100% help with their Council Tax bills before April 2013 can now receive a maximum of 91.5% help
- All working age households paying at least 8.5% of their Council Tax bill in 2013/14
- No sharp reduction in support for those entering work
- No Second Adult rebate
- A minimum level award of 50p
- Backdating retained
- No change to the help that low income pensioners get with their Council Tax bills
- Recognition of certain sources of income/benefits which are not taken into account for the purpose of calculating the amount of help

1.8 The Government stated that the transitional grant for billing authorities for 2013/14 was for one year only.

1.9 From April 2013, billing authorities were allocated a non-ring fenced Government grant to support local CTSS, rather than an amount reflecting actual expenditure. For 2013/14 the Council estimated that this grant was 18% less than the total projected expenditure on CTB in 2013/14, leaving an estimated funding gap of £6.1m. In 2014/15 the CTSS grant is included within the overall funding received from Government. The grant has been reduced overall and applying the
percentage reduction in grant reduces funding for CTSS £2.616m in 2014/15 (a reduction of £5.943m in 2015/16).

The 2014/15 Council Tax Support Scheme Consultation

1.10 A comprehensive 4 week formal public consultation exercise on proposals for the 2014/15 CTSS took place between 8 November and 6 December 2013. The proposal to revise the 2014/15 CTSS consists of changing the amount of support that can be provided through CTSS for low income, working age households to either 75% of their maximum council tax liability or 80% of their maximum council tax liability. The precepting authorities have also been consulted with.

1.11 This is the only proposed change to the Scheme for 2014/15 and would mean that everyone of working age would pay at least 20% towards their Council Tax bill or even as much as 25%. Low income pensioners would not be affected by the proposals.

1.12 Extensive engagement has taken place to promote the consultation as follows:

- An online survey advertised on our website.
- Direct contact with key internal and external partners including: Council Area Managers and Neighbourhood Development Officers, the voluntary and community sector, One Nottingham partners/members, Advice Nottingham consortium, NCC Welfare Rights Team, Nottingham City Homes, Equalities and Fairness Commission, Joint Service Centres, customer contact points, libraries and community centres.
- Face to face consultation sessions have been organised and promoted through social media as well as through the avenues listed above. See Appendix A.
- Households currently in receipt of CTSS have been written to and notified of the consultation period and the proposed changes.

1.13 Consultation Headlines:

- Seven out of ten 72% (164) stated that they preferred 80% support to low income households of working age.
- Three out of ten 28% (65) stated that they preferred 75% support to low income households of working age.
- Three out of four respondents (75%) stated that as a result of the changes they would have to reduce household spending on essential items such as food and heating.
- Almost one in two (45%) stated they would have to reduce spending on non-essential items such as leisure activities.
- One in three (33%) stated that they would need to borrow money to meet the additional cost.

1.14 Key messages

- respondents said they were already struggling or would struggle if they had to find more money for council tax
- there were concerns about affordability of the additional costs resulting in debt or going without essentials such as food, heating, support for their children’s education etc
- increased worry or stress about how they would pay; affecting their health
• having to pay extra would reduce their quality of life by restricting movement or removing (small) luxuries such as leisure activities.

The 2014/15 Council Tax Support Scheme

1.15 The Local Government Finance Act (LGFA) 2012 inserts a new Schedule 1A into the LGFA 1992 which provides that for each financial year, each billing authority must consider whether to revise its scheme or to replace it with another scheme.

1.16 We recommend that having regard to the consultation analysis and the Equality Impact Assessment (EIA - see Appendix B) NCC adopts a CTSS for 2014/15 that seeks, as far as possible, to balance the significant cut to the Council’s resources for Council Tax Support and the Council’s wider budget challenges with the need to help the most financially vulnerable members of the community with their Council Tax bills.

1.17 We recommend the adoption of a 2014/15 CTSS that retains the key features of the 2013/14 CTSS and provides a maximum support of 80% to low income working age households.

1.18 In order to comply with Government regulations for local CTSS the 2014/15 scheme will guarantee that low income pensioners will see no change to the help they currently get with their Council Tax bills.

1.19 The 2014/15 CTSS is recommended for 2014/15 only.

New council tax powers relating to empty properties

1.20 The Council will continue to take advantage of existing powers relating to empty properties to generate additional income. In Nottingham this is estimated to generate up to £2.637m per annum and reduces the contribution required from working age recipients of housing benefit to make the scheme affordable.

2 REASONS FOR RECOMMENDATIONS

2.1 The Government’s transition funding is not available for 2014/15. Therefore the Council has had to look again at how much it can help low income working age households with their Council Tax bills for 2014/15 and must introduce a new CTSS for 2014/15.

2.2 In 2014/15 the Government has “rolled-in” CTSS to the Government grant (Revenue Support Grant and Redistributed Business Rates). The grant takes no account of increases in Council Tax or changes in demand for benefit. The overall percentage reduction in Government grant has been applied to the resources available to fund CTSS which will lead to a shortfall in funding for the CTSS. This will create a funding gap of an estimated £3 million in 2014/15.

2.3 NCC recognises that there were concerns expressed within the consultation about the affordability for many low income working age households. The CTSS recommended for 2014/15 seeks, as far as possible, to balance the significant cut to the council’s resources for Council Tax Support and the
Council’s wider budget challenges with the need to help the most financially vulnerable members of the community with their Council Tax bills.

2.4 An EIA has been carried out for the 2014/15 CTSS. See Appendix B

2.5 Current intentions for 2015/16

NCC anticipates that it will need to look again at the CTSS for 2015/16. It is likely that the CTSS for 2015/16 will need to be revised, subject to consultation, dependent upon the financial and other circumstances existing at that time. The current proposal for the CTSS for 2015/16 is to retain the key features of the 2014/15 CTSS and to change the maximum limit on the amount of council tax support that can be paid to all working age people.

3 OTHER OPTIONS CONSIDERED IN MAKING RECOMMENDATIONS

3.1 NCC considered a number of options based on modelling of different levels of contribution from all working age households varying from the current 8.5% - 25%. As a result of this modelling, options to retain the current claimant contribution of 8.5% and raise the contribution to 25% were found to be unaffordable for the Council in the long-term.

3.2 The DCLG transitional funding is not available for 2014/15. Therefore, it was unaffordable for the Council to introduce a CTSS for 2014/15 which maintained the same level of support for working age households as it would leave a funding gap of £3m, with an unsustainable financial burden in future years.

4 FINANCIAL IMPLICATIONS (INCLUDING VALUE FOR MONEY/VAT)

4.1 The localisation of CTSS in 2013/14 transferred the financial risk of the scheme to the City Council. Applying the overall reduction in Government funding announced for 2014/15 to the funding provided by the Government means that the resources available are reduced by £2.616m (further grant reductions in 2015/16 reduce the funding by £5.943m).

4.2 The cost of the scheme in 2013/14 is lower than originally estimated as demand for benefits was lower than estimated. The effect of this is that the £1m contribution from reserves is not required in 2013/14. This reserve is available to support the cost of the scheme in 2014/15.

4.3 The Government has withdrawn the transitional funding introduced for 2013/14 which the City Council accepted to cap working age contributions at 8.5% of the Council Tax bill.

4.4 The additional income generated from the reduction in Empty Property discounts implemented in 2013/14 will continue to be utilised to support the cost of CTSS in 2014/15.

4.5 The CTSS consulted upon for 2014/15 would leave the following estimated funding shortfall:

<table>
<thead>
<tr>
<th>Table 1 – Funding shortfalls</th>
</tr>
</thead>
<tbody>
<tr>
<td>Level of working age contribution</td>
</tr>
<tr>
<td></td>
</tr>
</tbody>
</table>

...
4.6 The £1m reserve set aside to support the CTSS in 2014/15 can be used to finance this, assuming a 20% maximum contribution level for working age applicants on benefit.

4.7 Table 2 shows the total cost of council tax benefit in 2012/13 and the implications for the cost of the CTSS in 2013/14 with maximum contribution rate of 8.5% for working age households previously on full benefit and an assumed increase to a maximum contribution rate of 20% in 2014/15:

<table>
<thead>
<tr>
<th>Level of working age contribution</th>
<th>2012/13 0% cont* £m</th>
<th>2013/14 8.5% cont* £m</th>
<th>2014/15 20% cont* £m</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total cost of CTSS</td>
<td>34.498</td>
<td>34.243</td>
<td>34.243</td>
</tr>
<tr>
<td>Less increased contributions from working age claimants</td>
<td>0.000</td>
<td>(1.493)</td>
<td>(3.673)</td>
</tr>
<tr>
<td>Net cost of CTSS</td>
<td>34.498</td>
<td>32.750</td>
<td>30.570</td>
</tr>
<tr>
<td>Less Govt grant</td>
<td>(34.498)</td>
<td>(29.422)</td>
<td>(26.806)</td>
</tr>
<tr>
<td>One-off Govt grant</td>
<td>0.000</td>
<td>(0.663)</td>
<td>0.000</td>
</tr>
<tr>
<td>Reduction in empty property discounts</td>
<td>0.000</td>
<td>(2.637)</td>
<td>(2.637)</td>
</tr>
<tr>
<td>Net cost of the scheme</td>
<td>0.000</td>
<td>0.024</td>
<td>1.127</td>
</tr>
<tr>
<td>City Council share (85.4%)</td>
<td>0.000</td>
<td>0.024</td>
<td>0.962</td>
</tr>
</tbody>
</table>

* - Maximum contribution rate for working age households previously on full benefit

4.8 The financial risks associated with this scheme are as follows:

- The estimates assume no increase in demand for benefits. A 1% increase in demand will increase the cost of the scheme by £350k; conversely if demand reduces the cost of the scheme will reduce.
- A 1% movement in collection rates will cost/save £22k per annum on the cost of the scheme.
- Future decisions on the level of council tax will impact upon the cost of the scheme and will need to be considered in the development of the Medium Term Financial Strategy and the design of the CTSS in future years.

5 RISK MANAGEMENT ISSUES (INCLUDING LEGAL IMPLICATIONS AND CRIME AND DISORDER ACT IMPLICATIONS)

5.1 Local Government Finance Act 2012

5.1.1 The Local Government Finance Act 2012 (the Act) came into force on 31 November 2012 and imposed a duty on billing authorities to make its first localised council tax reduction scheme by 31 January 2013. Regulations set out certain key requirements and subject to those parameters, other aspects of the scheme are to be agreed locally.

5.1.2 The key prescribed features are that any scheme must specify the reductions applicable to people or classes of people whom the authority considers to be in financial need; the reduction to which persons in each class are to be entitled (and different reductions may be set out for different
classes); and the procedures by which a person may apply for a reduction under a scheme or make an appeal.

5.1.3 The Government has placed a duty on local authorities to provide a ‘protected’ scheme for claimants of state pension credit age (pensioners) and have also prescribed certain classes of people who will not be eligible to claim support.

5.1.4 The Act states that for each financial year, Councils must consider whether to revise its Council Tax Support scheme or replace it with another scheme and that such decisions need to be made by 31 January in the financial year preceding that for which the revision or replacement scheme is to take effect.

5.1.5 This report outlines the proposed revisions of the existing scheme for 2014/15.

Consultation

5.1.6 The Act states that before making a scheme (in the following order) the authority must consult with any major precepting authority, publish a draft scheme and then consult with other such persons who are likely to have an interest in the operation of such a scheme.

5.1.7 The Statement of Intent identified that billing authorities must put in place a realistic timeframe for consultation to ensure that feedback can be sought from all appropriate individuals and groups in the community. It adds that in considering their timetable a billing authority will also need to consider that if effective consultation is carried out it also takes time to gather the feedback, understand the key themes and impacts and take it through any internal governance processes to get agreement on any final changes.

5.1.8 Details of the consultations undertaken are dealt with in the main body of the report.

5.1.9 Public Sector Equality Duty

5.2.0 The public sector equality duty, as set out in section 149 of the 2010 Equality Act, requires the Council, when exercising its functions, to have “due regard” to the need to eliminate discrimination, harassment and victimisation and other conduct prohibited under the Act, and to advance equality of opportunity and foster good relations between those who have a “protected characteristic” and those who do not share that protected characteristic.

5.2.1 The Council must pay due regard to any obvious risk of such discrimination arising in respect of the decision before them. There is no prescribed manner in which the equality duty must be exercised, though producing an EIA is the most usual method. For this reason these matters are examined in the EIA appended to this report.

5.2.2 The “protected characteristics” are: age, disability, race (including ethnic or national origins, colour or nationality), religion or belief, sex, sexual orientation, pregnancy and maternity, and gender reassignment. Marriage and civil partnership are also a protected characteristic for the purposes of the duty to eliminate discrimination.
5.2.3 Councillors must consider the effect that implementing the proposed scheme will have in relation to equality before making a decision. The EIA will assist with this.

5.2.4 Where it is apparent from the analysis of the information that the policy would have an adverse effect on equality, then adjustments should be made to seek to reduce that effect and this is known as “mitigation”.

5.2.5 The public sector equality duty is not to achieve the objectives or take the steps set out in section 149 of the Equality Act 2010. The duty on the Council is to bring these important objectives relating to discrimination into consideration when carrying out its public functions. The phrase “due regard” means the regard that is appropriate in all the particular circumstances in which the Council is carrying out its functions. There must be a proper regard for the goals set out in section 149 of the 2010 Act. At the same time, when making their decision on what scheme to adopt for localised council tax support, councillors will also need to pay regard to other factors which it is proper and reasonable for them to consider. Budgetary pressures and economic and practical factors will also be relevant. The amount of weight to be placed on the same countervailing factors in the decision making process will be for councillors to decide when the final decision on the scheme is made.

5.3 Other duties

In addition to the Public Sector Equality Duty, the Department for Communities and Local Government has provided the following guidance to local authorities in its May 2012 document entitled: “Localising Support for Council Tax: Vulnerable people – key local authority duties” which reminds local authorities of the need to take other duties into account when setting up a Council Tax Reduction Scheme: Child Poverty Duty under the Child Poverty Act 2010; Homelessness Act 2002; Armed Forces Covenant; Chronically Sick and Disabled Persons Act 1970; Disabled Persons (Services, Consultation and Representation) Act 1986, and the Children Acts 1989 and 2004. This guidance has been taken into account in preparing the scheme and is addressed, as appropriate in the main body of the report.

6 SOCIAL VALUE CONSIDERATIONS

Not applicable

7 REGARD TO THE NHS CONSTITUTION

Not applicable

8 EQUALITY IMPACT ASSESSMENT (EIA)

Has the equality impact been assessed?

(a) not needed (report does not contain proposals for new changing policies, services or functions, financial decisions about implementation of policies development outside the Council)
8.1 The Equality Act 2010 places a duty on councils to pay due regard to the need to:

- Eliminate unlawful discrimination, harassment and victimisation, and any other conduct prohibited by the Act;
- Advance equality of opportunity between people who share a ‘protected characteristic’ and people who do not share it; and
- Foster good relations between people who share a protected characteristic and people who do not share it.

8.2 NCC and councillors as decision makers have a legal responsibility to pay due regard to the equalities implications of decisions to change, limit or remove aspects of our services. The full EIA will help NCC to identify key issues that need to be considered to try to mitigate any adverse impact that may be felt by citizens in the design of the CTSS. The full EIA is at Appendix B

9 LIST OF BACKGROUND PAPERS OTHER THAN PUBLISHED WORKS OR THOSE DISCLOSING CONFIDENTIAL OR EXEMPT INFORMATION

None

10 PUBLISHED DOCUMENTS REFERRED TO IN COMPILING THIS REPORT

- Full Council report 28 January 2013
- Executive Board report 18 December 2012
- Welfare Reform Act 2012
- Local Government Finance Act 2012
- The Equality Act 2010

11 OTHER COLLEAGUES WHO HAVE PROVIDED INPUT

- Geoff Walker – Head of Departmental Finance
- Sarah Molyneux – Legal Services Manager
- Lisa Black – Head of Revenues and Benefits
- Liz Jones – Head of Corporate Policy
- Anna Coltman – Policy Officer
SUMMARY OF RESULTS – CTSS 2014/15 MAIN CONSULTATION

a) Percentage figures from online survey
b) Written responses

a) Percentage figures from online survey – Sample size (Base): 238

- 83% (192) of respondents stated that they currently receive Council Tax Support, 16% (38) stated they do not.
- 78% (163) of respondents stated that they receive other benefits, 19% (39) stated they do not.
- Results are based on all respondents taking part, unless otherwise stated.
- Figures have been rounded up/down to the nearest full percentage point.
- Please note: Where figures do not add up to 100%, this could be the result of computer rounding, multiple answers, or the exclusion of don’t knows/not stated.

Q: Which proposal do you prefer?

Seven out of ten 72% (166) stated that they preferred 80% support to low income households of working age.

Three out of ten 28% (65) stated that they preferred 75% support to low income households of working age.

Q: What would these changes mean for your household?

<table>
<thead>
<tr>
<th>Option</th>
<th>2013</th>
</tr>
</thead>
<tbody>
<tr>
<td>Reduce household spending on essential items such as food + heating</td>
<td>76%</td>
</tr>
<tr>
<td>Reduce household spending on non-essential items eg leisure activities</td>
<td>46%</td>
</tr>
<tr>
<td>Need to borrow money to meet this additional cost</td>
<td>33%</td>
</tr>
<tr>
<td>Able to meet this additional cost</td>
<td>7%</td>
</tr>
<tr>
<td>Would not have any additional costs as result of this proposed scheme</td>
<td>16%</td>
</tr>
</tbody>
</table>

- Three out of four respondents (76%) stated that as a result of the changes they would have to reduce household spending on essential items such as food and heating. Almost one in two (46%) stated they would have to reduce spending on non-essential items such as leisure activities.
- One in three (33%) stated that they would need to borrow money to meet the additional cost.
- Less than one in ten (7%) stated that they were able meet the additional costs.

Comments provided relating to the ‘other’ category (Base: 47)

Over 40 comments related to the affordability of the scheme. A number of respondents said they were already struggling or would struggle if they had to find more money for council tax; others said they could not afford the additional costs, would go into debt or would have to go without essentials such as food, heating, things for their children’s education etc. Several
respondents mentioned increased worry or stress about how they would pay – affecting their health. Some felt that having to pay extra would reduce their quality of life by restricting movement or removing (small) luxuries such as leisure activities.

“I already have to borrow and have no money for any type of leisure activities at all. Paying more out means I would have to dramatically cut my already low budget for food and heating and still may not have enough to pay”.

“I’m a single woman on benefits, out of £71 a week when I have paid 14 pound spare room tax, and 2 pound council tax this leaves me with 55 to pay bills and eat. How are we expected to keep finding more money from 71 pound?”

Only one respondent felt that they were willing to pay something and that they would just have to accept the increased amount, although others commented that the proposed changes are at a time of other changes and uncertainties resulting from welfare reform.

Q: Do you have any other comments about how it may affect you and your household (Base: 152)

There were 152 free text responses to this question. The comments mirror the themes already highlighted, for example 47 comments related to people having to cut back on essentials like food or heating, in order to pay the additional cost and 29 comments related to how people are already struggling to pay bills, with a further 26 saying they could not afford an increase, and others saying that an increase would cause hardship.

b) Written responses

A written response was received from the Nottingham and Nottinghamshire Scrap the Bedroom Tax, Defend Council Tax Benefits Campaign group. See Appendix One:

For further information please contact:

Tony Leafe
Engagement and Consultation Officer
Anthony.leaf@nottinghamcity.gov.uk

Niki Kirk
Information and Research Officer
Nicola.kirk@nottinghamcity.gov.uk
Written response from Nottingham and Nottinghamshire Scrap The Bedroom Tax, Defend Council Tax Benefits Campaign is writing to you regarding the proposed local Council Tax Schemes for 2014 and regarding your consultation.

Scrap the Bedroom Tax, Defend Council Tax Benefits Campaign condemns the Con-Dem government’s cuts to Council Tax support Funding.

Aim of the campaign relating to Council Tax Benefit

To oppose the abolition of Council Tax Benefit and its replacement by local Council Tax Schemes; to campaign for councils to refuse to pass on the cuts to its local community; to support those who are unable to pay their council tax due to the proposed changes; to call on councils not to pursue those who are unable to pay their Council Tax due to the council’s changes.

The government has abolished the national, centrally funded Council Tax Benefit scheme and made all councils in England bring in their own schemes from April 2013. This was with less funding, aiming to save around £410 million in England, approximately 10% of current costs. In Nottingham and Nottinghamshire the cut was around £13.29 million. For NCC the shortfall was closer to 15% of what NCC previously paid out in Council Tax Benefit.

For 2013 Nottingham City Council received a grant from Central Government because they set 8.5% (up from 100%) as the maximum proportion of Council tax that low income households would have to pay. For 2014 the City Council are consulting on low income households having to pay 25% of their Council Tax, or 20% and face cuts of £1 million to other council services.

The government wants councils to cut benefits as part of the attack on the welfare state to make the 99% pay for the bankers’ and the system’s crisis. The government wants to make benefits so awful that people will work for as little as employers want to pay. Hardly surprising, some in the government want to get rid of the National Minimum Wage.

A report in the Guardian newspaper (Tuesday 16 October 2012) based on Freedom of Information requests by “False Economy” reported that councils were resigned to seeing residents refusing to pay their council tax. NCC’s proposals mean that many people will not be able to afford to pay their council tax.

• Scrap the Bedroom Tax, Defend Council Tax Benefits Campaign calls on the council to commit to not pursuing people who cannot afford their council tax.

The BBC has reported that the Tory, Patrick now Lord Jenkin, who designed what became known as the "poll tax" in the 1980s has warned that Council Tax Benefit cuts risk creating a "poll tax Mark 2".

Despite NCC saying it will campaign for changes to the government’s proposals, it has implemented them and is now proposing an even more savage attack on low income households.
NCC is proposing:

- With some similarity to the disastrous poll tax, that all working age people would have to pay at least 20% or at least 25% of their Council Tax bill. The council’s own consultation document provides examples of the increased payments the council would expect which will be unaffordable for many Council Tax Benefit recipients and would mean a choice between paying a Council Tax Bill or putting towards necessities such as food or ever rising utility bills.

The number of Council Tax Summons issued and Liability Orders granted since the introduction of Nottingham City’s first local Council Tax Support Scheme has increased significantly since the 8.5% cut and will increase even further with the new proposals causing debt, poverty and homelessness. (e.g. Council Tax liability orders August 2012, August 2013 respectively: 1241, 1596 an increase of 28.6%)

Scrap the Bedroom Tax, Defend Council Tax Benefits Campaign

- opposes all changes to previous Council Tax Benefit that are a detriment including the 2014 proposals that all working age people would have to pay at least 20% or 25% of their Council Tax;

- calls on the local authority to make clear that it will not pursue those on low incomes including those at work because it would not be cost effective.

Protecting pensioners

Currently, the government has exempted pensioners (approximately 1/3 of Council Tax Benefit recipients) but we believe that if this government is successful in continuing with the Council Tax Support Schemes due to a lack of fight by local authorities, they will look to make further cuts in the funding available and will consider removing the safeguard for pensioners.

Scrap the Bedroom Tax, Defend Council Tax Benefits Campaign question whether the local authority has effectively implemented its scheme to prevent any detriment to pensioners.

Do local authority systems automatically pick up that a Council Tax Scheme recipient is not of working age and that person should not suffer a detriment by the local authority proposals?

Do the local authority systems automatically pick up that a Council Tax Scheme recipient has a birthday during the year and is no longer of working age and that person should not suffer a detriment by the local authority proposals?

What will be the situation in households where there are two adults who are jointly and severally liable if one of the adults is not of working age?

Any increased demand for Council Tax Benefit e.g. due to job losses or reduced income such as from short time working, has to come from the pot of money already allocated by the government.
Greater need means less is available for each recipient year on year, if NCC does not fight, it will be re-assessing claimants income and expected need and looking how to make the savings (e.g. cuts in benefits/increased charges).

If the Con-Dem proposals are not stopped, if NCC does not build a campaign to prevent these attacks on its local population, there will be further cuts in the money allocated by the government each year and NCC will be faced with making even more draconian cuts in entitlements.

NCC (and all other councils) should do everything in their power to refuse to pass on central government cuts on and NCC should stand firm to pay Nottingham residents according to their benefit needs based on the old system.

Nottingham and Nottinghamshire Scrap the Bedroom Tax, Defend Council Tax Benefits Campaign would want to campaign with the Labour Council if it was truly willing to lead a serious fight to fund Council Tax Support according to the old system and if it refuses to pass the cuts on either by increased charges and/or cuts in benefit entitlement.

NCC has £133m in reserves. They should use these to cover any shortfall and to buy time to build a mass campaign for properly funded councils and the return of monies lost due to reductions in central government funding.

Nottingham and Nottinghamshire Scrap the Bedroom Tax, Defend Council Tax Benefits Campaign will support those unable to pay their council tax.

The local authority should be leading a campaign, fighting for proper funding from the government.

It is clear that some households will need more support than others based on their needs and paid in accordance with the existing Council Tax Benefit system, but this should not be used to separate groups into “deserving” and “non-deserving”.

The present system provides benefit to people with a wide range of needs and different circumstances. None of these groups should be excluded, and neither should there be an “across the board” cut for any or all groups. The previous system, based on the needs of the people of Nottingham, should be returned and support should not be cut by an arbitrary figure made by central government.

Equality Impact Assessment

NCC has a duty to ensure its proposals have been Equality Impact Assessed and should seek to ensure that no person affected shall suffer a detriment either directly or indirectly as a result of their ‘protected characteristics’.

Has the local authority carried out an Equality Impact Assessment of its 2014 proposals and when is it to be published and made readily available?

Nottingham and Nottinghamshire Scrap the Bedroom Tax, Defend Council Tax Benefits Campaign
Appendix B – Equality Impact Assessment

Equality Impact Assessment – Nottingham City Council Tax Support Scheme

This Equality Impact Assessment relates to the proposed 2014/15 CTSS for Nottingham City.

Section 1 – Background

In April 2013, the Government abolished Council Tax Benefit and gave responsibility for Council Tax Support (CTS) to Council’s but cut the money given to do this by at least 10%. The change meant that everyone, except low income pensioners, had to pay something towards their Council Tax bills from 1 April 2013.


Following a formal consultation exercise in autumn 2012, NCC introduced a scheme for one year that meant that low income households of working age receive help with up to 91.5% of their Council Tax bill. The Council was able to do this by using a one-off grant from the Government and finding an extra £1 million from council funds. At the time of adopting the CTSS for 2013/14, the Council stated that the CTSS 2013/14 was for one year only and that it was likely that the contribution from people of working age would increase in 2014/15 (in light of analysis of consultation feedback and equality impact assessment).

The Government has said that, from April 2014, it will reduce the funding it provides to councils generally. In addition, the Government has also said that it will not provide the one-off grant in 2014/15. Therefore, the Council has had to look again at how much it can help low income households with their Council Tax bills for 2014/15 and must introduce a new CTSS for 2014/15.

The local scheme must be adopted by 31 January 2014 or the Government default scheme will be implemented.

The proposed local CTSS 2014/15 will impact on all working age people in Nottingham. There are an estimated 25,600 claimants of working age in Nottingham and an estimated 13,470 pensioners are receiving help to pay their Council Tax bill, costing approximately £11.5 million per annum.

Section 2 - Information used to analyse the effects on equality

The localisation of CTS is one part of the wider Welfare Reform programme which also includes reforms to out of work benefits, housing benefits and disability benefits. Analysis carried out by the Council to quantify and map at cumulative impacts of welfare reform in Nottingham shows that the abolition of Council Tax benefit and the introduction of Council Tax Support will have the widest impact on households in the City (currently approximately 25,600 claimants), although the financial impact will be relatively small. In contrast, a reform such as the benefits cap will have the largest financial impact on individual households but affects the smallest number of households – 132 as at end of September. There are potentially a large number and wide range of households likely to be at risk of some degree of financial impact and vulnerability due to welfare reform changes. The impact of changes to council tax support will inevitably be felt most by those people who are in receipt of more than one benefit affected by the welfare reform programme.
NCC carried out a formal public consultation exercise between 8 November and 6 December 2013 which consisted of two options for changes to the CTSS for 2014/15, due to take effect in April 2014. These options are outlined in Section 3 below. The Council used various channels of communication during the consultation including:

- Email to voluntary and community sector contacts.
- Emailed to NCVS contacts list and notification on their e-bulletin.
- Area Managers and NDOs notified and circulated information and flyers at public meetings and events.
- Information circulated to all One Nottingham partners/members.
- Advice Nottingham circulated information to consortium.
- Welfare Rights Team have signposted citizens to website and questionnaire.
- Nottingham City Homes have been notified and asked to circulate information.
- Equality and Fairness Commission have been notified and asked to circulate information.
- Events have been advertised on Nottingham City Council’s website.
- Joint Service Centres, customer contact points, libraries and non-geographical community centres have received information and copies of the booklet/questionnaire.
- Press Release.
- Social Media promotion (Facebook and Twitter).
- Councillor information packs.

Modelling was carried out using available caseload data.

238 responses were received from the formal consultation. Analysis of the formal consultation responses produced the following headlines:

**Consultation Headlines:**
- Seven out of ten 72% (164) stated that they preferred 80% support to low income households of working age.
- Three out of ten 28% (65) stated that they preferred 75% support to low income households of working age.
- Three out of four respondents (75%) stated that as a result of the changes they would have to reduce household spending on essential items such as food and heating.
- Almost one in two (45%) stated they would have to reduce spending on non-essential items such as leisure activities.
- One in three (33%) stated that they would need to borrow money to meet the additional cost

**Key messages were:**
- Respondents said they were already struggling or would struggle if they had to find more money for council tax
- There are concerns about affordability of the additional costs resulting in debt or going without essentials such as food, heating, support for their children’s education etc
- Increased worry or stress about how they would pay – affecting their health
- Having to pay extra would reduce their quality of life by restricting movement or removing (small) luxuries such as leisure activities.
The proposed 2014/15 CTSS has been shaped by concerns expressed within the consultation about affordability for low income households. Following analysis of the consultation data relating to 2014/15 the only proposed change for the 2014/15 CTSS is putting a maximum limit on the amount of CTS that can be paid to all working age people – where everyone would pay at least 20% towards their Council Tax bill. This proposal also recognises the expected financial constraints and budget challenges for the Council in 2014/15 and beyond.

The proposed 2014/15 CTSS will meet the parameters set by government for local CTSS and respond to feedback from the consultation on changes to the 2014/15 CTSS by retaining mechanisms to take account of household circumstances. See **Table below**.

<table>
<thead>
<tr>
<th>Scheme parameters</th>
<th>Scheme design proposed 2014/15 CTSS</th>
<th>Mechanism used</th>
<th>NCC actions following consultation</th>
</tr>
</thead>
<tbody>
<tr>
<td>Continue to help low income pensioners</td>
<td>No change to the amount of help that low income pensioners currently receive</td>
<td>No mechanism used as scheme parameters are prescribed by government.</td>
<td>Scheme complies with Government parameters so no actions needed</td>
</tr>
</tbody>
</table>
| Consider needs of families, disabled people and those who receive war pensions  | The Council will recognise the needs of those with children, disability or caring responsibilities by retaining features of the current scheme that address those needs as listed opposite | - Disregard Child Benefit and childcare costs in the applicable amount  
- Recognise caring responsibilities by premiums in the applicable amount.  
- Premiums in the applicable amount, disregarding DLA and other disability benefits as well as those receiving War Disablement and War Widows Pensions | Recognising the needs of particular households:  
At the moment, when we calculate CTS, we look at the amount of money the household has to live on. Certain benefits, such as Child Benefit and DLA are not taken into account. Under the proposed scheme, this will not change.                                                                                                                                                                          |
| Encourage people to work                                                        | The Council will recognise the needs of those with children, disability or caring responsibilities by retaining features of the current scheme that address those needs as listed opposite | - Retain earnings disregards and a tapered approach to the calculation of CTS that avoids the sudden drops – “cliff edges” – inherent in a stepped or banded approach to entitlement. | Proposed 2014/15 CTSS complies with Govt parameter so no actions needed. The Council proposes to retain earnings disregards and a tapered approach to the calculation of CTS that avoids the sudden drops – “cliff edges” – inherent in a stepped or banded approach to entitlement.                                                                                     |
| People from different ethnic groups | ☐ | ☒ | The financial arrangements for the CTSS must be affordable to the Council and ultimately to the Council Tax payers whilst supporting protection for pensioners since the Government has outlined that there should be no change in the amount of benefit low income pensioners receive. |
| Men, women (including maternity/pregnancy impact), transgender people | ☐ | ☒ | One group with ‘protected characteristics’ that will see no change are older people who are low income pensioners and the scheme will fully protect low income pensioners from the changes. Given the significant cut to the council’s resources for CTS and the Council’s wider budget challenges, working age households who currently receive Council Tax reduction will be affected. The overall impact for different equality groups are summarised in Table 2 below. |
| Disabled people or carers | ☐ | ☒ | |
| People from different faith groups | ☐ | ☒ | |
| Lesbian, gay or bisexual people | ☐ | ☒ | |
| Older or younger people | ☒ | ☒ | The Council will continue to disregard war pensions in full in the proposed 2014/15 CTSS. The proposed 2014/15 CTSS seeks as far as possible, to balance the significant cut to the council’s resources for CTS and NCC’s wider budget challenges with the need to help the most financially vulnerable members of the community with their Council Tax bills. The proposed 2014/15 CTSS seeks to limit the impact on low income households by taking the approach to evenly distribute a reduction in support for working age people and not allow this reduction in support to have a disproportionately negative affect on any sub-group within the working age population. The DCLG transition funding is not available for 2014/15 because it was available for one year only. This means that the proposed 2014/15 CTSS is less generous for all working age households. The Government’s wider welfare reform agenda seeks to make sure that work pays and that increases in earnings are not undermined by similar or greater reductions in other income. The Council proposes to retain earnings disregards and a tapered approach to the calculation of CTS that avoids the sudden drops – “cliff edges” – inherent in a stepped or banded approach to entitlement. |
| Other (e.g. marriage/civil partnership, looked after children, cohesion/good relations, vulnerable children/adults) | ☐ | ☒ | |

| Outcome(s) of equality impact assessment: | ☒ | Adjust the policy/proposal | ☐ | Adverse impact but continue | ☐ | Stop and remove the policy/proposal |
**Arrangements for future monitoring of equality impact of this proposal / policy / service:**
The CTSS for 2014/15 will be reviewed annually.

<table>
<thead>
<tr>
<th>Approved by (manager signature):</th>
<th>Date sent to equality team for publishing:</th>
</tr>
</thead>
</table>
| Lisa Black – Head of Revenues, Benefits and Welfare Rights  
( 0115 876 3930  *  lisa.black@nottinghamcity.gov.uk) |                                            |
| Liz Jones – Interim Head of Corporate Policy  
( 0115 876 3367  *  liz.jones@nottinghamcity.gov.uk) |                                            |
Table 2 – Outline of potential impacts and measures taken to minimise impact for different protected groups

The following is an equality impact assessment carried out for proposals set out in the Council’s CTSS 2014/15 consultation to change support scheme. It summarises the impact for each group of protected characteristics and notes actions taken to minimise adverse impacts. Details of how individual proposals have been adjusted to minimise impact are set out in the equality impact assessments for affected groups.

<table>
<thead>
<tr>
<th>Equality Group</th>
<th>Reasons for positive / negative impact</th>
<th>Actions needed to reduce/mitigate impact for proposed 2014/15</th>
</tr>
</thead>
<tbody>
<tr>
<td>People from different ethnic groups</td>
<td>Ethnic group data is available for 12,904 working age claimants, 50% of the total. The 2013 data shows that the Black Caribbean group is the most overrepresented amongst CTS claimants followed by the Mixed: White and Black Caribbean and Black Other groups. The groups which are most underrepresented in terms of claimants are the Indian and Chinese groups. (see Table 4 in Appendix 2). The group who responded to the formal consultation are largely representative of those groups claiming CTS with the exception of the group ‘Arab’ which is not explicitly recorded for CTS claimants. Race and ethnic group are not relevant to the calculation of CTS and data on the ethnicity of CTS claimants is limited. The analysis of the formal consultation does not highlight any specific adverse impacts on ethnic groups other than those within these groups who are of working age.</td>
<td>NCC has considered all responses to the formal consultation and has taken account of the available demographic and caseload data relating to race and ethnicity. NCC is supporting the proposed 2014/15 CTSS because it considers that this scheme seeks, as far as possible, to balance the significant cut to the council’s resources for CTS and the Council’s wider budget challenges with the need to help the most financially vulnerable members of the community with their Council Tax bills. The 2014/15 CTSS evenly distributes a reduction in support for working age people and does not allow this reduction in support to have a disproportionately negative affect on any sub-group within the working age population. The DCLG transition funding is not available for 2014/15 and the Council will receive an overall reduction in its funding for CTS in 2014/15. This means that the proposed 2014/15 CTSS is less generous for all working age households.</td>
</tr>
<tr>
<td>Men, women (including maternity/pregnancy impact), transgender people</td>
<td>Men/Women Our modelling showed us that from the 26,500 CBT claimants, there are approximately 13,350 households with dependents (50%) – 9535 lone parents (35%) and 3815 couples with children (14%)(^1).</td>
<td>Men/Women The proposed 2014/15 CTSS includes considerations of the amount of money a household has to live on and certain benefits, such as child benefit, will not be taken into account as income. In addition, we will continue to</td>
</tr>
</tbody>
</table>

\(^1\) Working age Council Tax Benefit claimants (1\(^\text{st}\) September 2012)
| **Disabled people or carers** | **Limited local data is currently held in relation to Council Tax liabilities of disabled households of working age, although a number of disability related benefits (e.g. income Support: Disability Premium, Employment Support Allowance, Disability Living Allowance, Attendance Allowance and Independent Living Fund) potentially qualify citizens for CTS.**  
**Carers**  
No current caseload data is collected in respect of caring responsibilities and consequently it is difficult to draw any firm conclusions in terms of equality impact on carers, however the Council recognises the needs of those with caring responsibilities. | **Disabled People**  
The proposed 2014/15 CTSS will continue to disregard in full certain benefits such as Disability Living Allowance and attendance allowance etc. Recipients will continue to benefit from the enhanced premiums and personal allowances to which they are entitled to claim as a result of their disability.  
Retaining these features of the current scheme seeks to mitigate the impact on households with disability. The current intentions for the 2014/15 CTSS are to continue to retain these features. This seeks to mitigate any potential adverse impact on more vulnerable households, especially those where there is poor mental or physical health and to prevent hardship. |

| **No issues identified. No data is collected in respect of Gender reassignment or transgender people as it is not relevant to the calculation of Council Tax Reduction.** **Pregnancy/Maternity**  
No adverse impacts have been identified within the proposed 2014/15 CTSS. | **Transgender people / Gender reassignment**  
No adverse impacts have been identified within the proposed 2014/15 CTSS. |

| **disregard child care costs to the same levels as the 203/14 CTSS and carers will continue to receive an additional allowance towards living costs when we calculate income.** **Retaining these features of the current CTSS seeks to mitigate the impact on households with children, including those headed by lone parents.** **The DCLG transition funding is not available for 2014/15 and the Council will receive an overall reduction in its funding for CTS in 2014/15. This means that the proposed 2014/15 CTSS is less generous for all working age households.** | **Disabled people or carers** |
The DCLG transition funding is not available for 2014/15 and the Council will receive an overall reduction in its funding for CTS in 2014/15. This means that the proposed 2014/15 CTSS is less generous for all working age households.

**Carers**
The proposed 2014/15 CTSS design recognises the needs of those with caring responsibilities by retaining features of the 2013/14 scheme that address those needs. It looks at the amount of money a household has to live on and recognises those with caring responsibilities by the inclusion of premiums in the applicable amount.

The current intentions for the 2014/15 CTSS are to continue to retain this feature.

<table>
<thead>
<tr>
<th>People from different faith groups</th>
<th>No issues identified. The data available in respect of religion or belief as it is not relevant to the calculation of CTS. The formal consultation analysis did not highlight any potential adverse impacts for people of different faith groups.</th>
<th>No adverse impacts have been identified within the proposed 2014/15 CTSS.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Lesbian, gay or bisexual people</td>
<td>No issues identified. No data is collected in respect of sexual orientation as it is not relevant to the calculation of CTS. The formal consultation analysis did not highlight any potential adverse impacts for lesbian, gay or bisexual people.</td>
<td>No adverse impacts have been identified within the proposed 2014/15 CTSS.</td>
</tr>
<tr>
<td>Older or younger people</td>
<td>People over pension age will not be affected by the proposals because they are excluded from the changes. The Government has determined that people over the state pension age for women and younger people with a partner over the state pension age for women will receive help with Council Tax under a national scheme as now. The Council has no power to change this. Pensioners who are protected make up Older People:- Low income pensioners are protected and therefore No adverse impacts have been identified within the proposed 2014/15 CTSS.</td>
<td>Working Age People: NCC is delivering a number of targeted initiatives to support vulnerable working age residents back into work:</td>
</tr>
</tbody>
</table>
34.4% of our current caseload (13,470 pensioners).

The Government is reducing the amount they pay local authorities towards help with Council Tax. NCC cannot provide resources to make up for all of this reduction so it has made changes to the CTSS for 2014/15 proposing that all people of working age will receive less CTS than under the present CTSS 2013/14. EIA Appendix 1 shows the Nottingham City profile of working age CTS claimants.

- The Integrated Employer Hub in partnership with JCP links unemployed city residents to vacancies and opportunities secured through employer engagement, public sector partners and planning and procurement obligations.
- The Nottingham Jobs Fund is a grant to employers creating roles for unemployed city residents
- The Apprenticeship Hub works with employers to create apprenticeships in the City
- NCC funds community based employment and skills provision through the Area Based Grant programme
- The Council supports PATRA by providing apprenticeship opportunities.

The Council has also secured £3 million through the youth contract to tackle unemployment amongst 18-24 year olds.

Other (e.g. marriage/civil partnership, looked after children, cohesion/good relations, vulnerable children/adults)

<table>
<thead>
<tr>
<th>Marriage / Civil Partnership</th>
<th>Marriage / Civil Partnership</th>
</tr>
</thead>
<tbody>
<tr>
<td>No issues identified. No data is collected in respect of Marriage and civil partnership. Same sex partners are treated the same as opposite sex partners for the purposes of Council Tax Support and this will be the case for the CTSS 2014/15.</td>
<td>No adverse impacts have been identified within the proposed 2014/15 CTSS.</td>
</tr>
</tbody>
</table>

Overall, the proposed 2014/15 CTSS will protect low income pensioners so there will be no impact on this group. This complies with the Government’s requirement that there should be no change in the amount of benefit low income pensioners receive. The Council will continue to disregard war disablement pensions and pensions for war widows and widowers. The Council uses a discretionary power to disregard the full amount of these pensions and will continue to disregard these pensions in full both the proposed 2014/15 CTSS.

Other vulnerable citizens’ impact

During the development of a local scheme the Council has tried as far as possible to balance the significant cut to our resources for CTS with the need to protect the most vulnerable members of the community. The proposed 2014/15 CTSS limits the impact on people of different equality groups as listed in Table 2 above by:

- evenly distributing a reduction in support for working age people
- not allowing for a disproportionately negative affect on any sub-group within the working age population.
NCC recognises that there were concerns expressed within the consultation about the affordability for many low income working age households. The CTSS recommended for 2014/15 seeks, as far as possible, to balance the significant cut to the council’s resources for Council Tax Support and the Council’s wider budget challenges with the need to help the most financially vulnerable members of the community with their Council Tax bills.

In the design of the CTSS 2014/15, the Council will recognise the needs of those with children, disability or caring responsibilities by retaining features of the CTSS 2013/14 that address those needs. The proposed 2014/15 CTSS will make a wide range of provision to recognise the needs of:

- those with children: in the applicable amount, in disregarding Child Benefit and in disregarding childcare costs.
- those with disabilities: by premiums in the applicable amount, disregarding Disability Living Allowance and other disability premiums as well as those receiving War Disablement Pension and War Widows Pension.
- those with caring responsibilities: by premiums in the applicable amount.

**Affordability:** Affordability for both NCC and citizens is a concern for NCC. Consultation told us that many people are concerned that they will have to pay at least 20% of their Council Tax bill when they have previously had to pay at least 8.5% of their bill. By adopting the proposed 2014/15 CTSS, NCC will comply with the Government CTSS parameters while evenly spreading the reduction in support across all citizens of working age and therefore not allowing for a disproportionately negative affect on any sub-group within the working age population.
## Table 4 – Council Tax Support client breakdown by ethnicity as at December 2013

<table>
<thead>
<tr>
<th>Ethnic Group</th>
<th>% of working age claimants</th>
<th>% of Working age population</th>
<th>Under/Over representation</th>
</tr>
</thead>
<tbody>
<tr>
<td>White British</td>
<td>70.3</td>
<td>65.2</td>
<td>1.1</td>
</tr>
<tr>
<td>Irish</td>
<td>0.5</td>
<td>0.8</td>
<td>0.6</td>
</tr>
<tr>
<td>Other White</td>
<td>5.2</td>
<td>5.9</td>
<td>0.9</td>
</tr>
<tr>
<td>Mixed</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>White and Black Caribbean</td>
<td>4.7</td>
<td>3.2</td>
<td>1.5</td>
</tr>
<tr>
<td>White and Black African</td>
<td>0.5</td>
<td>0.5</td>
<td>0.9</td>
</tr>
<tr>
<td>White and Asian</td>
<td>0.7</td>
<td>1.0</td>
<td>0.7</td>
</tr>
<tr>
<td>Other mixed</td>
<td>0.6</td>
<td>0.7</td>
<td>0.8</td>
</tr>
<tr>
<td>Asian or Asian British</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Indian</td>
<td>0.9</td>
<td>3.7</td>
<td>0.2</td>
</tr>
<tr>
<td>Pakistani</td>
<td>3.5</td>
<td>4.9</td>
<td>0.7</td>
</tr>
<tr>
<td>Bangladeshi</td>
<td>0.4</td>
<td>0.3</td>
<td>1.2</td>
</tr>
<tr>
<td>Other Asian</td>
<td>1.6</td>
<td>2.2</td>
<td>0.7</td>
</tr>
<tr>
<td>Black or Black British</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Caribbean</td>
<td>6.5</td>
<td>3.0</td>
<td>2.2</td>
</tr>
<tr>
<td>African</td>
<td>3.3</td>
<td>3.4</td>
<td>1.0</td>
</tr>
<tr>
<td>Black other</td>
<td>1.1</td>
<td>0.8</td>
<td>1.4</td>
</tr>
<tr>
<td>Chinese</td>
<td>0.2</td>
<td>2.6</td>
<td>0.1</td>
</tr>
</tbody>
</table>

Source: Claimant data from December 2013, Nottingham City Council. Population data by ethnic group from the 2011 Census
Notes: Ethnic group data is available for 12,904 working age claimants, 50% of the total (Correct as at December 2013)