Financial vulnerability in 'left behind' neighbourhoods (LBNs)

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Contents

Introduction

This analysis brings together indicators relating to financial vulnerability, indebtedness and business activity in 'left behind' neighbourhoods. It looks at households facing various measures of financial hardship - including debt, fuel poverty and low-income - as well as an overview of the quality and strength of jobs and businesses in local areas. These measures provide an insight into the levels of vulnerability faced by households in 'left behind' neighbourhoods, compared to those in deprived non-'left behind' areas and England in terms of financial stability, providing a basis from which to understand the potential impact of the rising costs of living on these areas.

The following topics will be explored:

- Households at risk of financial hardship - various measures of financial hardship including fuel poverty, food vulnerability, eligibility for the British Red Cross Hardship Fund and households without a bank account.
- Debt - data from UK Finance on the total amount of borrowing outstanding on customer accounts for residential mortgages, personal loans or loans to small businesses.
- Low income: total number of people, children and older people who are income deprived (in receipt of low-income benefits or with households with incomes at 60 percent below the median) or in receipt of any working age benefit.
- Employee jobs in 'left behind' neighbourhoods – with breakdowns by sector and full-time part-time employment from the Business Register and Employment Survey (BRES). Self-reported measures of levels of self-employment (including (including whether people have employees) and home working from the Census 2011.
- Local business units located in 'left behind' neighbourhoods – with breakdowns by size, sector, turnover and ownership. Floor space and rateable value of offices, retail and industrial units in the local area – from the Valuation Office Agency.

A note about geographies and data used in this report

The information in the report is presented for 'left behind' neighbourhoods as whole - the aggregate average score for all 225 'left behind' neighbourhoods – these are referred to as LBNs throughout this report. The figures for LBNs are benchmarked against the national average and the average across 'other deprived neighbourhoods' – areas ranked in the most deprived 10% on the 2019 Indices of Deprivation, which were not identified as 'left behind' i.e. they were not ranked among the most deprived 10% on the Community Needs Index – these are referred to as to as deprived non-LBNs throughout this report. The report also identifies individual LBNs which have the greatest identified need on key economic measures.

Each of the datasets included in the report are aggregated from standard statistical geographies (Output Areas, Lower-layer Super Output Areas, Middle Layer Super Output Areas and Wards) to individual LBNs, deprived-non LBNs and national geographies. The Output Area to Ward 2017 look-up table[1] is used to apportion and aggregate data to these geographies.

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[1] https://geoportal.statistics.gov.uk/datasets/output-area-to-ward-to-local-authority-district-december-2017-lookup-in-england-and-wales

All of the indicators used in the report are published at 'neighbourhood' level (Grid reference, Postcode Output Areas, Lower-layer Super Output Areas, Middle Layer Super Output Areas and Wards) to enable aggregation to LBNs and other deprived areas.

All of the underlying data is published in the accompanying excel 'OCSI-Data-Workbook-Financial-Vulnerability.xlsx' to allow you to interrogate the data presented in this report in more detail.

Appendix A details each of the underlying indicators explored in this report.

Financial Vulnerability, Indebtedness and Low-Income

This section explores levels of vulnerability to financial hardship, based on an overview of people's ability to afford living costs, households in debt and struggling with payments and people living on low-incomes in unstable or low paid work. Measures of financial vulnerability explored include the British Red Cross vulnerability indexes set up to measure the impacts of Covid-19 on vulnerable households, UK Finance debt repayment data and indicators of income deprivation, including low-income benefit claimants.

Financial Vulnerability

Key findings

LBN's show greater vulnerability to financial hardship with an average rank of 35,578 on the British Red Cross Financial Vulnerability Index, compared to 35,089 in deprived non-'left behind' neighbourhoods and 20,347 for England. Overall, 98.2 percent of LBNs (221 out of 225) face higher levels of financial vulnerability based on this index than on average across the country.

The ten LBNs with the highest rates of household fuel poverty show levels at twice the national average – with households in neighbourhoods around Hull and Stoke-on-Trent facing the greatest insecurity. In total, 92.4 percent of all 225 LBNs (208) have higher rates of fuel poverty than the England average (13.5 percent).

Based on these measures, the following LBNs are particularly vulnerable to the rising costs of living - with households in these areas showing the highest levels of financial hardship and rates of fuel poverty:

- Orchard Park and Greenwood in Hull has the highest proportion of households in fuel poverty of all LBNs (29.2% compared to 13.5% in England); ranks second highest of all LBNs on the financial vulnerability index (42,323 compared to 20,347.2 England average); and has the seventh highest score in terms of hardship fund vulnerability of all 225 LBNs (263.3 compared to 131.0 nationally).
- Bloomfield in Blackpool has the highest score on the hardship fund vulnerability measure (331.2 compared to a score of 131.0 on average across England); sixth highest rank of all LBNs on the financial vulnerability index (41,756.2 compared to 20,347.2 England

average) and seventh highest rates of household fuel poverty (27.8 percent compared to 13.5 percent across England).

- Bentilee and Ubberley in Stoke-on-Trent, has the third highest proportion of households in fuel poverty (28.7 percent) of all LBNs and the fourth highest score on the food vulnerability index (431.4 compared to 198.0 across England).
- St Andrew's in Hull ranks third highest of all LBNs on the financial vulnerability index (42,257.4 compared to 20,347.2 England average); and second highest in terms of hardship fund vulnerability score of all 225 LBNs (293.4compared to 131.0 nationally).
- Berwick Hills & Pallister in Middlesbrough has the eighth highest rank on the financial vulnerability index of all LBNs (41,645.2) and ninth highest score on the hardship fund vulnerability index (258.5)
- Golf Green in Tendring has the fourth highest score of all LBNs on the hardship fund vulnerability index (289.8) and the eighth highest score on the food vulnerability index (413.6 compared to 198.0 nationally)
- Kingstanding in Birmingham has the eight highest proportion of households in fuel poverty of all LBNs (27.6%) and the eighth highest score on the hardship fund vulnerability index.
- Grangetown in Redcar and Cleveland in North Yorkshire ranks highest in terms of financial vulnerability of all of the LBNs, with a rank of 42,554

LBN's show greater vulnerability to financial hardship with an average rank of 35,578 on the British Red Cross Financial Vulnerability Index, compared to 35,089 in deprived non-'Left behind' neighbourhoods and 20,347 for England

The tables below show data on a selection of indicators developed by the British Red Cross as measures of financial vulnerability and hardship following the start of the COVID-19 pandemic:

- The financial vulnerability Index is compiled by combining the following indicators: proportion of people in the postcode who do not have a standard or better bank account; people who view themselves as drawing on savings or running into debt; people who have dependent children at home; people who have an equivalised household income of under £20,000 per year; people who have an unsecured loan and no savings or investments.
- The hardship fund vulnerability index aims to target the most economically vulnerable Local Authorities. This measure uses the following underlying indicators: people working in arts, entertainment, recreation and other services, accommodation and food services (hospitality), retail; adults and children in Income Support families; income-based Jobseeker's Allowance families; income-based Employment and Support Allowance families; Pension Credit (Guarantee) families; Working Tax Credit and Child Tax Credit families not already counted; Universal Credit families where no adult is in 'Working - no requirements' conditionality regime; asylum seekers in England in receipt of subsistence support, accommodation support, or both; proportion of people aged 70+; homelessness; people living alone.
- The food vulnerability index is an overview of food insecurity in the UK based on a combination of benefits claims and household-level insecurity. This index combines the following indicators as are relevant to food insecurity during Covid-19: Frailty, Living alone, Distance to services, Digital exclusion, Income deprivation, Income Support families, Income-based Jobseeker's Allowance families, Income-based Employment and Support Allowance

families, Pension Credit (Guarantee) families, Working Tax Credit and Child Tax Credit families not already counted, Universal Credit families where no adult is in 'Working - no requirements' conditionality regime, Asylum seekers in England in receipt of subsistence support, accommodation support, or both.

The ranks on each of these measures are average LSOA ranks across the UK, where 1 is lowest vulnerability and 42,616 is highest vulnerability, with higher ranks and scores suggesting households in these areas are more vulnerable to financial hardship.

As highlighted in the table below, LBN's face higher levels of financial, food and hardship vulnerability than other deprived non-'left behind' neighbourhoods and areas across England on average, on all of the British Red Cross measures.

Indicators	'Left behind' neighbourhoods	Deprived non-'left behind' neighbourhoods	England
Financial vulnerability index rank	35,578.0	35,089.9	20,347.2
Food Vulnerability Index Score	274.1	243.3	198.0
Hardship Fund Vulnerability Index Score	189.4	188.7	131.0
Source: British Red Cross, 2020			

98.2 percent of LBNs (221 out of 225) have a higher average rank on the financial vulnerability index than on average across England. 204 have higher scores on the hardship fund vulnerability index and 208 have higher scores on the food vulnerability index.

The tables below show the ten LBNs with the highest levels of vulnerability on each of these measures. Orchard Park and Greenwood and St Andrew's in Hull, Bloomfield in Blackpool and Berwick Hills & Pallister in Middlesbrough (highlighted orange) are in the top ten LBNs in terms of both financial vulnerability and hardship vulnerability. Golf Green in Tendring is in the top ten LBNs for hardship fund vulnerability as well as food vulnerability.

Grangetown in Redcar and Cleveland in North Yorkshire ranks highest in terms of financial vulnerability of all of the LBNs, with a rank of 42,554.

'Left behind' neighbourhoods	Local Authority	Financial vulnerability index rank
Grangetown	Redcar and Cleveland	42,554.4
Orchard Park and Greenwood	Kingston upon Hull, City of	42,323.0
St Andrew's	Kingston upon Hull, City of	42,257.4
Brambles & Thorntree	Middlesbrough	42,174.4
Parr	St. Helens	42,108.5
Bloomfield	Blackpool	41,756.2
Northwood	Knowsley	41,730.5
Berwick Hills & Pallister	Middlesbrough	41,645.2
Bransholme East	Kingston upon Hull, City of	41,544.5

Crewe St Barnabas	Cheshire East	41,488.0

Bloomfield in Blackpool has the highest score on the hardship fund vulnerability measure with 331.2 compared to a score of 131.0 on average across England.

'Left behind' neighbourhoods	Local Authority	Hardship Fund Vulnerability Index Score
Bloomfield	Blackpool	331.2
St Andrew's	Kingston upon Hull, City of	293.4
West Middleton	Rochdale	290.2
Golf Green	Tendring	289.8
Bransholme West	Kingston upon Hull, City of	271.3
Nelson	Great Yarmouth	266.3
Orchard Park and Greenwood	Kingston upon Hull, City of	263.3
Kingstanding	Birmingham	260.6
Berwick Hills & Pallister	Middlesbrough	258.5
Roseworth	Stockton-on-Tees	257.0

Sandwith in Copeland in Cumbria has the highest score on the measure of food vulnerability, with a score of 459.7 compared to 243.3 in other deprived areas and 198.0 across England. This is likely to be partly linked to the relatively remote nature of the area – with distance to services a key component of the Food Vulnerability Index.

'Left behind' neighbourhoods	Local Authority	Food Vulnerability Index Score
Sandwith	Copeland	459.7
Woodhouse Close	County Durham	437.7
Halton Lea	Halton	433.1
Bentilee and Ubberley	Stoke-on-Trent	431.4
Byker	Newcastle upon Tyne	425.3
Kirkleatham	Redcar and Cleveland	421.4
Stockton Town Centre	Stockton-on-Tees	415.1
Golf Green	Tendring	413.6
Woolsington	Newcastle upon Tyne	412.4
Redhill	Sunderland	405.3

The ten LBNs with the highest rates of household fuel poverty show levels at twice the national average – with households in neighbourhoods around Hull and Stoke-on-Trent facing the greatest insecurity

The definition of fuel poverty is based on the Low Income High Costs framework, where a household is in fuel poverty if a) their required fuel costs are above average (the national median level) and b) were they to spend that amount they would be left with an income below the official poverty line.

Households in LBNs have higher levels of fuel poverty on average than across England as a whole, with a slightly lower proportion than across other deprived areas (19.4 percent in LBNs compared to 19.7 percent in deprived non-'Left behind' areas' and 13.5 percent across England).

Households in Fuel Poverty
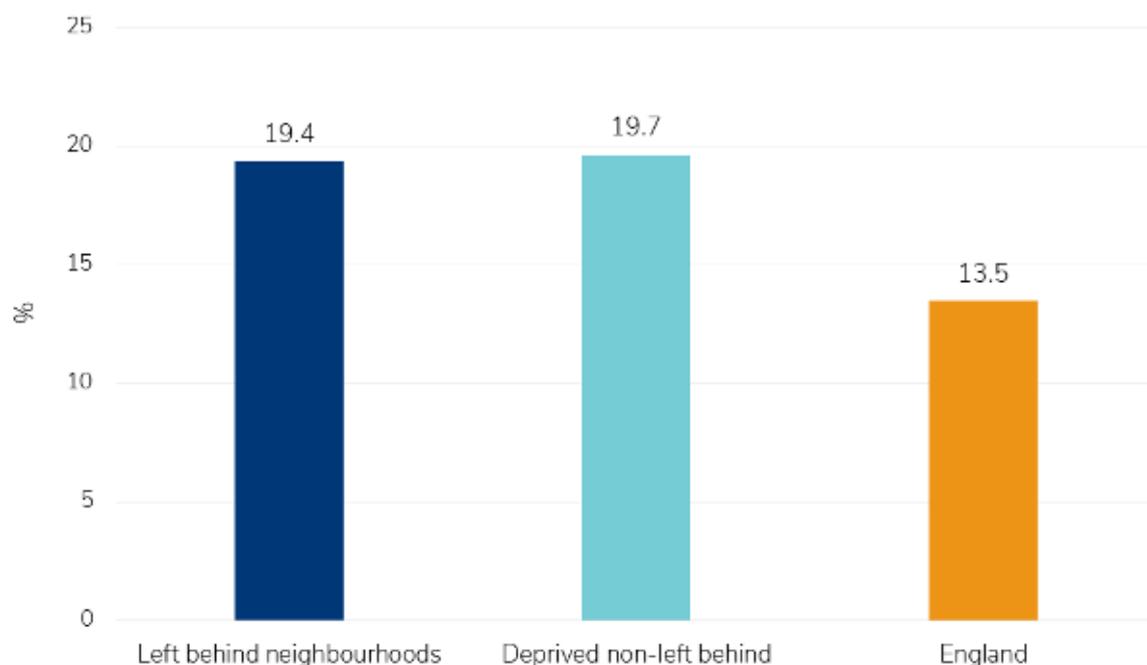
Source: Department for Business, Energy and Industrial Strategy, 2019

92.4 percent of all 225 LBNs (208) have higher rates of fuel poverty than the England average (13.5 percent) - the ten LBNs with the highest rates of household fuel poverty show levels at twice the national average. The highest levels of fuel poverty are in areas of Hull and Stoke-on-Trent, where 29.2 percent of households in Orchard Park and Greenwood in Hull are in fuel poverty and 29 percent of households in Meir North, Bentilee and Ubberley, Meir South and Abbey Hulton and Townsend in Stoke-on-Trent.

The following LBN's (highlighted orange in the table below) record the highest proportion of households with fuel poverty, as well as higher levels of vulnerability to financial hardship overall (as shown in the tables above on the British Red Cross Indexes): Orchard Park and Greenwood in Hull, Bentilee and Ubberley in Stoke-on-Trent, Bloomfield in Blackpool and Kingstanding in Birmingham. Households in these areas are likely to be highly vulnerable to rising costs of living.

'Left behind' neighbourhoods	Local Authority	% of households in Fuel Poverty
Orchard Park and Greenwood	Kingston upon Hull, City of	29.2
Meir North	Stoke-on-Trent	29.0
Bentilee and Ubberley	Stoke-on-Trent	28.7
Meir South	Stoke-on-Trent	28.5

Abbey Hulton and Townsend	Stoke-on-Trent	28.5
Southcoates East	Kingston upon Hull, City of	28.2
Bloomfield	Blackpool	27.8
Kingstanding	Birmingham	27.6
Blurton West and Newstead	Stoke-on-Trent	27.2
Becontree	Barking and Dagenham	27.1

Debt

Key findings

LBNs record a higher proportion of people facing financial difficulties and undertaking personal insolvencies than other deprived neighbourhoods and England – with a slightly higher proportion of debt relief orders (5.28 compared to 4.27 per 10,000 population across England) and a higher proportion of people undertaking Individual Voluntary Arrangements (18.8 per 10,000 people compared to 16.7 nationally).

LBNs have higher rates of personal debt than deprived non-LBNs and England, despite lower levels of mortgage debt and small-business debt on average - 121 out of 225 LBNs (53.8 percent) have higher levels of personal debt than the England average (£581.9).

Camp Hill in Nuneaton and Bedworth, just outside of Coventry, records the highest levels of personal debt at £932 per person.

LBNs have a higher rate of mortgage and private or social landlord repossessions than other deprived areas and England as a whole – used as a last resort for recovering money owed – with 3.3 mortgage repossessions per 100,000 people in LBNs in 2020, compared to 2.2 nationally and 14.8 private or social landlord repossessions per 100,000 people compared to 11.9 across England.

LBNs record a higher proportion of people facing financial difficulties and undertaking personal insolvencies (bankruptcy, debt relief and individual voluntary arrangements) than other deprived neighbourhoods and England

The data below is based on statistics from the Insolvency Service which records people who have undertaken personal insolvency (Individual Voluntary Arrangements (IVAs), Debt relief orders and Bankruptcy orders) in LBNs, other deprived neighbourhoods and England. These indicators are defined as:

- Bankruptcy – a form of debt relief available for anyone who is unable to pay their debts. Assets owned will vest in a trustee in bankruptcy, who will sell them and distribute the proceeds to creditors. Discharge from debts usually takes place 12 months after the bankruptcy order is granted. Bankruptcies result from either Debtor application – where the individual is unable to pay their debts, and applies online to make themselves bankrupt, or

Creditor petition – if a creditor is owed £5,000 or more, they can apply to the court to make an individual bankrupt.

- Debt Relief Order (DRO) - a form of debt relief available to those who have a low income, low assets and less than £20,000 of debt. There is no distribution to creditors, and discharge from debts takes place 12 months after the DRO is granted.
- Individual Voluntary Arrangement (IVA) - a voluntary means of repaying creditors some or all of what they are owed. Once approved by 75 percent or more of creditors, the arrangement is binding on all. IVAs are supervised by licensed Insolvency Practitioners.

Note, this data is published at Local Authority and figures refer to the Local Authority the LBN falls within, rather than the LBN itself.

The chart below shows the total number of individuals with personal insolvencies per 10,000 population aged over 18 in LBNs, other deprived neighbourhoods and England. LBNs record higher rates of personal insolvency, with 26.9 per 10,000 people, compared to 25.8 in deprived non-LBNs and 23.6 across England as a whole.

Total number of individual insolvencies per 10,000 population
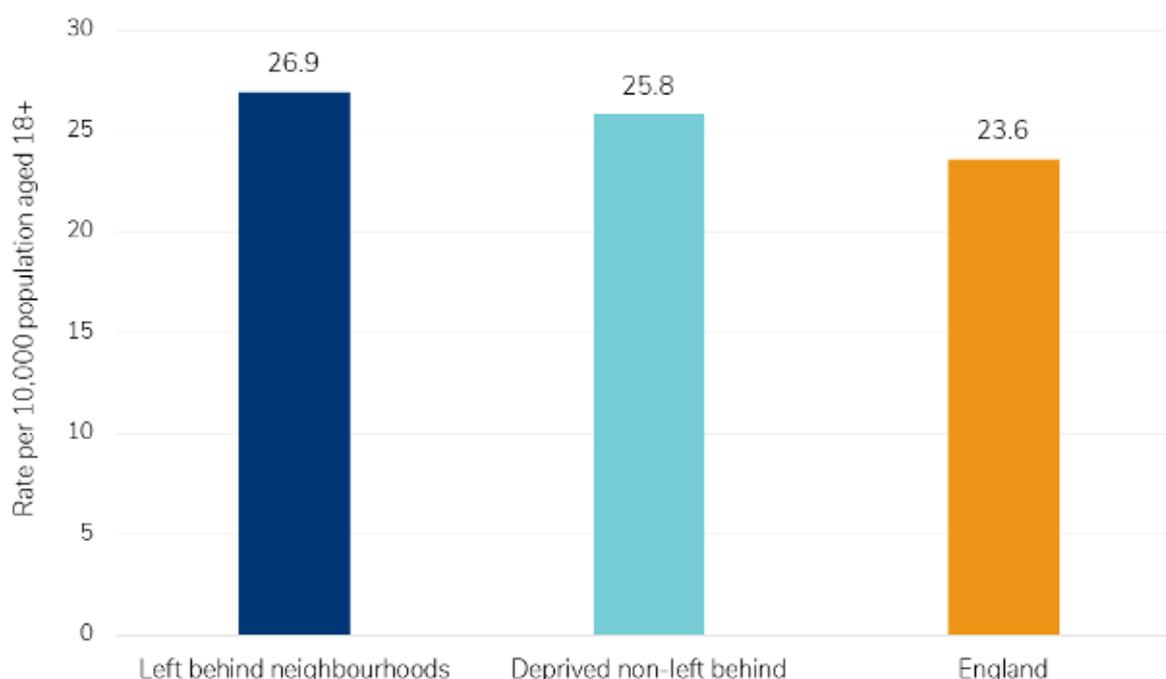
Source: Insolvency Service, 2020

The table below breaks this down further to show the rate of bankruptcies, debt relief orders and Individual Voluntary Arrangements in LBNs compared to deprived non-LBNs and England.

LBNs have a similar rate of bankruptcies as other deprived neighbourhoods (2.73 per 10,000 population 18+), but a slightly higher proportion of debt relief orders - available to people who have a low income, low assets and less than £20,000 of debt (5.28 compared to 5.12 per 10,000 population).

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LBNs also have a higher proportion of people undertaking Individual Voluntary Arrangements than deprived non-LBNs and across England as a whole, where 18.8 people per 10,000 have undertaken IVAs compared to 18.0 per 10,000 in other deprived neighbourhoods and 16.7 in England.

Indicators (rate per 10,000 population)	'Left behind' neighbourhoods	Deprived non-left behind	England
Bankruptcies	2.73	2.73	2.70
Debt relief orders	5.28	5.12	4.27
Individual Voluntary Arrangements	18.83	17.98	16.65
Source: Insolvency Service, 2020			

LBNs have higher rates of personal debt than deprived non-LBNs and England, despite lower levels of mortgage debt and small-business debt on average

The table below shows statistics from UK finance on the distribution of personal loans by certain UK lenders, mortgage lending to UK households and member lending to UK small and medium sized enterprises (SMEs). Data shows the total amount of borrowing outstanding on customer accounts.

As highlighted in the table below, LBNs have lower levels of mortgage and small business debt than other deprived neighbourhoods and England - likely linked to lower levels of home ownership (27.6 percent of households own homes with mortgages in LBNs compared to 32.8 percent in England (Census 2011)) and lower concentrations of local businesses (as explored in the Business profile section below).

Despite this, LBNs have higher levels of personal debt than deprived non-LBNs and England, with an average debt of £587.2 per person 18+, compared to £499 in other deprived neighbourhoods and £581.9 across England as a whole.

Indicators	'Left behind' neighbourhoods	Deprived non-'Left behind' areas	England
Mortgage debt per household	£18,939.8	£21,481.7	£42,869.8
SME lending debt per person aged 18+	£976.4	£1,721.7	£2,248.6
Personal debt (unsecured loans) per person aged 18+	£587.2	£499.0	£581.9
Source: UK Finance, March 2021			

Whilst the majority of LBNs (99 percent) have lower levels of mortgage debt than the England average (£42,869.8), mortgage debt is higher than the national average in Becontree in Barking and Dagenham (£57,623.8) and Shepway South in Maidstone (£50,340.7) reflecting higher property prices in and around London.

Similarly, despite SME debt being below the national average in 96 percent of LBNs - SME debt is higher in the LBNs listed in the table below than the England average (£2,248.6). Sheppey East in Swale has more than double the proportion of SME debt (£4,535 per person 18+) than the national average.

'Left behind' neighbourhoods	Local Authority	SME lending debt per person aged 18+
Sheppey East	Swale	4,535.0
Moorside	West Lancashire	3,757.3
Stockton Town Centre	Stockton-on-Tees	3,135.5
North Ormesby	Middlesbrough	2,931.0
Northwood	Knowsley	2,532.6
St Andrew's	Kingston upon Hull, City of	2,454.1
Boscombe West	Bournemouth	2,391.9
Pitsea North West	Basildon	2,340.5
Washington North	Sunderland	2,297.9

121 out of 225 LBNs (53.8 percent) have higher levels of personal debt than the England average (£581.9). The table below shows the ten LBNs with the highest levels of personal debt per person aged 18+. Camp Hill in Nuneaton and Bedworth, just outside of Coventry, records the highest levels of personal debt at £932 per person.

'Left behind' neighbourhoods	Local Authority	Personal debt (unsecured loans) per person aged 18+
Camp Hill	Nuneaton and Bedworth	932.0
Mersey	Halton	881.0
Shevington	Knowsley	873.8
Grange	Gosport	861.4
Hough Green	Halton	831.2
Hemlington	Middlesbrough	816.1
Dearne South	Barnsley	800.2
Talavera	Northampton	799.8
Greenhill	North West Leicestershire	797.4
Kitty Brewster	Northumberland	795.0

LBNs have a higher rate of mortgage and private or social landlord repossessions than other deprived areas and England as a whole – used as a last resort for recovering money owed

The table below provides an overview of mortgage and landlord repossession statistics lodged in each Local Authority, based on possession claim actions in county courts by mortgage lenders and social and private landlords. It shows the number of properties repossessed in LBNs, deprived non-LBNs and England per 100,000 people aged 18+, broken down by possession type (whether the claim relates to a private or social landlord or mortgage possession).

In England and Wales the process of possessing a property by a landlord or a mortgage lender is carried out by the county courts. This only happens as a last resort after all other options of recovering the money owed have been explored.

LBNs have a higher rate of repossessions for both mortgage and private or social landlord possessions than other deprived areas and England as a whole. There were 3.3 mortgage repossessions per 100,000 people in LBNs in 2020, compared to 2.9 in deprived non-LBNs and 2.2 nationally. LBNs had 14.8 private or social landlord repossessions per 100,000 people, above the average for other deprived areas (14.3) and England (11.9).

Indicator (per 100,000 people 18+)	'Left behind' neighbourhoods	Deprived non-left behind	England
Mortgage repossessions	3.3	2.9	2.2
Private or social landlord repossessions	14.8	14.3	11.9

Source: Ministry of Justice, 2020

Low-income households

Key findings

More than a quarter of people living in LBNs are income deprived (26.7 percent) – this is higher than across deprived non-LBNs (25.9 percent) and England as a whole (12.9) and children living in LBNs are twice as likely to be income deprived than the national average (34 percent compared to 17.1 percent across England).

Income deprivation in older people is lower in LBNs (26.5 percent) than in deprived non-LBNs (29.3 percent), but still well above the national average (14.2 percent).

One-in-three people aged 16-24 in LBNs are claiming benefits (33.3 percent) compared to 17.9 percent across England and LBNs also have a higher proportion of working age people (aged 16-64) claiming benefits (41.8 percent) than in deprived non-LBNs (40.1 percent) and nationally (24.4 percent).

The following LBNs contain particularly high proportions of low-income households on multiple measures of income deprivation:

- Bloomfield in Blackpool has the highest levels of income deprivation on the IMD 2019 of all LBNs (50.7 percent compared to 12.9 percent nationally); the highest proportion of children living in income deprived families (63.5 percent compared to 17.1% across England); tenth highest levels of older people living in income deprivation (39.6% compared to 14.2% in England); more than half the population aged 16-24 are in receipt of working age benefits (56.6% compared to 17.9% in England); and the highest proportion of working age benefit claimants of all LBNs (75.9% compared to 24.4% nationally).
- Grangetown in Redcar and Cleveland has the second highest levels of income deprivation of all LBNs (47.1 percent compared to 12.9 percent nationally); the third highest proportion of children living in income deprived families (59.3 percent compared to 17.1 percent across England); seventh highest levels of older people living in income deprivation (40.5% compared to 14.2% in England); and more than half of the working age

> population are in receipt of working age benefits (58.0 percent compared to 24.4 percent nationally).
> - Brambles & Thorntree in Middlesbrough has the third highest rate of income deprivation of all LBNs (45.8 percent); the fourth highest proportion of children in income deprived families (56.5 percent); the third highest proportion of working age benefit claimants (61.7%) and fifth highest rate of young benefit claimants aged 16-24 (48.3 percent).
> - Berwick Hills & Pallister in Middlesbrough has the seventh highest rate of income deprivation of all LBNs (40.3%); more than 50% of children in income deprived families (the fifth highest of all LBNs) and more than 50% of working age people in receipt of low-income benefits (56.7% and the ninth highest rate of all LBNs).
> - North Ormesby in Middlesbrough has the highest proportion of young benefit claimants of all LBNs (57.9%); the second highest proportion of working age benefit claimants (68.1%) and the fourth highest levels of overall income deprivation of all LBNs (44.4 percent on the IMD 2019 Income deprivation domain).
> - Golf Green and Pier in Tendring also both have high rates of income deprivation affecting children (60.9% and 47.0% respectively) - each in the top ten LBNs on these measures, including over 50% of young people aged 16-24 claiming working-age benefits and over 60% of working-age people claiming benefits overall.

People in LBNs are more likely to be income deprived, with a larger proportion of children experiencing income deprivation

The Indices of Deprivation Income Domain measures the proportion of the population in an area experiencing deprivation relating to low income. People are identified as income deprived if they are in receipt of low-income benefits or have an income at 60 percent below the median. Income deprivation is further measured in terms of its effect on children (those aged 0-15 living in income deprived families) and older people (those aged 60 or over in receipt of low-income benefits).

The table below compares the proportion of people, children and older people who are income deprived in LBNs and comparator areas. The score within each of these indicators is indicative of the levels of deprivation in an area. A higher score indicates that an area is experiencing high levels of deprivation.

Indices of Deprivation 2019	'Left behind' neighbourhoods	Deprived non-'Left behind' areas	England
Income Score %	26.7	25.9	12.9
Income Deprivation Affecting Children Index (IDACI) Score %	34.0	30.9	17.1
Income Deprivation Affecting Older People (IDAOPI) Score %	26.5	29.3	14.2

Source: Ministry of Housing Communities and Local Government (MHCLG) 2019

The table shows that LBNs perform less well in terms of overall income deprivation. More than one-in-four people in LBNs are income deprived (26.7 percent), which is higher than in deprived non-LBNs

(25.9 percent) and notably above the national average (12.9 percent). Children living in LBNs are more likely to experience income deprivation with more than one-in-three children (aged 0-15) identified as income deprived (34 percent), compared to other deprived areas (30.9 percent) and across England (17.1 percent). By contrast, older people in LBNs are less likely to be income deprived (26.5 percent) than in deprived non-LBNs (29.3 percent), though this is still above national levels (14.2 percent).

The table below shows the 10 LBNs with the highest levels of income deprivation. More than half of the population in Bloomfield in Blackpool are income deprived (50.7 percent). Income deprivation is also considerably higher in LBNs in the North East: Grangetown in Redcar and Cleveland (47.1 percent), Brambles & Thorntree in Middlesbrough (45.8 percent) and North Ormesby in Middlesbrough (44.4 percent). Seven out of ten of these areas (highlighted orange) are also in the top ten LBNs facing the highest levels of financial and hardship vulnerability on the British Red cross measures explored above.

'Left behind' neighbourhood	Local Authority	IoD19 Income Score %
Bloomfield	Blackpool	50.7
Grangetown	Redcar and Cleveland	47.1
Brambles & Thorntree	Middlesbrough	45.8
North Ormesby	Middlesbrough	44.4
Stockton Town Centre	Stockton-on-Tees	42.4
Northwood	Knowsley	41.6
Berwick Hills & Pallister	Middlesbrough	40.3
Orchard Park and Greenwood	Kingston upon Hull, City of	39.2
Walker	Newcastle upon Tyne	38.7
Bidston and St James	Wirral	38.1

Source: Ministry of Housing Communities and Local Government (MHCLG) 2019

The table below shows the 10 LBNs with the highest proportion income deprived children. More than half of the population aged 0-15 live in income deprived families in seven of these LBNs. Bloomfield in Blackpool has the highest proportion of children that are income deprived (63.5 percent).

'Left behind' neighbourhood	Local Authority	IoD19 IDACI Score %
Bloomfield	Blackpool	63.5
Golf Green	Tendring	60.9
Grangetown	Redcar and Cleveland	59.3
Brambles & Thorntree	Middlesbrough	56.5
Berwick Hills & Pallister	Middlesbrough	51.4
Northwood	Knowsley	51.2
Rush Green	Tendring	50.2
Byker	Newcastle upon Tyne	47.5
Pier	Tendring	47.0
Orchard Park and Greenwood	Kingston upon Hull, City of	46.9

Source: Ministry of Housing Communities and Local Government (MHCLG) 2019

The table below shows the 10 LBNs with the highest proportion of older people that are income deprived. Northwood and Stockbridge in Knowsley both have the highest levels of income deprivation affecting older people.

'Left behind' neighbourhood	Local Authority	IoD19 IDAOPI Score %
Northwood	Knowsley	47.2
Stockbridge	Knowsley	46.5
Stockton Town Centre	Stockton-on-Tees	45.7
Brambles & Thorntree	Middlesbrough	44.8
Page Moss	Knowsley	44.4
Norris Green	Liverpool	42.0
Grangetown	Redcar and Cleveland	40.5
St Andrew's	Kingston upon Hull, City of	40.2
Gamesley	High Peak	40.0
Bloomfield	Blackpool	39.6
Source: Ministry of Housing Communities and Local Government (MHCLG) 2019		

LBNs have a higher proportion of working age benefit claimants

The pattern of income vulnerability across age groups is also visible in the proportion of benefit claimants across LBNs and their comparators. The table below shows a breakdown of benefit combination categories across different age brackets.

Indicators	'Left behind' neighbourhoods	Deprived non-'Left behind' areas	England
Working age benefit claimants (aged 16-24) %	33.3	28.2	17.9
Working age benefit claimants %	41.8	40.1	24.4
Source: Department for Work and Pensions (DWP) Feb-21			

The table shows that LBNs have a higher proportion of younger people that need support with income. One-in-three people aged 16-24 in LBNs are claiming benefits – this is higher than in deprived non-LBNs (28.2 percent) and in England (17.9 percent). This is also true of the working age population in LBNs, where 41.8 percent of people aged 16-64 are claiming benefits, compared to 40.1 percent in deprived non-LBNs and 24.4 percent nationally.

The table below shows the 10 LBNs with the highest proportion of people aged 16-24 claiming benefits. More than half of the population aged 16-24 in four LBNs are in receipt of benefits (North Ormesby in Middlesbrough, Bloomfield in Blackpool and Golf Green and Pier in Tendring). Two of these LBNs (Bloomfield and Golf Green), also scored poorly on the income deprivation affecting children measure, suggesting that income vulnerability is likely to continue into young adulthood in these areas.

'Left behind' neighbourhood	Local Authority	Working age benefit claimants (aged 16-24) %
North Ormesby	Middlesbrough	57.9

Bloomfield	Blackpool	56.6
Golf Green	Tendring	51.5
Pier	Tendring	50.3
Brambles & Thorntree	Middlesbrough	48.3
Nelson	Great Yarmouth	45.9
Bransholme West	Kingston upon Hull, City of	45.2
Peterlee East	County Durham	45.1
Newington	Thanet	44.5
Horden	County Durham	44.5
Source: Department for Work and Pensions (DWP) Feb-21		

The table below shows the 10 LBNs with the highest proportion of working age people that are in receipt of benefits. Three-in-four working age people are claiming benefits in Bloomfield in Blackpool (75.9 percent). North Ormesby in Middlesbrough (68.1 percent), Brambles & Thorntree in Middlesbrough (61.7 percent) and Pier in Tendring (61 percent) have high rates of working age benefit claimants.

Six out of ten of these areas (highlighted orange) are also in the top ten LBNs facing the highest levels of financial and hardship vulnerability on the British Red cross measures explored above.

'Left behind' neighbourhood	Local Authority	Working age benefit claimants (Benefit combinations) %
Bloomfield	Blackpool	75.9
North Ormesby	Middlesbrough	68.1
Brambles & Thorntree	Middlesbrough	61.7
Pier	Tendring	61.0
Nelson	Great Yarmouth	60.6
Golf Green	Tendring	60.3
Grangetown	Redcar and Cleveland	58.0
Walker	Newcastle upon Tyne	57.0
Berwick Hills & Pallister	Middlesbrough	56.7
Rush Green	Tendring	55.6
Source: Department for Work and Pensions (DWP) Feb-21		

Business and jobs profile

This section explores the local labour market in LBNs in terms of the density and type of jobs available locally, the types of employment people are engaged in, the businesses operating locally and the extent of employment space in the area. While the previous section explored those living on low-incomes, in situations of financial hardship, this section provides an overview of the quality and strength of jobs and businesses in these areas.

Jobs

> Key findings
>
> There are notably fewer jobs located in LBNs than across other deprived areas – there are 51.9 jobs per working age population in LBNs, compared with 79.2 in deprived non-LBNs and 76.4 across England as a whole.
>
> LBNs have a greater concentration of jobs in health, manufacturing and retail – industries that have been heavily impacted by the pandemic.
>
> LBNs have notably lower levels of full-time and slightly higher levels of part-time employment than the national average - however, a relatively high proportion of local jobs are full-time with part-time employment highest in LBNs in Teeside and Cumbria
>
> People in LBNs are considerably less likely to be self-employed or running small businesses and notably less likely to be working from home – with the highest proportion of people working from home in coastal locations

There are notably fewer jobs located in LBNs than across other deprived areas

The chart below shows the jobs density – the number of jobs located in the area as a percentage of the working age population.

Jobs density (jobs as a percentage of the working age population)
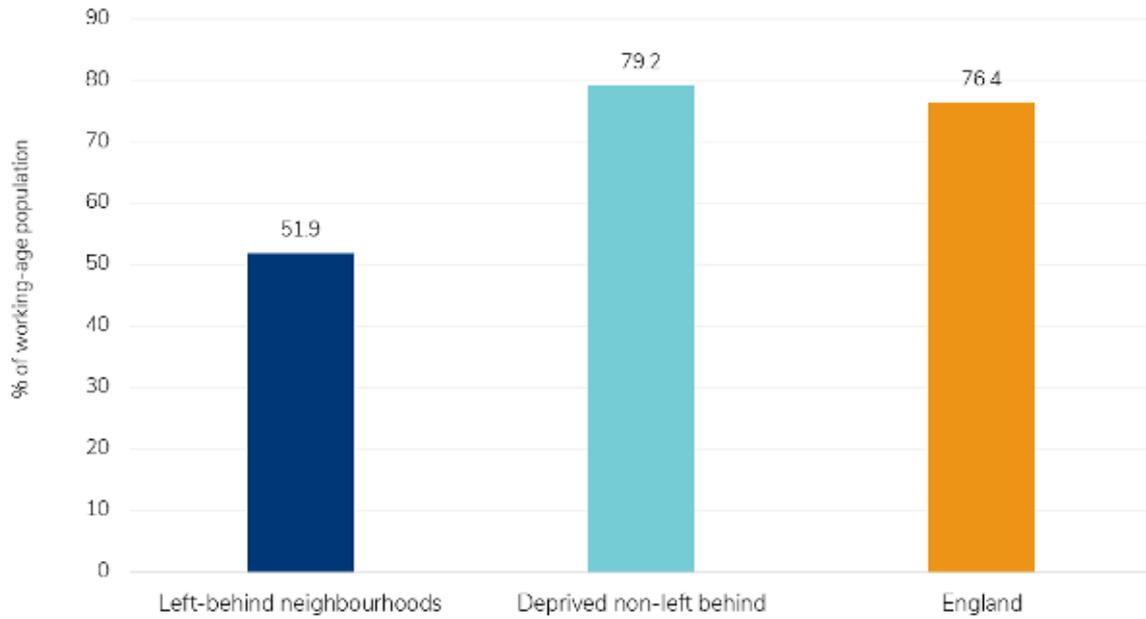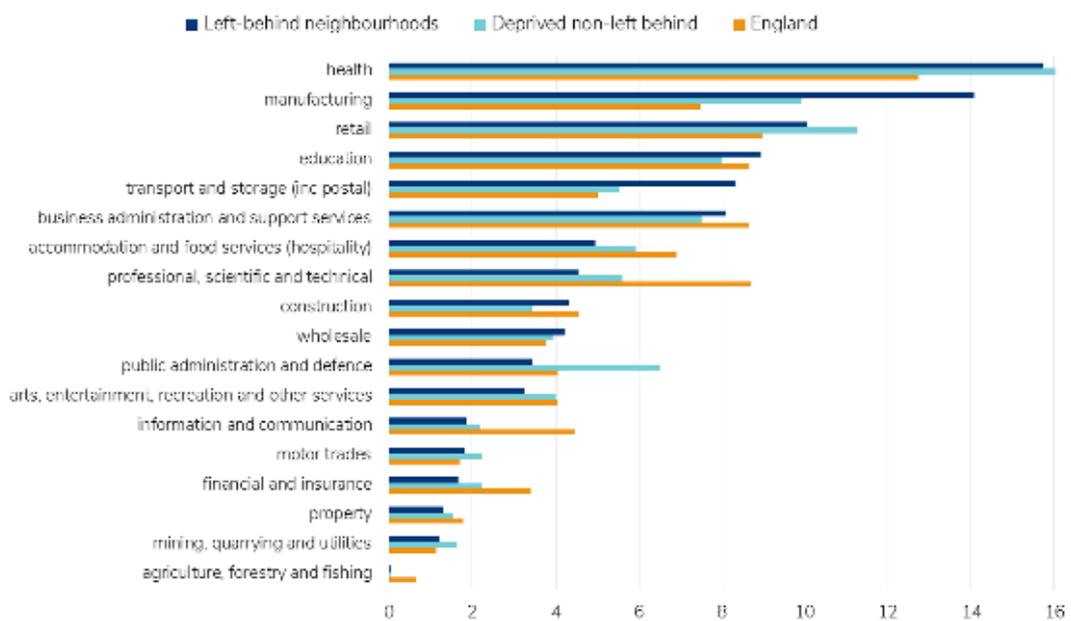
Source: BRES 2020

LBNs have considerably lower levels of local jobs than across comparator areas, with 51.9 jobs located in local areas as a percentage of the working age population, in comparison to 79.2 in deprived non-LBNs and 76.4 across England.

LBNs have a greater concentration of jobs in health, manufacturing and retail – industries that have been heavily impacted by the pandemic

The chart below compares employee jobs in LBNs broken down by broad industry sector.

% of all employee jobs by sector

Source: BRES 2020

The five largest employment sectors in LBNs are Health, Manufacturing, Retail, Education and Transport – which together account for more than 50 percent of employees working in LBNs.
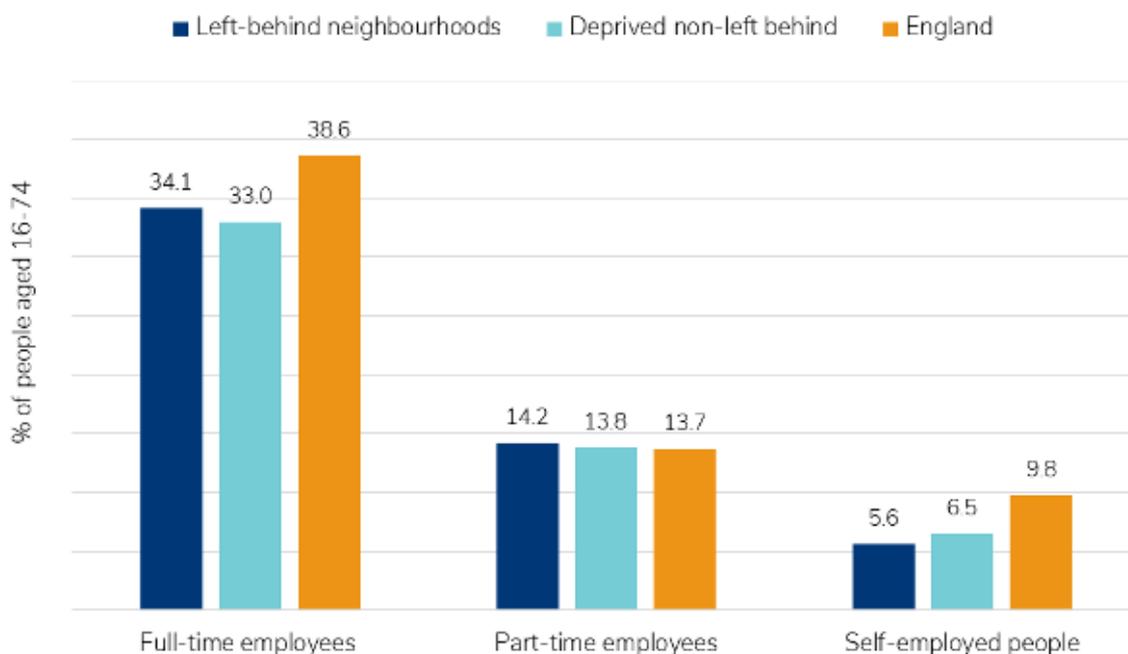
LBNs have a considerably higher proportion of jobs in manufacturing sectors (14.1 percent) compared with 9.9 percent in other deprived areas and 7.5 percent in England as a whole. Another sector that is disproportionately represented in LBNs is transport and storage - accounting for 8.3 percent of jobs, compared with 5.5 percent in other deprived areas and 5.0 percent in England as a whole. Jobs in these sectors typically require fewer qualifications than across other employment sectors.

Conversely, LBNs show a lower proportion of employee jobs in financial and insurance, information and communication and professional, scientific and technical sectors (particularly the latter where the rate for England is 8.7 percent compared to 4.5 percent for LBNs). These sectors typically require higher specified skills and may therefore be reflective of the skills profile of the local population, with businesses requiring higher skills less likely to locate in these areas.

LBNs have notably lower levels of full-time and slightly higher levels of part time employment than the national average

The table below shows the proportion of people in LBNs, other deprived areas and England who work full-time, part-time or in self-employment.

% of people aged 16-74 who are full-time, part-time or self-employed

Legend: ■ Left-behind neighbourhoods ■ Deprived non-left behind ■ England

Y-axis: % of people aged 16-74

Full-time employees: 34.1, 33.0, 38.6
Part-time employees: 14.2, 13.8, 13.7
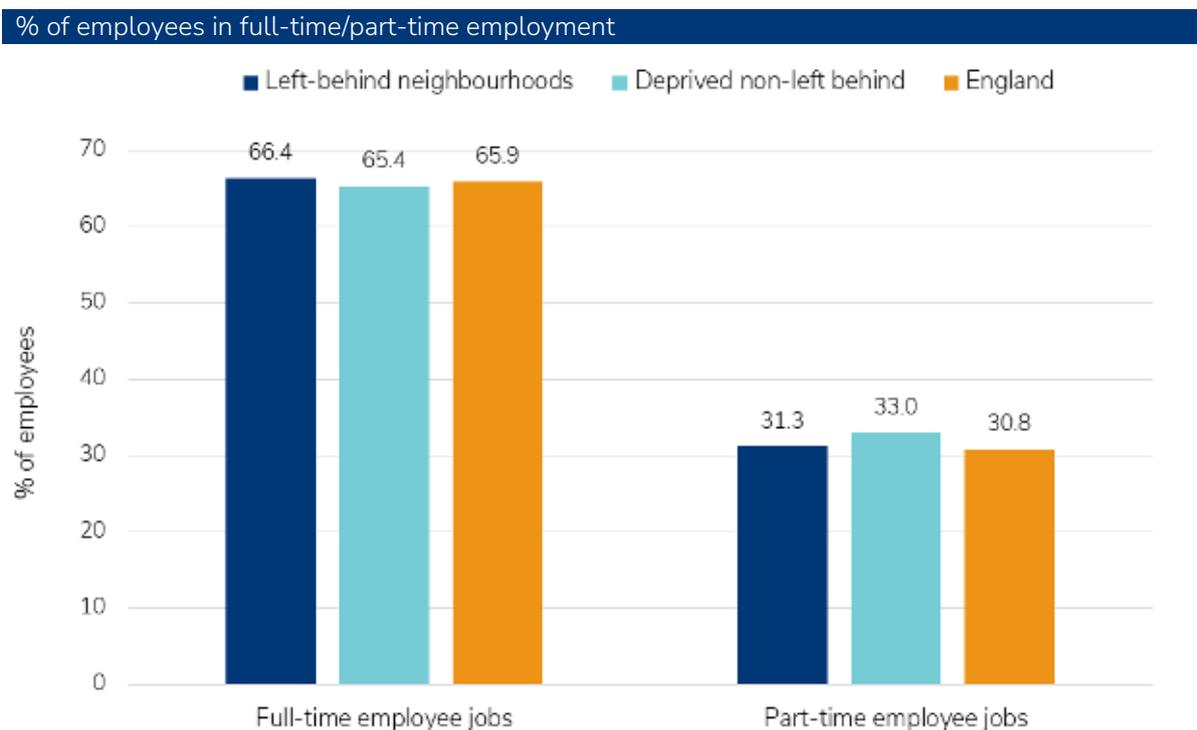Self-employed people: 5.6, 6.5, 9.8

Source: Census 2011

Approximately one-in-three people (34.1 percent) (aged 16-74) in LBNs are working full-time – slightly above the average across other deprived areas, but below the average across England as a whole (38.6 percent). By contrast, a higher proportion of people are working part-time (14.2 percent) than the average across other deprived areas (13.8 percent) and England as a whole (13.7 percent).

This is likely to reflect both the skills profile and relative lack of job opportunities locally compared with the national average.

However, a relatively high proportion of local jobs are full-time

The chart below shows the employee jobs located in LBNs broken down by whether they are full-time or part-time roles. It is notable that, while there are fewer jobs located in LBNs, a higher proportion of local jobs are available on a full-time basis. The chart shows that 66.4 percent of all jobs located in LBNs are full-time roles, compared with 65.4 percent in other deprived areas and 65.9 percent across England as a whole. This suggests that the relatively high levels of part-time employment in LBNs is not primarily a reflection of the local jobs market - and other factors such as skills, health and caring responsibilities may also drive the higher proportion of part-time roles in LBNs.

% of employees in full-time/part-time employment

Legend: ■ Left-behind neighbourhoods ■ Deprived non-left behind ■ England

	Full-time employee jobs	Part-time employee jobs
Left-behind neighbourhoods	66.4	31.3
Deprived non-left behind	65.4	33.0
England	65.9	30.8

Source: Business Register and Employment Survey (BRES) 2020

Part-time employment is highest in LBNs in Teeside and Cumbria

There were some clear geographic patterns in terms of levels of part-time employment, with LBNs located in Teeside and on the Cumbrian coast featuring predominantly among neighbourhoods with high levels of part-time employment. The table below shows the 10 LBNs with the highest levels of part-time employment.

Five of the 10 LBNs with the highest proportion of part-time workers were located in Teeside, while three were located on the Cumbrian coast (in Whitehaven and Workington). This is likely to be linked to the wider labour markets with higher levels of part-time jobs in the *Workington* and *Middlesbrough and Stockton* Travel to work areas (35.5 percent and 33.9 percent respectively) than the national average (31 percent).

Three of these LBNs (highlighted orange) are also in the top ten LBNs facing the highest levels of financial and hardship vulnerability on the British Red cross measures explored in the section above.

'Left behind' area	Local Authority	Proportion working part-time
Moorclose	Allerdale	19.0
Roseworth	Stockton-on-Tees	18.3
Berwick Hills & Pallister	Middlesbrough	18.1
Littlemoor	Weymouth and Portland	18.1
Moss Bay	Allerdale	17.7
Stainsby Hill	Stockton-on-Tees	17.2
Park End & Beckfield	Middlesbrough	17.2
Poplars and Hulme	Warrington	17.0
Sandwith	Copeland	16.8
Hardwick and Salters Lane	Stockton-on-Tees	16.8
Source: Census 2011		

People in LBNs are considerably less likely to be self-employed or running small businesses

5.6 percent of people aged 16-74 in LBNs are self-employed, compared with 6.5 percent across deprived non-LBNs and 9.8 percent across England as a whole. Of those self-employed, a lower proportion are running small businesses with employees (21.4 percent of all self-employed people) than across other deprived areas (22.1 percent) and England as a whole (22.8 percent).

However, there was some variation across LBNs, with self-employment levels generally higher in coastal communities (seven of the 10 LBNs with the highest level of self-employment were in seaside communities). The table below presents the neighbourhoods with the highest levels of self-employment.

Bloomfield in Blackpool (highlighted orange) is also in the top ten LBNs facing the highest levels of financial and hardship vulnerability on the British Red cross measures explored in the section above.

'Left behind' area	Local Authority	Proportion of people self-employed	Proportion of self-employed people with employees
St Osyth and Point Clear	Tendring	14.1	22.8
Bloomfield	Blackpool	12.7	14.4
Walton	Tendring	10.2	17.7
Pitsea South East	Basildon	9.9	21.0
Sidley	Rother	9.5	14.3
Becontree	Barking and Dagenham	9.5	22.9
Eastcliff	Thanet	9.4	19.8
Folkestone Central	Shepway	9.4	18.9
Sheppey East	Swale	9.1	24.8
Longdendale	Tameside	8.7	25.0
Source: Census 2011			

People in LBNs are less likely to work from home

The chart below shows the distance people commute to work in LBNs and comparator areas and the proportion of people who typically work from home.

Distance travelled to work
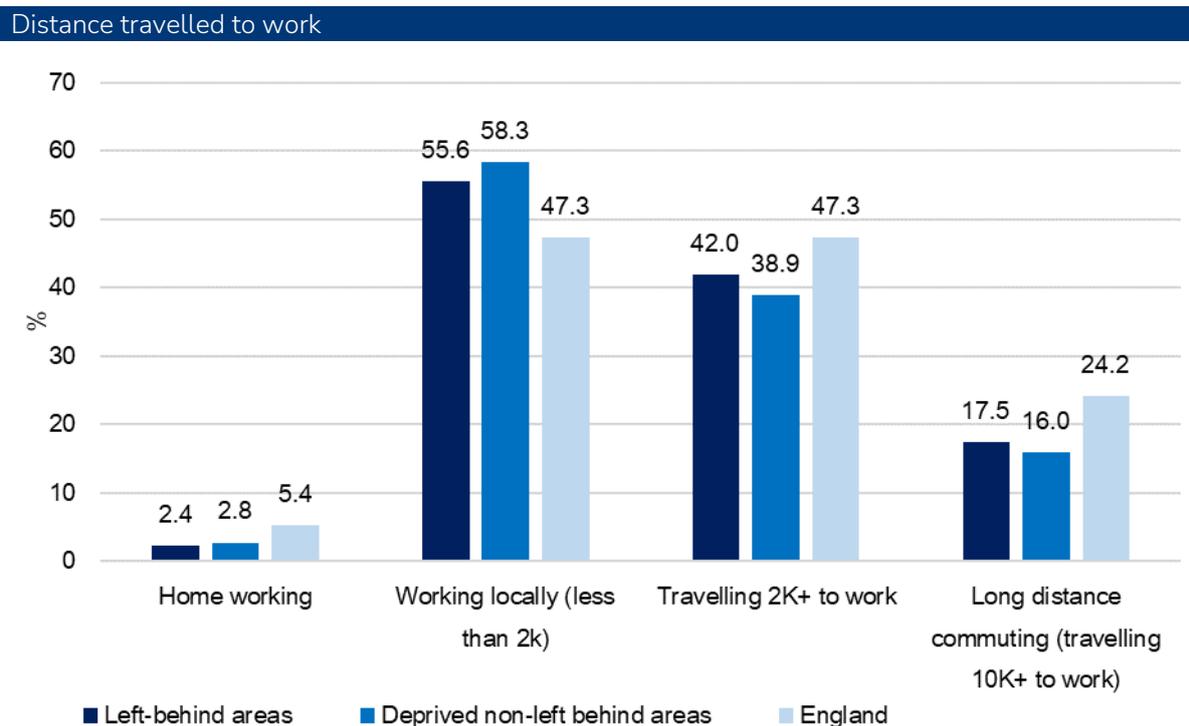
Souce: Census 2011

People living in LBNs were less likely to be working from home (2.4 percent) than those in other deprived areas (2.8 percent) and England as a whole (5.4 percent) in 2011. This is likely to be linked to poor broadband provision (with LBNs more likely to have lower connection speeds) and the lower skills profile, with homeworkers more likely to be engaged in higher skilled occupations[2].

The LBNs with the highest prevalence of home working tend to be in coastal locations

The table below shows the 10 LBNs with the highest levels of home working. Nine of the 10 LBNs with the highest proportion of home working were located in seaside towns.

Two of these LBNs (highlighted orange) are also in the top ten LBNs facing the highest levels of financial and hardship vulnerability on the British Red cross measures explored in the section above.

'Left behind' area	Local Authority	Proportion of employees working from home
Bloomfield	Blackpool	18.6
St Osyth and Point Clear	Tendring	7.9
Walton	Tendring	6.2
Sheppey East	Swale	6.0
Nelson	Great Yarmouth	5.5
Folkestone Central	Shepway	5.3
Longdendale	Tameside	5.3
Pier	Tendring	5.1

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[2] 39% of home workers across England are educated to degree level, compared with 35% of employees as a whole.

Eastcliff	Thanet		5.1
Cliftonville West	Thanet		4.9
Source: Census 2011			

Businesses

> Key findings
>
> LBNs have recorded a consistently lower concentration of local businesses than comparator areas and the gap has been growing over the last nine years – there are currently 440.5 businesses per 10,000 working age population in LBNs, compared with 618 per 10,000 in deprived non-LBNs and 796.4 in England as a whole.
>
> However, the businesses that are located in these areas tend to be larger – 9.9 percent have 20+ employees, compared with 7.6 percent across England.
>
> Businesses in LBNs are more likely to have a low turnover than across other deprived areas and England as a whole – 39.3 percent of businesses in LBNs had a turnover of less than £100,000 compared with 36.7 percent in deprived non-LBNs and 37.7 percent across England.
>
> LBNs have a considerably lower proportion of industrial units, retail and office units per population than other deprived areas and England - with 2,574.3 non-domestic properties per 100,000 population, compared to 4,568.4 in deprived non-LBNs and 3,527.3 across England

LBNs have recorded a consistently lower concentration of local businesses than comparator areas and the gap has been growing over the last nine years

VAT business units per 10,000 working age population
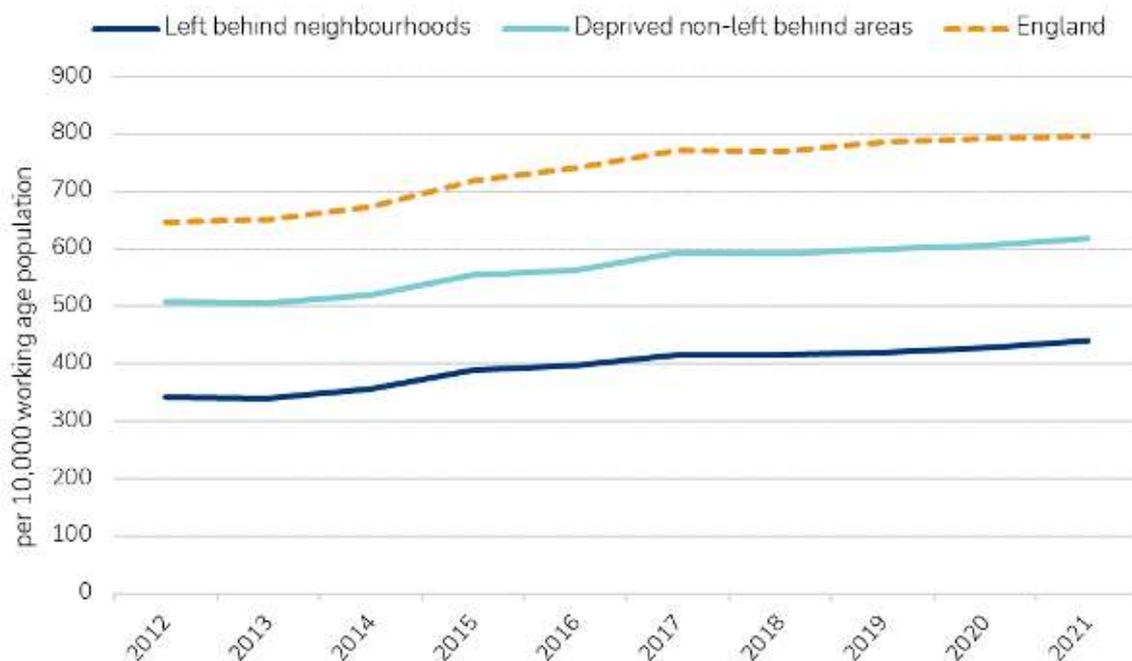
Source: ONS 2021

The chart above shows changes in the proportion of local business units (enterprises that are above the threshold for VAT – based on where the individual business is located rather than where the head office is located) per 10,000 population between 2012 and 2021 in LBNs and comparator areas.

There has been a slight increase in the proportion of businesses in LBNs and comparator areas alike between 2012 and 2021 with the number of businesses rising from 341.7 to 440.5 per 10,000 in 2021. However, the figure remains notably below the average across other deprived areas (618 per 10,000 in 2021) and England as a whole (796.4). This is consistent with the previous findings regarding lack of local jobs in these areas.

The table below shows the 10 LBNs with the lowest rates of business concentration per population in 2021. Three of these LBNs (highlighted orange) are also in the top ten LBNs facing the highest levels of financial and hardship vulnerability on the British Red cross measures explored in the section above.

'Left behind' neighbourhood	Local Authority	VAT businesses per 10,000
Redhill	Sunderland	157.8
Grange	Gosport	173.4
Windy Nook and Whitehills	Gateshead	182.1
Park End & Beckfield	Middlesbrough	185.1
Brookside	Telford and Wrekin	185.2
Hardwick and Salters Lane	Stockton-on-Tees	188.8
Roseworth	Stockton-on-Tees	194.7
Magdalen	Great Yarmouth	196.0
Manor House	Hartlepool	197.1
Bentilee and Ubberley	Stoke-on-Trent	198.3

Source: ONS 2021

However, the businesses that are in located in these areas tend to be larger

The chart below shows the local businesses in the areas broken down by employment size band (number of employees in the business).

VAT based local units by number of employees
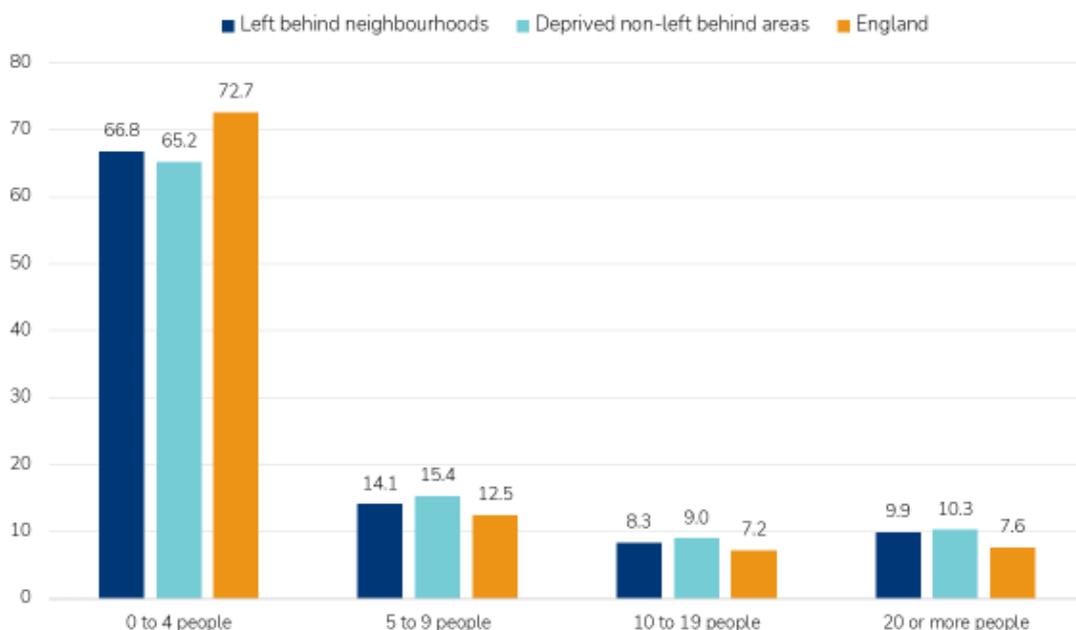
Source: ONS 2021

The majority of businesses in LBNs are small businesses (employing 0 to 4 people) and there are a slightly higher proportion of these businesses in LBNs (66.8 percent) than deprived non-LBNs (65.2 percent) though lower than across England as a whole – where 72.7 percent of businesses employ 0 to 4 people.

By contrast, LBNs have a higher proportion of large businesses than the England average and a similar proportion to deprived non-LBNs – 9.9 percent of businesses in LBNs employ 20 or more people, compared to 10.3 percent in other deprived areas and 7.6 percent in England.

The table below shows the 10 LBNs with the highest proportion of large businesses in the local area. These are concentrated around industrial towns in northern areas of England.
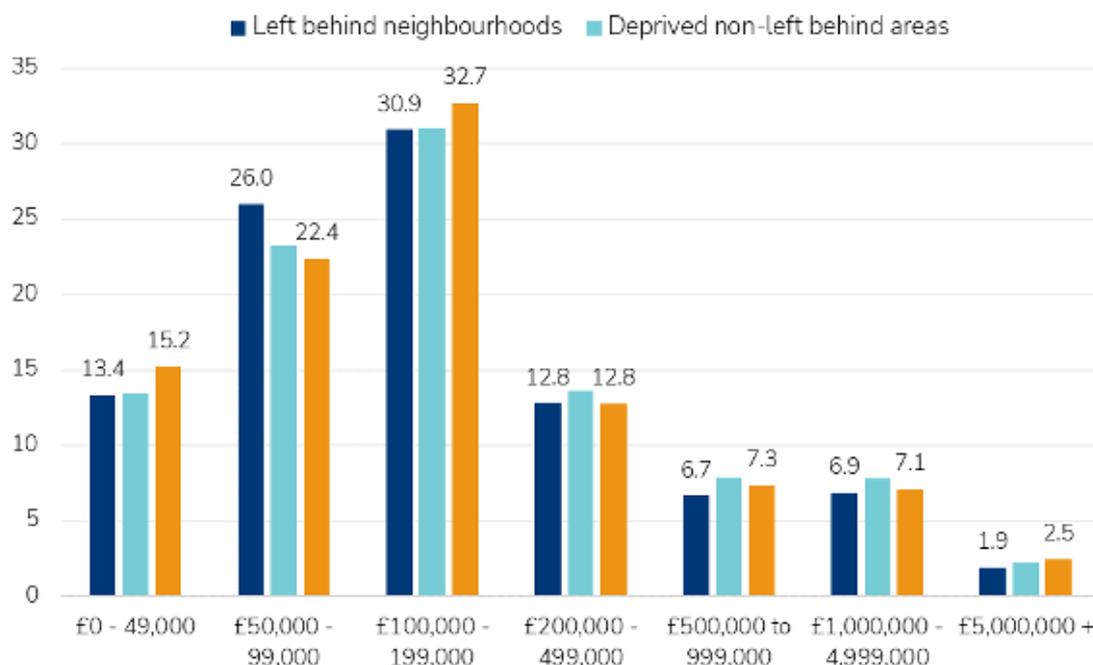
'Left behind' neighbourhood	Local Authority	% businesses employing 20+
Castle	Sunderland	23.0
Mandale and Victoria	Stockton-on-Tees	22.5
Bransholme West	Kingston upon Hull, City of	20.8
Woodhouse Park	Manchester	20.2
Halton Lea	Halton	20.0
Queensway	Wellingborough	19.9
Blurton West and Newstead	Stoke-on-Trent	18.3
St Michaels	Knowsley	17.5
Oak Tree	Mansfield	17.3
Stainsby Hill	Stockton-on-Tees	17.2
Source: ONS 2021		

Businesses in LBNs are more likely to have a low turnover than across other deprived areas and England as a whole

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The chart below shows VAT registered enterprises broken down by turnover (with rates calculated as a proportion of all VAT registered businesses).

VAT registered enterprises by turnover as a % of all businesses

■ Left behind neighbourhoods **■ Deprived non-left behind areas**

Turnover band	Left behind neighbourhoods	Deprived non-left behind areas	England
£0 - 49,000	13.4	13.4	15.2
£50,000 - 99,000	26.0	23.3	22.4
£100,000 - 199,000	30.9	31.0	32.7
£200,000 - 499,000	12.8	13.6	12.8
£500,000 to 999,000	6.7	7.8	7.3
£1,000,000 - 4,999,000	6.9	7.8	7.1
£5,000,000 +	1.9	2.2	2.5

Source: ONS 2021

LBNs have a higher proportion of businesses with a turnover of less than £100,000 – 39.3 percent, than across deprived non-LBNs (36.7 percent) and England as a whole (37.7 percent). However, a smaller proportion of businesses in LBNs have very low turnovers, with 13.4 percent of businesses having a turnover of less than £50,000, compared with 13.5 percent in deprived non-LBNs and 15.2 percent across England as a whole. By contrast, a lower proportion of businesses in LBNs are in the highest turnover categories, with a lower proportion of businesses than deprived non-LBNs and national comparators for all turnover bands above £500,000.

Approximately one-in-three businesses in LBNs have a turnover of between £100,000 to 199,000, with 30.9 percent of businesses falling into this category. This is the most common turnover band across LBNs, other deprived areas and England alike.

The table below shows the 10 LBNs with the highest proportion of businesses in the lower turnover brackets (with a turnover between £0-199,000). Five of the 10 areas with the highest proportion of low-turnover businesses are located in the Midlands, with all businesses in Bentilee and Ubberley in Stoke-on-Trent characterised as low turnover businesses.

Two of these LBNs (highlighted orange) are also in the top ten LBNs facing the highest levels of financial and hardship vulnerability on the British Red cross measures explored in the section above.

'Left behind' neighbourhood	Local Authority	% businesses turnover £0-199,000
Bentilee and Ubberley	Stoke-on-Trent	100.0
Brookside	Telford and Wrekin	95.5

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Rush Green	Tendring		95.4
Kingswood & Hazel Leys	Corby		92.1
Loundsley Green	Chesterfield		89.1
Camp Hill	Nuneaton and Bedworth		88.9
Roseworth	Stockton-on-Tees		87.3
Airedale and Ferry Fryston	Wakefield		87.2
Stockbridge	Knowsley		87.1
Hemlington	Middlesbrough		87.1
Source: ONS 2021			

LBNs have a considerably lower proportion of industrial units, retail and office units per population than other deprived areas and England

The chart below shows the stock of non-domestic (commercial) properties in the local area as a proportion of the total population. The chart shows that LBNs have lower concentrations of non-domestic properties than deprived non-LBNs and England, with 2,574.3 non-domestic properties per 100,000 population, compared to 4,568.4 in deprived non-LBNs and 3,527.3 across England.

Total non-domestic properties rate per 100,000 population
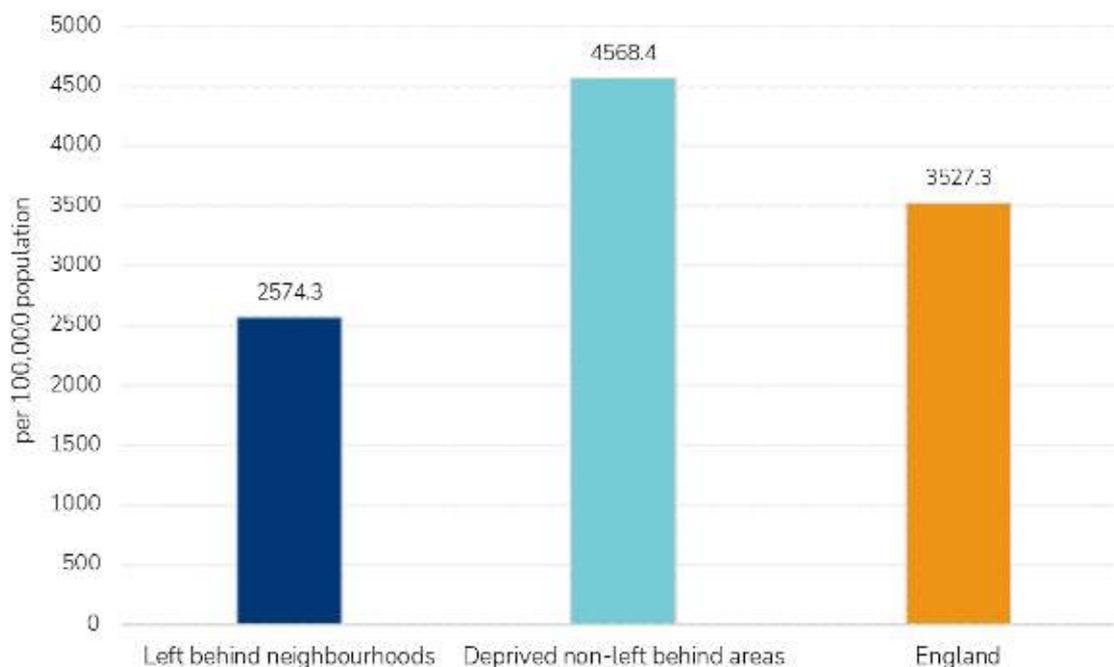
Source: Valuation Office Agency 2020

The chart below looks at the breakdowns of non-domestic properties in LBNs and comparators. LBNs have approximately half the proportion of office units per person compared with deprived non-LBNs and England with 353.2 per person compared to 788.8 across other deprived areas and 731.1 across England. They also have considerably lower levels of retail space (despite the relatively high proportion of people working in the retail sector).

Non-domestic properties by category as a proportion of the total population
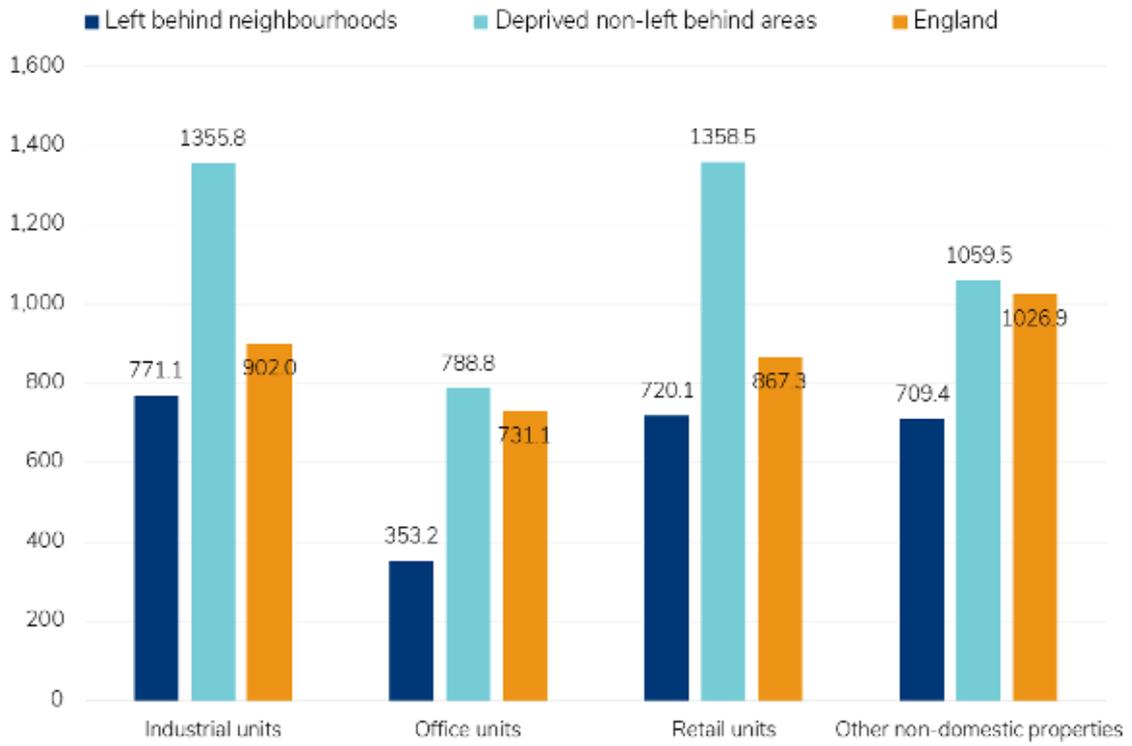
Source: Valuation Office Agency 2020

Conclusion

This report has provided a detailed exploration of measures relating to financial vulnerability, indebtedness, jobs and business activity in LBNs. It has shown that, overall, households in LBNs are facing greater financial hardship than those in other deprived areas and across England.

These areas record higher levels of vulnerability on the British Red Cross indexes of financial hardship – indexes which were set up to explore the impact of Covid-19 and those neighbourhoods particularly vulnerable to economic instability post pandemic. LBNs also have higher rates of households living in fuel poverty and are therefore likely to face an even greater impact from the rising cost of living crisis that is hitting all industries, including the energy market. On top of the pressures of financial vulnerability coupled with increasing costs of living, people living in LBNs are also more likely to have high personal debt and be claiming working-age low-income benefits.

Looking at the business and jobs market in LBNs compounds these financial difficulties, leaving households with fewer chances to improve outcomes. With notably fewer jobs and businesses located in LBNs than across other deprived areas and a higher concentration of businesses with low turnover, it is likely to be harder to find secure, full-time and well-paid work in these neighbourhoods.

Based on the measures explored in this report, the LBNs listed in the table below face particularly acute challenges around financial hardship, low-income and income deprivation - each in the top ten LBNs with the highest values on multiple indicators.

The majority of these LBNs are in the North East, around Middlesbrough or Hull, as well as coastal neighbourhoods in Blackpool (Bloomfield), Clacton-on-Sea (Golf Green and Pier) and Great Yarmouth (Nelson).

LBN	Local Authority	Indicators in top ten LBNs with highest rates
Bloomfield	Blackpool	Financial vulnerability, Hardship Fund Vulnerability, Fuel Poverty, Income deprivation, Income deprivation affecting children, Income deprivation affecting older people, Young people (16-24) claiming working-age benefits, Working age benefit claimants
Brambles & Thorntree	Middlesbrough	Financial vulnerability, Young people (16-24) claiming working-age benefits, Working age benefit claimants, Income deprivation, Income deprivation affecting children, Income deprivation affecting older people
Golf Green	Tendring	Hardship Fund Vulnerability, Food Vulnerability, Income deprivation affecting children, Young people (16-24) claiming working-age benefits, Working age benefit claimants
Grangetown	Redcar and Cleveland	Financial vulnerability, Working age benefit claimants, Income deprivation, Income deprivation affecting children, Income deprivation affecting older people
Berwick Hills & Pallister	Middlesbrough	Financial vulnerability, Hardship Fund Vulnerability, Working age benefit claimants, Income deprivation, Income deprivation affecting children
Orchard Park and Greenwood	Hull	Financial vulnerability, Hardship Fund Vulnerability, Fuel Poverty, Income deprivation, Income deprivation affecting children
Northwood	Knowsley	Financial vulnerability, Income deprivation, Income deprivation affecting children, Income deprivation affecting older people
North Ormesby	Middlesbrough	Income deprivation, Young people (16-24) claiming working-age benefits, Working age benefit claimants
Pier	Tendring	Income deprivation affecting children, Young people (16-24) claiming working-age benefits, Working age benefit claimants

Nelson	Great Yarmouth	Hardship Fund Vulnerability, Young people (16-24) claiming working-age benefits, Working age benefit claimants
Stockton Town Centre	Stockton-on-Tees	Food Vulnerability, Income deprivation, Income deprivation affecting older people
St Andrew's	Hull	Financial vulnerability, Hardship Fund Vulnerability, Income deprivation affecting older people

Appendix: Indicator details

Indicator	Description	Date	Source
Financial vulnerability index rank	Financial vulnerability Index rank, from postcode-level data provided by CACI. The Index is compiled by combining the following indicators: a) modelled proportion of people in the postcode who do not have a standard or better bank account; b) modelled proportion of people in the postcode who view themselves as drawing on savings or running into debt; c)modelled proportion of people in the postcode who have dependent children at home; d) modelled proportion of people in the postcode with an equivalised household income of under £20,000 per year; e)modelled proportion of people in the postcode who have an unsecured loan; f) modelled proportion of people in the postcode who have no savings or investments. Data is presented as an average LSOA rank where 1 is least vulnerable.	2020	CACI via British Red Cross
Hardship Fund Vulnerability Index Score	Shows the hardship fund vulnerability index score, where higher is more vulnerable. This analysis aimed to target the most economically vulnerable Local Authorities, according to eligibility criteria developed for the British Red Cross Hardship Fund. Using the following underlying indicators: People working in arts, entertainment, recreation and other services, accommodation and food services (hospitality), retail; Adults and children in Income Support families, Adults and children in income-based Jobseeker's Allowance families, Adults and children in income-based Employment and Support Allowance families, Adults and children in Pension Credit (Guarantee) families, Adults and children in Working Tax Credit and Child Tax Credit families not already counted, Adults and children in Universal Credit families where no adult is in 'Working - no requirements' conditionality regime, Asylum seekers in England in receipt of subsistence support, accommodation support, or both, Proportion of people aged 70+, Homelessness (measured as rate of acceptances for housing assistance under the homelessness provisions of the 1996 Housing Act), People living alone (as a proxy for social isolation, in the absence of more specific isolation measures), Asylum seekers are included in the income deprivation indicator, CACI Financial Vulnerability score. The bespoke measure of vulnerability was calculated using the same method as the overall Vulnerability Index, see https://docs.google.com/document/d/1aWpzgvLKGEF5Ay_xVps17nnbT1zlEki7RGIIJXL5APo/edit#heading=h.6576u7dtopmw	June-2020	British Red Cross (https://www.redcross.org.uk/)
Food Vulnerability Index Score	Shows the food vulnerability index score, where higher is more vulnerable. Food insecurity has been identified as a massive immediate vulnerability. Studies of food insecurity in the UK (e.g. Smith et al. 2018) model this using a combination of benefits claims and household-level insecurity (e.g. living alone as an older person or person with low income, especially with dependent children). For this bespoke Food Vulnerability Index, Red cross have combined these indicators with others that are relevant to food insecurity during Covid-19. These include: Frailty, Living alone, Distance to services, Digital exclusion, Income deprivation, Income Support families, Income-based Jobseeker's Allowance families, Income-based Employment and Support Allowance families, Pension Credit (Guarantee) families, Working Tax Credit and Child Tax Credit families not already counted, Universal Credit families where no adult is in 'Working - no requirements' conditionality regime, Asylum seekers in England in receipt of subsistence support, accommodation support, or both. For more information on the Red cross Covid 19 Vulnerability Index and scores, see https://docs.google.com/document/d/1aWpzgvLKGEF5Ay_xVps17nnbT1zlEki7RGIIJXL5APo/edit#heading=h.6576u7dtopmw	June-2020	British Red Cross (https://www.redcross.org.uk/)
Households in Fuel Poverty	Shows an estimate of the number of households in Fuel Poverty. The definition of fuel poverty is based on the Low Income High Costs framework, where a household	2019	Households in Fuel Poverty

	is in fuel poverty if a) their required fuel costs are above average (the national median level), and b) were they to spend that amount they would be left with an income below the official poverty line. The indicator is estimated using regional data from the English Housing Survey and modelling down to local areas based on characteristics of the local area.		33
Personal debt (unsecured loans) per person aged 18+	The total amount of borrowing outstanding on customer accounts for unsecured personal loans divided by the population aged 18+ (ONS 2020). The data have been modelled from postcode sector to Output Areas using a weighted lookup built from the numbers of shared postcodes between a postcode sector and Output Area in combination with the working age population per Output Area.	March-2021	UK Finance
Mortgage debt per household	The total amount of borrowing outstanding on customer accounts for residential mortgages divided by the total number of households (Census 2011). The data have been modelled from postcode sector to Output Areas using a weighted lookup built from the numbers of shared postcodes between a postcode sector and Output Area	March-2021	UK Finance
SME lending debt per person aged 18+	The total amount of borrowing outstanding on customer accounts for SME lending (Small and Medium-sized enterprises) divided by the population aged 18+ (ONS 2020). The data have been modelled from postcode sector to Output Areas using a weighted lookup built from the numbers of shared postcodes between a postcode sector and Output Area in combination with the working age population per Output Area.	March-2021	UK Finance
Personal insolvency (Individual voluntary arrangements (IVAs), Debt relief orders, Bankruptcy orders)	Bankruptcy – a form of debt relief available for anyone who is unable to pay their debts. Assets owned will vest in a trustee in bankruptcy, who will sell them and distribute the proceeds to creditors. Discharge from debts usually takes place 12 months after the bankruptcy order is granted. Bankruptcies result from either Debtor application – where the individual is unable to pay their debts, and applies online to make themselves bankrupt, or Creditor petition – if a creditor is owed £5,000 or more, they can apply to the court to make an individual bankrupt. Debt Relief Order (DRO) - a form of debt relief available to those who have a low income, low assets and less than £20,000 of debt. There is no distribution to creditors, and discharge from debts takes place 12 months after the DRO is granted. Individual Voluntary Arrangement (IVA) - a voluntary means of repaying creditors some or all of what they are owed. Once approved by 75 percent or more of creditors, the arrangement is binding on all. IVAs are supervised by licensed Insolvency Practitioners.	2020	Insolvency Service (LG Inform)
Mortgage and landlord possession statistics	An overview of mortgage and landlord repossession statistics lodged in each Local Authority, based on possession claim actions in county courts by mortgage lenders and social and private landlords. Shows the number of properties repossessed per 100,000 people aged 18+, broken down by possession type (whether the claim relates to a private or social landlord or mortgage possession). In England and Wales the process of possessing a property by a landlord or a mortgage lender is carried out by the county courts. This only happens as a last resort after all other options of recovering the money owed have been explored.	2020	Ministry of Justice
Working age Benefit claimants (aged 16-24)	Shows the proportion of people of aged 16-24 receiving DWP benefits. DWP Benefits are benefits payable to all people of aged 16-24 who need additional financial support due to low income, worklessness, poor health, caring responsibilities, bereavement or disability. The following benefits are included: Universal Credit. Bereavement Benefit, Carers Allowance, Incapacity Benefit/Severe Disablement Allowance, Income Support, Jobseekers Allowance, Pension Credit and	May - 2021	Department for Work and Pensions (DWP)

	Widows Benefit. The aim of these statistics is to provide Working Age statistics on the number of individuals claiming a DWP benefit in total (i.e. only counting each individual claimant once). These are Experimental Statistics and should only be used for looking at the whole, combined picture for DWP benefits. The data shows benefits as at quarterly snapshots points. The benefit combinations shown in these statistics do not cover every possible combination.		
Working age Benefit claimants (Benefit combinations)	Shows the proportion of people of working age receiving DWP benefits. Working age DWP Benefits are benefits payable to all people of working age (16-64) who need additional financial support due to low income, worklessness, poor health, caring responsibilities, bereavement or disability. The following benefits are included: Universal Credit. Bereavement Benefit, Carers Allowance, Incapacity Benefit/Severe Disablement Allowance, Income Support, Jobseekers Allowance, Pension Credit and Widows Benefit. The aim of these statistics is to provide Working Age statistics on the number of individuals claiming a DWP benefit in total (i.e. only counting each individual claimant once). These are Experimental Statistics and should only be used for looking at the whole, combined picture for DWP benefits. The data shows benefits as at quarterly snapshots points. The benefit combinations shown in these statistics do not cover every possible combination.	May - 2021	Department for Work and Pensions (DWP)
IoD 2019 Income Deprivation Affecting Children Index (IDACI) Score (rate)	The Indices of Deprivation (IoD) 2019 Income Deprivation Affecting Children Index comprises children aged 0 to 15 living in income deprived families, here defined as families that either receive Income Support or income-based Jobseekers Allowance or income-based Employment and Support Allowance or Pension Credit (Guarantee) or Universal Credit (in the 'Searching for work', 'No work requirements', 'Planning for work', 'Working with requirements' and 'Preparing for work' conditionality groups) or families not in receipt of these benefits but in receipt of Working Tax Credit or Child Tax Credit with an equivalised income (excluding housing benefit) below 60 per cent of the national median before housing costs. Child asylum seekers are not included in the Income Deprivation Affecting Children Index. A higher score indicates that an area is experiencing high levels of deprivation.	2019	Ministry of Housing Communities and Local Government (MHCLG) (https://www.gov.uk/government/statistics/english-indices-of-deprivation-2019)
IoD 2019 Income Deprivation Affecting Older People (IDAOPI) Score (rate)	The Indices of Deprivation (IoD) 2019 Income Deprivation Affecting Older People Index captures deprivation affecting older people defined as those adults aged 60 or over receiving Income Support or income-based Jobseekers Allowance or income-based Employment and Support Allowance or Pension Credit (Guarantee) or Universal Credit (in the 'Searching for work', 'No work requirements', 'Planning for work', 'Working with requirements' and 'Preparing for work' conditionality groups) or families not in receipt of these benefits but in receipt of Working Tax Credit or Child Tax Credit with an equivalised income (excluding housing benefit) below 60 per cent of the national median before housing costs. Asylum seekers aged 60 and over are not included in the Income Deprivation Affecting Older People Index.	2019	Ministry of Housing Communities and Local Government (MHCLG) (https://www.gov.uk/government/statistics/english-indices-of-deprivation-2019)
IoD 2019 Income Score (rate)	The Indices of Deprivation (IoD) 2019 Income Deprivation Domain measures the proportion of the population in an area experiencing deprivation relating to low income. The definition of low income used includes both those people that are out-of-work and those that are in work but who have low earnings (and who satisfy the respective means tests). The following indicators are included: Adults and children in Income Support families; Adults and children in income-based Jobseeker's Allowance families; Adults and children in income-based Employment and Support Allowance families Adults and children in Pension Credit (Guarantee) families; Adults and children in Working Tax Credit and Child Tax Credit families not already counted that is those who are not in receipt of Income Support income-based Jobseeker's Allowance income-based Employment and Support Allowance or Pension Credit (Guarantee) and whose equivalised income (excluding housing benefit) is below 60% of the median before housing costs; Adults and children in	2019	Ministry of Housing Communities and Local Government (MHCLG) (https://www.gov.uk/government/statistics/english-indices-of-deprivation-2019)

	Universal Credit families where no adult is in 'Working - no requirements' conditionality regime; Asylum seekers in England in receipt of subsistence support accommodation support or both. A higher score indicates that an area is experiencing high levels of deprivation.		35
Jobs density (jobs as a percentage of the working age population)	Shows the number of jobs located in the local area as a percentage of the working age population in that area. Data is taken from the Business Register and Employment Survey (BRES) of approximately 80,000 businesses and weighted to represent all sectors of the UK economy. The BRES definition of an employee is anyone working on the BRES reference date who is aged 16 years or over that the contributor directly pays from its payroll(s), in return for carrying out a full-time or part-time job or being on a training scheme.	2009 to 2020	Business Register and Employment Survey (BRES)
Employee jobs by sector	Data is taken from the Business Register and Employment Survey (BRES) of approximately 80,000 businesses and weighted to represent all sectors of the UK economy. The BRES definition of an employee is anyone working on the BRES reference date who is aged 16 years or over that the contributor directly pays from its payroll(s), in return for carrying out a full-time or part-time job or being on a training scheme. Figures are broken down by broad industry group, with industry groups classified to the 2007 revision to the Standard Industrial Classification (SIC).	2020	Business Register and Employment Survey (BRES)
Full-time employees	Shows the proportion of adults aged 16-74 who are in full-time employment. Working full-time is defined as working 31 hours or more a week. Figures are based on responses to the 2011 Census economic activity questions.	2011	Census
Part-time employees	Shows the proportion of adults aged 16-74 who are in part-time employment. Working part-time is defined as working 30 hours or less a week. Figures are based on responses to the 2011 Census economic activity questions.	2011	Census
Self-employed people	Shows the proportion of adults aged 16-74 who are self-employed. Figures are based on responses to the 2011 Census economic activity questions. The distinction between employee and self-employed is determined by the response to the question "Do (did) you work as an employee or are (were) you self-employed?" It relates to the person's Main job in the week before Census or, if not working in the week before Census, their last Main job.	2011	Census
Full-time employee jobs	Shows the proportion of all employee jobs that are full-time. Data is taken from the Business Register and Employment Survey (BRES) of approximately 80,000 businesses and weighted to represent all sectors of the UK economy. The BRES definition of an employee is anyone working on the BRES reference date who is aged 16 years or over that the contributor directly pays from its payroll(s), in return for carrying out a full-time or part-time job or being on a training scheme. Full-time workers are classed as those who work more than 30 hours per week.	2020	Business Register and Employment Survey (BRES)
Part-time employee jobs	Shows the proportion of all employee jobs that are part-time. Data is taken from the Business Register and Employment Survey (BRES) of approximately 80,000 businesses and weighted to represent all sectors of the UK economy. The BRES definition of an employee is anyone working on the BRES reference date who is aged 16 years or over that the contributor directly pays from its payroll(s), in return for carrying out a full-time or part-time job or being on a training scheme. Part-time workers are classed as those who work 30 hours per week or less.	2020	Business Register and Employment Survey (BRES)
Working from home	Responses are taken from the Census 2011 means of travel to work question. The means of travel to work is that used for the longest part, by distance, of the usual journey to work.	2011	Census
VAT business units per 10,000 working age population	Shows the number of VAT based local business units per 10,000 working age population. Local business units a business enterprise or part of a business enterprise (e.g. a workshop, factory, warehouse, office, mine or depot) situated in a geographically identified place (e.g. where the business is located rather than the legal head office). The count of VAT registered local business units taken from the	2012 to 2021	Office for National Statistics (ONS)

	Inter-Departmental Business Register (IDBR). The IDBR, which is the comprehensive list of UK businesses that is used by government for statistical purposes is fully compliant with the European Union of Regulation on Harmonisation of Business Registers for Statistical purposes. It provides the main sampling frame for surveys of businesses carried out by the ONS and by other government departments. It is also a key data source for analyses of business activity.		36
VAT based local units by number of employees	Shows the proportion of all local business units by number of employees. Local business units a business enterprise or part of a business enterprise (e.g. a workshop, factory, warehouse, office, mine or depot) situated in a geographically identified place (e.g. where the business is located rather than the legal head office). The count of VAT registered local business units taken from the Inter-Departmental Business Register (IDBR). The IDBR, which is the comprehensive list of UK businesses that is used by government for statistical purposes is fully compliant with the European Union of Regulation on Harmonisation of Business Registers for Statistical purposes. It provides the main sampling frame for surveys of businesses carried out by the ONS and by other government departments. It is also a key data source for analyses of business activity.	2021	Office for National Statistics (ONS)
VAT based enterprises by turnover	Shows the proportion of business enterprises by turnover band. An extract compiled from the Inter Departmental Business Register (IDBR) recording the number of Local Units that were live at a reference date in March, broken down by employment size band, detailed industry (5 digit SIC2007) and legal status. Local Units are individual sites that belong to an Enterprise. Available from country down to mid layer super output area and Scottish intermediate zones.	2021	Office for National Statistics (ONS)
Non-domestic properties	This measures the total number of businesses classified as non-domestic based on the stock of non-domestic properties in the local area by classification (retail, office, industrial and other)	June 2020	Valuation Office Agency