



## **BREXIT AND THE REGIONS**

**HOW VULNERABLE ARE THE UK REGIONS TO  
THE POTENTIAL ECONOMIC IMPACTS OF BREXIT?**

**A Financial Inclusion Centre report  
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### **About the Financial Inclusion Centre**

The Financial Inclusion Centre is an independent, not-for-profit research and policy group. Our aims are to:

- promote financial and social inclusion by understanding the root causes of exclusion and developing practical policy interventions; and
- promote a fair and inclusive, efficient and competitive, well-governed and accountable, regulated financial system.

Phoenix Yard, 65 Kings Cross Road, London, WC1X 9LW

Registered Office: 19 Albion Road, London, N16 9PG

Tel: 0207 241 2864

Website: [www.inclusioncentre.org.uk](http://www.inclusioncentre.org.uk)

Non-profit, limited by guarantee

Company No: 06272007

VAT No: 144925501

This report was researched and written by Mick McAteer and edited by John Lappin

For further information about this report please contact the author Mick McAteer: 0783 779 7748, [mick.mcateer@inclusioncentre.org.uk](mailto:mick.mcateer@inclusioncentre.org.uk)

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## FOREWORD

Brexit is one of the most challenging issues the UK has faced for many generations. But, the heat generated by political debate in the UK, and between the UK and the EU, means insufficient light is being shed on the relative vulnerability to Brexit of ordinary households in the UK regions. The impact of Brexit will depend on three factors: the scale of the 'external' economic shocks caused by Brexit; how resilient regional and local economies are to those shocks; and how financially resilient households are to the effects on regional and local economies.

We may not have much time to understand the potential impact. We are yet to see the shape and substance of a Brexit deal. But, as it stands, a 'no deal' or a relatively limited free trade agreement are still very possible outcomes. Most, if not all, economists (and the Government's own assessment) conclude these outcomes would present the greatest economic challenges.

There have been a number of attempts to model the economic impact of different Brexit scenarios on the UK regions. We cannot know, *ex ante*, what the precise economic impact would be on the regions and local communities – not least because the terms of the deal are unknown.

But, we do have good data on current levels of economic and financial vulnerability. Organisations such as the Office for National Statistics and the Financial Conduct Authority are continually improving the data available on issues ranging from overindebtedness and financial vulnerability, to the level of fiscal transfers each region receives in the form of cash benefits and benefits in kind, and the health of regional and local economies. We have compiled this data to build a picture of economic and financial vulnerability at regional and local authority level in the run up to Brexit.

This report aims to establish where the areas of greatest vulnerability lie. The picture we paint suggests that policymakers and stakeholders should be particularly concerned about the North East of England, Wales and Northern Ireland. Yorkshire and Humberside, the North West, and the West Midlands also look very vulnerable. The powerhouse economy of London, the South East, and East of England look the strongest. This report confirms the well-known problem with regional economic imbalances in the UK. But, on certain measures there is more inequality within regions as between the regions. London is a case in point – its powerhouse economy conceals a city of extremes of wealth and poverty.

Nevertheless, we cannot ignore the strength of the London economy and its importance to the rest of the UK. The Government's own analysis concludes that London will be least affected by Brexit. But some analysts believe London would do badly under a hard-Brexit scenario because of the impact on its critically important financial sector. This could lead to a rebalancing of the UK economy - for the wrong reasons as rebalancing would be done by shrinking the London economy rather than growing the other regions. This would be cold comfort for some of the other regions given the importance of fiscal transfers from London and, to a lesser extent, the South East. A potential reduction in transfers would come on top of a loss of EU structural funds.

We argue that mitigation strategies are needed in good time to protect vulnerable regional economies and households from the potential impacts of Brexit. Indeed, the results suggest that renewed efforts should be made to tackle the problems identified here even if Brexit didn't actually happen. We hope this report provides food for thought and, more importantly, prompts action.

**Malcolm Hurlston**

**Chairman, Financial Inclusion Centre**

## SUMMARY

*Despite heated debate about Brexit, little light has been shed on the potential impact on UK regions and households*

- It is now more than two years since the UK voted to leave the European Union. Since then, there has been much discussion about the potential impact of Brexit on the UK economy with a large number of economic analyses published. There are a few dissenting voices who argue that fears about Brexit's impact were significantly overstated before the referendum, are still being exaggerated now, and that Brexit will be positive for the UK. But, the clear majority of economic analyses conclude that Brexit will harm the UK economy and public finances. Many argue the impact is already evident in the poor comparative performance of the UK economy following the referendum compared with its major economic peers.
- The full economic impact will depend on which form of Brexit the UK finally goes for – ranging from 'soft-Brexit' to 'hard-Brexit'. It will also depend on how business and policymakers respond to mitigate potential impacts.
- The Government's own assessment is that, without Brexit, the UK economy (as measured by GDP) would grow by just over 25% over 15 years. According to the Government's model, a 'hard Brexit' would reduce the economy by 7.7% over that period – a loss of nearly one third of its potential growth. That economic impact will not be felt evenly with the North East, West Midlands, Northern Ireland, the North West, and Wales facing the biggest relative economic losses. London is expected to be the relatively least affected.

*Brexit could compound existing financial problems facing households in weaker economic regions*

- The potential impact of Brexit on the UK *economy* is obviously front of mind. But, our priority is understanding how Brexit might hurt ordinary *households*. Remember, real average earnings are still 3% lower than ten years ago<sup>1</sup>. The impact on households in different regions will depend on three factors: the scale of the 'external' economic shocks created by Brexit; how resilient regional *economies* are to those shocks; and how financially resilient *households* in those regions are to those effects. We show how the gaps between the best and worst performing economic regions widened after the financial crisis in 2008. Those gaps are set to widen further after Brexit unless action is taken. The economic shocks created by Brexit could compound the problems facing vulnerable households with low levels of financial resilience.
- We are concerned that there is little comprehension of just how well or badly prepared regional and local economies and households are as Brexit approaches. Our goal in this report, therefore, is to raise awareness of the state of the regional economies and household finances in the run up to Brexit, and to prompt recognition of the need for interventions to mitigate the potentially severe impacts on economies and households.

## APPROACH

*This report compiles research to paint a fuller picture of regional vulnerability as Brexit looms*

- We assess regional household financial resilience by examining earnings levels, net wealth, households without savings, over-indebtedness, reliance on benefits to boost incomes, and levels of poverty in each region.
- Economic performance and resilience is assessed by considering a range of economic indicators including economic value added and productivity, economic inactivity rates, business growth and business density, and fiscal transfers.

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<sup>1</sup> And 6% below the pre financial crisis peak

- On some measures, there is more economic imbalance and inequality *within* regions than *between* regions. We pick this up by also analysing similar data for every local authority in Great Britain. Not enough data was available for Northern Ireland at this level.
- We then incorporated the available economic analysis on the impact of Brexit at regional level (using the Government's own analysis) and at local authority level (using independent economists' analysis) to give a fuller picture of economic and financial vulnerability.

## SECTION 1: REGIONAL HOUSEHOLD FINANCIAL RESILIENCE

### *The earnings gap between the best and worst paid regions widened after the financial crisis*

- Average gross weekly pay in the UK stood at £601 as at 2017<sup>2</sup> (see p17). Households in Northern Ireland (£509), the North East (£510), East Midlands (£527) had the lowest average earnings. Wales (£530), Yorkshire and Humberside (£535), and the North West (£550) all ranked in the bottom half of the table. London (£753), the South East (£665), and the East of England (£632) had the highest earnings. The earnings gap between the highest and lowest regions has widened post the great financial crisis of 2008 (p19). For example, over the 10 years in the run up to the GFC, the gap between UK earnings and earnings in Northern Ireland averaged £75 a week. In the 10 years post GFC, that gap had widened to £91 a week. Compared to the UK average, the earnings gap has also grown for East Midlands, West Midlands, Yorkshire and Humberside, the North West, the North East, and Wales.

### *London has the highest proportion of households in relative poverty<sup>3</sup> but welfare reforms mean other regions will close the gap*

- When measured *before* housing costs, 16% of UK households are in relative poverty (p19). Wales (20%) has the highest proportion with Northern Ireland, North West, North East, West Midlands, and Yorkshire and Humberside all on 19%. Once housing costs are taken into account 22% of UK households are in relative poverty. London has the highest proportion (28%) followed by West Midlands and Wales both on 24%. The North East and North West also have higher than average levels of poverty at 23%.
- The recent welfare reforms have yet to take full effect. Some of the regions are projected to close the gap on London in terms of the proportion of households in relative poverty.

### *Transfers from wealthier regions boost the incomes of households in the poorest regions and reduce inequality*

- Here we calculated how much households in each region received annually in benefits (in cash and in kind) compared to total taxes paid (p21). Households in the North East received £3,316 more in benefits than they paid in taxes (13% of original income<sup>4</sup>). Northern Irish households received £1,704 more in benefits than taxes (7% of original income). West Midlands households received £2,150 more (7% of original income). In contrast, households in the South East (£4,352/ 10% of original income), London (£4,378/ 9%), and East of England (£2,659/ 7%) paid more in taxes than they received in benefits.
- Other research points to regional inequality as measured by disposable income in the UK being the highest in Western Europe<sup>5</sup>. These transfers play an important role in reducing inequality in the regions. For example, Yorkshire and Humberside, the North East, Northern Ireland, Wales,

<sup>2</sup> Averaged out over the year

<sup>3</sup> Defined as having an income lower than 60% of median income, after housing costs

<sup>4</sup> That is before benefits received

<sup>5</sup> For example, see <http://inequalitybriefing.org/brief/briefing-61-regional-inequality-in-the-uk-is-the-worst-in-western-europe>

the North West, and the West Midlands regions all have a Gini coefficient<sup>6</sup> of just over 0.5 if income distribution is measured without including taxes, benefits, and pensions. Once these have been accounted for the Gini coefficient reduces to around 0.3 (a greater reduction than that for the UK overall which reduces from 0.52 to 0.34)<sup>7</sup>. The general pattern is that the better off the region, the lower the reduction.

*Millions of households have no savings to fall back on with big difference between the regions; many households in the poorest regions actually have negative wealth*

- Having liquid savings is an important feature of financial resilience. The North East has the highest proportion (17%) of households without any savings or investments, followed by North West (15%), and Yorkshire and Humberside (14%). The South East (8%), South West (10%), East of England (10%), and East Midlands (10%) had the lowest proportion of households without savings or investments (p22).
- Households in the North East, Wales, and the North West the lowest median level of net financial wealth<sup>8</sup> (p23). The top three spots are taken by the South East, South West, and East of England. It is worth noting that in the North East, North West, Yorkshire and Humberside, East Midlands, and Wales the lower quartile figure is *negative* while in the London the lower quartile is 0. The lower quartile figure for Great Britain is also 0. This suggests that one quarter of GB households have negative wealth – that is nearly 6.5 million households.
- We also measured the gap between median net financial wealth in each region and for Great Britain and compared the latest data and 2006/08 data to see how this gap has changed since the financial crisis. In seven of the 11 regions for which we have data, the gap has actually widened (p23).

*Worrying levels of households of over-indebtedness<sup>9</sup> are evident in some regions; in eight out of 12 regions the proportion of adults considered to be financially vulnerable is 50% or more*

- Northern Ireland (20%), Wales (17%), and London (17%) have the highest proportion of adults who are over-indebted (p23). The region with the lowest proportion of over-indebted adults is East Midlands (10%). The South East, East of England, South West, and Scotland each had lower than average proportions.
- The Financial Conduct Authority's Financial Lives Study brings together a range of indicators to assess how many adults show characteristics of potential vulnerability<sup>10</sup> if things go wrong in their lives. The regions with the highest proportion of adults considered to be potentially vulnerable are Northern Ireland (56%), Wales (55%), and the North West (55%), with Scotland not far behind on 54% (p25). The regions with the lowest proportion are South West (46%), South East (47%), London (47%), and East of England (48%) though these percentages are still very high.
- Table 5 brings together the data and rankings on financial resilience (p27). There would seem to be four distinct tiers. Tier 1 regions (with the highest proportions of financially resilient households) consists of the South East, East of England, and the South West. Tier 2 consists of East Midlands, Scotland, and London. There is a significant gap between Tier 2 and Tier 3 which consists of Yorkshire and Humberside, West Midlands, and the North West. Tier 4 regions (the lowest proportion of financially resilient households) consist of the North East, Northern

<sup>6</sup> The Gini coefficient is a measure of income or wealth inequality. A Gini coefficient of 0 means there is perfect equality – in other words everyone has the same income. A coefficient of 1 means there is maximal inequality

<sup>7</sup> Adam Tinson, Hannah Aldridge and Tom MacInnes, Economic inequality in Northern Ireland, Centre for Economic Empowerment, New Policy Institute, NICVA, Fig: Figure 14: the effects of redistribution on in equality

<sup>8</sup> Measured by level of savings and investment minus any outstanding mortgage debt. Data was not available for Northern Ireland

<sup>9</sup> We use the definition adopted by the Financial Conduct Authority (FCA) in its large scale analysis of over-indebtedness in the UK

<sup>10</sup> This takes into measures such as financial resilience, over-indebtedness, financial capability

Ireland, and Wales. Again, it is worth noting that London scores very badly on some measures - a reflection of how its powerhouse economy conceals extremes of poverty and wealth.

## SECTION 2: ECONOMIC PERFORMANCE AND RESILIENCE

- To gauge how well regional economies have been performing, and how resilient they have been post the financial crisis in 2007/08, we looked at the following indicators: economic productivity, economic output, business growth and density, economic inactivity levels, and fiscal transfers.

*There are large gaps in output and productivity between the strongest and weakest regional economies; worryingly the gap in output per head has actually widened over the long term*

- Comparing the economic output of the regions using gross value added (GVA) per head data (as at 2016), the worst performing regions were Northern Ireland, the North East, and Wales (p28). The GVA per head figure for the UK overall is £26, 584. GVA per head for Northern Ireland was £20,435 (£6,149 lower than UK average), for the North East it was £19,542 (£7,042 lower), and for Wales £19,200 (£7,384 lower). The best performing regions were London (way out ahead at £45,046 per head), the South East (£28,506), and Scotland (£24,876).
- We also looked at the data back to 1998 to see how these regional gaps had changed pre and post the financial crisis (p30). London had by far the highest GVA per head in the ten years pre the financial crisis - £10,859 a year higher than the UK average and more than twice the level of the lowest regions such as Northern Ireland, Wales, and the North East. Post financial crisis, London further extended its lead with an average GVA per head £16,262 a year higher than the UK average. The three weakest regional economies (as measured by GVA per head) pre financial crisis fell significantly further behind after the crisis – the gap for Wales widened by -£1,910, Northern Ireland by -£1,632, and the North East by -£1,343.
- Looking at productivity (as measured by GVA per hour worked), the worst performing regions were Yorkshire and Humberside, Northern Ireland, and Wales – with the East Midlands and West Midlands not far behind (p31). The three best performing regions were Scotland, the South East, and London (London is way out ahead on this measure).

*London and the South East have significantly more businesses per head than poorer regions; the number of businesses in London grew twice as fast as weaker regions post GFC; businesses in London account for 30% of all turnover of UK businesses (with just 13% of adult population)*

- An indication of how well regional economies performed after the financial crisis in 2007/08 can be seen by looking at the growth in businesses (p31). Between 2010 and 2016 the number of businesses in the UK grew by 23% (3.5% a year annualised). Only three regions saw growth in line with or more than 3.5% a year – South East (3.5%), South West (3.7%), and London (5.9%). Northern Ireland (0.6%) stood out as being by far the worst performing region. The next worst were Scotland (2.2%), and West Midlands (2.4%) with Wales (2.5%) and Yorkshire and Humberside (2.8%) not far behind.
- Next, we looked at business ‘density’<sup>11</sup> (p32). At the UK level, there were 1,040 businesses per 10,000 adults (as at 2016). London (1,464), by far, had the highest density of businesses, followed by South East (1,243), and South West (1,144). In contrast, Yorkshire and Humberside (895), Wales (872), Northern Ireland (845), Scotland (728), and the North East (679) all had rates of less than 900 businesses per 10,000 adults.

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<sup>11</sup> This measures the number of businesses in a region adjusted for population size. In this case, it is shown as number of businesses per 10,000 adults in the region.



- Similarly, London and the South East rank top for the density of high growth businesses. Yorkshire and Humberside, North East, Wales, and Northern Ireland have the lowest density of high growth businesses (p32).
- Again, the strength of the London economy stands out. London has 13% of the adult population, 18% of the total businesses, but those businesses accounted for 30% of the total turnover of UK businesses. Adding in the South East, those two regions have 27% of the total adult population, 34% of total businesses, and 47% of total turnover (p33).

*In some regions, around one in four of the working population are economically inactive*

- Looking at levels of economic activity amongst 16-64 year olds, the worst performing regions were West Midlands (23%), Wales (23%), the North East (24%), and Northern Ireland (28%). Taking into account the 65s and over the North East, Wales, and Northern Ireland each had economic inactivity rates of 40% or more (p35).

*The poorest regional economies are supported by fiscal transfers from wealthier regions, the size of fiscal transfers to poorest regions grew post financial crisis*

- Fiscal balances measure the difference between public spending on households and enterprises in a region and public sector revenue raised in that region. We analysed this data over the period 1997-2016. Northern Ireland received the most per head (£4,417 on average a year), followed by Wales (£3,805), and the North East (£3,357). It is also interesting to compare the fiscal balances in the regions in the pre and post financial crisis periods. In every region – except for London and the South East - the annual averages were significantly higher post financial crisis. For example, in Northern Ireland the post crisis average was £5,495 a year compared to £3,578 pre crisis (p35).
- Again, we see that London, the South East, and East of England were net contributors both pre and post financial crisis. This is why we are at pains to stress that, even if the Government's analysis of Brexit impacts is wrong and London is hit harder than the other regions, this will be cold comfort for places like the North East, Wales, and Northern Ireland because of the reliance on fiscal transfers.
- Table 13 (p38) brings together all the economic indicators we used. Overall, Northern Ireland, Wales and the North East are the regions with lowest economic performance – these regions score well below average on all the measures. These are followed by the West Midlands and Yorkshire and Humberside which score poorly on all the measures. Scotland, the North West and East Midlands are mid table. East of England and the South West score above average in all the measures. The top two slots are taken by the South East and London (which ranks top on all the measures).

### **SECTION 3: BREXIT RELATED ISSUES**

- The indicators above illustrate how vulnerable certain regional economies, and the households, within those regions are in the run up to Brexit. Next, we look at the evidence on the potential impact of Brexit on regional economies. We focus on EU funding received by the regions, the potential impact on manufacturing jobs, tariffs, and the Government's official analysis of the impacts of Brexit on the economies of each region.

*Some of the poorest regions face losing significant EU funding*

- In the period 2014-2020, funding from the European Social Fund (ESF) and European Regional Development Fund (ERDF) is equivalent to €24 per person per year at UK level (p39). But this

conceals a wide range of funding levels. Wales stands out as receiving the most EU funding per head – more than four times the UK average at €111 per person per year over the period. The next highest are Northern Ireland (€55), Scotland (€45), North East (€41), and South West (€40). In contrast, the South East (€5), East of England (€10), and London (€13) received a fraction of that level of funding per person per year.

- It is also worth noting that significant funding from the European Investment Bank (which has been used for regional infrastructure and housing) will not be available to the UK from the beginning of the Brexit transition period next year<sup>12</sup>.

#### *Poorest regions also face the greatest loss of manufacturing jobs including high tech jobs*

- The impact on manufacturing jobs is measured as the change per 100,000 economically active jobs. The North East (-437), West Midlands (-426), and the North West (-363) are expected to see the biggest losses (p39). With high tech manufacturing jobs, the regions expected to be worst affected are the North East (-464), West Midlands (-449), and Wales (-335) with Northern Ireland (-332) not far behind.

#### *Tariffs could exacerbate the 'poverty premium' faced by households in the poorest regions*

- Lower income households spend a higher proportion of their incomes on goods that could be affected by changes in tariffs. The impact of this will be felt differently around the regions given the varying levels of regional poverty. For example, 47% of household spending in Northern Ireland could be affected by tariffs, compared to 32% in London (p40).

#### *The majority view is Brexit will harm the economy; Government analysis concludes that regions such as the North East, West Midlands, Northern Ireland, and the North West will be hit hardest*

- The Government's own analysis<sup>13</sup> estimates that if Brexit didn't happen the UK economy would experience cumulative growth of 25% over the next 15 years. Three different Brexit scenarios were modelled – staying in the European Economic Area (EEA), getting a free trade agreement (FTA), and reverting to World Trade Organisation (WTO) rules otherwise known as the hard Brexit option. Under the EEA scenario, the Government estimates that the UK economy would be -1.6% lower compared to underlying growth, -4.8% in the FTA scenario, and -7.7% in the WTO/ hard Brexit scenario<sup>14</sup> (p40).
- But, there is expected to be significant variations across the regions (p40). The regions expected to be hit hardest in a 'hard Brexit' scenario are the North East (-16%), West Midlands (-13%), Northern Ireland (-12%)<sup>15</sup>, and the North West (-12%). London is expected to face the least impact (-3.5%), followed by the South West (-5%), Yorkshire and Humberside (-7%), and the South East (-7.5%).
- It is also important to note that the Office of Budget Responsibility (OBR) has initially estimated that the economic effects of Brexit would weaken public finances by £15 billion per year by the early 2020s. This could affect the availability of fiscal transfers which support regional economies and households.

<sup>12</sup> This is part of the terms of the draft withdrawal agreement. See <https://www.local.gov.uk/about/news/lga-government-urged-clarify-access-vital-infrastructure-funding-post-brexit>

<sup>13</sup> EU Exit Analysis Cross Whitehall Briefing, House of Commons Exiting the European Union Committee, January 2018, p16

<sup>14</sup> These are the mid range estimates. In the EEA scenario, the lower range estimate is -0.6%, upper range -2.6%. In the FTA scenario, lower range is -4.8%, upper range -6.6%. In the WTO scenario, the lower range is -7.7%, while the upper range estimate is -10.3%.

<sup>15</sup> Note that the government's estimates are preliminary and did not factor in the full impact of a hard border between Northern Ireland and the Republic of Ireland. If there is a hard border the impact on the Northern Ireland economy will be significantly greater.

*With the exception of Northern Ireland, the regions with the highest levels of economic vulnerability, and expected to be hardest hit by Brexit, voted Leave; but even if London is hit hardest, this will be cold comfort for those regions.*

- Table 17 (p46) brings all the results together in one place. It shows that the regions in the bottom tier which rank consistently poorly (based on household financial resilience, economic resilience and performance, and potential Brexit impacts) are the North East, Wales, and Northern Ireland. In the third tier, the West Midlands, North West, and Yorkshire and Humberside score poorly across most of the indicators. The East Midlands, and Scotland are mid table. Near the top, London, East of England, and the South East each have high scores *on average*. But, it is interesting to note that although London is way out ahead on the economic and Brexit measures, it is dragged down by poor scores on household financial resilience (again reflecting the high levels of inequality within London's powerhouse economy). The South East comes top of the table, scoring consistently high across all the categories of indicator.
- Finally, we compared the performance of each region against the share of voters in that region who voted for Brexit. Five of the six regions which appear to be the most economically and financially vulnerable overall voted for Brexit – the exception was Northern Ireland.
- According to the Government's own analysis, some of the poorest regions are likely to be hardest hit by Brexit – particularly if it is a 'hard-Brexit'. Households in these regions are already more vulnerable going into Brexit than better off regions such as London. But, even if the Government's analysis is wrong and it turns out that London is hardest hit, this will be cold comfort for other regions which rely to a large degree on fiscal transfers.

#### **SECTION 4: LOCAL AUTHORITY LEVEL ANALYSIS**

*We need to understand inequality at local, as well as regional, level to properly understand the effects of Brexit*

- There are significant imbalances and inequalities *within* regions as well as *between* regions. To gauge this, we also undertook similar analysis at local authority level<sup>16</sup>. The six indicators used were not precisely the same as those used for the regional level of analysis but covered the same categories – household financial resilience, economic resilience and performance, and potential Brexit impacts.
- We ranked each local authority according to the six indicators and calculated a combined score for each. From this, each local authority was grouped into deciles – the worse the overall score, the higher the decile. Finally, to tie this local authority level analysis back to the regional level analysis, we calculated what proportion of local authorities in the bottom two deciles were located in each region. The data for every local authority in GB can be found in Annex B.

*London has a powerhouse economy, concealing extremes of wealth and poverty; but, overall, the same regions score badly in the local authority level analysis as in the regional level analysis*

- The overall ranking on the local authority indicators (p48) produces different results to that based on the higher level regional analysis. Certain regions score higher on the overall regional ranking than on the local authority based measure. This is because there will be pockets of relatively strong economic performance -such as urban areas- which lift the aggregate performance of a region. London stands out as coming out very well based on the high level regional score, where it is ranked second, but then ranks seventh based on the local authority

<sup>16</sup> Unfortunately, we were not able to include Northern Ireland as sufficient data was unavailable.

score. This is a reflection of the extreme nature of the London economy – a powerful economy with high levels of wealth at the aggregate level but also high levels of poverty.

- However, generally speaking, the same regions which score badly in the regional analysis also score badly in the local authority analysis.

## SECTION 5: CONCLUSIONS AND NEXT STEPS

*The general consensus is that Brexit will harm the UK economy and, the harder the Brexit, the worse the impact; but the effects will not be uniformly felt across the UK regions*

- We cannot say with certainty, *ex ante*, how much the UK economy will be hit by Brexit. It all depends on the form of Brexit, which mitigation strategies are adopted by national and local government and civil society, and how UK industry responds to the new challenges.
- But, the clear majority of economic analyses published - including the Government's own assessment - suggest the effects will be harmful to the UK economy. The harder the Brexit, the worse the economic effects will be. This, in turn, presents challenges for public finances.
- We have been more concerned in this report to understand the potential effects on the regions of the UK, rather than at the national level. There is no question that there are significant differences in the strengths and vulnerabilities of the UK regions in terms of household financial resilience, and economic resilience and performance. The historic gaps in economic performance and financial resilience could be exacerbated by Brexit.
- There can be more inequality *within* regions than there is *between* regions. London is a case in point. The fact that London has the strongest economy masks the fact that London is a city of extremes. It has one of the highest levels of poverty-after housing costs -and over-indebtedness in the country. As our local authority level analysis shows, it has one of the highest proportions of local authorities in the bottom two deciles of economic and financial resilience.
- One of the key unknowns is the impact on London's powerhouse economy. In contrast to the Government's analysis, other economic analysis suggests that London will be harder hit due to the reliance on the City of London and associated services which conduct a huge amount of trade with the EU. In this scenario, although the poorer regions appear to do less badly in comparison, their reliance on fiscal transfers still leaves them vulnerable.
- Thus, if the City of London and, therefore London itself is hard hit, it follows that, *ceteris paribus*, this will reduce the amount of tax revenue the City contributes to the Exchequer<sup>17</sup>. This, in turn, could jeopardise the fiscal transfers which support households and public sector in the regions.

*Some vulnerable regions face a triple whammy of lost economic output, loss of EU funding and fiscal transfers if public finances are also damaged*

- In the worst case scenario, some of the most vulnerable regions could face a 'triple whammy'. First, these regions face a very significant loss of potential economic output in economies that are already performing poorly. This would hit the earnings of households in these regions many of whom are already very financially vulnerable. Remember, this is at a time when average real earnings in the UK are still 6% below the pre crisis peak. Second, these regions also face the loss of EU funding. Third, unless fiscal transfers from stronger parts of the UK economy can be maintained at the same level to mitigate these impacts, the combined economic shock could be severe.

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<sup>17</sup> Unless new financial markets can be found – even if this is possible it will take some time for these markets to be developed

## NEXT STEPS

- Of course, the more gloomy economic forecasts might not come to pass, or the UK may end up with a form of Brexit that mitigates some of the worst potential effects. Nevertheless, as it stands, it is clear that many of the UK's regions and households within those regions are already very vulnerable to potential Brexit effects.

*Pre-emptive mitigation policies and interventions need to be identified and implemented early enough to prevent serious economic and financial harm to vulnerable regions and communities*

- Whatever the shape of Brexit, policymakers at national and regional level should recognise these vulnerabilities before Brexit actually happens. Policies and interventions to mitigate the potential impacts need to be put in place in good time.
- This project was not intended to develop detailed mitigation policies or identify specific interventions but to raise awareness of the challenges and the need for interventions. Developing those detailed interventions is for the next stage. However, looking at the regional and local level data presented, it is possible to say at this stage what *type* of intervention is needed to pre-empt and mitigate the potential effects.
- Interventions are needed in two broad areas:
  - **Promoting household financial resilience:** these should focus on reducing over-indebtedness and helping households build up savings and assets to provide a cushion against potential economic shocks; and
  - **Improving regional and local economic resilience and performance:** the goal is to improve household earnings and reduce levels of poverty. This means tackling the large regional imbalances in economic performance, output, and productivity. This in turn might involve specific interventions to improve skill levels in the regions, attract inward investment to build infrastructure and improve the performance of local industry and help develop high value added, high tech industries. Linked to this, there are concerns that the financial system is not serving the interests of the regions well.

*Interventions will need to be co-ordinated and implemented at the appropriate level*

- The nature and scale of some of the challenges facing some of the regions in the run up to Brexit means that a wide range of stakeholders will need to be involved – across government (national, regional, and local), industry, the banking and finance industry, and civil society organisations.
- A key question for policymakers and stakeholders will be determining the best level to intervene and implement mitigation strategies. With some of the longer term economic challenges, the resources required means that major structural interventions will be needed at national level if they are to have an impact. Other interventions will be more effective if made at a regional, local authority, or even community level. Ultimately, a coordinated effort will be needed combining national, regional, and local level interventions.
- The effectiveness of interventions will also depend on the political economy structures within regions, the ecology of civil society organisations, and the strength and resources available to civil society organisations and other stakeholders.
- More detailed work is needed to fully understand the specific issues at regional and local level. But, we hope this report has helped shed some light on the challenges facing the UK's regions as we head towards Brexit, and prompts debate about the need for interventions to mitigate the potential impacts. We look forward to discussing the findings with interested stakeholders and working with them to raise awareness and develop mitigation strategies.

## INTRODUCTION

On 23<sup>rd</sup> June 2016, the UK electorate voted to leave the European Union by 51.9% to 48.1%. Since then, there has been a huge amount of discussion about the potential impact on the UK economy. Many believe that the impacts are already evident in the poor comparative performance of the UK economy against its major economic rivals. Others argue that the fears about the Brexit impacts were significantly overstated before the referendum and are still being exaggerated. The truth is that the full extent of the impact will not be known for some time given the negotiations are ongoing.

There have been a number of assessments produced on the potential impacts on the UK economy at the national level. We were concerned that not enough analysis had been done to understand how vulnerable the regional economies and households are in the run up to Brexit. The risk is that the economic effects of Brexit will compound existing regional vulnerabilities.

This research is intended to shed some light on the problems facing regional and local economies as Brexit approaches and to raise awareness of the need for policies to mitigate potential economic and social impacts.

We are very grateful to Barrow Cadbury Trust for funding this project.

### Report structure

Section 1 summarises the data on household financial resilience at regional level.

Section 2 covers the data on regional economic resilience and performance.

Section 3 summarises the key Brexit indicators at regional level including EU funding, and the government's analysis of the potential impact of Brexit on regional economies.

Section 4 summarises the key findings of the local authority level analysis.

In Section 5, we draw some conclusions and suggest some next steps.

In Annex A: Regional Profiles, for ease of reference, we summarise the comparative rankings across all the relevant indicators for each specific region.

Annex B contains the detailed data for all the local authorities in GB – this is grouped into regions to allow this data to be tied into the regional level analysis.

For further information, or if you have any questions, please contact Mick McAteer

[mick.mcateer@inclusioncentre.org.uk](mailto:mick.mcateer@inclusioncentre.org.uk)

## PROJECT AIMS AND APPROACH

### Project aims

The specific aims of this project were to:

- Identify and map UK regions and local authorities potentially most exposed to negative Brexit impacts;
- Facilitate further, more detailed analysis at local level; and
- Raise awareness of the need for policies to mitigate economic and social impacts to be deployed in good time.

### Approach

To understand the potential impacts, we wanted to explore two main issues at regional and local authority level - household vulnerability, and economic performance and resilience.

**Household vulnerability** is assessed according to a range of indicators:

- Earnings – including the earnings gap pre and post financial crisis
- Poverty indicators
- Reliance on transfers to support household incomes
- Savings and assets
- Levels of over-indebtedness
- Financial resilience and vulnerability

**Economic performance and resilience** is assessed on various indicators including:

- Regional productivity and gross value added (GVA)
- Business density and business growth
- Levels of economic inactivity
- Fiscal transfers and reliance on benefits
- Potential Brexit impacts including loss of EU funding, and impacts on regional GDP

Where we thought it was helpful, we compared regional and local economic performance pre and post the great financial crisis of 2007/ 08.

We have assessed these broad sets of indicators at both regional and local authority level. Although the specific indicators used for regional and local authority level are different as the same data is not available at both levels.

Regions and local authorities were ranked according to each indicator in descending order – that is, the higher the ranking, the worse the region/ local authority scored on that indicator. Note that when ranking, we use the average ranking function – that is, if more than one value has the same rank, the average rank is calculated. An overall ranking was then calculated to provide an overall assessment of vulnerability.

Finally, for regional level only, we compared the overall ranking of each of the regions against the proportion of voters in that region who voted for Brexit.

## POTENTIAL BREXIT SCENARIOS

The long term consequences for the UK economy and regions will be determined by which form of Brexit is agreed. It is difficult to do justice to the complexities of the potential Brexit deals but there are three main scenarios – joining the European Economic Area (EEA), being outside the EEA, and WTO/ ‘hard-Brexit’. Remaining in the EEA is expected to have the least impact on the UK economy and businesses, with the WTO/hard Brexit scenario the greatest impact. Another complicating factor is the desire to avoid a ‘hard-border’ in Northern Ireland. There has been much discussion about whether it might be possible to develop a special deal for Northern Ireland but for political reasons this looks unlikely.

### Joining the European Economic Area (EEA)

If the UK joins the European Economic Area (EEA), this would result in the least change for the UK economy and various industrial sectors. The UK would not have a formal say, apart from being consulted, in the formulation of the EU legislation that generally has to be adopted by EEA members. This is the model adopted by Norway, Iceland, and Liechtenstein who are also members of the European Free Trade Association (EFTA)<sup>18</sup>.

### Outside the EEA

There are three possible models outside the EEA – adopting the Swiss model, staying in the Customs Union, or negotiating a Free Trade Agreement.

The UK could join the European Free Trade Association (EFTA) but adopt the Swiss model. The Swiss have a series of bilateral agreements with the EU on a range of matters such as agriculture, industrial products, research, civil aviation, and overland transport. Interestingly there is no formal bilateral agreement on services unlike the one established for industrial products which came into force in 1972.

The UK could stay in the customs union or agree a customs union. This is the model followed by Turkey. The EU-Turkey customs union does not cover financial services so separate deals would still have to be agreed governing this area at least.

There has been some discussion about the possibility of the UK negotiating its own comprehensive trade agreement perhaps similar to the Canadian model. But, despite the impression that the Canadian agreement is a ‘*deep trade agreement*’, this allows for free movement in goods but not in services. New arrangements would need to be put in place to keep UK and EU law closely aligned in certain key sectors. Once again that would not be likely to include financial services.

**WTO/ ‘hard-Brexit’:** if an agreement is not reached, the UK would default to World Trade Organisation arrangements. This is expected to be the most disruptive for the UK economy and UK businesses.

<sup>18</sup> See <http://www.efta.int/legal-texts/eea/annexes-to-the-agreement>



## **SECTION 1: REGIONAL HOUSEHOLD FINANCIAL RESILIENCE - EARNINGS, WEALTH, POVERTY, OVERINDEBTEDNESS**

### **Synopsis**

This section of the report considers regional data that can be overlooked by the concentration on national growth statistics such as GDP. To get a better picture of strength and vulnerability, we examine the regional breakdown of household data on measures of earnings, wealth, and on the other side of the coin, key measures of financial vulnerability such as lack of savings and over-indebtedness.

There are significant differences in average earnings between the regions; that gap widened post the financial crisis.

The regions with the highest proportion of over-indebted households are Northern Ireland (20%), Wales (17%), Yorkshire and Humberside (16%), and the North West (16%).

Those regions with the highest proportion of potentially vulnerable adults are Northern Ireland (56%), the North West (55%), Wales (55%), and Scotland (54%) though for this measure the figure is very high in almost all regions.

Households in Wales, Northern Ireland, and the North East rely on significant benefits transfers to boost low original household incomes.

### **The data in detail**

The first set of data we considered relates to the financial resilience of households in each of the regions. More granular data at a local authority level can be found in the Annexes.

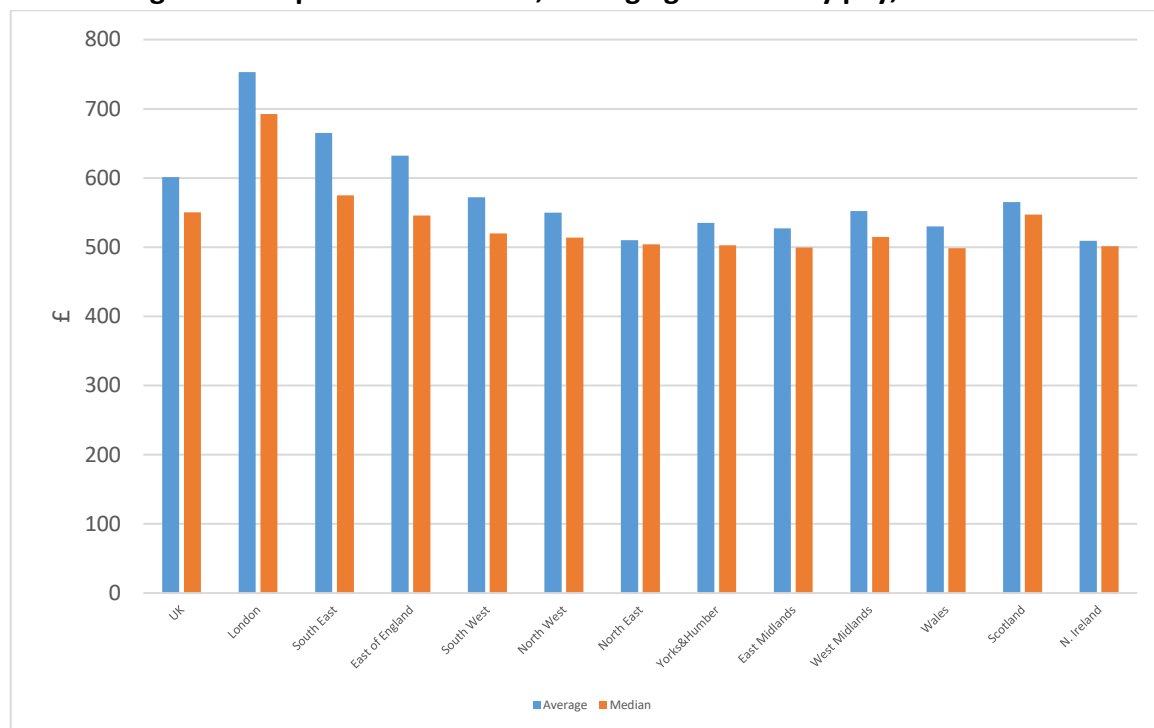
Here we consider gross weekly pay, households in poverty, reliance on transfers, households without savings, financial wealth, over-indebtedness and financial resilience.

### **Earnings**

The chart below shows the gross weekly pay for full time employees (FTE) in each of the regions. Average gross weekly pay across the UK in 2017 was £601 a week (averaged across the whole year). The regions with the lowest average weekly earnings were Northern Ireland (£509), the North East (£510), and East Midlands (£527). Wales (£530), Yorkshire and Humberside (£535) and the North West (£550) are in the next tier. The three regions with the highest earnings were East of England (£632), South East (£665), and London (£753).

Median earnings across the UK were lower than the average. The gaps between regional median earnings is not as high as the gap between average earnings.

**Chart 1: Regional comparison of median, average gross weekly pay, 2017**



Source: ONS, Average earnings, EARN05: Average gross weekly earnings of full time employees (averaged over 2017) from ONS; Median earnings from Annual Survey of Hours and Earnings: 1997 to 2017, full time employees, Table 12

We were also interested to understand how the earnings gap between the regions and the aggregate UK figure had changed over time. Specifically, we looked at how this had changed pre and post the financial crisis in 2007/08.

As Table 1 shows, average earnings in London and the South East pulled further away in the ten years after the financial crisis - even though it might have been expected that with the reliance on the City of London, earnings in those regions would have been hit disproportionately more.

In contrast, a number of the regions saw the earnings gap widen significantly post financial crisis. For example, both Wales and the North East saw the weekly earnings gap pre and post financial crisis widen by £22. Yorkshire and Humberside saw a £19 a week widening. In the North West, West Midlands, East Midlands, and Northern Ireland the gap widened by £16.

**Table 1: Gap in average weekly earnings has widened**

Region	Average 2017, £	Rank, 2017	Average 2008-17, £	Average 1997-2007, £	Gap with UK average 2017, £	Gap with UK average 2008-2017, £	Gap with UK average 1997-2007, £
South East	665	2	621	468	64	64	52
East of England	632	3	584	446	32	27	30
South West	572	4	528	394	-29	-29	-22
London	753	1	704	522	152	147	106
Scotland	565	5	529	386	-36	-29	-30
East Midlands	527	10	511	385	-74	-47	-31
Yorkshire and Humber	535	8	495	373	-65	-62	-43
North West	550	7	503	378	-51	-54	-38
West Midlands	552	6	508	383	-49	-49	-33
Northern Ireland	509	12	467	342	-91	-91	-75
Wales	530	9	486	366	-71	-72	-50
North East	510	11	481	363	-91	-76	-54
UK	601		557	416			

Source: FIC analysis of ONS EARN05: Gross weekly earnings of full-time employees by region

It is worth noting that although there are clear regional inequalities, inequality is greater *within* regions than *between* regions<sup>19</sup>. We pick this up in the section which considers local authority level data.

## Poverty indicators

Next, we considered poverty indicators. Here we used the latest available data on the proportion of households in each region living on less than 60% of median income – both before and after housing costs.

Overall, across the UK, 16% of households have incomes less than 60% of median income – before housing costs are taken into account. After housing costs, the figure is 22%.

Before housing costs, Wales (20%) had the highest proportion living in poverty. Five regions, the North East, North West, West Midlands, Northern Ireland, and Yorkshire and Humber all had 19% living in poverty. The East Midlands also had higher than average proportion living in poverty at 18%. The South East (12%), South West (13%), East of England (14%), and London (14%) had the lowest levels.

<sup>19</sup> See, for example, The facts on income inequality in the UK may surprise you, IFS, July 2017, <https://www.ifs.org.uk/publications/9554>

**Table 2: Households in relative poverty by region**

Region	Before Housing Costs (BHC),%		After Housing Costs, %	
		Rank		Rank
South East	12	1	18	1
East of England	14	3.5	19	3
South West	13	2	19	3
London	14	3.5	28	12
Scotland	16	5	19	3
East Midlands	18	6	21	6
Yorkshire and Humber	19	9	22	7
North West	19	9	23	8.5
West Midlands	19	9	24	10.5
Northern Ireland	19	9	20	5
Wales	20	12	24	10.5
North East	19	9	23	8.5
UK	16		22	

Source: DWP, Households Below Average Income, average of 2013/14-2015/16, defined as percentage of individuals living in households with less than 60 per cent of contemporary median household income

The picture changes somewhat once housing costs are factored in. This is the one of the few factors in which Northern Ireland scores better than the national average<sup>20</sup>. Twenty per cent of households in Northern Ireland are considered to be living in poverty compared to 22% nationally. The North West, Yorkshire and Humberside, West Midlands, Wales and the North East are all in the bottom half of the rankings on the AHC measure, as well as the BHC measure.

However, as the table above shows, London is the region with the highest proportion of households (28%) living in poverty once housing costs are factored in. The figure for London is 6% above the UK average and is an indication of the skewed economic profile of the capital with extremes of poverty and wealth. This should not be surprising given the well documented problem of high housing costs in London.

As well as current levels of poverty, we looked at data on projections of future poverty levels. The Institute for Fiscal Studies (IFS) produced an assessment of how forthcoming changes to the benefits system will impact on after housing cost poverty levels. To do this, it compared the relative AHC poverty rates over the three year periods 2006/08, 2013/15, 2019/21.

It projects that, nationally, nearly 24% of households will be living in relative poverty by 2019-21. Again, London is projected to have the highest percentage of households in relative poverty (28%), but a number of other regions are expected to close the gap on London but not in a good way by seeing a rise in relative poverty levels.

The analysis suggests that there will be significant variations in regional performance on this measure. Over the period 2013/15 to 2019/21, relative poverty is projected to increase by 1.3–1.9ppts for the southern regions and Scotland. Over the same period, it is projected to increase by at

<sup>20</sup> Although other research suggests that Northern Ireland has higher levels of multiple deprivation than the rest of the UK. For example, see: <http://www.poverty.ac.uk/community/northern-ireland>

least 3ppts for the northern regions, the West Midlands, Wales and Northern Ireland<sup>21</sup>. Northern Ireland is projected to lose one of its few ‘advantages’ – moving from having AHC poverty rates slightly below the UK average, to a rate slightly above UK average.

Every region is projected to be left with a higher relative poverty rate in 2019/21 than it had in 2006/08 – with the exception of London.

### Household incomes, reliance on transfers

Another way to look at household financial vulnerability is to consider how much households in each region relied on transfer of benefits to boost their household incomes. To do this, we looked at what the average level of original household income (excluding any benefits) was in each region. Then we considered how much benefits (in cash and in kind) households in the regions received and the how much tax they paid.

Taking the UK as a whole, households on average received total benefits equal to £13,216. Households on average paid taxes of £13,760 – a difference of £544. But as Table 3 shows, this masks some major variations. For example, households in the North East received total benefits equivalent to £13,756 but paid taxes of £10,440, a gap of £3,316 (or -13% of original income). Households in Northern Ireland received £13,740 in total benefits and paid taxes of £11,916, a gap of £1,704 (or -7% of original income). Similarly, households in the West Midlands received £14,066 in benefits and paid taxes of £11,916, a gap of £2,150 (or -7% of original income).

At the other end, households in London on average received £13,623 in benefits but paid £18,001 in taxes, a surplus of £4,378 (9% of original income). South East households received £12,679 in benefits and paid £17,031 in taxes, a surplus of £4,352 (10% of original income).

**Table 3: Original household incomes, benefits, taxes**

Region	Original income (exc benefits) £	Total benefits (cash and in kind) £	Total taxes (direct and indirect) £	Difference £	Total Taxes-Total Benefits/ Original income	Rank Total Taxes-Total Benefits/ Original income
South East	42,644	12,679	17,031	4,352	10%	1
East of England	38,717	12,918	15,577	2,659	7%	3
South West	31,330	13,072	12,571	-501	-2%	6
London	46,837	13,623	18,001	4,378	9%	2
East Midlands	30,721	12,913	12,592	-321	-1%	4
Yorkshire and Humberside	29,273	12,680	11,728	-952	-3%	7
Scotland	31,319	13,158	12,742	-416	-1%	5
North West	29,040	13,356	11,793	-1,563	-5%	8
West Midlands	30,022	14,066	11,916	-2,150	-7%	11
Northern Ireland	25,858	13,740	12,036	-1,704	-7%	10
Wales	30,319	13,419	11,672	-1,747	-6%	9
North East	25,114	13,756	10,440	-3,316	-13%	12
UK	34,366	13,216	13,760	544	2%	

Source: FIC calculations based on ONS, The Effects of Taxes and Benefits on Household Incomes, 2013/14-2015/16, Table 34

<sup>21</sup> Hood, A. and Waters, T. (2017a), *Living Standards, Poverty and Inequality in the UK: 2016–17 to 2021–22*, Report no. R127, London: Institute for Fiscal Studies, p17, <https://www.ifs.org.uk/publications/8957>

It is not surprising that those regions with the highest negative net figure also tend to be those regions with the lowest economic output and highest economic inactivity rates (see Section 2). These regions are not generating as much high value added economic activity on which tax is paid.

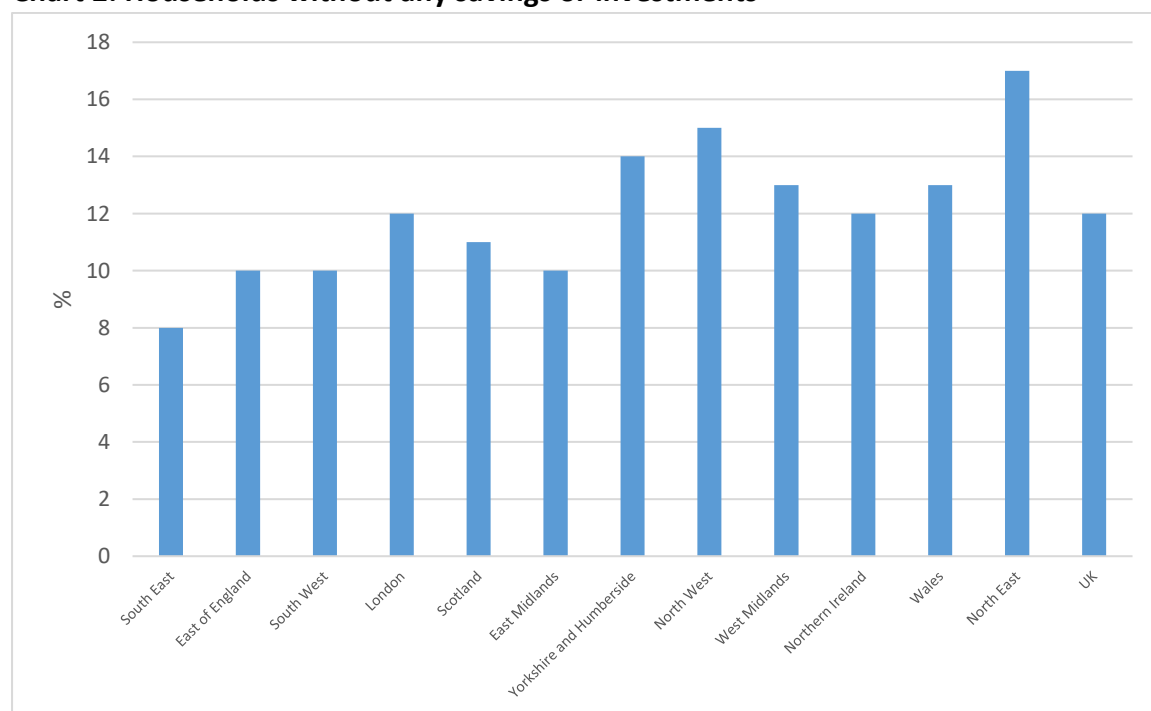
Transfers play an important role in reducing inequality in the regions. For example, Yorkshire and Humberside, the North East, Northern Ireland, Wales, the North West and the West Midland regions all have a Gini Coefficient<sup>22</sup> of just over 0.5 if income distribution is measured without including taxes, benefits, and pensions. Once these have been accounted for the Gini Coefficient reduces to around 0.3. This is a greater reduction than that for the UK overall which reduces from 0.52 to 0.34<sup>23</sup>. The general pattern is that the better off the region, the lower the reduction.

## Savings

Having a savings cushion to protect against the risk of financial shocks is an important part of household financial resilience. We looked at the proportion of households without any savings or investment in each of the regions. As the chart below shows, across the UK 12% of households are estimated to have no savings or investments. The North East (17%), Wales (13%), West Midlands (13%), North West (15%), and Yorkshire and Humberside (14%) each have higher than average proportion of households without savings or investments.

The three regions with the lowest proportion of households without any savings are the South East (8%), East of England (10%), South West (10%), and East Midlands (10%).

**Chart 2: Households without any savings or investments**



Source: Financial Conduct Authority (FCA), The Financial Lives of Consumers across the UK, Fig 5.3: UK adults with no savings or investments or with less than £10,000 in savings and investments

<sup>22</sup> The Gini coefficient is a measure of income or wealth inequality. A Gini coefficient of 0 means there is perfect equality – in other words everyone has the same income. A coefficient of 1 means there is maximal inequality

<sup>23</sup> Adam Tinson, Hannah Aldridge and Tom MacInnes, Economic inequality in Northern Ireland, Centre for Economic Empowerment, New Policy Institute, NICVA, Fig: Figure 14: the effects of redistribution on in equality

## Net financial wealth

Net financial wealth takes into account savings and investments held by households minus any outstanding mortgage debt. Households in the North East have the lowest median net financial wealth, followed by Wales, and the North West. The top three spots are taken by the South East, the South West, and East of England. Data for Northern Ireland wasn't available.

**Table 4: Net financial wealth by region**

Region	Median, £	Lower quartile, £	Rank, median	Gap with GB, 2014/16	Gap with GB, 2006/08	Difference, £
North East	2,600	-300	11	-3,600	-3,300	-300
North West	3,700	-300	9	-2,500	-2,500	0
Yorkshire and Humberside	5,100	-100	6	-1,100	-1,200	100
East Midlands	5,200	-200	5	-1,000	1,100	-2,100
West Midlands	4,200	100	8	-2,000	-1,100	-900
East of England	9,100	200	3	2,900	3,300	-400
London	6,600	0	4	400	-1,000	1,400
South East	14,300	400	1	8,100	5,400	2,700
South West	9,400	100	2	3,200	3,700	-500
Wales	3,100	-200	10	-3,100	-1,700	-1,400
Scotland	4,500	200	7	-1,700	-1,300	-400
Northern Ireland	n/a	n/a	n/a	n/a	n/a	n/a
Great Britain	6,200	0				

Source: Wealth and Assets Survey, ONS, Median household net financial wealth July 2014 to June 2016

The data suggests that a significant numbers of households within all the regions have very low levels of financial wealth to fall back on. But, it is worth noting that in the North East, North West, Yorkshire and Humberside, East Midlands, and Wales the lower quartile figure is *negative* while in the London the lower quartile is 0. The lower quartile figure for Great Britain is also 0. This suggests that one quarter of GB households have negative wealth – that is nearly 6.5 million households.

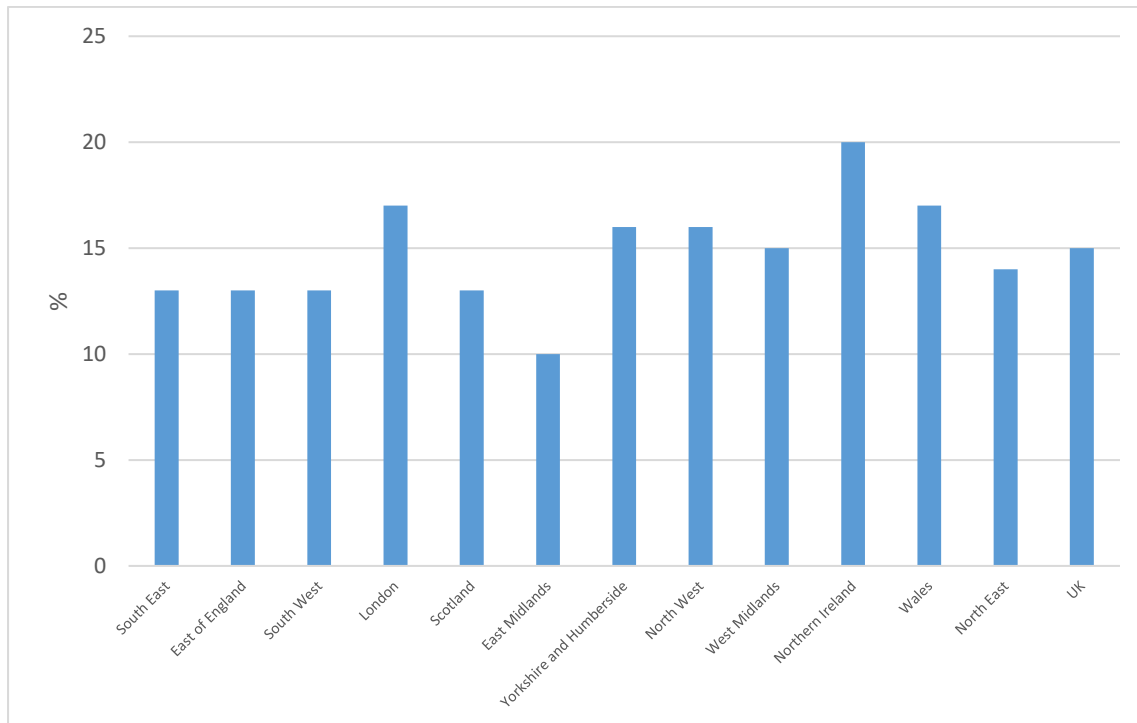
We also measured the gap between median net financial wealth in each region and for Great Britain overall assessing the latest data and 2006/08 data to see how this has changed since the financial crisis. As the table shows, in seven of the 11 regions for which we have data, the gap has actually widened.

## Over-indebtedness

High levels of over-indebtedness are also an indicator of household financial vulnerability. As the chart, below, 15% of UK households are considered to be over-indebted by the FCA. The regions with the highest proportion of over-indebted households are Northern Ireland (20%), Wales (17%), Yorkshire and Humberside (16%), and the North West (16%).

The three regions with the lowest proportions of over-indebtedness are the South East (13%), East of England (13%), the South West (13%), and East Midlands (13%).

**Chart 3: Over-indebted households**



Source: Financial Conduct Authority (FCA), The Financial Lives of Consumers across the UK, Table 6.1; Over-indebtedness is defined as considering as a heavy burden keeping up with domestic bills and credit commitments, or missing any credit commitments and/or any domestic bills in any three or more of the last six months.

### **Financial resilience, adults in financial difficulty or surviving financially**

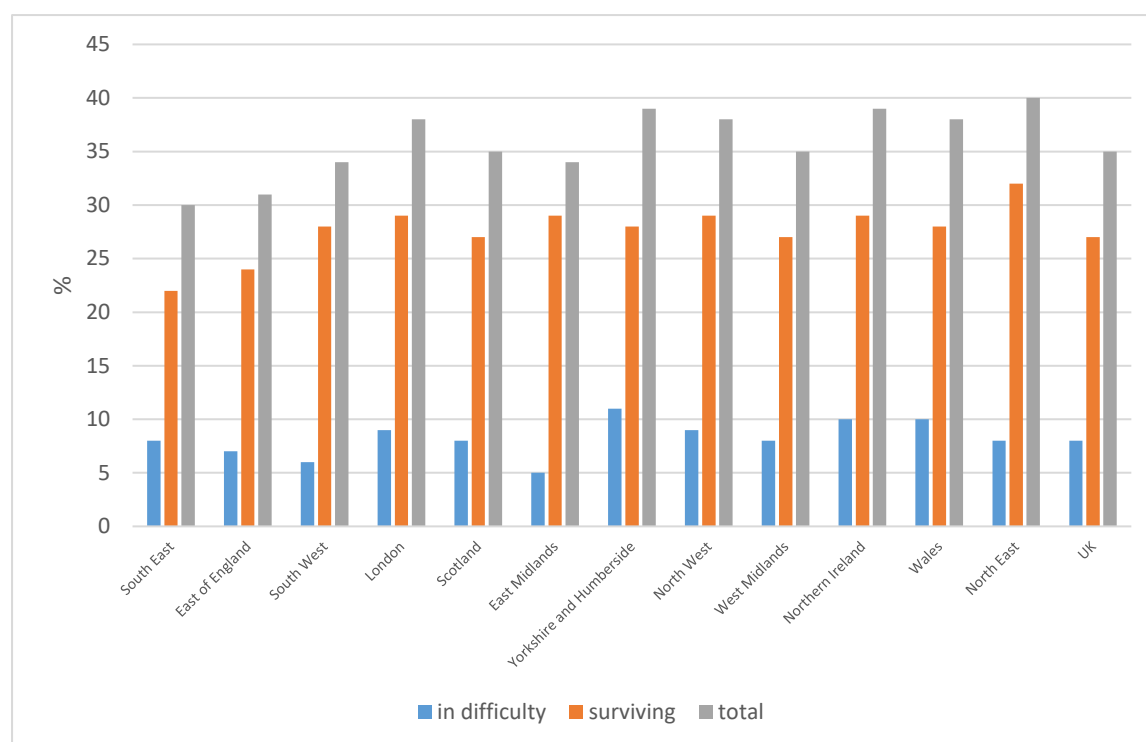
The chart below shows the proportion of adults in each region estimated by the FCA to be in financial difficulty or surviving financially, and the total. Those who are neither in financial difficulty or say they are surviving financially are considered to be financially resilient.

At the UK level, 35% of adults are either in financial difficulty or surviving financially – this means that 65% are considered to be financially resilient. The regions with the highest proportion of adults who are either in financial difficulty or surviving (and therefore with lowest levels of financial resilience) are the North East (40%), Northern Ireland (39%), and Yorkshire and Humberside (39%).

The highest levels of financial resilience are found in South East, East of England, South West, and East Midlands.



**Chart 4: Adults who are in financial difficulty, or surviving**



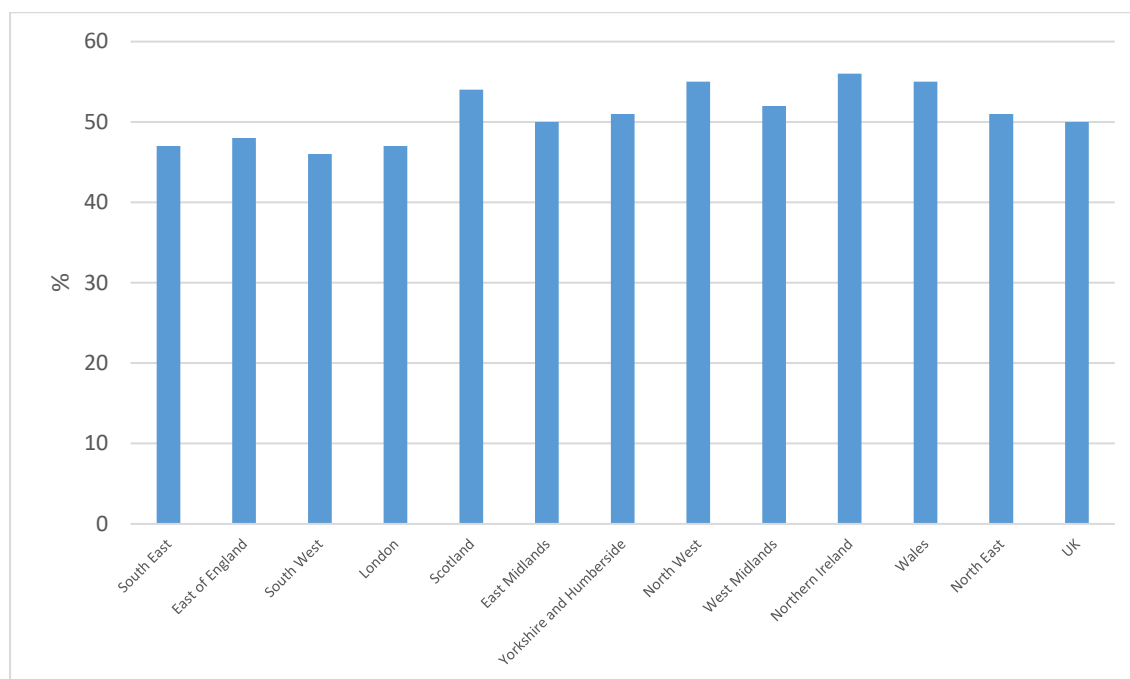
Source: Financial Conduct Authority (FCA), The Financial Lives of Consumers across the UK, Figure 6.2: UK adults who are 'in difficulty' financially, surviving, or financially resilient.

### Potentially vulnerable adults

The FCA brings together various indicators to assess overall potential vulnerability of households in the various regions. Potential vulnerability incorporates over-indebtedness, financial resilience (including those who are 'in difficulty' financially) and levels of financial capability.

As the table below shows, the FCA considers that half the adults in the UK are potentially vulnerable incorporating those measures. Those with regions with the highest proportion of potentially vulnerable adults are Northern Ireland (56%), the North West (55%), Wales (55%), and Scotland (54%). Those with the lowest proportion are South West (46%), South East (47%), London (47%), and East of England (48%) though these proportions are still very high.

**Chart 5: Potentially vulnerable adults**



Source: Financial Conduct Authority (FCA), The Financial Lives of Consumers across the UK, , Table 6.1: UK adults who show characteristics of potential vulnerability, who are over-indebted, and who could cover their living expenses for less than a week if they lost their main source of household income

### Summary of financial resilience indicators

Table 5 contains a summary of the rankings on financial resilience – weekly pay, poverty levels, reliance on benefits, households without savings, net financial wealth, overindebtedness, and potential financial vulnerability. We have also worked out an average ranking to establish which regions scored worst across the selected indicators.

Although individual regions will score badly on certain indicators (London is a case in point on the after housing costs poverty measure, households without savings, and overindebtedness), there would seem to be four distinct groupings or tiers.

Tier 4 – the poorest scoring regions across the range of financial resilience indicators – comprises Wales, Northern Ireland, and the North East. Tier 3 consists of the North West, West Midlands, and Yorkshire and Humberside. There is then a significant gap in the average financial resilience ranking between Tier 3 and Tier 2 which comprises London, Scotland, and East Midlands. Tier 1 (the most financially resilient regions) consists of the South West, East of England, and the South East (which scores at the top or near the top in every ranking).

**Table 5: Summary of regional household financial resilience (earnings, savings, poverty, over-indebtedness)**

Region	Gross Weekly Pay		Poverty - % below 60%, AHC		Net transfers to household incomes		Households without savings, 2017		Net Financial wealth		Overindebted, 2017		In financial difficulty, or surviving, 2017		Potential Vulnerability (adults), 2017		Average Rank
	Average 2017, £	Rank average 2017, £	AHC 13/14-15/16, %	Rank	%	Rank	%	Rank	Median 2014/16, £	Rank	%	Rank	%	Rank	%	Rank	
South East	665	2	18	1	10	1	8	1	14,300	1	13	3.5	30	1	47	2.5	1.6
East of England	632	3	19	3	7	3	10	3	9,100	3	13	3.5	31	2	48	4	3.1
South West	572	4	19	3	-2	6	10	3	9,400	2	13	3.5	34	3.5	46	1	3.3
East Midlands	527	10	21	6	-1	4	10	3	5,200	5	10	1	34	3.5	50	5	4.7
Scotland	565	5	19	3	-1	5	11	5	4,500	7	13	3.5	35	5.5	54	9	5.4
London	753	1	28	12	9	2	12	6.5	6,600	4	17	10.5	38	8	47	2.5	5.8
Yorkshire and Humber	535	8	22	7	-3	7	14	10	5,100	6	16	8.5	39	10.5	51	6.5	7.9
West Midlands	552	6	24	10.5	-7	11	13	8.5	4,200	8	15	7	35	5.5	52	8	8.1
North West	550	7	23	8.5	-5	8	15	11	3,700	9	16	8.5	38	8	55	10.5	8.8
Wales	530	9	24	10.5	-6	9	13	8.5	3,100	10	17	10.5	38	8	55	10.5	9.5
Northern Ireland	509	12	20	5	-7	10	12	6.5	n/a	n/a	20	12	39	10.5	56	12	9.7
North East	510	11	23	8.5	-13	12	17	12	2,600	11	14	6	40	12	51	6.5	9.9
UK	601		22				12		6,200	(GB)	15				50		

## SECTION 2: ECONOMIC RESILIENCE AND PERFORMANCE

### Synopsis

This section assesses a range of indicators of regional economic resilience and performance. Generally, it underlines the extraordinary strength of the London economy, and to a lesser extent the South East.

An interesting way of illustrating the importance of London and the South East is to look at the share of total business turnover those two regions constitute. London has 13% of the adult population, 18% of the total businesses but 30% of the total turnover of UK businesses. The South East has 14% of the adult population, 16% of businesses, and 17% of turnover. These two regions with 27% of the adult population account for nearly half (47%) of total revenue generated.

Those areas with the lowest levels of economic activity and output, and business growth include the North East, North West, Northern Ireland, Wales and the West Midlands. These local economies are not doing particularly well as of now. They are to some extent protected by fiscal transfers from better off regions so any threat to these transfers, if public finances are harmed by Brexit, has to be a cause for some alarm.

The data also suggests the gap between the best and worst performing regions has widened since the financial crisis in 2007/08.

### The data in detail

In this section, we look at indicators of regional economic resilience – namely, gross value added (GVA) per head, gross value added (GVA) per hours worked, business growth and density, economic inactivity rates, and fiscal transfers.

Before we go onto discuss the data in detail it is worth noting that there are a number of measures of regional economic output and productivity each with its advantages and drawbacks. For a good explanation of the limitations of different measures please see the ONS website<sup>24</sup>.

### GVA per head

GVA per head of population is a useful way of comparing the economic output of regions of different size. To estimate the GVA per head, total GVA estimates in millions of pounds (£m) are divided by the total resident population of a region (including the economically inactive).

The table, below, compares how much GVA per head each region produces compared to the overall UK average (of £26,584 per head). London with over £45,000 per head is way out ahead, followed by the South East (£28,506), and then Scotland (£24,876).

The regions with the lowest GVA per head are quite some way behind the UK average and, of course, London. Northern Ireland at £20,435 is £6,149 lower than the UK average; the North East at £19,542 is £7,042 lower than the UK average; while Wales on £19,200 is £7,384 lower than the UK average.

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<sup>24</sup> Source: ONS, Gross Value Added (Income Approach) per head of population at current basic prices

**Table 6: Gross Value Added per head**

Region	GVA per head, 2016 £	Rank
South East	28,506	2
East of England	24,488	4
South West	23,548	5
London	45,046	1
East Midlands	21,502	8
Scotland	24,876	3
Yorkshire and Humber	21,285	9
North West	22,899	6
West Midlands	22,144	7
Northern Ireland	20,435	10
Wales	19,200	12
North East	19,542	11
UK	26,584	

Source: ONS, GVA (Income approach) per head of population at current prices

There are some important caveats to these high level regional measures of productivity and value added.

Comparisons can be affected by residents of one region commuting into or out of that region. So, for example, if more people work in London than actually live there, the GVA per head measure will overestimate the productivity of businesses in London and underestimate the productivity of businesses and the workforce of those in the South East commuter belt.

Similarly, as with the data on income inequality (see above) there is a significant amount of inequality *within* regions as well as *between* regions. Most regions have at least one local area with productivity above the national average. The exceptions are Wales and the North East. Belfast has GVA per head 38% higher than the national average – its GVA per head is also 2.4 times higher than the lowest performing local area in Northern Ireland (the North of Northern Ireland area)<sup>25</sup>.

To provide some historical context, we also looked at the data back to 1998 to see how these regional gaps had changed pre and post the financial crisis. We calculated and compared the average GVA per head for each region over the ten year period 1998 to 2007 and the period 2008 to 2016<sup>26</sup>.

As the table, below, shows London had by far the highest GVA per head in the ten years pre the financial crisis - £10,859 higher than the UK average and more than twice the level of the lowest regions such as Northern Ireland, Wales, and the North East. Post financial crisis, London further extended its lead with an average GVA per head £16,262 higher than the UK average. The table also shows that the weakest regional economies pre financial crisis fell further behind in the period after the crisis.

<sup>25</sup> Regional Inequality in productivity in the UK: a closer look, NIESR, General Election 2017 - Briefing No.2, p4

<sup>26</sup> At the time of writing, the latest data in the time series

**Table 7: GVA per head gap has widened**

Region	Average 1998/2007, £	Average 2008/16, £	Gap 1998/2007, £	Gap 2008/16, £	Difference, £
South East	20,420	25,922	1,823	1,816	-6
East of England	17,793	22,250	- 804	-1,855	-1,051
South West	16,690	21,408	-1,907	-2,697	-790
London	29,456	40,367	10,859	16,262	5,402
East Midlands	15,485	19,583	- 3,112	-4,522	-1,411
Scotland	17,040	22,592	-1,557	-1,513	44
Yorkshire and Humber	15,445	19,523	-3,152	-4,583	-1,431
North West	16,105	20,767	-2,492	-3,339	-847
West Midlands	15,916	19,633	-2,681	-4,473	-1,792
Northern Ireland	14,641	18,517	-3,956	-5,588	-1,632
Wales	13,545	17,143	-5,052	-6,962	-1,910
North East	13,753	17,919	-4,844	-6,187	-1,343
United Kingdom	18,597	24,105			

Source: FIC analysis of historical GVA per head data

### Labour productivity

The GVA per hour worked measures productivity in the regions and addresses the issue with the GVA per head measure which can be distorted by commuters moving in and out of a region. The table, below, shows the productivity of each region against the overall UK performance. The UK figure is represented by '100'. If a regional figure is higher than 100 then this means it is performing better than the UK overall, if the figure is lower than 100 it means it is performing worse than the UK as a whole.

As the table above shows, there are only two regions which are performing better than the UK overall figure – London (133.3) and the South East (106.1). The third best performing region on this measure is Scotland which at 99.4 is performing almost in line with the UK overall average.

**Table 8: Labour productivity**

Region	Labour Productivity, GVA per hour worked, compared to UK average, 2016	Rank
South East	106.1	2
East of England	94.7	4
South West	90.7	6
London	133.3	1
East Midlands	85.7	9
Scotland	99.4	3
Yorkshire and Humber	84.8	10
North West	92.6	5
West Midlands	87.3	8
Northern Ireland	83.2	11
Wales	83.1	12
North East	88.9	7
UK	100	

Source: ONS, Labour productivity (gross value added per hour worked) by NUTS1 region, unsmoothed, current prices, 2016

The sheer size of the London powerhouse economy (and the concentration of high value added jobs in the capital) does distort the relevant performance of the rest of the regions.

The worst performing regions are Wales (83.1), Northern Ireland (83.2), and Yorkshire and Humberside (84.8). East Midlands (85.7), West Midlands (87.3), and the North East (88.9) make up the second worst performing tier.

### Business growth

The growth in the number of businesses can provide a good indication of the strength of regional economies. As the table below shows, the number of businesses in the UK overall grew by 23% from 2010 to the 2016 – an annualised growth rate of 3.5% a year.

Again, we see a significant variation in regional performance. In London, the number of businesses over the period for which data was available grew by over 40% - or equivalent to a rate of nearly 6% a year.

The South East and South West had similar rates of growth of 3.5% and 3.7% a year.

But, most of the regions (nine out of the 12) achieved a growth rate of less than the overall UK average. The overall average is affected by the fact that London represents such a large share of the economy and had a growth rate of nearly 6% a year.

Wales, the West Midlands, and Scotland all achieved annualised growth rates of 1% less than the UK average. However, Northern Ireland stands out as having achieved an annualised growth rate of just 0.6% a year.

**Table 9: Business growth in each region**

Region	2010	2016	Total change in no of businesses 2010-2016	Annualised growth, 2010-2016	Rank
North East	123,700	146,500	18%	2.9%	7
North West	436,400	521,800	20%	3.0%	5
Yorkshire and the Humber	332,000	391,400	18%	2.8%	8
East Midlands	302,800	370,700	22%	3.4%	4
West Midlands	357,500	413,000	16%	2.4%	10
East of England	469,100	555,600	18%	2.9%	6
London	718,600	1,011,600	41%	5.9%	1
South East	733,200	900,100	23%	3.5%	3
South West	414,400	516,300	25%	3.7%	2
Wales	190,800	221,900	16%	2.5%	9
Scotland	285,000	324,800	14%	2.2%	11
Northern Ireland	119,400	124,000	4%	0.6%	12
United Kingdom	4,483,000	5,497,700	23%	3.5%	

Source: FIC analysis of Department of Business, Energy, and Industrial Strategy (BEIS), Business population estimates for the UK and regions, October 2016, Table 26, All private sector businesses

## Business density

Analysing the number of businesses in a region without factoring in the size of the population provides us with a partial picture of how successful a regional economy is – after all, it is to be expected that a region with a larger population would have a higher number of businesses.

The next table takes into account different population sizes to illustrate the *density* of businesses within regions. In this case, we look at the number of businesses per 10,000 adults in each region. The table includes data on ‘All’ businesses and ‘high growth’ businesses.

There are a number of ways to illustrate business density in each of the regions. One way is to compare the proportion of the total UK adult population which lives in a region with the proportion of total UK businesses which are located in that region. As the table below shows, across the UK as a whole, there were 1,040 businesses per 10,000 adults (as at 2016).

London constituted 13% of the UK adult population but had 18% of the total businesses. In terms of business density, there were 1,464 businesses per 10,000 adults in London. 14% of the UK adult population lived in the South East but 16% of the total businesses were located there – 1,243 businesses per 10,000 adults.

In contrast, Wales (872), Northern Ireland (845), Scotland (728), and the North East (679) all had under 900 businesses per 10,000 adults.

We also calculated a ratio to compare the number of businesses per 10,000 adults in each region as a ratio of the overall UK figure (Region/ UK ratio). A ratio greater than 1 means that the region has more businesses per 10,000 adults than the national figure.

London has a ratio of 1.41 which means that there are 41% more businesses per 10,000 adults than in the capital than the UK as a whole. In contrast, Wales has a ratio of 0.65 – meaning that there are 35% fewer businesses per 10,000 adults than the UK average.



Another interesting way of illustrating the importance of London and the South East is to look at the share of total business turnover those two regions constitute. London has 13% of the adult population, 18% of the total businesses but 30% of the total turnover of UK businesses. The South East has 14% of the adult population, 16% of businesses, and 17% of turnover. Those two regions have 27% of the total adult population but make up 47% of the total turnover.

Looking at high growth businesses, again we see that London and the South East have the highest business density. The North East, Wales and Northern Ireland are the worst performing on this score.

**Table 10: Business density**

Region	Population Resident Adults		Total no of businesses, 2016		Per 10k adults		High growth enterprise count, 2013		Per 10k adults		Turnover (£ m), 2016		
	% of total UK	% of total UK	% of total UK	% of total UK	Region/UK Ratio	Rank	Region/UK ratio	Rank	% of total UK				
North East	2,159,604	4%	146,545	3%	679	0.65	12	380	1.76	0.74	10	72,116	2%
North West	5,820,624	11%	521,795	9%	896	0.86	6	1,385	2.38	1.01	3	292,271	8%
Yorkshire and the Humber	4,371,577	8%	391,355	7%	895	0.86	7	890	2.04	0.86	8	226,029	6%
East Midlands	3,815,349	7%	370,705	7%	972	0.93	5	815	2.14	0.90	7	223,841	6%
West Midlands	4,628,624	9%	412,985	8%	892	0.86	8	1,065	2.30	0.97	4	302,900	8%
East of England	4,919,174	9%	555,645	10%	1,130	1.09	4	1,070	2.18	0.92	6	358,011	9%
London	6,909,128	13%	1,011,595	18%	1,464	1.41	1	2,610	3.78	1.60	1	1,162,977	30%
South East	7,243,433	14%	900,055	16%	1,243	1.20	2	1,800	2.49	1.05	2	664,496	17%
South West	4,513,700	9%	516,340	9%	1,144	1.10	3	1,025	2.27	0.96	5	199,847	5%
Wales	2,543,797	5%	221,885	4%	872	0.84	9	440	1.73	0.73	11	85,291	2%
Scotland	4,460,738	8%	324,790	6%	728	0.70	11	800	1.79	0.76	9	213,744	6%
Northern Ireland	1,466,421	3%	123,975	2%	845	0.81	10	215	1.47	0.62	12	59,347	2%
United Kingdom	52,852,169		5,497,670		1,040			12,495	2.36			3,860,870	

Source: Department of Business, Energy, and Industrial Strategy (BEIS), Business population estimates for the UK and regions, October 2016, FIC analysis

## Economic inactivity

There are a range of measures which are used to assess the level of economic activity and inactivity in the economy<sup>27</sup>. Whether *activity* or *inactivity* rates are considered the regional rankings are not significantly different.

As the table below shows, the West Midlands (23%), Wales (23%), the North East (24%), and Northern Ireland (28%) had the highest economic inactivity rates amongst the 16-64 age group. Taking into account the 65s and over, the North East, Wales and Northern Ireland each have economic inactivity rates of 40% or more.

**Table 11: Economic inactivity rates**

REGION	Total pop 16-64, %	Rank	Total pop over 16, %	Rank
South East	18	2	35	2
East of England	18	2	36	3.5
South West	18	2	36	3.5
London	21	4.5	30	1
East Midlands	22	7	38	8
Scotland	21	5	37	5.5
Yorkshire and Humber	23	9.5	38	8
North West	22	7	38	8
West Midlands	22	7	37	5.5
Northern Ireland	28	12	40	10.5
Wales	23	9.5	40	10.5
North East	25	11	41	12
UK				

Source: ONS Regional Labour Market Statistics in the UK, data for 2013/14-2015/16, February 2018

<https://www.ons.gov.uk/employmentandlabourmarket/peopleinwork/employmentandemployeetypes/bulletins/regionallabourmarket/february2018>

## Net fiscal balances

In the previous section, we considered how much households rely on net transfers to boost household incomes. A similar picture emerges when analysing ONS data on net fiscal balances - the difference between:

- what public sector expenditure has occurred, for the benefit of residents or enterprises, in each country or region of the UK; *and*
- what public sector revenues have been raised in each country or region.

The ranking in terms of reliance on net transfers is not exactly the same as the ranking based on fiscal balances. In this case, Northern Ireland ranks bottom rather than the North East. Notwithstanding these differences, the same overall pattern is there with the same grouping of regions at the bottom of the rankings with London and the South East at the top.

<sup>27</sup> Including economic activity rate, employment activity rate, unemployment rate, economic inactivity rates (measured as proportion of total population over age 16 and as a proportion of aged 16-64)

NB: in the table below a *negative* figure means that more revenue has been raised in that region than is spent in that region – so it is a sign of economic strength.

**Table 12: Net fiscal balances per head by region**

Region	Current, 2105/16, £	Average pre crisis (99/00-07/08), £	Average post crisis (08/09-15/16), £	Average all years, £	Rank, all years
North East	3,827	2,589	4,352	3,357	10
North West	3,043	1,790	3,564	2,571	9
Yorkshire and the Humber	2,595	1,247	3,089	2,061	7
East Midlands	1,695	599	2,259	1,331	5
West Midlands	2,597	1,230	3,160	2,078	8
East of England	-242	-744	518	-173	3
London	-3,070	-1,982	-1,486	-1,767	1
South East	-1,667	-1,580	-711	-1,185	2
South West	1,296	465	1,819	1,068	4
Wales	4,545	2,901	4,968	3,805	11
Scotland	2,824	724	2,475	1,531	6
Northern Ireland	5,437	3,578	5,495	4,417	12

Source: FIC analysis of ONS data,

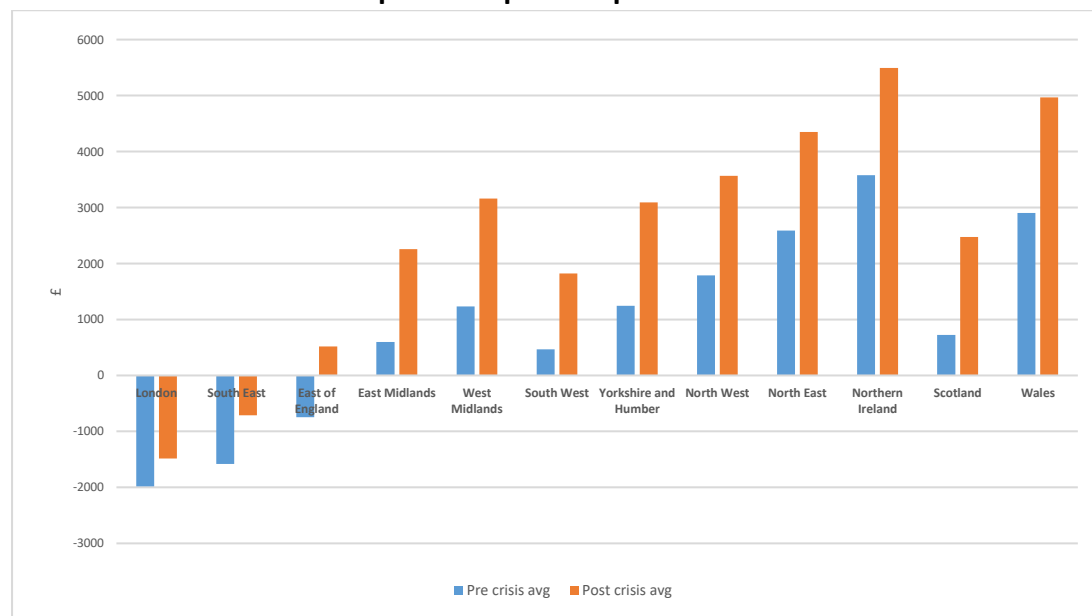
<https://www.ons.gov.uk/economy/governmentpublicsectorandtaxes/publicsectorfinance/articles/countryandregionalpublicsectorfinances/2015to2016>

There are stark differences in the amount the regions receive in net fiscal balances. Over the period analysed, Northern Ireland stands out as having received the highest amount of fiscal transfer (£4,417 per head). Wales received the next highest (£3,805 per head), followed by the North East (£3,357 per head).

In the next tier are the North West (£2,571), West Midlands (£2,078), and Yorkshire and Humberside (£2,061). The top tier consists of East of England (-£173), South East (-£1,185), and London (-£1,767) who have consistently made positive financial contributions.

The net fiscal balances in the most vulnerable regions are, on average, significantly larger in the post financial crisis period than in the pre-crisis period. For example, as the table and chart above shows, for Northern Ireland, in the period in the run up to the financial crisis (99/00 – 07/08), the average annual net fiscal balance was £3,578 per head. In the period after (08/09 - 15/16) it was £5,495 per annum. At least the trend shows the situation is now improving and that the net fiscal balances are falling in most of the regions.

**Chart 6: Net fiscal balances per head pre and post financial crisis**



What are the implications of this? No one can say for certain how Brexit will affect the different regions. However, the Government's official analysis (which we use – see below) suggests that already economically vulnerable regions such as the North East, North West, Northern Ireland, Wales and West Midlands are likely to be harder hit than London and the South East.

However, it is worth pointing out that some economists think London and the South East could be harder hit due to the impact of Brexit on the powerhouse of the City of London. This may prove of cold comfort for the more vulnerable regions. If London and the South East are severely hit, this will affect the ability of those regions to maintain the level of tax revenue currently generated. In turn, this must inhibit the ability of London and the South East to continue the support currently available to the already vulnerable regional economies and households.

### Summary of economic resilience and performance indicators

Table 13 summarises the selected economic resilience and performance indicators for each of the regions. We also calculated an average ranking to show which regions are consistently strong and weak across the range of indicators.

As the table shows, London and the South East stand out as scoring by far the best across the range of the indicators. The South West and East of England also score in the top half of the table across all the indicators.

East Midlands, the North West, and Scotland occupy mid-table scoring above average on some measures and below average on others.

Yorkshire and Humberside and the West Midlands score in the bottom half of the table across all the indicators. But, at the bottom of the table, the North East, and Wales and Northern Ireland stand out as performing poorly across the range of indicators.

**Table 13: Summary of economic resilience indicators**

REGION	Labour Productivity, GVA per hours worked		Gross Value Added per head		Business density			Business growth		Economic inactivity rate				Fiscal balances		Average Rank
	Compared to UK average, 2016	Rank	2016, £	Rank	Businesses per 10k adults	Region/UK Ratio	Rank	Annual growth, 2010-16, %	Rank	Total pop 16-64, %	Rank	Total pop over 16, %	Rank	Average 1997-2016, £	Rank	
London	133.3	1	45,046	1	1,464	1.41	1	5.9	1	21	4.5	30	1	-1,767	1	1
South East	106.1	2	28,506	2	1,243	1.2	2	3.5	3	18	2	35	2	-1,185	2	2.2
South West	90.7	6	23,548	5	1,144	1.1	3	3.7	2	18	2	36	3.5	1,068	4	3.9
East of England	94.7	4	24,488	4	1,130	1.09	4	2.9	6	18	2	36	3.5	-173	3	4.1
East Midlands	85.7	9	21,502	8	972	0.93	5	3.4	4	22	7	38	8	1,331	5	6.5
North West	92.6	5	22,899	6	896	0.86	6	3	5	22	7	38	8	2,571	9	6.5
Scotland	99.4	3	24,876	3	728	0.7	11	2.2	11	21	4.5	37	5.5	1,531	6	6.6
West Midlands	87.3	8	22,144	7	892	0.86	8	2.4	10	22	7	37	5.5	2,078	8	7.8
Yorkshire and Humber	84.8	10	21,285	9	895	0.86	7	2.8	8	23	9.5	38	8	2,061	7	8.2
North East	88.9	7	19,542	11	679	0.65	12	2.9	7	25	11	41	12	3,357	10	9.8
Wales	83.1	12	19,200	12	872	0.84	9	2.5	9	23	9.5	40	10.5	3,805	11	10.6
Northern Ireland	83.2	11	20,435	10	845	0.81	10	0.6	12	28	12	40	10.5	4,417	12	10.9
UK	100		26,584		1,040			3.5								

## SECTION 3: BREXIT RELATED ISSUES

### Synopsis

One area where we can be very sure Brexit will have an impact is in terms of EU funding. Wales stands out as receiving the most EU funding of €111 per person per year over the period 2014 – 2020. This is four times the UK average of €24 at per year over the period. Northern Ireland (€55), Scotland (€45), North East (€41), and South West (€40) also receive significantly higher than the UK average.

Studies have modelled the potential impact on manufacturing jobs including high tech manufacturing jobs. Measured as the loss per 100,000 economically active jobs, the most vulnerable regions are the North East (-437), West Midlands (-426), and the North West (-363). The ranking is different when it comes to high/ medium tech manufacturing jobs with Northern Ireland (-332), Wales (-335), West Midlands (-449), and the North East (-464) expected to be hardest hit.

In terms of the economic hit, the Government's own assessment concludes that the impact of a hard Brexit will be felt most by: the North East, the West Midlands, Northern Ireland, the North West, and Wales. It should be noted that the Government's analysis has not yet modelled the impact of a hard-border between Northern Ireland and the Republic of Ireland. If that does happen, the impact on Northern Ireland would be significantly greater. London is expected to be the least affected.

### The data in detail

The indicators discussed in the previous sections illustrate how vulnerable regional economies - and households in those regions - are in the run up to Brexit. In this section, we look at the available evidence on the potential impact of Brexit on regional economies. There has been a wide range of analyses published. We focus on EU funding received by the regions, the potential impact on manufacturing jobs and the Government's official analysis of the impacts of Brexit on each region.

### EU Funding

As Table 16 shows, in the period 2014-2020, funding from the European Social Fund (ESF) and European Regional Development Fund (ERDF) is equivalent to €24 per person per year at UK level. But this conceals a wide range of funding levels.

Wales stands out as receiving the most EU funding per head – four times the UK average at €111 per person per year over the period. The next highest are Northern Ireland (€55), Scotland (€45), North East (€41), and South West (€40). In contrast, the South East (€5), East of England (€10), and London (€13) received a fraction of that level of funding per person per year.

It is also important to note that the UK was the fifth largest recipient of financing from the European Investment Bank over the period 1973-2017. In the 18 months before the EU referendum, the EIB finalised 74 deals worth €13.5bn with the UK. Since then, only 39 deals worth just under €3.1bn have been finalised with the UK<sup>28</sup>. This is less than one-quarter of the pre-referendum total and is attributed to the unwillingness of UK projects to seek finance giving the uncertainty about the UK's future relationship with the EU.

### Potential impact on manufacturing jobs

Next, we looked at the analysis of the potential impact of Brexit on manufacturing jobs including high tech manufacturing jobs (measured as the change per 100,000 economically active jobs). As Table 16

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<sup>28</sup> <https://www.local.gov.uk/about/news/lga-government-urged-clarify-access-vital-infrastructure-funding-post-brexit>

shows, the regions expected to see the biggest losses are the North East (-437), West Midlands (-426), and the North West (-363).

In terms of high tech manufacturing jobs, the three regions expected to be worst affected are the North East (-464), West Midlands (-449), and Wales (-335) with Northern Ireland (-332) not far behind.

## Tariffs

If a trade deal isn't agreed, under WTO rules the UK would be required to introduce the same tariffs on goods imported from the EU as applied to non-EU country imports. This could be done in two ways – either it could raise EU tariffs to the level applied to non-EU countries; or it could reduce non-EU tariffs to the level currently applied to EU goods that is to say 0%. The first option would have the effect of increasing prices of goods while the second would lower prices<sup>29</sup>.

Lower income households spend a higher proportion of their incomes on goods that could be affected by changes in tariffs that might result from a 'no deal' scenario<sup>30</sup>. Moreover, there are also differences in the proportion households in the various UK regions spend on potentially affected goods. Table 16 shows how much households in each region spend on goods that would be affected by tariffs and how much of a percentage increase in consumer prices households might face. Overall, the analysts estimate that households in Wales and London would be least affected, whereas Northern Ireland and the West Midlands would be most affected by price rises.

## Brexit scenarios

The main indicator we looked at was the potential future impact of various Brexit scenarios on regional economies. For this, we use the government's official estimates which considered three scenarios (a brief description of the scenarios can be found in the Introduction):

- the impact of the UK exiting but staying within the European Economic Area (EEA);
- exiting with a free trade agreement (FTA); and
- defaulting to trading under World Trade Organisation (WTO) rules (the so called hard Brexit option).

The Government's analysis modelled the potential impact compared to *underlying growth in GDP* over 15 years. This analysis estimates that UK GDP – if Brexit didn't happen – would grow by just over 25% over the next 15 years. The impact at UK level varies considerably depending on the scenario. A hard WTO/ hard Brexit scenario is projected to have the biggest impact – ranging from -5% to -10.3% with -7.7% as the mid-range estimate.

**Table 14: Government estimates of impact of Brexit on UK economy**

Scenario	Mid-range estimate	Lower range	Upper range
EEA	-1.6%	-0.6%	-2.6%
FTA	-4.8%	-3.1%	-6.6%
WTO	-7.7%	-5.0%	-10.3

Source: EU Exit Analysis Cross Whitehall Briefing, House of Commons Exiting the European Union Committee, January 2018

<sup>29</sup> Although the economists who undertook the analysis referenced in the next footnote estimate that the potential cost savings from lowering tariffs would not be equal to the potential increase in costs from raising EU tariffs.

<sup>30</sup> Stephen Clarke, Ilona Serwicka, I. Alan Winters; Changing Lanes, The impact of different post-Brexit trading policies on the cost of living, Resolution Foundation, UK Trade Policy Observatory, University of Sussex, Figure 4: Lower income households spend more on essentials than their richer counterparts



The clear majority of analyses published so far conclude that Brexit will have a negative impact on the UK economy. The Government's own analysis is the middle of the range of estimates<sup>31</sup>.

The OBR has initially estimated that the economic effects of Brexit would weaken public finances by £15 billion per year by the early 2020s. This could affect the availability of fiscal transfers which support regional economies and households<sup>32</sup>.

The relative ranking of the different regions varies slightly depending on the Brexit scenario used. This is because regional economies will be exposed to trade barriers to varying degrees due to their reliance on exports and composition of their economies, for example, a higher or lower weighting of manufacturing.

As the table shows, regardless of the scenario used, the same regions are expected to be hit comparatively badly – the North West, Northern Ireland, West Midlands, and the North East.

Scotland, East Midlands, and East of England are also modelled to perform worse than the UK overall on all three scenarios. Wales is expected to underperform on both the FTA and WTO scenarios. Yorkshire is modelled to perform in line with the UK growth on the EEA scenario, underperform on FTA, and perform relatively well on the WTO scenario.

The South East, South West, and London are modelled to do better than the estimates for the UK in each of the three scenarios. London stands out as holding out relatively well even under the WTO scenario.

Remember, it is important to recognise that when we say that regions are expected to perform *well*, this just means that their economies are modelled to do not as *badly* compared to the overall UK economy. But, there is no mistaking that the models forecast that their economies will be harmed by Brexit.

**Table 15: Potential Brexit Impacts on regional GDP**

REGION	EEA	FTA	WTO	Rank EEA	Rank FTA	Rank WTO
London	-1.0%	-2.0%	-3.5%	1.5	1.5	1
South West	-1.0%	-2.0%	-5.0%	1.5	1.5	2
Yorkshire and Humber	-1.5%	-5.0%	-7.0%	4	5	3
South East	-1.5%	-4.5%	-7.5%	4	3	4
East of England	-1.8%	-5.0%	-8.0%	6.5	5	5
East Midlands	-1.8%	-5.0%	-8.5%	6.5	5	6
Scotland	-2.5%	-6.0%	-9.0%	9.5	8	7
Wales	-1.5%	-5.5%	-9.5%	4	7	8
North West	-2.5%	-8.0%	-12.0%	9.5	10	9.5
Northern Ireland	-2.5%	-8.0%	-12.0%	9.5	10	9.5
West Midlands	-2.5%	-8.0%	-13.0%	9.5	10	11
North East	-3.0%	-11.0%	-16.0%	12	12	12
UK	-1.6%	-4.8%	-7.7%			

Source: EU Exit Analysis Cross Whitehall Briefing, House of Commons Exiting the European Union Committee, p16, January 2018

<sup>31</sup> EU Exit Analysis Cross Whitehall Briefing, House of Commons Exiting the European Union Committee, p17

<sup>32</sup> Office for Budget Responsibility <https://www.ifs.org.uk/publications/13078>

It is worth pointing out that the initial Government analysis did not fully factor in the region-specific effects of customs changes. Specifically, it does not yet include an assessment of the impact of a 'hard-border' between Northern Ireland and the Republic of Ireland. If there is a hard border, then it must be reasonable to assume that the impact on Northern Ireland economy will be even greater than presented here.

Much will depend on the impact of various Brexit scenarios on specific industries and, of course, whether the Government can get a deal (s) to mitigate the effects. Financial services will be particularly interesting. The Government's analysis suggests that the impact on financial services will be similar to the impact on the whole economy. Indeed, in the Government's analysis, under the WTO scenario financial services would be less affected.

But, it is worth reiterating that some economists think that London and the South East could be harder hit due to the impact of Brexit on the powerhouse of the City of London and associated professional services.

### **Summary of Brexit issues**

As discussed above, Brexit could have a number of potential effects on the UK economy and households. The loss of EU funding could be significant for some of the regions – at a time when fiscal transfers from better off UK regions may come under pressure. The introduction of tariffs could exacerbate the poverty premium experienced by households.

But the dominant factor will be the impact on the regional economies of the UK. We cannot lose sight of the fact that a number of regions would be heading into Brexit lagging well behind the economically stronger regions in terms of economic output per head, productivity, growth in new businesses, earnings, and so on.

If the Government's assessment turns out to be right the impact on some of the already economically vulnerable regions (and the households in those regions) could be severe. These gaps are likely to widen – unless mitigating strategies are implemented in good time.

**Table 16: Summary of EU/ Brexit related indicators**

REGION	EU/ BREXIT RELATED MEASURES																	
	ERDF ESF Funding 2014-2020, per person per year <sup>33</sup>		Impact on manufacturing jobs-change per 100k economically active pop. <sup>34</sup>				Goods affected by tariffs <sup>35</sup>			Future Brexit Economic Impacts, GDP (ranked on WTO)						Brexit Vote		
	€	Rank 2014-2020	All manuf jobs	High/med-high tech jobs	Rank All	Rank High/Med	% of household spending affected	Change in price of products affected by tariffs	Rank on % affected	EEA	FTA	WTO	Rank EEA	Rank FTA	Rank WTO	%	Diff from nat. vote	Rank
London	13	3	-65	-49	1	1	32%	2.6%	1	-1.0%	-2.0%	-3.5%	1.5	1.5	1	40.1	-11.8	11
South West	40	8	-168	-287	4	6	38%	2.6%	5.5	-1.0%	-2.0%	-5.0%	1.5	1.5	2	52.6	0.7	7
Yorkshire and Humber	21	5	-105	-221	2	3	38%	2.6%	5.5	-1.5%	-5.0%	-7.0%	4	5	3	57.7	5.8	4
South East	5	1	-252	-272	7	5	36%	2.5%	2	-1.5%	-4.5%	-7.5%	4	3	4	51.8	-0.1	9
East of England	10	2	-182	-255	5	4	38%	2.5%	5.5	-1.8%	-5.0%	-8.0%	6.5	5	5	56.5	4.6	5
East Midlands	19	4	-303	-288	9	7	39%	2.6%	8	-1.8%	-5.0%	-8.5%	6.5	5	6	58.8	6.9	2
Scotland	45	10	-193	-187	6	2	42%	2.6%	10	-2.5%	-6.0%	-9.0%	9.5	8	7	38	-13.9	12
Wales	111	12	-299	-335	8	10	44%	2.2%	11	-1.5%	-5.5%	-9.5%	4	7	8	52.5	0.6	8
North West	23	6.5	-363	-318	10	8	38%	2.7%	5.5	-2.5%	-8.0%	-12.0%	9.5	10	9.5	53.7	1.8	6
Northern Ireland	55	11	-157	-332	3	9	47%	2.2%	12	-2.5%	-8.0%	-12.0%	9.5	10	9.5	44.2	-7.7	10
West Midlands	23	6.5	-426	-449	11	11	41%	2.8%	9	-2.5%	-8.0%	-13.0%	9.5	10	11	59.3	7.4	1
North East	41	9	-437	-464	12	12	37%	2.4%	3	-3.0%	-11.0%	-16.0%	12	12	12	58	6.1	3
UK	24									-1.6%	-4.8%	-7.7%				51.9		

<sup>33</sup> Our estimates based on data from UK Funding from EU, House of Commons Library, Briefing Paper, Number 7847, 10 January 2018 and <https://www.parliament.uk/written-questions-answers-statements/written-question/commons/2016-04-08/33071>

<sup>34</sup> Source: Brexit will negatively affect all regions of the UK, but the North East is the most vulnerable, Ilona Serwicka, UKTPD, March 2018

<sup>35</sup> Source: Stephen Clarke, Ilona Serwicka, I. Alan Winters; Changing Lanes, The impact of different post-Brexit trading policies on the cost of living, Resolution Foundation, UK Trade Policy Observatory, University of Sussex, Figure 5: Households in Northern Ireland and Wales spend significantly more on fuel and energy than in the rest of the UK, *Spending on products affected by tariff changes as a share of total spending*

## FINAL RANKING

As we outlined in the Foreword to this report, the impact of Brexit on ordinary UK households will depend on three factors:

- the scale of the ‘external’ economic shocks caused by Brexit;
- how resilient regional and local economies are to those shocks; and
- how financially resilient households are to the effects on regional and local economies.

Therefore, to try to reflect this, the final stage was to calculate an average ranking for each region across the three categories of indicators – financial resilience, economic resilience and performance, and potential Brexit impacts.

We have not applied any weightings to the specific indicators to work out the overall average – this is a simple average of the rankings based on a range of indicators that signify economic or financial vulnerability. For the Brexit category we have used the WTO assessment.

This is not meant to be a predictive model. We do not claim any spurious precision about this. The final ranking is meant to convey a sense of how vulnerable the regions are *going into* Brexit and a sense of the potential impact of Brexit.

Indeed, even if Brexit was not to happen, the data suggests that some of the UK’s regions’ economies and households were already in a very vulnerable position and in need of sustained interventions to tackle economic underperformance and household financial vulnerability.

Looking at the overall averages total scores we can see a number of groupings or tiers. In the bottom tier, the three regions that appear to be the most vulnerable (in terms of scoring poorly across the wide range of measures) are the North East, Wales and Northern Ireland. It is worth reiterating that the Government’s own analysis has not yet factored in the potential impact of a ‘hard-border’ on the Northern Ireland economy. If a hard border results, it is likely that Northern Ireland would suffer the hardest economic hit from Brexit so its position at the bottom of the league table would be reinforced.

In the second bottom tier, we have Yorkshire and Humberside, West Midlands, and the North West – these regions score below average on most of the indicators.

In the next tier we see the East Midlands and Scotland. Near the top are East of England, the South West, and London. London scores by far the best on the economic indicators but is dragged down slightly by its poor performance on some of the household financial resilience measures. At the top, we have the South East which scores highly on the economic indicators and household financial resilience measures.

We chose a number of indicators to illustrate the financial and economic vulnerability of the regions – earnings, over-indebtedness, levels of savings, poverty, productivity, fiscal balances, business density and economic inactivity rates as the UK heads into Brexit.

But, of course, the economic impacts on the different regions will be the most important factor in determining future economic and financial resilience. Unemployment levels, wages, disposable incomes, levels of household debt and savings and poverty levels all depend on the strength of the economy and public finances which enable fiscal transfers to take place. This analysis shows clearly that certain regions would be going into what could be a new economic world in a very vulnerable state.

**Brexit vote**

Finally, we compared the average ranking for each region to the way the region voted in the EU referendum. As we can see, five out of the regions with the worst average rankings across the range of indicators also voted to leave the EU. Only Northern Ireland voted to remain.

**Table 17: Summary of rankings**

Region	FINANCIAL RESILIENCE INDICATORS								ECONOMIC RESILIENCE AND PERFORMANCE INDICATORS							BREXIT IMPACT INDICATORS									
	Gross Weekly Pay	Household s without savings	Current poverty levels (AHC)	Net financial wealth	Net Taxes- Benefits	Over- indebted	Fin diff./ surviving	Potential vulnerabili ty	Produ ctivity	GVA per head	Business density	Business growth	Economic inactivity (over 16)	Fiscal balances	EU funding	Tariffs- household spending	All jobs	High/ medium value jobs	EEA	FTA	WTO	Avg Rank- pre Brexit impact	Avg Rank- post Brexit impact (on WTD)	Vote difference -ve vote means region voted leave	
South East	2	1	1	1	1	3.5	1	2.5	2	2	2	3	2	2	1	2	7	5	4	3	4	1.9	2.0	-0.1	
South West	4	3	3	2	6	3.5	3.5	1	6	5	3	2	3.5	4	8	5.5	4	6	1.5	1.5	2	3.5	3.4	0.7	
London	1	6.5	12	4	2	10.5	8	2.5	1	1	1	1	1	1	3	1	1	1	1.5	1.5	1	3.8	3.6	-11.8	
East of England	3	3	3	3	3	3.5	2	4	4	4	4	6	3.5	3	2	5.5	5	4	6.5	5	5	3.5	3.6	4.6	
East Midlands	10	3	6	5	4	1	3.5	5	9	8	5	4	8	5	4	8	9	7	6.5	5	6	5.5	5.5	6.9	
Scotland	5	5	3	7	5	3.5	5.5	9	3	3	11	11	5.5	6	10	10	6	2	9.5	8	7	5.9	6.0	-13.9	
Yorkshire and Humber	8	10	7	6	7	8.5	10.5	6.5	10	9	7	8	8	7	5	5.5	2	3	4	5	3	8.0	7.7	5.8	
North West	7	11	8.5	9	8	8.5	8	10.5	5	6	6	5	8	9	6	5.5	10	8	9.5	10	9.5	7.8	7.9	1.8	
West Midlands	6	8.5	10.5	8	11	7	5.5	8	8	7	8	10	5.5	8	7	9	11	11	9.5	10	11	7.9	8.1	7.4	
Wales	9	8.5	10.5	10	9	10.5	8	10.5	12	12	9	9	10.5	11	12	11	8	10	4	7	8	10	9.8	0.6	
North East	11	12	8.5	11	12	6	12	6.5	7	11	12	7	12	10	9	3	12	12	12	12	12	9.9	10.0	6.1	
Northern Ireland	12	6.5	5	n/a	10	12	10.5	12	11	10	10	12	10.5	12	11	12	3	9	9.5	10	9.5	10.3	10.2	-7.7	

## SECTION 4: LOCAL AUTHORITY LEVEL ANALYSIS

### Synopsis

In this section, we broke down our analysis to the level of local authorities to reveal vulnerabilities that have may have been missed in the regional data. We wanted to see which regions had the greatest number of local authorities with the highest level of vulnerability to 'soft' and 'hard' Brexit.

Unfortunately, we could not obtain the same data for Northern Ireland.

Although there were differences in the rankings, the general pattern was similar to that for the regions. But two things stood out. First, the North East has the highest proportion of vulnerable local authority areas. 75% of North East local authorities were in the bottom decile - well below that next most vulnerable region of the North West with 44%.

Additionally, this part of the analysis confirmed the need for caution about London where amid very obvious wealth in the capital and the overall strength of its economy. 28% of local authorities were in the most vulnerable decile ranking it 7<sup>th</sup> out of 11 rather than close to the top in the regional ranking.

### The data in detail

The indicators we use in our analysis at local authority level are not precisely the same as those we used for the regional analysis. This is because the same data is not available at both regional and local authority level. But, the indicators cover similar categories of economic and household vulnerability. Unfortunately, we were not able to include Northern Ireland in the local authority analysis as insufficient data was available.

### Description of indicators

The indicators we looked at were:

- Gross value added per head
- Gross disposable household income
- Children in poverty after housing costs (AHC)
- Unemployment rate
- Over-indebtedness
- Brexit economic impact – soft and hard Brexit scenario.

Here we provide a brief description of what each indicator means. Further detail and sources for the data can be found in the Annexes.

Readers who are interested in more granular local level analysis can find the data for all of the individual local authorities in Great Britain in the annexes.

**Gross value added per head** - to estimate the GVA per head, total GVA estimates in millions of pounds (£m) are divided by the total resident population of a region (including the economically inactive). We have included analysis of performance pre and post financial crisis. This measure can be affected by people commuting in and out of a local authority area. However, this is allowed for to some degree by the analysis of the concentration of disadvantaged local authorities within each region.

**Gross disposable income** - this is a measure of how much income (before taxes) households have after spending on essentials.

**Children in poverty after housing costs (AHC)** - this shows the proportion of children in each local authority living in poverty measured after housing costs are taken into account.

**Unemployment rate** - unemployment rate – aged 16+. Here we analysed data from 2004 to 2017. Ranking is based on long term average unemployment within each local authority area.

**Over-indebtedness** - Over-indebted individuals are defined as those who are likely to find meeting monthly bills a "heavy burden" and/or those missing more than two bill payments within a six-month period.

**Brexit economic impact** - this is the potential impact of Brexit on the local authority using two scenarios – a 'soft' Brexit and 'hard' Brexit – taken from a major economic impact assessment.

**Total scores** - we ranked each local authority according to those six indicators. This was done in descending order. We then calculated two total scores for each local authority – the first was calculated before the potential Brexit impact, the second with the hard-Brexit score included.

We then ranked each local authority, based on the score with Brexit impact included, against the universe of all local authorities included in the analysis. From this, each local authority was grouped into deciles. The worse the overall score was, the higher the decile.

Finally, to tie this local authority level analysis back to the regional analysis, we calculated what proportion of local authorities in the bottom two deciles were located in each region.

**Table 18: Concentration of local authorities in each region in bottom two deciles**

Region	% of local authorities in bottom 2 deciles	Rank	Regional rank
South East	3%	1.5	1
South West	3%	1.5	2
East of England	6%	3	3.5
East Midlands	13%	4	5
Scotland	22%	5	6
West Midlands	23%	6	9
London	28%	7	3.5
Wales	36%	8	10
Yorkshire & Humberside	38%	9	7
North West	44%	10	8
North East	75%	11	11
Northern Ireland	n/a	n/a	12

The overall ranking on this measure produces different results to that based on the higher level regional analysis. Certain regions score higher on the overall regional ranking than on the local authority based measure. This is because there will be pockets of relatively strong economic performance such as urban areas which will lift the aggregate performance of a region.

London stands out based on the high level regional score, where it scored near the top, but then ranks seventh based on the local authority score. This reflects the extreme nature of the London economy –



that is, London is characterised by having a very powerful economy and high levels of wealth at the aggregate level but with high levels of poverty.

There are a number of regions – North East, Wales, West Midlands, North West, and Yorkshire and Humberside - which score poorly on the high level regional and on the local authority level analysis indicating that those regions have weaker economies **and** a high degree of local authority level disadvantage.

Northern Ireland had the lowest average ranking at regional level. As mentioned, we were unable to find consistent data on the chosen indicators for Northern Ireland at the same level as is available for local authorities within Great Britain. But, we are confident that Northern Ireland would also score very badly at the lowest available level. Northern Ireland has higher levels of multiple deprivation than the rest of the UK<sup>36</sup>.

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<sup>36</sup> For example, see: <http://www.poverty.ac.uk/community/northern-ireland>

## SECTION 5: CONCLUSIONS AND NEXT STEPS

We cannot say with certainty, *ex ante*, how much the UK economy will be hit by Brexit. It depends on which form of Brexit results from the current negotiations, which mitigation strategies are adopted by national and local government and civil society, and how UK industry responds to the new challenges.

Although there are a few dissenting voices, the clear majority of economic analyses published - including the government's own assessment - believe the effects will be harmful to the UK economy. The harder the Brexit, the worse the economic effects are expected to be. This, in turn, must present challenges for the UK's public finances.

We have been more concerned in this report to understand the potential effects on the regions of the UK, rather than at the national level. The different regions will feel the impact of Brexit to varying extents due to the different structures of regional and local economies (e.g. the balance of services and manufacturing industries) and exposure to trade with the EU. The Government's own analysis expects that London will be least affected. A number of the UK regions – the North West, Northern Ireland, the West Midlands, and the North East are expected to be hit very hard.

But, it is important not to forget that even those regions which are expected to fare comparatively 'better', are expected to take a significant hit under some scenarios. They may not face as big a hit as other regions, but it could be a hit nevertheless.

Ultimately, we are concerned about the impact on ordinary households. The financial well-being of those households will depend on the size of the external shock provided by Brexit, how resilient their regional economies are to those shocks, and how financially resilient those households are.

There is no question that there are huge differences in the strengths and vulnerabilities of the UK regions on these measures. The regions that stand out to us as being most vulnerable (looking across those range of measures) are Northern Ireland, Wales, the North East, the North West, the West Midlands, and Yorkshire and Humberside.

The data in this report show that, as we approach Brexit, there are worrying gaps between the best and worst performing regions in terms of economic resilience and household financial resilience. If the Government's analysis is right, Brexit can only exacerbate those gaps – unless mitigating actions are taken in good time.

In terms of economic performance and resilience measures, London and the South East stand out as particularly powerful. However, London does not score well on household financial resilience measures. The aggregate performance of the powerhouse London economy masks a wide variation in the experiences of households – London is a city of extremes. It has one of the highest levels of poverty (after housing costs) and over-indebtedness in the country. As our local authority level analysis shows, it has a high proportion of local authorities in the bottom two deciles of economic and financial resilience. So, if London does turn out to be comparatively badly affected by Brexit, the impact will be felt by economically and financially vulnerable households in London, not just the other regions. Although, ironically, this could result in a reduction in regional inequality and intra-London inequality if the wealth and incomes of the better off are disproportionately affected.

It is important to remember that there can be more inequality *within* regions than there is *between* regions. We address this in the section on analysis of local authority level data.

The Government's own model estimates that Brexit will have a lower impact on the economies of London and the South East than on poorer regions such as Northern Ireland, the North East, Wales, and the West Midlands. But, other economic analysis suggests that London and the South East will be hit harder due to the importance of the City of London and associated services. The City of London conducts a huge amount of trade with the EU and if it finds it access to EU markets restricted post Brexit, this could have a serious impact on its revenues.

This will have consequences for the public finances of the UK and the rest of the economy. This is a very important point to consider. The financial services industry and associated professional services make a significant contribution to the UK economy and to the tax take which funds public services. There is a large financial services sector outside of London. But the capital has a dominant share of the big ticket financial activities such as wholesale and capital markets, foreign exchange and derivatives trading, asset management, and reinsurance.

If the economy of London is hit harder by Brexit, this will bring cold comfort for the other UK regions. Some of the UK regions benefit from large fiscal transfers from London and the South East. It follows that, *ceteris paribus*, a reduction in financial services sector revenue and profits means a smaller contribution to the UK's public finances. This, in turn, could reduce the availability of fiscal transfers to the regions.

In other words, whatever the outcome, things do not bode well for some of the more vulnerable UK regions. They either face a relatively larger direct economic impact from Brexit, or an indirect hit if Brexit hits the public finances of the UK.

Of course, none of the worst Brexit effects might happen. The more gloomy forecasts might not come to pass, or the Government might develop strategies to mitigate potential economic harm. Moreover, as mentioned, it very much depends on which form of Brexit results. Nevertheless, there is no point ignoring the weight of evidence. It is clear that many of the UK's regions (and households within those regions) are already economically and financially vulnerable to Brexit effects, and the majority view of the impact of Brexit on the UK economy is not encouraging. Prospects therefore look very bad for some of the UK regions.

### **Next steps**

Whatever the outcome of the Brexit negotiations, we are concerned that policymakers at national and regional level should recognise the vulnerability of regions and local economies and communities before Brexit actually happens so that policies to mitigate the potential impacts can be put in place.

This project is not intended to develop detailed mitigation policies or identify specific interventions. It is intended to raise awareness of the challenges facing households and awareness of the need for interventions. Developing those detailed interventions is for the next stage.

But, looking at the regional and local level data we have gathered, it is possible to say at this stage what *type* of intervention is needed to pre-empt and mitigate the potential effects. These fall into two broad areas:

- **Promoting household financial resilience:** these interventions should focus on reducing over-indebtedness and helping households build up savings and assets to develop financial resilience and provide a cushion against potential economic shocks.
- **Improving regional and local economic resilience and performance:** the goal here should be to improve household earnings and reduce levels of poverty. This means tackling the large regional imbalances in economic performance, output, and productivity. This could involve specific

interventions to improve skill levels in the regions, attract inward investment to build infrastructure and improve the performance of local industry, and develop high value added, high tech industries.

The role of the financial sector is critical enough to warrant a separate point. There are concerns that the financial system is not serving the interests of the regions well with banking and finance concentrated in London and the South East. More generally, the financial sector stands accused of being more interested in providing finance to speculative or rent-seeking activities rather than long term patient finance to the real economy<sup>37</sup>. Similarly, financial exclusion remains a major problem in the UK.

The nature and scale of some of the challenges facing some of the regions in the run up to Brexit means that a wide range of stakeholders will need to be involved – across Government (national, regional, and local), industry, the banking and finance industry, and civil society organisations.

A key question for policymakers and stakeholders who are concerned about these issues will be: what is the best level to intervene and implement mitigation strategies?

With some of the longer term economic challenges, the resources required means that major structural interventions will be needed at national level if they are to have an impact. Other interventions will be more effective if made at a regional, local authority, or even community level. Ultimately, a coordinated effort will be needed combining national, regional, and local level interventions.

The effectiveness of interventions will also depend on the political economy structures within regions, the ecology of civil society organisations, and the strength and resources available to civil society organisations and other stakeholders.

More detailed work is needed to fully understand the specific issues at regional and local level. But, we hope this report has helped shed some light on the challenges facing the UK's regions as we head towards Brexit, and prompts debate about the need for interventions to mitigate the potential impacts. We look forward to discussing the findings with interested stakeholders and working with them to raise awareness and develop mitigation strategies.

**Financial Inclusion Centre**

**October 2018**

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<sup>37</sup> See for example, An Economic and Social Audit of the City, Financial Inclusion Centre, 2017, <http://inclusioncentre.co.uk/wordpress29/our-work/publications/an-economic-and-social-audit-of-the-city>

## **ANNEXES**

## ANNEX A: REGIONAL SUMMARY PROFILES

This annex contains summaries of data for each of the regions covered in the report. For each region, we provide the data along with the overall UK figure for comparison, and ranking against other regions.

**Household vulnerability** in RLAs is assessed according to a range of indicators:

- Earnings – including the earnings gap pre and post financial crisis
- Poverty indicators
- Reliance on transfers to support household incomes
- Savings and assets
- Levels of over-indebtedness
- Financial resilience

**Economic performance and resilience** is assessed on various indicators including:

- Regional productivity and gross value added (GVA)
- Business density and business growth (pre and post financial crisis)
- Levels of economic inactivity
- Fiscal transfers and reliance on benefits
- Potential Brexit impacts including loss of EU funding, and impacts on regional GDP

## EAST OF ENGLAND

Regional household financial resilience (earnings, savings, poverty, overindebtedness)

	Gross Weekly Pay		Poverty - % below 60% median income		Net transfers to household incomes		Households without savings, 2017		Net Financial wealth		Overindebtedness, 2017		Potential Vulnerability (adults), 2017	
	Average 2017, £	Rank average 2017, £	AHC 13/14-15/16, %	Rank	%	Rank	%	Rank	Median 2014/16, £	Rank	%	Rank	%	Rank
East of England	632	3	19	3	7	3	10	3	9,100	3	13	3.5	48	4
UK	601		22				12		6,200		15		50	

Regional economic resilience indicators

	Labour Productivity, GVA per hour worked		Gross Value Added per head		Business density			Economic inactivity rate				Fiscal balances	
	Compared to UK average, 2016	Rank	2016, £	Rank 2016	Businesses per 10k adults	Region/UK ratio	Rank	Total pop 16-64, %	Rank	Total pop over 16, %	Rank	Average 1997-2016, £	Rank
East of England	94.7	4	24,488	4	1,130	1.09	4	18	3.5	36	3.5	-173	3
UK	100		26,584		1,040								

EU/ Brexit related indicators

	ERDF ESF Funding 2014-2020, per person per year, €		Impact on manufacturing jobs-change per 100k economically active pop.				Goods affected by tariffs		Future Brexit Economic Impacts, GDP						Brexit Vote		
	Rank 2014-2020	€	All manuf jobs	High/med-high tech jobs	Rank All	Rank High/Med	% of household spending affected	Change in price of products affected by tariffs	EEA	FTA	WTO	Rank EEA	Rank FTA	Rank WTO	%	Diff from nat. vote	Rank
East of England	10	2	-182	-255	5	4	38%	2.5%	-1.8%	-5.0%	-8.0%	6.5	5	5	56.5	4.6	5
UK	24								-1.6%	-4.8%	-7.8%				51.9		

## EAST MIDLANDS

### Regional household financial resilience (earnings, savings, poverty, overindebtedness)

	Gross Weekly Pay		Poverty - % below 60% median income		Net transfers to household incomes		Households without savings, 2017		Net Financial wealth		Overindebtedness, 2017		Potential Vulnerability (adults), 2017	
	Average 2017, £	Rank average 2017, £	AHC 13/14-15/16, %	Rank	%	Rank	%	Rank	Median 2014/16, £	Rank	%	Rank	%	Rank
East Midlands	527	10	21	6	-1	4	10	3	5,200	5	10	1	50	5
UK	601		22				12		6,200		15		50	

### Regional economic resilience indicators

	Labour Productivity, GVA per hour worked		Gross Value Added per head		Business density			Economic inactivity rate				Fiscal balances	
	Compared to UK average, 2016	Rank	2016, £	Rank 2016	Businesses per 10k adults	Region/UK ratio	Rank	Total pop 16-64, %	Rank	Total pop over 16, %	Rank	Average 1997-2016, £	Rank
East Midlands	85.7	9	21,502	8	972	0.93	5	22	7	38	8	1,331	5
UK	100		26,584		1,040								

### EU/ Brexit Related Indicators

	ERDF ESF Funding 2014-2020, per person per year, €		Impact on manufacturing jobs-change per 100k economically active pop.				Goods affected by tariffs		Future Brexit Economic Impacts, GDP						Brexit Vote		
	Rank 2014-2020	€	All manuf jobs	High/med-high tech jobs	Rank All	Rank High/Med	% of household spending affected	Change in price of products affected by tariffs	EEA	FTA	WTO	Rank EEA	Rank FTA	Rank WTO	%	Diff from nat. vote	Rank
East Midlands	19	4	-303	-288	9	7	39%	2.6%	-1.8%	-5.0%	-8.5%	6.5	5	6	58.8	6.9	2
UK	24								-1.6%	-4.8%	-7.8%				51.9		



## LONDON

Regional household financial resilience (earnings, savings, poverty, overindebtedness)

	Gross Weekly Pay		Poverty - % below 60% median income		Net transfers to household incomes		Households without savings, 2017		Net Financial wealth		Overindebtedness, 2017		Potential Vulnerability (adults), 2017	
	Average 2017, £	Rank average 2017, £	AHC 13/14-15/16, %	Rank	%	Rank	%	Rank	Median 2014/16, £	Rank	%	Rank	%	Rank
London	753	1	28	12	9	2	12	6.5	6,600	4	17	10.5	47	2.5
UK	601		22				12		6,200		15		50	

Regional economic resilience indicators

	Labour Productivity, GVA per hour worked		Gross Value Added per head		Business density			Economic inactivity rate				Fiscal balances	
	Compared to UK average, 2016	Rank	2016, £	Rank 2016	Businesses per 10k adults	Region/UK ratio	Rank	Total pop 16-64, %	Rank	Total pop over 16, %	Rank	Average 1997-2016, £	Rank
London	133.3	1	45,046	1	1,464	1.41	1	22	5	31	1	-1,767	1
UK	100		26,584		1,040								

EU/ Brexit Related Indicators

	ERDF ESF Funding 2014-2020, per person per year, €		Impact on manufacturing jobs-change per 100k economically active pop.				Goods affected by tariffs		Future Brexit Economic Impacts, GDP						Brexit Vote		
	€	Rank 2014-2020	All manuf jobs	High/med-high tech jobs	Rank All	Rank High/Med	% of household spending affected	Change in price of products affected by tariffs	EEA	FTA	WTO	Rank EEA	Rank FTA	Rank WTO	%	Diff from nat. vote	Rank
London	13	3	-65	-49	1	1	32%	2.6%	-1.0%	-2.0%	-3.5%	1.5	1.5	1	40.1	-11.8	11
UK	24								-1.6%	-4.8%	-7.8%				51.9		

## NORTH EAST

### Regional household financial resilience (earnings, savings, poverty, over-indebtedness)

	Gross Weekly Pay		Poverty - % below 60% median income		Net transfers to household incomes		Households without savings, 2017		Net Financial wealth		Overindebtedness, 2017		Potential Vulnerability (adults), 2017	
	Average 2017, £	Rank average 2017, £	AHC 13/14-15/16, %	Rank	%	Rank	%	Rank	Median 2014/16, £	Rank	%	Rank	%	Rank
North East	510	11	23	8.5	-13	8.5	17	12	3,700	11	14	6	51	6.5
UK	601		22				12		6,200		15		50	

### Regional economic resilience indicators

	Labour Productivity, GVA per hour worked		Gross Value Added per head		Business density			Economic inactivity rate				Fiscal balances	
	Compared to UK average, 2016	Rank	2016, £	Rank 2016	Businesses per 10k adults	Region/UK ratio	Rank	Total pop 16-64, %	Rank	Total pop over 16, %	Rank	Average 1997-2016, £	Rank
North East	88.9	7	19,542	11	679	0.65	12	25	11	41	12	3,357	10
UK	100		26,584		1,040								

### EU/ Brexit related indicators

	ERDF ESF Funding per person per year 2014-2020, €		Impact on manufacturing jobs-change per 100k economically active pop.				Goods affected by tariffs		Future Brexit Economic Impacts, GDP						Brexit Vote		
	Rank 2014-2020		All manuf jobs	High/med-high tech jobs	Rank All	Rank High/Med	% of household spending affected	Change in price of products affected by tariffs	EEA	FTA	WTO	Rank EEA	Rank FTA	Rank WTO	%	Diff from nat. vote	Rank
	€																
North East	41	9	-437	-464	12	12	37%	2.4%	-3.0%	-11.0%	-16.0%	12	12	12	58	6.1	3
UK	24								-1.6%	-4.8%	-7.8%				51.9		

## NORTH WEST

### Regional household financial resilience (earnings, savings, poverty, over-indebtedness)

	Gross Weekly Pay		Poverty - % below 60% median income		Net transfers to household incomes		Households without savings, 2017		Net Financial wealth		Overindebtedness, 2017		Potential Vulnerability (adults), 2017	
	Rank average		AHC 13/14-15/16, %						Median 2014/16, £					
	Average 2017, £	2017, £		Rank	%	Rank	%	Rank		Rank	%	Rank	%	Rank
North West	550	7	23	8.5	-5	8	15	11	3,700	9	16	8.5	55	10.5
UK	601		22				12		6,200		15		50	

### Regional economic resilience indicators

	Labour Productivity, GVA per hour worked		Gross Value Added per head		Business density			Economic inactivity rate				Fiscal balances	
	Compared to UK average, 2016	Rank	2016, £	Rank 2016	Businesses per 10k adults	Region/ UK ratio	Rank	Total pop 16-64, %	Rank	Total pop over 16, %	Rank	Average 1997-2016, £	Rank
North West	92.6	5	22,899	6	896	0.86	6	22	7	38	8	2,571	9
UK	100		26,584		1,040								

### EU/ Brexit related indicators

	ERDF ESF Funding per person per year 2014-2020, €		Impact on manufacturing jobs-change per 100k economically active pop.				Goods affected by tariffs		Future Brexit Economic Impacts, GDP						Brexit Vote		
	Rank 2014-2020																
	€		All manuf jobs	High/ med-high tech jobs	Rank All	Rank High/ Med	% of household spending affected	Change in price of products affected by tariffs	EEA	FTA	WTO	Rank EEA	Rank FTA	Rank WTO	%	Diff from nat. vote	Rank
North West	23	6	-363	-318	10	8	38%	2.7%	-2.5%	-8.0%	-12.0%	9.5	10	9.5	53.7	1.8	6
UK	24								-1.6%	-4.8%	-7.8%				51.9		

## SOUTH EAST

Regional household financial resilience (earnings, savings, poverty, over-indebtedness)

	Gross Weekly Pay		Poverty - % below 60% median income		Net transfers to household incomes		Households without savings, 2017		Net Financial wealth		Overindebtedness, 2017		Potential Vulnerability (adults), 2017	
	Average 2017, £	Rank average 2017, £	AHC 13/14-15/16, %	Rank	%	Rank	%	Rank	Median 2014/16, £	Rank	%	Rank	%	Rank
South East	665	2	18	1	10	1	8	1	14,300	1	13	3.5	47	2.5
UK	601		22				12		6,200		15		50	

Regional economic resilience indicators

	Labour Productivity, GVA per hour worked		Gross Value Added per head		Business density			Economic inactivity rate				Fiscal balances	
	Compared to UK average, 2016	Rank	2016, £	Rank 2016	Businesses per 10k adults	Region/UK ratio	Rank	Total pop 16-64, %	Rank	Total pop over 16, %	Rank	Average 1997-2016, £	Rank
South East	106.1	2	28,506	2	1,243	1.20	2	18	2	34	2	-1,185	2
UK	100		26,584		1,040								

TABLE 16: SUMMARY OF EU/ BREXIT RELATED INDICATORS

	ERDF ESF Funding per person per year, 2014-2020 €		Impact on manufacturing jobs-change per 100k economically active pop.				Goods affected by tariffs		Future Brexit Economic Impacts, GDP						Brexit Vote		
	€	Rank 2014-2020	All manuf jobs	High/med-high tech jobs	Rank All	Rank High/Med	% of household spending affected	Change in price of products affected by tariffs	EEA	FTA	WTO	Rank EEA	Rank FTA	Rank WTO	%	Diff from nat. vote	Rank
South East	5	1	-252	-272	7	5	36%	2.5%	-1.5%	-4.5%	-7.5%	4	3	4	51.8	-0.1	9
UK	24								-1.6%	-4.8%	-7.8%				51.9		

## SOUTH WEST

### Regional household financial resilience (earnings, savings, poverty, over-indebtedness)

	Gross Weekly Pay		Poverty - % below 60% median income		Net transfers to household incomes		Households without savings, 2017		Net Financial wealth		Overindebtedness, 2017		Potential Vulnerability (adults), 2017	
	Average 2017, £	Rank average 2017, £	AHC 13/14-15/16, %	Rank	%	Rank	%	Rank	Median 2014/16, £	Rank	%	Rank	%	Rank
South West	572	6	19	3	-2	6	10	3	9,400	2	13	3.5	46	1
UK	601		22				12		6,200		15		50	

### Regional economic resilience indicators

	Labour Productivity, GVA per hour filled		Gross Value Added per head		Business density			Economic inactivity rate				Fiscal balances	
	Compared to UK average, 2016	Rank	2016, £	Rank 2016	Businesses per 10k adults	Region/UK ratio	Rank	Total pop 16-64, %	Rank	Total pop over 16, %	Rank	Average 1997-2016, £	Rank
South West	90.7	6	23,548	5	1,144	1.10	3	18	2	36	3.5	1,068	4
UK	100		26,584		1,040								

### EU/ Brexit related indicators

	ERDF ESF Funding per person per year 2014-2020, €		Impact on manufacturing jobs-change per 100k economically active pop.				Goods affected by tariffs		Future Brexit Economic Impacts, GDP						Brexit Vote		
	€	Rank 2014-2020	All manuf jobs	High/med-high tech jobs	Rank All	Rank High/Med	% of household spending affected	Change in price of products affected by tariffs	EEA	FTA	WTO	Rank EEA	Rank FTA	Rank WTO	%	Diff from nat. vote	Rank
South West	40	8	-168	-287	4	6	38%	2.6%	-1.0%	-2.0%	-5.0%	1.5	1.5	2	52.6	0.7	7
UK	24								-1.6%	-4.8%	-7.8%				51.9		

## YORKSHIRE AND HUMBERSIDE

### Regional household financial resilience (earnings, savings, poverty, over-indebtedness)

	Gross Weekly Pay		Poverty - % below 60% median income		Net transfers to household incomes		Households without savings, 2017		Net Financial wealth		Overindebtedness, 2017		Potential Vulnerability (adults), 2017	
	Average 2017, £	Rank average 2017, £	AHC 13/14-15/16, %		%	Rank	%	Rank	Median 2014/16, £	Rank	%	Rank	%	Rank
Yorkshire and Humber	535	8	22	7	-3	7	14	10	5,100	6	16	8.5	51	6.5
UK	601		22				12		6,200		15		50	

### Regional economic resilience indicators

REGION	Labour Productivity, GVA per hour worked		Gross Value Added per head		Business density			Economic inactivity rate				Fiscal balances	
	Compared to UK average, 2016	Rank	2016, £	Rank 2016	Businesses per 10k adults	Region/UK ratio	Rank	Total pop 16-64, %	Rank	Total pop over 16, %	Rank	Average 1997-2016, £	Rank
Yorkshire and Humber	84.3	10	21,285	9	895	0.86	7	23	9.5	38	8	2,061	7
UK	100		26,584		1,040								

### EU/ Brexit related indicators

	ERDF ESF Funding per person per year 2014-2020, €		Impact on manufacturing jobs-change per 100k economically active pop.				Goods affected by tariffs		Future Brexit Economic Impacts, GDP						Brexit Vote		
	Rank 2014-2020	€	All manuf jobs	High/med-high tech jobs	Rank All	Rank High/Med	% of household spending affected	Change in price of products affected by tariffs	EEA	FTA	WTO	Rank EEA	Rank FTA	Rank WTO	%	Diff from nat. vote	Rank
Yorkshire and Humber	21	5	-105	-221	2	3	38%	2.6%	-1.5%	-5.0%	-7.0%	4	5	3	57.7	5.8	4
UK	24								-1.6%	-4.8%	-7.8%				51.9		

## WEST MIDLANDS

### Regional household financial resilience (earnings, savings, poverty, over-indebtedness)

	Gross Weekly Pay		Poverty - % below 60% median income		Net transfers to household incomes		Households without savings, 2017		Net Financial wealth		Overindebtedness, 2017		Potential Vulnerability (adults), 2017	
	Rank average 2017, £		AHC 13/14-15/16, %		%		%		Median 2014/16, £		%		%	
	Average 2017, £	Rank	Rank	Rank	Rank	Rank	Rank	Rank	Rank	Rank	Rank	Rank	Rank	Rank
West Midlands	552	6	24	10.5	-7	11	13	8.5	4,200	8	15	7	52	8
UK	601		22				12		6,200		15		50	

### Regional economic resilience indicators

	Labour Productivity, GVA per hour worked		Gross Value Added per head		Business density			Economic inactivity rate				Fiscal balances	
	Compared to UK average, 2016		Rank		Businesses per 10k adults			Total pop 16-64, %				Average 1997-2016, £	
	Rank	Rank	Rank	Rank	Rank	Rank	Rank	Rank	Rank	Rank	Rank	Rank	Rank
West Midlands	87.3	8	22,144	7	892	0.86	8	22	8	37	5.5	2,078	8
UK	100		26,584		1,040								

### EU/ Brexit related indicators

	ERDF ESF Funding per person per year 2014-2020, €		Impact on manufacturing jobs-change per 100k economically active pop.				Goods affected by tariffs		Future Brexit Economic Impacts, GDP						Brexit Vote		
	Rank 2014-2020		Rank				Rank		Rank						Rank		
	€	Rank	All manuf jobs	High/med-high tech jobs	Rank All	Rank High/Med	% of household spending affected	Change in price of products affected by tariffs	EEA	FTA	WTO	Rank EEA	Rank FTA	Rank WTO	%	Diff from nat. vote	Rank
West Midlands	23	7	-426	-449	11	11	41%	2.8%	-2.5%	-8.0%	-13.0%	9.5	10	11	59.3	7.4	1
UK	24								-1.6%	-4.8%	-7.8%				51.9		

## NORTHERN IRELAND

### Regional household financial resilience (earnings, savings, poverty, over-indebtedness)

	Gross Weekly Pay		Poverty - % below 60% median income		Net transfers to household incomes		Households without savings, 2017		Net Financial wealth		Overindebtedness, 2017		Potential Vulnerability (adults), 2017	
	Average 2017, £	Rank average 2017, £	AHC 13/14-15/16, %	Rank	%	Rank	%	Rank	Median 2014/16, £	Rank	%	Rank	%	Rank
Northern Ireland	509	12	20	5	-7	10	12	6.5	n/a	n/a	20	12	56	12
UK	601		22				12				15		50	

### Regional economic resilience indicators

	Labour Productivity, GVA per hour worked		Gross Value Added per head		Business density			Economic inactivity rate				Fiscal balances	
	Compared to UK average, 2016	Rank	2016, £	Rank 2016	Businesses per 10k adults	Region/UK ratio	Rank	Total pop 16-64, %	Rank	Total pop over 16, %	Rank	Average 1997-2016, £	Rank
Northern Ireland	83.2	11	20,435	10	845	0.81	10	28	12	40	10.5	4,417	12
UK	100		26,584		1,040								

### EU/ Brexit related indicators

	ERDF ESF Funding per person per year 2014-2020, €		Impact on manufacturing jobs-change per 100k economically active pop.				Goods affected by tariffs		Future Brexit Economic Impacts, GDP						Brexit Vote		
	€	Rank 2014-2020	All manuf jobs	High/med-high tech jobs	Rank All	Rank High/Med	% of household spending affected	Change in price of products affected by tariffs	EEA	FTA	WTO	Rank EEA	Rank FTA	Rank WTO	%	Diff from nat. vote	Rank
Northern Ireland	55	11	-157	-332	3	9	47%	2.2%	-2.5%	-8.0%	-12.0%	9.5	10	9.5	44.2	-7.7	10
UK	24								-1.6%	-4.8%	-7.8%				51.9		



## SCOTLAND

### Regional household financial resilience (earnings, savings, poverty, over-indebtedness)

	Gross Weekly Pay		Poverty - % below 60% median income		Net transfers to household incomes		Households without savings, 2017		Net Financial wealth		Overindebtedness, 2017		Potential Vulnerability (adults), 2017	
	Average 2017, £	Rank average 2017, £	AHC 13/14-15/16, %		%	Rank	%	Rank	Median 2014/16, £	Rank	%	Rank	%	Rank
Scotland	565	5	19	3	-1	5	11	5	4,500	7	13	3.5	54	9
UK	601		22				12		6,200		15		50	

### Regional economic resilience indicators

	Labour Productivity, GVA per hour worked		Gross Value Added per head		Business density			Economic inactivity rate				Fiscal balances	
	Compared to UK average, 2016	Rank	2016, £	Rank 2016	Businesses per 10k adults	Region/UK ratio	Rank	Total pop 16-64, %	Rank	Total pop over 16, %	Rank	Average 1997-2016, £	Rank
Scotland	99.4	3	24,876	3	728	0.70	11	21	4.5	37	5.5	1,531	6
UK	100		26,584		1,040								

### EU/ Brexit related indicators

	ERDF ESF Funding per person per year 2014-2020, €		Impact on manufacturing jobs-change per 100k economically active pop.				Goods affected by tariffs		Future Brexit Economic Impacts, GDP						Brexit Vote		
	Rank 2014-2020	€	All manuf jobs	High/med-high tech jobs	Rank All	Rank High/Med	% of household spending affected	Change in price of products affected by tariffs	EEA	FTA	WTO	Rank EEA	Rank FTA	Rank WTO	%	Diff from nat. vote	Rank
Scotland	45	8	-193	-187	6	2	42%	2.6%	-2.5%	-6.0%	-9.0%	9.5	8	7	38	-13.9	12
UK	24								-1.6%	-4.8%	-7.8%				51.9		

## WALES

### Regional household financial resilience (earnings, savings, poverty, over-indebtedness)

	Gross Weekly Pay		Poverty - % below 60% median income		Net transfers to household incomes		Households without savings, 2017		Net Financial wealth		Overindebtedness, 2017		Potential Vulnerability (adults), 2017	
	Average 2017, £	Rank average 2017, £	AHC 13/14-15/16, %	Rank	%	Rank	%	Rank	Median 2014/16, £	Rank	%	Rank	%	Rank
Wales	530	9	24	10	-6	9	13	8.5	3,100	10	17	10.5	55	10.5
UK	601		22				12		6,200		15		50	

### Regional economic resilience indicators

	Labour Productivity, GVA per hour worked		Gross Value Added per head		Business density			Economic inactivity rate				Fiscal balances	
	Compared to UK average, 2016	Rank	2016, £	Rank 2016	Businesses per 10k adults	Region/UK ratio	Rank	Total pop 16-64, %	Rank	Total pop over 16, %	Rank	Average 1997-2016, £	Rank
Wales	83.1	12	19,200	12	872	0.84	9	23	9.5	40	10.5	3,805	11
UK	100		26,584		1,040								

### EU/ Brexit related indicators

	ERDF ESF Funding per person per year 2014-2020, €		Impact on manufacturing jobs-change per 100k economically active pop.				Goods affected by tariffs		Future Brexit Economic Impacts, GDP						Brexit Vote		
	Rank 2014-2020	€	All manuf jobs	High/med-high tech jobs	Rank All	Rank High/Med	% of household spending affected	Change in price of products affected by tariffs	EEA	FTA	WTO	Rank EEA	Rank FTA	Rank WTO	%	Diff from nat. vote	Rank
Wales	111	12	-299	-335	8	10	44%	2.2%	-1.5%	-5.5%	-9.5%	4	7	8	52.5	0.6	8
UK	24								-1.6%	-4.8%	-7.8%				51.9		

## ANNEX B: DESCRIPTION OF AND SOURCES FOR LOCAL AUTHORITY DATA

Measure	Description	Source
Gross Value Added per head	To estimate the GVA per head, total GVA estimates in millions of pounds (£m) are divided by the total resident population of a region (including the economically inactive). We have included analysis of performance pre and post financial crisis. Note that this measure can be affected by people commuting in and out of a local authority area. However, this is allowed for to some degree by the analysis of the concentration of disadvantaged local authorities within each region.	ONS
Gross Disposable Income	This is a measure of how much income (before taxes) households have after spending on essentials.	ONS
Children in poverty after housing costs (AHC)	The proportion of children in each local authority living in poverty (measured after housing costs are taken into account).	
Unemployment rate	This is the unemployment rate of those aged 16+. Here we analysed data from 2004 to 2017. Ranking is based on long term average unemployment within each local authority area.	ONS
Overindebtedness	The proportion of individuals in each local authority considered to be overindebted. Over-indebted" individuals are defined as those who are likely to find meeting monthly bills a "heavy burden" and/or those missing more than two bill payments within a six-month period. This information was sourced from online survey data (20,000 respondents), carried out by YouGov and Research Now in the month of July 2017.	Money Advice Service
Total scores – pre potential Brexit Impact	This is simply the sum of the rankings each LA achieved on each of the five key indicators – and their overall ranking on total score. The ranking is based on all local authorities in GB, not just within the region. Note this is before the potential impact of Brexit has been included.	FIC calculations
Brexit Impact	This is the potential impact of Brexit on the economy of each local authority. The analysis uses two scenarios – a ‘soft’ Brexit and ‘hard’ Brexit and estimates the % change in Gross Value Added of the local economy. For comparison, the average impact on local authority economies across the UK is estimated to be -1.14% under a ‘soft’ Brexit scenario and -2.12% under a ‘hard’ Brexit scenario.	CEP Brexit Analysis No 10 The Local Economic Effects of Brexit Swati Dhingra, Stephen Machin and Henry G. Overman Centre for Economic Performance, LSE

Total Scores inc Brexit Impact	This total score incorporates the hard Brexit ranking for each LA and ranks each LA on this total score. We have also calculated which decile each LA belongs to. The higher the decile, the worse the overall score is.	FIC calculations
Regional summary scores	We have also included two summary scores. The first is the average score for local authorities in each region. The higher the average score, the worse the performance is. The final indicator is the proportion of local authorities within each region that are in the bottom two deciles (9 <sup>th</sup> and 10 <sup>th</sup> ). The higher the proportion of LAs in a region, the more vulnerable LAs that region has.	FIC calculations

## ANNEX B: DETAILED DATA FOR LOCAL AUTHORITIES (ORGANISED BY REGION)

										Children in poverty (after housing costs), %																	
EAST MIDLANDS		Gross Value Added per head				Gross Disposable Household Income						Unemployment Rate				Overindebtedness		Total Scores - pre Brexit impact		Brexit Impact			Total Scores inc Brexit impact			Regional summary scores	
		Avg 98-08, £	Avg 09-16, £	Avg 98 - 16, £	Rank Avg 09-16	Avg 97-08, £	Avg 09-15, £	Avg 97-15, £	Rank 97- 15			Avg 04-08, %	Avg 09-17, %	Avg 04-17, %	Rank 04-17					Soft brexit, %	Hard brexit, %	Rank Hard Brexit	Total Score	Rank Total Score	Decile	Region Avg	% of LAs in 9/10 deciles
Nottingham	E06000018	21,646	25,965	23,465	68	10,101	11,963	10,787	374	37.0%	373	8.6	11.1	10.2	373	21.9%	377	1,565	343	-1.3	-2.6	336	1901	372	10		
Leicester	E06000016	16,914	20,259	18,323	175	10,094	12,200	10,870	373	35.9%	368	9.0	9.9	9.6	367	21.0%	372	1,655	358	-1.1	-2.1	159	1814	360	10		
Mansfield	E07000174	11,657	14,705	12,940	356	11,429	14,196	12,448	325	29.0%	310	5.9	7.5	6.9	297	17.4%	299	1,587	349	-1.2	-2.2	206	1793	356	10		
Bolsover	E07000033	11,614	16,825	13,808	322	10,814	14,286	12,093	339	26.6%	257	6.0	6.1	6.0	243	18.0%	313	1,474	327	-1.2	-2.3	242	1716	341	10		
Derby	E06000015	19,472	24,857	21,739	97	11,343	14,032	12,333	330	29.6%	318	6.2	7.4	7.0	299	18.4%	334	1,378	307	-1.2	-2.2	206	1584	310	9		
Ashfield	E07000170	13,306	16,843	14,795	287	11,654	15,296	12,996	287	27.8%	287	5.6	7.1	6.6	279	16.9%	280	1,420	315	-1.2	-1.8	59	1479	282	8		
Lincoln	E07000138	17,393	21,842	19,266	151	16,344	21,007	18,062	67	28.9%	306	6.6	7.7	7.3	313	20.0%	366	1,203	252	-1.2	-2.3	242	1445	272	8		
Hesterfield	E07000034	13,297	18,782	15,607	255	13,391	17,028	14,731	192	26.3%	248	5.7	6.9	6.5	268	17.0%	282	1,245	267	-1.2	-2.1	159	1404	261	7		
West Lindsey	E07000142	10,603	13,301	11,739	373	10,284	13,335	11,408	363	24.5%	213	4.6	6.5	5.8	227	14.6%	178	1,354	297	-0.9	-1.7	38	1392	258	7		
East Lindsey	E07000137	11,903	14,786	13,117	350	11,324	14,865	12,628	316	29.4%	315	4.7	6.1	5.6	215	13.9%	136	1,332	292	-0.9	-1.6	23	1355	249	7		
Erewash	E07000036	12,112	15,099	13,369	341	11,387	15,199	12,791	297	23.0%	192	4.8	6.3	5.8	224	15.8%	228	1,282	277	-1	-1.6	23	1305	240	7		
Northampton	E07000154	20,487	26,305	22,937	74	15,021	19,384	16,629	115	25.5%	234	4.9	6.6	6.0	240	17.8%	306	969	191	-1.3	-2.6	336	1305	240	7		
North East Derbyshire	E07000038	10,453	13,517	11,743	372	10,069	12,266	10,878	372	21.9%	163	4.7	5.6	5.3	191	14.9%	192	1,290	280	-0.9	-1.4	11	1301	237	7		
Gedling	E07000173	10,895	13,197	11,864	371	12,375	15,984	13,705	248	22.3%	174	4.2	5.9	5.3	194	14.4%	167	1,154	240	-1.2	-1.9	83	1237	223	6		
Bassetlaw	E07000171	14,005	18,243	15,789	244	12,175	15,816	13,516	263	23.0%	192	4.9	6.4	5.9	233	15.8%	234	1,166	241	-1	-1.8	59	1225	221	6		
Corby	E07000150	17,807	20,627	18,995	158	13,980	18,186	15,530	155	27.0%	268	5.7	7.2	6.7	285	19.2%	351	1,217	255	-0.8	-1.3	7	1224	220	6		
Broxtowe	E07000172	13,304	16,355	14,589	293	14,129	18,335	15,678	147	19.9%	124	4.4	5.9	5.3	196	14.5%	172	932	179	-1.3	-2.4	279	1211	217	6		
Wellingborough	E07000156	14,744	20,097	16,998	210	13,243	17,792	14,919	184	24.0%	207	4.6	6.6	5.9	232	16.3%	248	1,081	216	-1.1	-1.9	83	1164	201	6		
Charnwood	E07000130	14,371	17,623	15,740	248	12,902	15,596	13,895	229	20.6%	141	4.0	5.2	4.8	150	15.4%	221	989	197	-1.3	-2.1	159	1148	197	6		
Boston	E07000136	15,202	18,690	16,671	220	13,927	18,398	15,574	153	22.9%	190	4.6	6.0	5.5	206	17.8%	307	1,076	215	-1	-1.8	59	1135	192	6		
South Holland	E07000140	14,355	16,852	15,406	265	12,449	16,069	13,783	242	24.8%	220	4.3	5.5	5.1	175	14.8%	190	1,092	220	-0.6	-1.1	3	1095	188	5		
East Northamptonshire	E07000152	13,569	15,144	14,232	306	11,680	14,520	12,726	304	18.5%	100	3.9	4.9	4.6	133	14.3%	163	1,006	204	-1	-1.8	59	1065	180	5		
Newark and Sherwood	E07000175	14,324	18,000	15,872	242	12,530	15,956	13,792	238	22.4%	178	4.2	5.4	5.0	164	15.3%	213	1,035	210	-0.9	-1.6	23	1058	179	5		
Oadby and Wigston	E07000135	12,518	15,341	13,707	330	11,435	14,307	12,493	323	17.4%	70	4.2	5.4	5.0	169	13.6%	119	1,011	208	-1	-1.7	38	1049	176	5		

High Peak	E07000037	13,019	16,759	14,594	292	12,043	16,383	13,642	253	18.3%	96	4.1	5.3	4.9	157	14.6%	177	975	192	-1.1	-1.8	59	1034	171	5	
Kettering	E07000153	16,758	19,961	18,106	178	13,401	17,442	14,890	186	22.3%	174	4.5	5.7	5.3	190	15.8%	233	961	189	-1	-1.8	59	1020	163	5	
South Derbyshire	E07000039	13,128	15,427	14,096	314	11,502	14,903	12,755	301	18.0%	85	3.5	4.4	4.1	93	14.7%	187	980	194	-0.9	-1.7	38	1018	161	5	
Amber Valley	E07000032	15,226	18,941	16,790	218	13,419	17,778	15,025	179	22.6%	183	4.3	5.4	5.0	168	15.1%	204	952	187	-0.9	-1.4	11	963	150	4	
South Kesteven	E07000141	13,422	16,891	14,882	284	12,938	16,863	14,384	211	19.3%	117	3.8	4.9	4.5	130	14.2%	150	892	168	-1	-1.7	38	930	136	4	
North Kesteven	E07000139	15,196	16,309	15,665	251	11,785	14,892	12,930	294	18.7%	105	3.5	4.4	4.1	92	13.8%	128	870	163	-0.9	-1.6	23	893	121	4	
Hinckley and Bosworth	E07000132	15,133	20,602	17,436	198	12,267	15,933	13,618	256	17.8%	80	3.6	5.1	4.6	131	14.4%	165	830	149	-1.1	-1.7	38	868	117	4	
North West Leicestershire	E07000134	20,202	26,266	22,755	77	16,096	20,475	17,710	74	19.2%	114	3.7	5.0	4.5	128	14.5%	175	568	85	-1.3	-2.3	242	810	98	3	
Daventry	E07000151	18,772	23,182	20,629	114	13,127	16,997	14,553	203	18.0%	85	3.7	4.8	4.4	118	13.5%	112	632	102	-1.1	-2.1	159	791	94	3	
South Northamptonshire	E07000155	14,583	18,594	16,272	232	11,430	15,049	12,763	300	12.5%	6	2.6	3.4	3.1	12	12.4%	63	613	95	-1.1	-2	119	732	77	3	
Blaby	E07000129	18,364	25,127	21,211	106	15,622	20,185	17,303	82	14.9%	34	3.2	4.2	3.9	64	13.6%	115	401	51	-1.3	-2.5	304	705	73	2	
Rushcliffe	E07000176	14,527	17,515	15,785	245	15,654	19,883	17,212	87	13.3%	14	3.2	4.3	3.9	68	11.9%	42	456	61	-1.1	-2.3	242	698	70	2	
Melton	E07000133	17,953	22,197	19,740	136	13,426	17,220	14,824	188	17.1%	63	3.3	4.4	4.0	84	13.6%	118	589	89	-0.4	-0.8	2	591	45	2	
Harborough	E07000131	17,103	21,073	18,775	163	14,906	18,078	16,075	136	12.7%	7	3.0	3.6	3.4	26	12.2%	59	391	49	-1.1	-2.1	159	550	37	1	
Rutland	E06000017	15,651	19,460	17,255	202	14,269	17,322	15,394	159	13.9%	20	2.7	3.5	3.2	20	12.4%	64	465	64	-1.1	-1.9	83	548	36	1	
Derbyshire Dales	E07000035	17,260	21,792	19,168	152	16,837	22,038	18,753	54	16.8%	58	3.2	3.5	3.4	30	12.0%	51	345	40	-1.1	-1.7	38	383	4	1	
Average																			-1.06	-1.88					1,123	13%

EAST OF ENGLAND		Gross Value Added per head				Gross Disposable Household Income				Children in poverty (after housing costs), %		Unemployment Rate				Overindebtedness		Total Scores - pre Brexit impact		Brexit Impact			Total Scores				
LA name	LAU1 code	Avg 98-08, £	Avg 09-16, £	Avg 98 - 16, £	Rank Avg 09-16	Avg 97-08, £	Avg 09-15, £	Avg 97-15, £	Rank 97-15	%	Rank	Avg 04-08, %	Avg 09-17, %	Avg 04-17, %	Rank 04-17	Individuals %	Rank	Total Score	Rank	Soft brexit, %	Hard brexit, %	Rank Hard Brexit	Total Score	Rank Total Score	Decile	Region Avg	% of LAs in 9/10 deciles
Great Yarmouth	E07000145	13,889	17,103	15,242	274	10,615	13,877	11,817	351	31.7%	338	7.1	8.0	7.7	331	16.6%	265	1,559	342	-1.2	-2.2	206	1765	352	10		
Peterborough	E06000031	20,159	25,031	22,210	88	12,557	15,520	13,648	252	29.8%	322	5.4	7.4	6.7	291	19.3%	355	1,308	287	-1.2	-2.5	304	1612	317	9		
Luton	E06000032	18,906	22,037	20,224	125	11,271	13,968	12,265	334	32.7%	350	7.6	7.9	7.8	337	18.0%	317	1,463	320	-1.1	-2	119	1582	308	9		
Tendring	E07000076	11,021	13,890	12,229	367	10,855	14,674	12,262	335	30.8%	331	5.4	7.7	6.9	296	12.9%	84	1,413	314	-1.1	-1.9	83	1496	289	8		
Ipswich	E07000202	18,508	22,587	20,225	124	14,918	18,993	16,419	126	28.3%	298	5.3	7.2	6.5	273	18.4%	332	1,153	239	-1.3	-2.6	336	1489	286	8		
Southend-on-Sea	E06000033	14,287	16,461	15,202	278	13,706	17,435	15,080	173	28.3%	298	5.5	6.8	6.3	260	14.6%	179	1,188	247	-1.3	-2.4	279	1467	279	8		
Norwich	E07000148	20,032	24,684	21,991	90	15,010	19,494	16,662	111	32.7%	350	6.7	7.5	7.3	310	19.5%	359	1,220	256	-1.2	-2.3	242	1462	276	8		
Thurrock	E06000034	17,180	18,728	17,832	184	12,507	16,329	13,915	227	26.4%	249	4.7	7.0	6.2	250	16.1%	243	1,153	239	-1.2	-2.3	242	1395	259	7		
Harlow	E07000073	17,452	21,134	19,002	157	16,100	20,245	17,627	75	25.5%	234	5.0	7.3	6.5	269	18.1%	320	1,055	211	-1.4	-2.4	279	1334	245	7		
Castle Point	E07000069	10,167	12,818	11,283	378	11,249	14,611	12,488	324	22.9%	190	3.7	5.6	4.9	163	11.2%	21	1,076	215	-1.2	-2.2	206	1282	233	7		
Waveney	E07000206	14,408	17,690	15,790	243	11,478	15,291	12,883	296	27.7%	283	5.7	7.1	6.6	282	14.2%	152	1,256	271	-0.8	-1.5	19	1275	232	7		
Fenland	E07000010	15,948	20,345	17,800	185	11,529	14,202	12,513	322	26.7%	261	5.2	6.3	5.9	235	15.9%	236	1,239	263	-0.7	-1.4	11	1250	228	7		
Bedford	E06000055	17,159	21,606	19,031	155	13,857	18,007	15,386	160	25.3%	231	4.7	6.4	5.8	225	15.8%	230	1,001	202	-1.2	-2.2	206	1207	214	6		
Breckland	E07000143	13,036	16,971	14,693	289	11,946	15,634	13,305	276	23.4%	198	4.1	5.3	4.9	153	14.7%	188	1,104	228	-1	-1.9	83	1187	208	6		
King's Lynn and West Norfolk	E07000146	14,164	16,995	15,356	269	12,281	16,616	13,878	231	24.7%	219	4.6	5.8	5.4	199	14.7%	182	1,100	224	-1	-1.9	83	1183	205	6		
Stevenage	E07000243	23,376	26,848	24,838	55	16,206	20,650	17,843	70	25.6%	236	4.5	6.2	5.6	214	17.1%	286	861	159	-1.3	-2.4	279	1140	194	6		
Broxbourne	E07000095	19,433	22,417	20,689	112	14,975	19,466	16,629	114	23.2%	196	4.2	5.6	5.1	176	14.2%	149	747	129	-1.3	-2.5	304	1051	177	5		
Forest Heath	E07000201	15,873	19,357	17,340	199	12,482	16,562	13,985	225	23.7%	205	3.6	4.3	4.1	89	17.1%	289	1,007	207	-0.9	-1.6	23	1030	170	5		
Basildon	E07000066	17,923	21,637	19,487	144	16,901	21,627	18,642	55	26.1%	241	4.7	6.6	5.9	236	15.7%	225	901	170	-1.1	-2	119	1020	163	5		
Colchester	E07000071	16,872	20,029	18,201	177	15,357	19,954	17,051	98	22.5%	180	4.1	5.5	5.0	172	15.2%	210	837	151	-1.1	-2.1	159	996	157	5		
East Cambridgeshire	E07000009	14,875	19,029	16,624	223	11,299	14,691	12,549	320	15.8%	46	3.3	4.3	3.9	74	13.2%	98	761	133	-1.3	-2.2	206	967	152	5		
North Norfolk	E07000147	14,199	16,605	15,212	276	11,872	16,507	13,580	259	23.5%	202	4.5	4.9	4.7	147	12.2%	56	940	184	-0.8	-1.6	23	963	150	4		
Braintree	E07000067	15,164	17,900	16,316	230	13,009	16,791	14,403	210	20.1%	126	4.0	5.3	4.8	149	13.9%	130	845	155	-1.1	-1.9	83	928	135	4		
Broadland	E07000144	15,904	19,152	17,272	201	10,921	14,193	12,126	336	17.1%	63	3.3	3.9	3.7	51	11.7%	34	685	114	-1.2	-2.3	242	927	132	4		
Watford	E07000103	28,894	34,613	31,302	23	23,225	30,784	26,010	6	21.5%	153	4.3	5.1	4.8	151	15.0%	202	535	77	-1.5	-3.1	377	912	126	4		
Babergh	E07000200	15,071	19,106	16,770	219	11,904	16,025	13,422	269	20.4%	134	3.3	4.6	4.2	98	12.5%	72	792	143	-1.2	-2	119	911	125	4		

Dacorum	E07000096	19,807	23,982	21,565	100	15,064	19,382	16,655	112	18.9%	110	3.9	4.7	4.4	120	13.8%	129	571	87	-1.3	-2.5	304	875	120	4						
Maldon	E07000074	13,904	17,076	15,240	275	13,323	16,911	14,645	198	19.5%	118	3.5	5.0	4.4	123	11.4%	23	737	128	-1.2	-2	119	856	113	4						
Central Bedfordshire	E06000056	15,647	18,633	16,904	215	14,888	18,900	16,366	128	18.5%	100	3.6	4.6	4.3	106	14.0%	142	691	117	-1.1	-2.1	159	850	110	3						
Welwyn Hatfield	E07000241	27,797	31,606	29,401	27	20,888	25,748	22,678	18	20.2%	128	4.0	5.4	4.9	155	15.4%	216	544	79	-1.3	-2.5	304	848	108	3						
Rochford	E07000075	11,959	14,793	13,152	349	12,526	15,312	13,552	261	16.0%	49	3.5	4.3	4.0	86	10.9%	15	760	132	-1	-1.9	83	843	107	3						
South Norfolk	E07000149	13,629	18,030	15,482	264	13,682	17,353	15,034	177	18.1%	88	3.3	4.2	3.9	76	12.8%	78	683	113	-1.1	-2.1	159	842	106	3						
Epping Forest	E07000072	17,496	22,128	19,446	145	15,710	19,712	17,185	89	21.1%	146	4.2	5.4	5.0	167	12.0%	48	595	93	-1.2	-2.3	242	837	104	3						
North Hertfordshire	E07000099	20,216	23,962	21,794	95	14,379	18,367	15,848	143	17.5%	75	3.8	5.1	4.6	139	13.6%	116	568	85	-1.3	-2.3	242	810	98	3						
Cambridge	E07000008	27,386	36,754	31,330	22	20,710	27,521	23,219	16	22.1%	169	5.0	4.3	4.6	136	14.0%	143	486	67	-1.3	-2.5	304	790	93	3						
Mid Suffolk	E07000203	15,270	18,557	16,654	222	12,299	15,771	13,578	260	16.7%	57	3.2	4.0	3.7	53	12.4%	67	659	107	-1.1	-2	119	778	91	3						
St Edmundsbury	E07000204	19,208	23,736	21,114	109	15,116	20,449	17,081	95	18.1%	88	3.5	4.5	4.1	95	13.5%	107	494	69	-1.3	-2.4	279	773	88	3						
Chelmsford	E07000070	17,253	22,620	19,513	143	17,303	21,755	18,943	50	18.2%	94	3.7	4.9	4.5	125	12.8%	80	492	68	-1.3	-2.4	279	771	87	3						
Hertsmere	E07000098	23,381	29,120	25,797	44	16,209	21,973	18,333	58	18.0%	85	4.0	4.9	4.6	134	12.8%	81	402	52	-1.4	-2.7	354	756	82	3						
Huntingdonshire	E07000011	16,773	22,382	19,135	153	13,253	17,113	14,675	194	17.3%	69	3.4	4.3	4.0	80	14.0%	139	635	103	-1.1	-2	119	754	80	3						
Three Rivers	E07000102	22,995	28,352	25,251	49	15,126	19,971	16,911	105	16.6%	56	3.6	4.7	4.3	112	11.6%	31	353	43	-1.4	-2.8	364	717	76	3						
East Hertfordshire	E07000242	20,721	24,178	22,176	89	16,490	20,860	18,100	66	14.5%	31	3.1	3.8	3.6	36	12.2%	58	280	26	-1.5	-2.8	364	644	63	2						
Brentwood	E07000068	20,972	25,709	22,967	73	18,285	21,654	19,526	42	18.2%	94	3.2	3.9	3.7	49	11.0%	17	275	25	-1.3	-2.8	364	639	62	2						
Suffolk Coastal	E07000205	18,101	21,962	19,727	137	12,986	17,325	14,584	201	17.8%	80	3.4	3.8	3.6	44	11.9%	41	503	70	-1.1	-2	119	622	56	2						
South Cambridgeshire	E07000012	20,871	26,082	23,065	71	15,415	19,350	16,865	107	13.8%	18	2.8	3.3	3.1	15	11.9%	45	256	22	-1.5	-2.7	354	610	51	2						
St Albans	E07000240	23,339	27,249	24,985	52	17,966	22,760	19,732	40	13.7%	15	2.9	4.0	3.6	42	11.4%	24	173	8	-1.3	-2.7	354	527	29	1						
Uttlesford	E07000077	21,741	25,455	23,305	69	18,899	22,371	20,178	35	13.8%	18	2.6	3.3	3.0	7	11.7%	36	165	7	-0.9	-1.7	38	203	1	1						
																														1,004	6%



LONDON		Gross Value Added per head				Gross Disposable Household Income				Children in poverty (after housing costs), %		Unemployment Rate				Overindebtedness		Total Scores - pre Brexit impact		Brexit Impact			Total Scores				
LA name	LAU1 code	Avg 98-08, £	Avg 09-16, £	Avg 98-16, £	Rank Avg 09-16	Avg 97-08, £	Avg 09-15, £	Avg 97-15, £	Rank 97-15	%	Rank	Avg 04-08, %	Avg 09-17, %	Avg 04-17, %	Rank 04-17	Individuals %	Rank	Total Score	Rank	Soft brexit, %	Hard brexit, %	Rank Hard Brexit	Total Score	Rank Total Score	Decile	Region Avg	% of LAs in 9/10 deciles
Lewisham	E09000023	11,836	15,610	13,425	340	8,838	11,781	9,922	379	34.7%	363	8.4	8.5	8.5	349	19.6%	361	1,792	376	-1.2	-2.3	242	2034	378	10		
Newham	E09000025	14,370	18,785	16,229	234	9,470	13,825	11,075	366	37.5%	376	10.6	10.5	10.5	375	22.7%	380	1,731	373	-1.1	-2.2	206	1937	376	10		
Barking and Dagenham	E09000002	14,551	17,163	15,651	253	11,382	15,084	12,746	302	36.6%	370	8.7	11.1	10.2	374	21.8%	376	1,675	363	-1.1	-2.1	159	1834	364	10		
Waltham Forest	E09000031	12,928	15,268	13,913	318	13,315	18,075	15,069	174	34.6%	362	8.6	9.0	8.8	359	18.0%	314	1,527	334	-1.2	-2.3	242	1769	353	10		
Haringey	E09000014	15,352	19,334	17,029	207	11,469	14,653	12,642	314	33.6%	355	9.5	9.1	9.3	363	18.0%	318	1,557	341	-1.2	-2.2	206	1763	350	10		
Greenwich	E09000011	13,317	15,195	14,108	313	15,284	18,843	16,595	117	33.7%	356	8.0	8.9	8.6	354	20.2%	369	1,509	331	-1.1	-2.2	206	1715	340	9		
Hackney	E09000012	21,321	27,295	23,836	65	12,133	20,029	15,042	176	37.1%	374	10.8	9.0	9.6	368	20.9%	371	1,354	297	-1.3	-2.6	336	1690	334	9		
Redbridge	E09000026	14,557	16,106	15,209	277	14,888	18,566	16,243	132	29.7%	320	6.7	7.8	7.4	316	16.2%	246	1,291	281	-1.2	-2.5	304	1595	313	9		
Tower Hamlets	E09000030	62,878	88,617	73,716	4	16,576	21,063	18,229	62	43.5%	380	12.4	10.8	11.4	380	22.7%	379	1,205	253	-1.7	-3.6	378	1583	309	9		
Enfield	E09000010	15,914	18,526	17,014	209	14,076	18,484	15,700	145	34.1%	359	7.4	8.9	8.4	348	17.0%	284	1,345	294	-1.2	-2.2	206	1551	302	8		
Croydon	E09000008	18,359	19,387	18,792	162	14,087	18,887	15,855	142	31.2%	336	6.4	7.9	7.4	318	17.0%	283	1,241	265	-1.2	-2.5	304	1545	301	8		
Lambeth	E09000022	21,105	30,566	25,088	51	14,946	20,865	17,127	93	36.1%	369	9.3	8.0	8.5	351	18.2%	326	1,190	248	-1.2	-2.5	304	1494	287	8		
Harrow	E09000015	18,454	21,678	19,811	133	11,651	15,192	12,955	290	26.6%	257	6.0	6.2	6.1	248	15.0%	201	1,129	233	-1.3	-2.6	336	1465	278	8		
Islington	E09000019	56,990	73,703	64,027	5	29,299	38,743	32,778	5	37.7%	378	8.6	8.4	8.5	350	18.4%	333	1,071	213	-1.3	-2.8	364	1435	269	8		
Southwark	E09000028	32,797	45,195	38,017	12	18,709	27,457	21,932	21	36.7%	371	9.2	9.0	9.1	362	18.9%	343	1,109	230	-1.2	-2.5	304	1413	264	7		
Brent	E09000005	19,871	23,996	21,608	98	14,549	20,022	16,566	119	32.0%	342	8.4	8.6	8.5	352	18.3%	329	1,240	264	-1.1	-2.1	159	1399	260	7		
Camden	E09000007	76,049	108,850	89,860	3	17,284	25,194	20,198	34	35.2%	365	7.5	7.2	7.3	314	16.7%	274	990	198	-1.3	-2.7	354	1344	246	7		
Ealing	E09000009	21,175	24,931	22,756	76	16,303	21,810	18,332	59	30.1%	326	7.0	8.4	7.9	340	17.3%	293	1,094	221	-1	-2	119	1213	219	6		
Westminster	E09000033	149,480	217,340	178,053	2	28,088	41,843	33,156	4	37.7%	378	7.4	6.8	7.0	301	14.4%	170	855	157	-1.3	-2.7	354	1209	215	6		
Bexley	E09000004	15,164	18,379	16,517	227	15,697	19,868	17,233	84	24.7%	219	4.9	6.8	6.1	249	15.4%	219	998	200	-1.1	-2.2	206	1204	212	6		
Hammersmith and Fulham	E09000013	42,174	56,201	48,080	7	31,439	42,350	35,459	3	31.0%	334	7.5	7.4	7.4	321	16.3%	254	919	176	-1.1	-2.4	279	1198	211	6		
Havering	E09000016	16,851	21,156	18,664	166	14,825	19,458	16,532	123	24.7%	219	4.5	7.2	6.2	255	14.5%	171	934	180	-1.2	-2.3	242	1176	203	6		
Merton	E09000024	17,886	23,660	20,317	120	16,399	22,174	18,527	56	24.1%	208	5.8	6.1	6.0	238	16.0%	241	863	162	-1.2	-2.5	304	1167	202	6		
Barnet	E09000003	19,891	24,655	21,897	92	16,885	22,454	18,937	51	26.6%	257	6.3	6.6	6.5	271	14.5%	173	844	154	-1.2	-2.5	304	1148	197	6		
Wandsworth	E09000032	25,920	32,042	28,498	30	21,492	30,936	24,971	8	27.3%	276	6.0	5.9	5.9	234	15.4%	218	766	134	-1.3	-2.4	279	1045	174	5		

Sutton	E09000029	16,988	21,195	18,759	164	16,447	21,033	18,137	65	21.0%	145	4.7	5.9	5.5	207	14.9%	193	774	137	-1.1	-2.3	242	1016	160	5	
Bromley	E09000006	19,430	21,626	20,355	119	18,077	23,466	20,063	39	21.4%	151	4.7	5.8	5.4	200	13.5%	110	619	98	-1.3	-2.6	336	955	145	4	
Hounslow	E09000018	29,012	36,680	32,241	17	21,977	26,104	23,498	14	28.9%	306	6.4	6.8	6.6	284	18.2%	328	949	186	-0.2	-0.5	1	950	143	4	
Hillingdon	E09000017	36,977	40,236	38,349	10	18,579	24,375	20,714	31	27.1%	269	6.0	6.9	6.6	277	16.7%	275	862	161	-0.9	-1.8	59	921	128	4	
Kingston upon Thames	E09000021	22,603	27,225	24,549	58	21,626	26,076	23,266	15	20.4%	134	4.6	5.5	5.2	183	14.0%	140	530	75	-1.3	-2.6	336	866	116	4	
Kensington and Chelsea	E09000020	47,002	69,160	56,332	6	35,725	53,021	42,097	2	29.0%	310	6.2	6.4	6.3	261	13.1%	96	675	110	-0.9	-1.9	83	758	84	3	
Richmond upon Thames	E09000027	24,847	32,410	28,031	31	19,965	25,732	22,090	20	13.9%	20	3.9	4.6	4.4	117	12.0%	50	238	19	-1.1	-2.4	279	517	27	1	
City of London	E09000001	n/a	n/a	n/a	1	294,589	450,047	351,863	1	18.1%	88				n/a	13.1%	95		n/a	-1.9	-4.3	380				
Average																				-1.18	-2.4					1,341 28%

NORTH EAST		Gross Value Added per head				Gross Disposable Household Income				Children in poverty (after housing costs), %		Unemployment Rate				Overindebtedness		Total Scores - pre Brexit impact		Brexit Impact			Total Scores				
LA name	LAU1 code	Avg 98-08, £	Avg 09-16, £	Avg 98 - 16, £	Rank Avg 09-16	Avg 97-08, £	Avg 09-15, £	Avg 97-15, £	Rank 97-15	%	Rank	Avg 04-08, %	Avg 09-17, %	Avg 04-17, %	Rank 04-17	Indivi duals %	Rank	Total Score	Rank	Soft brexit, %	Hard brexit, %	Rank Hard Brexit	Total Score	Rank Total Score	Dec-ile	Region Avg	% of LAs in 9/10 deciles
South Tyneside	E08000023	10,004	13,617	11,525	374	8,197	10,878	9,185	380	30.1%	326	8.3	10.6	9.8	369	19.1%	346	1,795	377	-1.1	-2.1	159	1954	377	10		
Redcar and Cleveland	E06000003	12,100	15,067	13,349	343	9,437	12,764	10,663	377	29.7%	320	6.9	10.1	8.9	360	16.6%	266	1,666	362	-1.3	-2.3	242	1908	374	10		
Middlesbrough	E06000002	13,710	17,689	15,385	266	12,375	16,109	13,751	243	37.0%	373	8.3	12.3	10.9	378	19.7%	363	1,623	354	-1.2	-2.4	279	1902	373	10		
Hartlepool	E06000001	12,185	15,332	13,510	336	10,111	13,293	11,283	365	32.2%	345	8.2	11.8	10.5	376	18.8%	338	1,760	375	-1.2	-2	119	1879	369	10		
Sunderland	E08000024	14,830	19,005	16,588	224	10,814	14,259	12,083	340	29.0%	310	6.8	9.7	8.7	357	20.1%	368	1,599	352	-1.2	-2.1	159	1758	349	10		
North Tyneside	E08000022	13,770	18,540	15,779	247	9,846	12,726	10,907	371	24.3%	211	5.9	7.7	7.0	305	16.2%	247	1,381	308	-1.3	-2.5	304	1685	331	9		
County Durham	E06000047	11,609	15,055	13,060	351	11,547	14,697	12,707	307	28.0%	292	5.4	7.9	7.0	302	17.3%	294	1,546	337	-1.2	-2	119	1665	325	9		
Stockton-on-Tees	E06000004	16,083	19,659	17,589	192	12,347	16,064	13,716	247	25.8%	239	6.3	8.6	7.8	333	16.7%	273	1,284	279	-1.4	-2.6	336	1620	319	9		
Gateshead	E08000037	16,321	20,455	18,061	179	11,527	14,649	12,677	311	26.7%	261	6.0	8.5	7.6	328	18.1%	321	1,400	311	-1.2	-2.2	206	1606	316	9		
Darlington	E06000005	17,728	22,750	19,843	131	11,939	15,006	13,069	282	26.3%	248	5.3	8.1	7.1	309	16.5%	262	1,232	261	-1.2	-2.4	279	1511	294	8		
Newcastle upon Tyne	E08000021	20,231	25,485	22,443	83	14,464	18,363	15,900	140	32.9%	351	7.5	9.5	8.8	358	19.1%	348	1,280	276	-1.1	-2.2	206	1486	284	8		
Northumberland	E06000057	12,163	14,916	13,322	345	13,174	17,859	14,900	185	23.5%	202	5.1	6.8	6.2	252	15.1%	203	1,187	246	-1.1	-2	119	1306	242	7		
Average																				-1.21	-2.23					1,690	75%

NORTH WEST		Gross Value Added per head				Gross Disposable Household Income				Children in poverty (after housing costs), %		Unemployment Rate				Overindebtedness		Total Scores - pre Brexit impact		Brexit Impact			Total Scores				
LA name	LAU1 code	Avg 98-08, £	Avg 09-16, £	Avg 98 - 16, £	Rank Avg 09-16	Avg 97-08, £	Avg 09-15, £	Avg 97-15, £	Rank 97-15	%	Rank	Avg 04-08, %	Avg 09-17, %	Avg 04-17, %	Rank 04-17	Indivi duals %	Rank	Total Score	Rank	Soft brexit, %	Hard brexit, %	Rank Hard Brexit	Total Score	Rank Total Score	Dec-ile	Region Avg	% of LAs in 9/10 deciles
Rochdale	E08000005	12,321	15,055	13,472	339	11,616	14,385	12,636	315	32.3%	346	6.1	8.8	7.8	339	19.4%	356	1,695	367	-1.3	-2.2	206	1901	372	10		
Liverpool	E08000012	17,098	22,988	19,578	140	10,807	14,039	11,998	342	33.9%	357	8.5	10.0	9.5	366	19.6%	362	1,567	346	-1.2	-2.4	279	1846	367	10		
Manchester	E08000003	23,523	30,450	26,440	41	9,685	12,609	10,762	375	40.0%	379	8.3	9.9	9.3	365	21.5%	373	1,533	335	-1.2	-2.5	304	1837	365	10		
Oldham	E08000004	12,446	15,406	13,693	331	11,108	14,432	12,333	331	33.0%	352	6.3	8.6	7.8	335	19.4%	357	1,706	370	-1.2	-2	119	1825	363	10		
Blackburn with Darwen	E06000008	14,122	17,485	15,538	258	10,161	12,332	10,961	369	32.5%	347	6.3	8.2	7.5	324	19.8%	364	1,662	361	-1.3	-2.1	159	1821	362	10		
Knowsley	E08000011	14,286	21,879	17,483	195	10,565	14,796	12,124	337	30.7%	329	7.4	9.2	8.6	353	19.8%	365	1,579	348	-1.2	-2.3	242	1821	362	10		
Blackpool	E06000009	12,851	15,353	13,905	319	11,285	14,164	12,345	329	35.5%	367	5.9	8.4	7.5	325	17.4%	296	1,636	355	-1	-1.9	83	1719	344	10		
Salford	E08000006	18,378	23,612	20,582	115	13,372	15,802	14,268	215	30.9%	332	6.0	8.7	7.8	336	19.5%	360	1,358	299	-1.4	-2.7	354	1712	339	9		
Halton	E06000006	17,395	24,194	20,258	123	11,944	15,968	13,427	267	28.1%	293	6.4	8.0	7.4	322	18.8%	340	1,345	294	-1.5	-2.8	364	1709	338	9		
Bolton	E08000001	13,083	15,923	14,279	303	13,193	16,192	14,298	212	31.1%	335	5.7	7.9	7.1	308	18.2%	325	1,483	328	-1.2	-2.2	206	1689	333	9		
Tameside	E08000008	13,359	15,323	14,186	310	10,616	13,726	11,762	353	29.0%	310	5.7	7.8	7.0	304	18.2%	322	1,599	352	-1.1	-1.9	83	1682	330	9		
St. Helens	E08000013	12,494	16,267	14,083	315	10,689	13,877	11,864	349	26.6%	257	5.7	7.5	6.9	294	17.4%	297	1,512	332	-1.1	-2.1	159	1671	326	9		
Burnley	E07000117	13,817	17,790	15,490	263	11,055	15,512	12,697	308	31.9%	339	5.8	7.7	7.1	307	19.1%	350	1,567	346	-1.1	-1.9	83	1650	323	9		
Rossendale	E07000125	14,431	16,637	15,360	268	10,658	13,744	11,795	352	26.7%	261	4.5	6.6	5.8	230	16.9%	279	1,390	309	-1.4	-2.2	206	1596	314	9		
Hyndburn	E07000120	13,334	15,965	14,442	298	10,414	13,857	11,683	355	29.5%	316	5.7	6.8	6.4	266	18.6%	337	1,572	347	-1	-1.6	23	1595	313	9		
Wigan	E08000010	11,519	14,167	12,634	362	11,604	14,446	12,651	312	25.1%	227	5.4	7.1	6.5	270	17.4%	298	1,469	325	-1.1	-2	119	1588	311	9		
Bury	E08000002	13,322	16,874	14,817	286	11,791	15,217	13,053	283	25.3%	231	4.6	6.8	6.0	241	16.5%	261	1,302	286	-1.3	-2.4	279	1581	307	9		
Wirral	E08000015	11,639	14,073	12,664	361	13,096	16,852	14,480	207	26.2%	244	6.0	6.8	6.5	272	15.3%	214	1,298	284	-1.2	-2.2	206	1504	291	8		
Pendle	E07000122	15,090	16,989	15,889	241	10,638	14,033	11,889	347	28.8%	303	5.6	6.7	6.3	263	18.3%	330	1,484	329	-1.1	-1.5	19	1503	290	8		
Preston	E07000123	17,960	23,076	20,114	128	14,199	17,603	15,453	158	27.5%	278	6.2	7.2	6.8	293	18.9%	342	1,199	250	-1.2	-2.4	279	1478	281	8		
Sefton	E08000014	12,861	15,123	13,814	321	13,299	16,983	14,656	197	25.0%	225	5.7	7.2	6.7	287	15.0%	198	1,228	258	-1.2	-2.3	242	1470	280	8		
Lancaster	E07000121	13,546	16,733	14,888	283	12,271	16,502	13,830	234	24.5%	213	5.5	5.9	5.7	220	15.5%	223	1,173	243	-1.1	-2.2	206	1379	254	7		
Barrow-in-Furness	E07000027	13,850	21,183	16,938	213	11,733	16,187	13,374	272	25.3%	231	5.6	7.3	6.7	288	16.5%	264	1,268	274	-1	-1.7	38	1306	242	7		
Wyre	E07000128	11,664	13,865	12,591	363	11,403	14,444	12,523	321	24.9%	221	3.7	4.8	4.4	121	13.2%	101	1,127	232	-1.1	-2	119	1246	226	6		
Copeland	E07000029	14,855	21,714	17,743	187	11,947	16,384	13,582	258	22.6%	183	5.6	6.4	6.2	251	16.6%	267	1,146	236	-0.9	-1.7	38	1184	206	6		
Chorley	E07000118	13,657	15,812	14,564	294	13,041	16,310	14,245	217	18.6%	102	3.6	4.7	4.3	114	15.1%	208	935	182	-1.2	-2.2	206	1141	195	6		

Allerdale	E07000026	13,452	18,381	15,527	260	11,780	15,918	13,305	275	21.2%	147	4.2	5.6	5.1	174	15.7%	227	1,083	218	-0.8	-1.4	11	1094	187	5						
Warrington	E06000007	23,074	29,197	25,652	46	13,566	17,314	14,947	183	21.4%	151	4.0	5.6	5.0	166	15.8%	231	777	138	-1.3	-2.5	304	1081	184	5						
Stockport Cheshire West and Chester	E08000007	17,473	21,869	19,324	147	13,972	18,426	15,613	151	20.8%	142	4.0	5.8	5.1	178	13.9%	131	749	130	-1.3	-2.4	279	1028	168	5						
	E06000050	20,031	26,144	22,605	79	14,283	18,608	15,876	141	21.3%	148	4.1	5.6	5.0	173	14.5%	176	717	122	-1.3	-2.5	304	1021	165	5						
West Lancashire	E07000127	16,119	19,337	17,474	197	13,252	17,636	14,867	187	21.4%	151	4.8	6.3	5.8	222	14.6%	180	937	183	-0.9	-1.7	38	975	154	5						
Carlisle	E07000028	16,304	21,376	18,440	171	13,503	17,989	15,156	170	21.6%	154	4.2	5.1	4.8	148	16.4%	255	898	169	-1	-1.8	59	957	148	4						
South Ribble	E07000126	15,949	22,223	18,591	168	11,966	15,743	13,358	273	18.8%	108	3.4	4.7	4.3	108	14.4%	166	823	148	-1.1	-2	119	942	140	4						
Trafford	E08000009	24,551	31,311	27,397	35	16,014	19,170	17,177	91	20.6%	141	4.1	5.7	5.1	179	14.1%	146	592	91	-1.3	-2.6	336	928	135	4						
Cheshire East	E06000049	21,187	29,575	24,719	57	15,422	19,733	17,010	101	17.9%	82	3.5	4.8	4.4	115	13.3%	105	460	62	-1.3	-2.5	304	764	85	3						
Fylde	E07000119	22,712	27,653	24,793	56	14,186	17,776	15,509	157	20.1%	126	3.2	4.3	3.9	75	12.2%	60	474	65	-1	-2.1	159	633	59	2						
Eden	E07000030	18,141	21,844	19,700	138	14,146	18,214	15,645	149	17.0%	60	2.2	2.8	2.6	3	13.3%	104	454	60	-0.7	-1.3	7	461	15	1						
South Lakeland	E07000031	17,295	22,262	19,386	146	14,387	19,311	16,201	133	15.6%	43	2.7	2.8	2.8	4	11.7%	33	359	44	-1.1	-1.8	59	418	9	1						
Ribble Valley	E07000124	24,441	30,079	26,815	38	13,783	17,444	15,132	171	11.3%	4	2.5	3.4	3.0	10	11.9%	46	269	24	-0.9	-1.7	38	307	2	1						
																														1,335	44%

SOUTH EAST		Gross Value Added per head				Gross Disposable Household Income				Children in poverty (after housing costs), %		Unemployment Rate				Overindebtedness		Total Scores - pre Brexit impact		Brexit Impact			Total Scores				
LA name	LAU1 code	Avg 98-08, £	Avg 09-16, £	Avg 98 - 16, £	Rank Avg 09-16	Avg 97-08, £	Avg 09-15, £	Avg 97-15, £	Rank 97-15	%	Rank	Avg 04-08, %	Avg 09-17, %	Avg 04-17, %	Rank 04-17	Individuals %	Rank	Total Score	Rank	Soft brexit, %	Hard brexit, %	Rank Hard Brexit	Total Score	Rank Total Score	Decile	Region Avg	% of LAs in 9/10 deciles
Thanet	E07000114	13,461	15,188	14,188	309	10,804	15,098	12,386	327	34.4%	360	6.7	9.1	8.2	345	15.1%	206	1,547	338	-1.3	-2.2	206	1753	347	10		
Gravesham	E07000109	12,376	15,023	13,491	337	10,913	13,739	11,954	345	26.5%	252	5.4	7.5	6.8	292	15.3%	212	1,438	316	-1.1	-2.1	159	1597	315	9		
Hastings	E07000062	13,148	16,649	14,622	291	13,546	18,468	15,360	162	32.0%	342	6.9	8.4	7.9	341	15.8%	229	1,365	302	-1.2	-2.1	159	1524	296	8		
Portsmouth	E06000044	20,524	25,153	22,473	82	11,426	14,173	12,438	326	28.9%	306	5.8	6.8	6.5	267	17.6%	302	1,283	278	-1.2	-2.2	206	1489	286	8		
Southampton	E06000045	19,889	22,905	21,159	107	11,549	14,531	12,648	313	29.9%	323	6.0	6.9	6.6	278	18.9%	341	1,362	300	-1	-2	119	1481	283	8		
Medway	E06000035	13,519	16,618	14,824	285	13,157	16,784	14,494	206	26.5%	252	5.6	7.8	7.0	303	15.2%	211	1,257	272	-1.2	-2.2	206	1463	277	8		
Gosport	E07000088	11,316	13,842	12,380	366	9,818	12,981	10,983	368	24.7%	219	3.9	5.6	5.0	171	16.3%	251	1,375	306	-1	-1.9	83	1458	275	8		
Dover	E07000108	13,639	15,483	14,415	299	11,420	15,543	12,939	292	29.6%	318	5.3	6.7	6.2	256	14.1%	147	1,312	289	-0.9	-1.7	38	1350	248	7		
Shepway	E07000112	15,644	18,813	16,978	211	12,370	17,069	14,101	221	29.4%	315	5.3	6.5	6.1	245	13.5%	111	1,103	226	-1.2	-2.3	242	1345	247	7		
Swale	E07000113	14,935	17,941	16,201	235	12,490	16,009	13,786	240	28.4%	299	5.4	7.2	6.6	275	14.9%	194	1,243	266	-1	-1.9	83	1326	244	7		
Havant	E07000090	17,522	22,374	19,565	141	12,167	16,829	13,884	230	26.3%	248	5.0	6.1	5.7	219	14.3%	162	1,000	201	-1.5	-2.5	304	1304	238	7		
Slough	E06000039	38,443	43,555	40,596	8	16,803	19,935	17,957	68	27.0%	268	6.2	6.8	6.6	283	17.3%	292	919	176	-1.4	-2.8	364	1283	234	7		
Isle of Wight	E06000046	13,243	17,526	15,046	279	12,541	16,791	14,107	220	28.5%	300	4.9	7.2	6.4	265	13.3%	106	1,170	242	-1.1	-1.9	83	1253	229	7		
Brighton and Hove	E06000043	18,000	23,186	20,184	126	15,019	18,832	16,424	125	25.5%	234	6.5	6.8	6.7	286	14.3%	164	935	182	-1.3	-2.5	304	1239	224	6		
Milton Keynes	E06000042	28,125	38,841	32,637	16	14,119	18,033	15,561	154	25.0%	225	4.7	6.7	6.0	239	17.1%	288	922	178	-1.3	-2.5	304	1226	222	6		
Eastbourne	E07000061	15,060	17,748	16,192	237	16,157	20,603	17,795	73	27.9%	290	5.7	6.6	6.3	258	14.4%	168	1,026	209	-1.1	-2.1	159	1185	207	6		
Canterbury	E07000106	15,748	19,127	17,171	205	13,584	18,810	15,509	156	23.8%	206	4.7	6.5	5.8	229	13.0%	91	887	164	-1.1	-2.2	206	1093	186	5		
Reading	E06000038	32,958	40,150	35,986	13	17,955	22,363	19,579	41	24.2%	209	5.1	5.7	5.5	209	16.3%	253	725	124	-1.4	-2.8	364	1089	185	5		
Rother	E07000064	13,015	16,692	14,563	295	14,018	18,546	15,686	146	27.3%	276	4.1	5.7	5.2	180	10.7%	11	908	173	-1.1	-2.1	159	1067	181	5		
Adur	E07000223	14,082	16,968	15,297	273	12,840	16,728	14,273	214	22.0%	167	3.9	5.5	4.9	160	12.6%	74	888	165	-1.1	-2.1	159	1047	175	5		
Arun	E07000224	13,270	15,625	14,262	304	12,413	16,245	13,825	236	22.4%	178	3.9	5.0	4.6	135	12.2%	55	908	173	-1.2	-2	119	1027	167	5		
Dartford	E07000107	21,610	27,038	23,896	64	17,472	22,709	19,401	45	21.8%	158	4.8	5.6	5.3	195	15.1%	207	669	109	-1.3	-2.5	304	973	153	5		
Worthing	E07000229	19,844	23,988	21,589	99	15,764	20,220	17,406	81	21.9%	163	4.2	5.4	5.0	165	12.9%	85	593	92	-1.5	-2.8	364	957	148	4		
Ashford	E07000105	18,483	21,524	19,764	134	15,249	19,052	16,650	113	22.9%	190	3.9	5.4	4.9	156	13.9%	138	731	126	-1.2	-2.2	206	937	138	4		
Rushmoor	E07000092	21,712	29,162	24,849	54	16,472	21,043	18,156	63	18.7%	105	4.0	5.0	4.6	142	15.7%	226	590	90	-1.4	-2.6	336	926	131	4		
Maidstone	E07000110	17,726	21,480	19,306	149	15,616	19,524	17,055	97	20.9%	143	4.0	5.0	4.6	140	13.7%	124	653	105	-1.2	-2.3	242	895	122	4		

Lewes	E07000063	14,384	17,605	15,740	249	15,108	19,773	16,827	109	22.4%	178	4.2	5.0	4.7	144	11.4%	27	707	120	-1.2	-2.1	159	866	116	4
Oxford	E07000178	28,048	37,597	32,068	19	20,682	25,907	22,607	19	27.0%	268	5.5	5.0	5.2	184	15.0%	199	689	116	-1	-2	119	808	95	3
Bracknell Forest	E06000036	24,511	31,159	27,310	36	15,277	19,758	16,928	103	16.5%	53	3.5	4.2	4.0	79	13.9%	133	404	53	-1.3	-2.7	354	758	84	3
Basingstoke and Deane	E07000084	22,210	28,555	24,881	53	17,627	21,416	19,023	49	16.9%	59	3.4	4.4	4.1	90	14.2%	157	408	54	-1.4	-2.6	336	744	78	3
Crawley	E07000226	29,340	38,603	33,240	15	22,213	27,153	24,033	12	25.6%	236	4.3	6.0	5.4	201	15.8%	232	696	119	-0.7	-1.1	3	699	71	2
Eastleigh	E07000086	20,732	27,518	23,589	66	17,016	22,161	18,912	53	16.1%	51	3.5	4.2	4.0	77	13.1%	92	339	38	-1.6	-2.7	354	693	68	2
Tunbridge Wells	E07000116	18,144	24,097	20,651	113	19,145	23,906	20,899	30	17.5%	75	3.4	4.0	3.8	59	12.6%	75	352	42	-1.2	-2.6	336	688	66	2
Wycombe	E07000007	23,802	29,700	26,285	42	19,230	24,689	21,241	24	18.5%	100	4.0	5.1	4.7	145	12.9%	83	394	50	-1.2	-2.3	242	636	61	2
Aylesbury Vale	E07000004	19,576	24,004	21,440	104	17,190	21,884	18,919	52	15.6%	43	3.3	4.4	4.0	81	13.5%	109	389	47	-1.2	-2.3	242	631	58	2
Spelthorne	E07000213	20,533	25,573	22,655	78	16,916	20,701	18,311	60	18.8%	108	3.8	4.4	4.2	100	12.8%	77	423	57	-1.1	-2.2	206	629	57	2
Tonbridge and Malling	E07000115	20,417	26,090	22,806	75	19,873	23,234	21,111	26	17.7%	78	3.6	4.7	4.3	109	13.0%	89	377	45	-1.1	-2.3	242	619	55	2
Fareham	E07000087	18,123	23,257	20,285	121	15,035	20,172	16,928	104	14.2%	27	3.4	3.9	3.7	56	11.6%	28	336	37	-1.4	-2.4	279	615	53	2
Wealden	E07000065	14,162	17,015	15,364	267	14,795	19,178	16,410	127	17.5%	75	3.2	4.0	3.7	50	10.4%	6	525	72	-1	-1.9	83	608	49	2
South Oxfordshire	E07000179	18,526	25,463	21,447	103	14,700	19,141	16,336	129	13.1%	11	3.0	3.4	3.3	24	11.4%	25	292	29	-1.3	-2.5	304	596	48	2
East Hampshire	E07000085	17,917	23,064	20,084	129	16,027	20,113	17,533	79	15.7%	44	3.1	4.0	3.7	52	10.8%	12	316	33	-1.3	-2.4	279	595	47	2
Sevenoaks	E07000111	17,250	23,433	19,853	130	17,418	22,368	19,241	46	17.9%	82	3.4	4.2	3.9	70	11.2%	22	350	41	-1.2	-2.3	242	592	46	2
Woking	E07000217	25,443	30,767	27,685	33	19,420	23,963	21,093	28	18.2%	94	3.3	3.8	3.6	47	12.3%	62	264	23	-1.3	-2.5	304	568	43	2
Reigate and Banstead	E07000211	24,722	29,960	26,927	37	19,511	24,399	21,312	23	15.2%	37	3.2	4.0	3.7	58	11.8%	37	192	13	-1.4	-2.8	364	556	39	2
Vale of White Horse	E07000180	21,431	28,059	24,222	60	15,631	19,939	17,218	86	14.2%	27	2.6	3.6	3.3	22	12.2%	57	252	21	-1.4	-2.5	304	556	39	2
Wokingham	E06000041	25,684	33,765	29,086	28	15,046	19,303	16,614	116	10.4%	2	3.0	3.6	3.4	28	10.7%	10	184	10	-1.4	-2.8	364	548	36	1
Epsom and Ewell	E07000208	20,894	24,087	22,238	86	18,622	22,644	20,104	37	14.6%	32	3.2	3.9	3.6	46	10.5%	8	209	16	-1.2	-2.6	336	545	34	1
Test Valley	E07000093	18,816	25,940	21,815	94	16,038	21,245	17,956	69	15.3%	39	2.8	3.6	3.4	25	12.6%	73	300	31	-1.2	-2.3	242	542	33	1
New Forest	E07000091	17,374	23,039	19,759	135	15,898	20,188	17,479	80	19.0%	112	3.4	4.2	3.9	72	10.8%	13	412	55	-1.1	-2	119	531	31	1
Mid Sussex	E07000228	18,090	22,984	20,151	127	15,853	19,005	17,014	100	13.3%	14	3.0	3.2	3.2	17	11.6%	30	288	27	-1.2	-2.3	242	530	30	1
Hart	E07000089	20,945	28,347	24,062	63	15,202	19,915	16,938	102	11.9%	5	2.6	3.3	3.0	8	10.7%	9	187	11	-1.4	-2.6	336	523	28	1
Guildford	E07000209	27,049	34,695	30,269	25	21,589	27,284	23,687	13	16.0%	49	3.2	4.2	3.8	63	12.3%	61	211	17	-1.3	-2.5	304	515	26	1
Cherwell	E07000177	22,568	29,035	25,291	48	15,738	19,664	17,184	90	17.3%	69	3.3	4.1	3.8	61	13.6%	117	385	46	-1.1	-2	119	504	24	1
Runnymede	E07000212	29,280	41,081	34,249	14	23,160	30,177	25,745	7	17.3%	69	3.2	4.0	3.7	54	12.1%	54	198	15	-1.2	-2.5	304	502	22	1
Horsham	E07000227	19,113	23,932	21,142	108	15,864	19,297	17,129	92	14.0%	22	3.2	3.9	3.7	48	11.1%	19	289	28	-1.2	-2.2	206	495	21	1
Windsor and Maidenhead	E06000040	29,480	35,901	32,184	18	17,895	22,152	19,463	43	15.6%	43	3.4	4.1	3.9	66	11.1%	20	190	12	-1.3	-2.5	304	494	20	1
West Oxfordshire	E07000181	20,334	25,661	22,577	81	14,316	17,823	15,608	152	13.1%	11	2.6	3.4	3.1	14	12.5%	70	328	35	-1.3	-2.1	159	487	19	1
Chiltern	E07000005	20,495	25,484	22,596	80	18,445	22,881	20,079	38	13.8%	18	3.3	3.8	3.6	43	9.9%	3	182	9	-1.3	-2.5	304	486	18	1

Elmbridge	E07000207	22,377	29,939	25,561	47	19,201	25,163	21,398	22	14.4%	29	3.0	3.8	3.5	34	10.0%	4	136	6	-1.3	-2.6	336	472	17	1		
Surrey Heath	E07000214	29,175	34,815	31,550	21	22,111	27,784	24,201	11	14.1%	24	2.8	4.0	3.6	38	11.0%	18	112	2	-1.3	-2.6	336	448	13	1		
Mole Valley	E07000210	28,490	36,161	31,720	20	22,410	28,644	24,707	10	13.3%	14	2.7	3.6	3.3	23	9.9%	2	69	1	-1.5	-3	376	445	12	1		
West Berkshire	E06000037	35,093	42,590	38,250	11	17,584	22,680	19,462	44	14.9%	34	3.1	3.9	3.6	40	12.5%	69	198	15	-1.2	-2.3	242	440	11	1		
Tandridge	E07000215	20,326	24,098	21,914	91	18,585	22,896	20,173	36	15.3%	39	3.0	3.9	3.6	39	10.9%	14	219	18	-1.1	-2.2	206	425	10	1		
Chichester	E07000225	21,379	25,691	23,195	70	18,101	24,024	20,283	33	19.6%	122	3.8	4.1	4.0	82	11.4%	26	333	36	-1	-1.9	83	416	8	1		
Waverley	E07000216	21,887	27,866	24,405	59	19,147	24,458	21,104	27	12.8%	8	2.9	3.6	3.4	27	10.5%	7	128	5	-1.2	-2.4	279	407	7	1		
Winchester	E07000094	24,237	35,276	28,885	29	20,553	27,252	23,021	17	14.0%	22	3.1	3.6	3.4	31	11.6%	29	128	5	-1.3	-2.4	279	407	7	1		
South Bucks	E07000006	26,306	33,938	29,519	26	22,839	28,605	24,963	9	15.5%	40	3.2	3.8	3.6	41	10.1%	5	121	3	-1.1	-2.2	206	327	3	1		
																				-1.23	-2.36					824	3%



SOUTH WEST		Gross Value Added per head				Gross Disposable Household Income				Children in poverty (after housing costs), %		Unemployment Rate				Overindebtedness		Total Scores - pre Brexit impact		Brexit Impact			Total Scores				
LA name	LAU1 code	Avg 98-08, £	Avg 09-16, £	Avg 98 - 16, £	Rank Avg 09-16	Avg 97-08, £	Avg 09-15, £	Avg 97-15, £	Rank 97-15	%	Rank	Avg 04-08, %	Avg 09-17, %	Avg 04-17, %	Rank 04-17	Individuals %	Rank	Total Score	Rank	Soft brexit, %	Hard brexit, %	Rank Hard Brexit	Total Score	Rank Total Score	Decile	Region Avg	% of LAs in 9/10 deciles
Plymouth	E06000026	14,787	18,034	16,154	239	11,486	14,997	12,780	299	27.5%	278	5.5	7.2	6.6	281	17.8%	308	1,405	313	-1.1	-2.1	159	1564	304	9		
Torbay	E06000027	12,412	14,411	13,254	347	12,364	16,281	13,807	237	30.2%	327	5.0	7.0	6.3	259	14.7%	181	1,351	295	-1.1	-2.1	159	1510	293	8		
Bristol, City of	E06000023	22,482	28,983	25,219	50	12,869	16,446	14,187	218	27.8%	287	4.9	6.7	6.0	244	17.1%	285	1,084	219	-1.3	-2.6	336	1420	268	8		
Weymouth and Portland	E07000053	11,264	13,191	12,075	369	12,070	15,645	13,388	270	27.6%	281	3.9	6.0	5.3	186	14.9%	195	1,301	285	-1	-2	119	1420	268	8		
Bournemouth	E06000028	16,123	19,854	17,694	189	13,404	16,498	14,544	204	26.3%	248	4.3	6.0	5.4	202	15.4%	220	1,063	212	-1.3	-2.7	354	1417	265	8		
Torridge	E07000046	11,742	14,664	12,972	354	11,420	14,879	12,694	309	26.7%	261	4.5	5.8	5.3	192	13.5%	113	1,229	260	-1	-1.9	83	1312	243	7		
Gloucester	E07000081	20,456	25,057	22,393	85	16,047	19,200	17,209	88	25.1%	227	4.4	6.4	5.7	221	17.1%	287	908	173	-1.4	-2.5	304	1212	218	6		
Swindon	E06000030	26,403	29,688	27,786	32	14,100	17,244	15,258	166	22.2%	171	4.1	6.0	5.3	197	16.9%	281	847	156	-1.5	-2.8	364	1211	217	6		
Cornwall	E06000052	12,414	15,659	13,780	325	12,415	16,346	13,863	232	26.6%	257	4.1	5.2	4.8	152	14.2%	153	1,119	231	-0.9	-1.8	59	1178	204	6		
Sedgemoor	E07000188	12,929	15,833	14,152	312	12,710	16,375	14,060	223	25.2%	228	3.9	6.0	5.3	188	14.7%	185	1,136	234	-0.9	-1.6	23	1159	200	6		
Forest of Dean	E07000080	12,873	16,036	14,205	308	11,233	14,128	12,300	333	22.3%	174	4.0	5.5	4.9	162	13.9%	132	1,109	230	-0.8	-1.4	11	1120	190	6		
Mid Devon	E07000042	11,825	14,741	13,053	352	11,817	14,861	12,938	293	19.9%	124	3.1	4.1	3.7	55	14.3%	160	984	195	-1.1	-1.8	59	1043	173	5		
Mendip	E07000187	13,885	17,950	15,597	256	13,298	17,820	14,964	182	21.9%	163	3.3	5.0	4.4	116	13.7%	126	843	153	-1.1	-2.1	159	1002	159	5		
Taunton Deane	E07000190	16,950	20,653	18,509	170	15,276	19,711	16,909	106	22.1%	169	3.3	4.9	4.3	113	15.0%	200	758	131	-1.2	-2.3	242	1000	158	5		
Cheltenham	E07000078	18,341	25,863	21,508	101	15,367	21,343	17,569	77	19.3%	117	4.4	5.6	5.2	182	15.1%	209	686	115	-1.2	-2.4	279	965	151	5		
Exeter	E07000041	23,599	29,890	26,248	43	18,950	24,473	20,985	29	21.7%	157	4.7	5.3	5.1	177	16.7%	272	678	111	-1.2	-2.4	279	957	148	4		
Teignbridge	E07000045	12,567	16,573	14,254	305	12,229	16,309	13,732	245	20.5%	136	3.0	4.3	3.8	60	12.9%	88	834	150	-1.1	-2	119	953	144	4		
West Devon	E07000047	12,523	15,365	13,719	329	12,468	15,800	13,695	249	23.7%	205	3.0	3.9	3.6	37	12.5%	71	891	166	-0.9	-1.8	59	950	143	4		
North Devon	E07000043	15,202	19,051	16,823	217	14,035	18,481	15,673	148	22.7%	186	3.7	4.4	4.1	94	14.1%	145	790	142	-1.2	-2.1	159	949	141	4		
West Somerset	E07000191	14,162	18,460	15,972	240	12,649	17,111	14,293	213	26.2%	244	4.5	4.3	4.4	119	12.6%	76	892	168	-0.8	-1.6	23	915	127	4		
Wiltshire	E06000054	16,354	20,298	18,015	180	14,763	18,862	16,273	131	18.2%	94	2.9	4.4	3.9	73	13.9%	134	612	94	-1.2	-2.3	242	854	111	3		
Poole	E06000029	19,822	23,819	21,505	102	15,471	19,179	16,838	108	22.2%	171	3.1	4.5	4.0	88	13.2%	102	571	87	-1.4	-2.4	279	850	110	3		
North Somerset	E06000024	15,464	20,311	17,505	194	13,172	16,774	14,499	205	19.6%	122	3.0	4.9	4.2	104	13.1%	94	719	123	-1.1	-2	119	838	105	3		
Bath and North East Somerset	E06000022	17,915	23,921	20,444	117	15,038	19,181	16,564	120	19.3%	117	3.4	5.0	4.4	122	14.0%	144	620	99	-1.1	-2.2	206	826	101	3		
East Devon	E07000040	12,249	15,823	13,754	328	12,272	16,276	13,747	244	20.2%	128	2.9	3.7	3.4	32	11.8%	39	771	135	-0.9	-1.7	38	809	96	3		
South Somerset	E07000189	16,494	19,327	17,687	190	13,887	17,711	15,296	164	20.4%	134	3.1	4.3	3.9	65	14.3%	159	712	121	-1	-1.8	59	771	87	3		

North Dorset	E07000050	13,756	16,505	14,913	282	13,856	17,756	15,293	165	19.0%	112	2.4	3.4	3.0	9	12.9%	87	655	106	-1.2	-1.8	59	714	75	3
South Gloucestershire	E06000025	22,262	30,453	25,711	45	15,709	19,844	17,232	85	16.3%	52	2.9	4.6	4.0	83	13.7%	125	390	48	-1.3	-2.5	304	694	69	2
Purbeck	E07000051	16,609	19,310	17,746	186	14,894	19,357	16,539	122	23.5%	202	2.4	3.7	3.2	19	11.9%	44	573	88	-1	-1.9	83	656	64	2
Christchurch	E07000048	15,525	18,832	16,918	214	15,462	19,896	17,096	94	19.6%	122	3.2	4.3	3.9	69	10.9%	16	515	71	-1.2	-2	119	634	60	2
South Hams	E07000044	15,811	20,806	17,914	182	14,339	19,306	16,169	134	21.7%	157	2.9	3.6	3.4	29	11.6%	32	534	76	-1	-1.9	83	617	54	2
Stroud	E07000082	17,840	22,058	19,616	139	13,773	17,730	15,231	168	17.1%	63	3.4	4.2	3.9	67	13.1%	93	530	75	-1.4	-1.9	83	613	52	2
Tewkesbury	E07000083	21,845	27,354	24,164	61	14,937	19,761	16,714	110	17.5%	75	3.1	4.6	4.1	91	13.5%	114	451	59	-1.2	-2.1	159	610	51	2
East Dorset	E07000049	14,858	17,968	16,168	238	14,373	18,718	15,974	139	17.2%	66	2.8	3.5	3.2	21	9.7%	1	465	64	-1.1	-2	119	584	44	2
West Dorset	E07000052	17,302	21,375	19,017	156	17,175	22,617	19,180	47	21.7%	157	2.7	3.3	3.1	11	12.0%	49	420	56	-1.1	-1.9	83	503	23	1
Cotswold	E07000079	18,802	25,972	21,821	93	15,658	20,952	17,608	76	16.6%	56	2.5	3.4	3.1	13	12.4%	65	303	32	-1.1	-2.1	159	462	16	1
Isles of Scilly	E06000053	20,343	23,730	21,769	96	19,024	24,814	21,157	25	N/A					#N/A	12.9%	86		#N/A	-0.5	-1.1	3			
																				-1.11	-2.04				953

WEST MIDLANDS		Gross Value Added per head				Gross Disposable Household Income				Children in poverty (after housing costs), %		Unemployment Rate				Overindebtedness		Total Scores - pre Brexit impact		Brexit Impact			Total Scores				
LA name	LAU1 code	Avg 98-08, £	Avg 09-16, £	Avg 98 - 16, £	Rank Avg 09-16	Avg 97-08, £	Avg 09-15, £	Avg 97-15, £	Rank 97-15	%	Rank	Avg 04-08, %	Avg 09-17, %	Avg 04-17, %	Rank 04-17	Individuals %	Rank	Total Score	Rank	Soft brexit, %	Hard brexit, %	Rank Hard Brexit	Total Score	Rank Total Score	Decile	Region Avg	% of LAs in 9/10 deciles
Birmingham	E08000025	16,982	20,783	18,582	169	10,974	13,440	11,882	348	37.4%	375	9.3	11.8	10.9	379	19.1%	347	1,618	353	-1.2	-2.3	242	1860	368	10		
Walsall	E08000030	12,612	15,393	13,783	324	10,808	13,345	11,742	354	33.3%	354	7.1	9.5	8.6	355	18.6%	336	1,723	372	-1.2	-1.9	83	1806	359	10		
Stoke-on-Trent	E06000021	13,824	18,092	15,621	254	10,361	13,299	11,443	362	33.2%	353	6.0	8.2	7.4	320	20.0%	367	1,656	359	-1.1	-2	119	1775	354	10		
Sandwell	E08000028	14,504	16,871	15,501	261	10,148	12,591	11,048	367	34.9%	364	8.4	10.9	10.0	371	22.1%	378	1,741	374	-1	-1.6	23	1764	351	10		
Wolverhampton	E08000031	15,057	17,760	16,195	236	10,994	13,445	11,897	346	34.6%	362	7.8	11.3	10.0	370	19.0%	345	1,659	360	-1.1	-1.9	83	1742	346	10		
Coventry	E08000026	17,778	20,960	19,117	154	11,316	14,059	12,327	332	31.0%	334	6.5	7.9	7.4	317	18.2%	327	1,464	321	-1.2	-2.3	242	1706	336	9		
Nuneaton and Bedworth	E07000219	11,392	15,319	13,045	353	10,408	13,802	11,658	356	24.6%	214	5.1	7.1	6.3	262	16.4%	256	1,441	318	-1.1	-2	119	1560	303	9		
Dudley	E08000027	13,327	14,669	13,892	320	11,775	14,860	12,912	295	26.9%	265	5.6	8.2	7.3	312	16.7%	276	1,468	324	-1	-1.7	38	1506	292	8		
Telford and Wrekin	E06000020	16,970	20,376	18,404	172	11,822	15,089	13,025	285	28.2%	294	4.9	7.0	6.2	254	18.0%	316	1,321	291	-1.1	-2	119	1440	271	8		
Tamworth	E07000199	12,370	15,717	13,779	326	12,086	15,965	13,515	264	22.7%	186	4.4	6.3	5.6	216	16.4%	258	1,250	268	-1.2	-2.1	159	1409	262	7		
Newcastle-under-Lyme	E07000195	12,206	15,227	13,478	338	12,287	15,831	13,593	257	23.4%	198	4.5	5.7	5.3	193	16.0%	242	1,228	258	-1.2	-2.1	159	1387	257	7		
Wyre Forest	E07000239	12,070	15,085	13,339	344	12,169	15,473	13,387	271	26.2%	244	4.3	6.1	5.4	205	14.8%	191	1,255	269	-1.2	-2	119	1374	253	7		
Cannock Chase	E07000192	12,845	15,596	14,003	316	12,449	15,652	13,629	255	23.1%	194	4.8	6.3	5.8	228	16.5%	263	1,256	271	-1	-1.7	38	1294	235	7		
Redditch	E07000236	15,820	19,225	17,254	203	14,029	17,676	15,373	161	22.7%	186	4.7	6.2	5.7	218	15.9%	239	1,007	207	-1.4	-2	119	1126	191	6		
South Staffordshire	E07000196	12,128	14,691	13,207	348	10,885	13,860	11,981	343	18.3%	96	3.5	5.1	4.6	132	12.8%	79	998	200	-1.2	-2	119	1117	189	6		
Staffordshire Moorlands	E07000198	12,496	14,935	13,523	335	11,502	14,548	12,624	318	18.7%	105	3.1	4.2	3.8	62	13.1%	97	917	174	-1.1	-2.1	159	1076	183	5		
Rugby	E07000220	16,392	21,054	18,355	173	13,747	17,161	15,005	180	18.9%	110	3.7	5.1	4.6	137	14.7%	186	786	141	-1.2	-2.2	206	992	156	5		
Worcester	E07000237	18,549	23,757	20,742	110	16,520	20,925	18,143	64	23.2%	196	4.2	6.0	5.4	198	16.3%	252	820	147	-1.1	-2	119	939	139	4		
East Staffordshire	E07000193	19,515	22,380	20,722	111	15,728	19,993	17,299	83	23.5%	202	4.2	5.0	4.7	146	15.9%	238	780	140	-1	-1.9	83	863	114	4		
Solihull	E08000029	21,665	27,436	24,095	62	15,669	19,485	17,075	96	20.4%	134	4.6	6.4	5.8	223	13.2%	99	614	96	-1.1	-2.3	242	856	113	3		
Shropshire	E06000051	14,701	18,479	16,292	231	13,536	17,580	15,026	178	20.5%	136	3.5	4.8	4.3	111	13.7%	122	778	139	-0.9	-1.8	59	837	104	3		
Stafford	E07000197	16,240	18,701	17,276	200	15,049	18,460	16,306	130	17.5%	75	3.7	4.5	4.3	105	13.7%	120	630	101	-1.3	-2.2	206	836	102	3		
Herefordshire, County of	E06000019	15,217	19,323	16,946	212	13,309	17,842	14,979	181	22.4%	178	3.5	4.6	4.2	99	13.9%	135	805	144	-0.8	-1.5	19	824	100	3		
Malvern Hills	E07000235	15,022	18,120	16,326	229	13,783	17,210	15,045	175	21.9%	163	3.1	4.5	4.0	85	11.9%	40	692	118	-1.1	-1.9	83	775	90	3		
Bromsgrove	E07000234	15,137	18,748	16,657	221	14,177	17,387	15,359	163	15.1%	36	3.3	4.7	4.2	101	11.9%	47	568	85	-1.1	-2.2	206	774	89	3		
Lichfield	E07000194	15,692	19,257	17,193	204	14,389	18,226	15,803	144	18.6%	102	3.5	4.5	4.1	97	13.0%	90	637	104	-1.1	-2	119	756	82	3		

North Warwickshire	E07000218	23,064	31,580	26,650	39	16,460	21,999	18,500	57	21.9%	163	3.6	5.2	4.6	138	14.2%	154	551	81	-1.1	-2	119	670	65	2		
Wychavon	E07000238	16,362	20,155	17,959	181	14,609	18,395	16,004	138	17.2%	66	3.3	4.3	4.0	78	12.8%	82	545	80	-0.9	-1.6	23	568	43	2		
Warwick	E07000222	23,887	32,499	27,513	34	17,671	21,731	19,167	48	15.1%	36	3.9	4.4	4.2	102	13.2%	103	323	34	-1.2	-2.3	242	565	40	2		
Stratford-on-Avon	E07000221	19,797	28,785	23,582	67	16,224	20,535	17,812	72	15.8%	46	2.8	3.4	3.2	18	11.8%	38	241	20	-1.1	-2.1	159	400	5	1		
																										1,153	23%

YORKSHIRE&THE HUMBER		Gross Value Added per head				Gross Disposable Household Income				Children in poverty (after housing costs), %		Unemployment Rate				Overindebtedness		Total Scores - pre Brexit impact		Brexit Impact			Total Scores					
		Avg 98-08, £	Avg 09-16, £	Avg 98 - 16, £	Rank Avg 09-16	Avg 97-08, £	Avg 09-15, £	Avg 97-15, £	Rank 97-15	%	Rank	Avg 04-08, %	Avg 09-17, %	Avg 04-17, %	Rank 04-17	Indivi duals %	Rank	Total Score	Rank	Soft brexit, %	Hard brexit, %	Rank Hard Brexit	Total Score	Rank Total Score	Dec-ile	Region Avg	% of LAs in 9/10 deciles	
LA name	LAU1 code																											
Doncaster	E08000017	12,007	15,214	13,357	342	11,718	15,092	12,961	289	30.1%	326	5.8	8.8	7.8	334	17.5%	301	1,592	350	-1.2	-2.2	206	1798	358	10			
Bradford	E08000032	14,392	17,021	15,499	262	11,279	13,554	12,117	338	32.7%	350	6.3	9.0	8.0	343	18.9%	344	1,637	356	-1.2	-2.1	159	1796	357	10			
Kingston upon Hull, City of	E06000010	15,340	19,350	17,028	208	9,874	12,727	10,925	370	35.4%	366	8.1	11.9	10.5	377	21.5%	374	1,695	367	-1	-1.8	59	1754	348	10			
Barnsley	E08000016	11,130	13,731	12,225	368	10,348	13,397	11,471	360	27.8%	287	5.6	8.3	7.3	315	17.9%	311	1,641	357	-0.9	-1.7	38	1679	329	9			
North East Lincolnshire	E06000012	14,485	18,649	16,238	233	11,425	14,524	12,567	319	32.0%	342	6.4	9.4	8.3	347	16.9%	277	1,518	333	-1.1	-2.1	159	1677	328	9			
Rotherham	E08000018	12,447	15,598	13,774	327	11,638	15,179	12,943	291	28.3%	298	5.6	8.8	7.6	329	17.7%	303	1,548	339	-1.1	-1.9	83	1631	321	9			
Sheffield	E08000019	15,566	19,106	17,056	206	11,740	14,374	12,710	306	29.3%	313	6.2	8.4	7.6	327	18.0%	315	1,467	323	-1.2	-2.1	159	1626	320	9			
Kirklees	E08000034	13,303	15,665	14,298	302	11,663	14,274	12,625	317	27.2%	272	4.9	7.2	6.4	264	17.4%	300	1,455	319	-1.2	-2	119	1574	306	9			
Leeds	E08000035	20,854	26,020	23,029	72	12,692	15,778	13,829	235	27.3%	276	5.6	7.9	7.1	306	17.7%	304	1,193	249	-1.3	-2.6	336	1529	297	8			
Calderdale	E08000033	15,721	19,897	17,479	196	12,657	16,355	14,019	224	27.8%	287	4.9	6.9	6.2	253	16.4%	257	1,217	255	-1.3	-2.4	279	1496	289	8			
Wakefield	E08000036	14,724	18,883	16,475	228	11,999	15,118	13,148	281	26.8%	262	4.9	7.7	6.7	290	17.7%	305	1,366	303	-1.1	-1.9	83	1449	273	8			
North Lincolnshire	E06000013	19,098	22,213	20,410	118	11,750	14,374	12,717	305	27.2%	272	5.0	6.7	6.1	247	16.1%	244	1,186	245	-0.8	-1.3	7	1193	210	6			
Scarborough	E07000168	14,148	17,778	15,677	250	13,567	17,704	15,091	172	27.6%	281	4.9	6.7	6.0	242	14.2%	155	1,100	224	-0.9	-1.7	38	1138	193	6			
East Riding of Yorkshire	E06000011	14,151	16,971	15,339	271	13,502	17,057	14,812	189	19.6%	122	3.9	5.5	4.9	161	13.2%	100	843	153	-1	-1.9	83	926	131	4			
York	E06000014	20,388	22,835	21,418	105	13,448	16,755	14,666	196	17.6%	77	3.8	5.0	4.5	129	14.5%	174	681	112	-1.1	-2.3	242	923	128	4			
Richmondshire	E07000166	12,923	16,245	14,321	301	12,230	15,509	13,438	266	16.0%	49	3.2	4.0	3.7	57	14.0%	141	814	145	-0.9	-1.8	59	873	118	4			
Selby	E07000169	18,009	21,122	19,319	148	13,102	17,059	14,560	202	18.5%	100	3.8	5.1	4.7	143	13.9%	137	730	125	-1.1	-1.8	59	789	92	3			
Craven	E07000163	18,457	23,231	20,467	116	16,574	21,216	18,284	61	16.1%	51	2.8	4.5	3.9	71	11.9%	43	342	39	-1.4	-2.8	364	706	74	2			
Ryedale	E07000167	16,026	20,471	17,897	183	14,768	19,707	16,588	118	20.6%	141	3.1	3.9	3.6	45	12.4%	68	555	82	-0.8	-1.4	11	566	41	2			
Harrogate	E07000165	17,932	22,422	19,822	132	16,064	20,820	17,816	71	14.3%	28	2.7	3.9	3.5	33	11.7%	35	299	30	-1.1	-2.3	242	541	32	1			
Hambleton	E07000164	17,278	21,208	18,933	159	14,949	19,270	16,541	121	16.6%	56	3.1	3.8	3.6	35	12.4%	66	437	58	-0.9	-1.6	23	460	14	1			

SCOTLAND		Gross Value Added per head				Gross Disposable Household Income				Children in poverty (after housing costs), %		Unemployment Rate				Overindebtedness		Total Scores - pre Brexit impact		Brexit Impact			Total Scores				
LA name	LAU1 code	Avg 98-08, £	Avg 09-16, £	Avg 98-16, £	Rank Avg 09-16	Avg 97-08, £	Avg 09-15, £	Avg 97-15, £	Rank 97-15	%	Rank	Avg 04-08, %	Avg 09-17, %	Avg 04-17, %	Rank 04-17	Individuals %	Rank	Total Score	Rank	Soft brexit, %	Hard brexit, %	Rank Hard Brexit	Total Score	Rank Total Score	Decile	Region Avg	% of LAs in 9/10 deciles
North Ayrshire	S12000021	11,879	13,823	12,698	360	10,591	14,555	12,052	341	30.4%	328	7.3	10.4	9.3	364	17.2%	290	1,683	365	-1.2	-2.1	159	1842	366	10		
East Ayrshire	S12000008	11,949	14,356	12,962	355	11,864	16,104	13,426	268	28.0%	292	6.4	8.9	8.0	342	17.8%	309	1,566	344	-1.1	-2.1	159	1725	345	10		
Inverclyde	S12000018	13,026	16,857	14,639	290	12,416	16,639	13,972	226	27.9%	290	6.9	8.3	7.8	338	17.3%	295	1,439	317	-1.3	-2.4	279	1718	342	10		
Glasgow City	S12000046	23,410	30,649	26,458	40	11,835	15,133	13,050	284	34.1%	359	7.7	9.7	9.0	361	19.2%	354	1,398	310	-1.3	-2.5	304	1702	335	9		
North Lanarkshire	S12000044	12,342	17,248	14,408	300	11,431	15,112	12,787	298	25.0%	225	5.9	8.3	7.5	323	18.2%	324	1,470	326	-1.2	-2.2	206	1676	327	9		
Clackmannanshire	S12000005	11,982	15,034	13,267	346	10,050	13,569	11,346	364	27.3%	276	5.6	7.7	7.0	298	16.7%	271	1,555	340	-1	-1.9	83	1638	322	9		
West Dunbartonshire	S12000039	12,751	16,980	14,532	296	14,222	19,083	16,013	137	26.5%	252	6.7	8.9	8.1	344	18.5%	335	1,364	301	-1.2	-2.2	206	1570	305	9		
Dundee City	S12000042	16,566	21,441	18,618	167	13,641	17,936	15,223	169	27.7%	283	7.1	9.0	8.3	346	17.9%	312	1,277	275	-1.2	-2.1	159	1436	270	8		
Fife	S12000015	13,523	17,743	15,300	272	12,224	16,470	13,789	239	25.0%	225	5.6	7.3	6.7	289	15.9%	235	1,260	273	-1.2	-2.1	159	1419	266	8		
West Lothian	S12000040	17,046	19,930	18,260	176	12,053	15,890	13,466	265	22.8%	187	4.6	6.2	5.7	217	16.5%	259	1,104	228	-1.3	-2.4	279	1383	256	7		
Falkirk	S12000014	15,577	18,542	16,826	216	11,864	15,761	13,299	277	22.0%	167	4.9	6.7	6.1	246	16.7%	270	1,176	244	-1.1	-2	119	1295	236	7		
South Lanarkshire	S12000029	14,316	17,792	15,779	246	12,659	16,705	14,150	219	22.0%	167	4.6	6.5	5.9	231	15.9%	240	1,103	226	-1.1	-2.1	159	1262	231	7		
Renfrewshire	S12000038	17,711	20,536	18,900	160	15,432	19,788	17,037	99	23.6%	203	5.2	7.3	6.6	276	16.6%	268	1,006	204	-1.3	-2.3	242	1248	227	7		
Midlothian	S12000019	11,306	14,755	12,758	359	13,890	19,914	16,110	135	22.5%	180	4.2	5.8	5.3	187	15.4%	222	1,083	218	-1.1	-2.1	159	1242	225	6		
Angus	S12000041	13,748	16,780	15,024	280	10,316	13,393	11,450	361	20.6%	141	4.6	5.5	5.2	181	14.7%	183	1,146	236	-1.1	-1.8	59	1205	213	6		
East Renfrewshire	S12000011	10,419	12,149	11,147	379	10,520	13,158	11,492	359	14.5%	31	3.5	5.0	4.5	126	12.1%	53	948	185	-1.2	-2.3	242	1190	209	6		
Dumfries and Galloway	S12000006	12,934	17,162	14,715	288	11,946	16,539	13,638	254	24.3%	211	4.3	5.8	5.3	189	15.1%	205	1,147	237	-0.7	-1.4	11	1158	199	6		
South Ayrshire	S12000028	15,552	20,593	17,674	191	12,809	17,686	14,606	200	25.7%	237	5.4	7.2	6.6	280	14.8%	189	1,097	222	-1	-1.8	59	1156	198	6		
Scottish Borders	S12000026	12,895	16,649	14,476	297	12,974	17,886	14,783	191	21.0%	145	3.5	5.0	4.5	124	14.9%	196	953	188	-1.2	-2	119	1072	182	5		
East Lothian	S12000010	12,625	14,947	13,603	333	13,000	17,903	14,806	190	20.3%	129	3.6	5.6	4.9	159	14.2%	158	969	191	-1	-1.9	83	1052	178	5		
Na h-Eileanan Siar	S12000013	13,928	16,420	14,977	281	11,148	15,305	12,679	310	17.6%	77	4.6	5.5	5.2	185	13.7%	123	976	193	-0.9	-1.8	59	1035	172	5		
East Dunbartonshire	S12000045	10,075	13,059	11,331	377	11,663	15,997	13,260	279	14.2%	27	3.6	5.0	4.5	127	12.1%	52	862	161	-1.1	-2.1	159	1021	165	5		
Edinburgh	S12000036	27,386	36,507	31,226	24	15,917	20,326	17,541	78	22.0%	167	4.9	5.8	5.5	208	14.2%	151	628	100	-1.4	-2.7	354	982	155	5		
Stirling	S12000030	16,539	22,082	18,873	161	14,870	19,379	16,531	124	18.8%	108	4.4	6.2	5.6	212	14.4%	169	774	137	-1.1	-2.1	159	933	137	4		
Moray	S12000020	15,013	20,961	17,517	193	9,779	14,704	11,593	358	17.2%	66	3.8	4.5	4.3	107	15.0%	197	921	177	-0.7	-1.3	7	928	135	4		
Aberdeen City	S12000033	32,080	47,047	38,382	9	17,745	25,537	20,616	32	18.2%	94	4.3	4.8	4.6	141	16.3%	250	526	73	-2.1	-3.7	379	905	124	4		

Argyll and Bute	S12000035	14,331	19,692	16,588	225	12,629	18,033	14,620	199	20.4%	134	4.2	5.2	4.9	154	14.1%	148	860	158	-0.9	-1.7	38	898	123	4		
Highland	S12000017	16,324	21,107	18,338	174	12,716	18,160	14,722	193	19.2%	114	3.6	4.4	4.1	96	14.2%	156	733	127	-1	-1.9	83	816	99	3		
Aberdeenshire	S12000034	17,164	24,516	20,260	122	11,160	16,142	12,996	286	13.1%	11	2.9	3.3	3.1	16	13.5%	108	543	78	-1.2	-2.2	206	749	79	3		
Perth and Kinross	S12000024	16,731	22,847	19,306	150	14,069	18,298	15,627	150	18.2%	94	3.5	4.6	4.2	103	13.7%	121	618	97	-0.9	-1.9	83	701	72	2		
Orkney Islands	S12000023	14,475	19,333	16,520	226	11,150	18,025	13,683	251	14.1%	24	2.9	3.0	3.0	5	14.3%	161	667	108	-0.8	-1.6	23	690	67	2		
Shetland Islands	S12000027	19,709	26,163	22,426	84	12,039	18,479	14,412	209	10.6%	3	3.1	3.0	3.0	6	14.7%	184	486	67	-0.8	-1.6	23	509	25	1		
																										1,192	22%

WALES		Gross Value Added per head				Gross Disposable Household Income				Children in poverty (after housing costs), %		Unemployment Rate				Overindebtedness		Total Scores - pre Brexit impact		Brexit Impact			Total Scores				
LA name	LAU1 code	Avg 98-08, £	Avg 09-16, £	Avg 98 - 16, £	Rank Avg 09-16	Avg 97-08, £	Avg 09-15, £	Avg 97-15, £	Rank 97-15	%	Rank	Avg 04-08, %	Avg 09-17, %	Avg 04-17, %	Rank 04-17	Individuals %	Rank	Total Score	Rank	Soft brexit, %	Hard brexit, %	Rank Hard Brexit	Total Score	Rank Total Score	Decile	Region Avg	% of LAs in 9/10 deciles
Blaenau Gwent	W06000019	8,488	10,784	9,455	380	9,661	12,290	10,629	378	32.2%	345	7.8	11.3	10.0	372	21.6%	375	1,850	378	-1.2	-1.9	83	1933	375	10		
Rhondda Cynon Taf	W06000016	10,968	14,701	12,540	365	10,451	13,681	11,641	357	29.2%	311	6.1	8.6	7.7	330	19.5%	358	1,721	371	-1.2	-2.1	159	1880	370	10		
Caerphilly	W06000018	10,350	12,807	11,385	376	11,132	13,399	11,967	344	28.3%	298	6.4	8.4	7.7	332	19.2%	352	1,702	369	-1.2	-1.9	83	1785	355	10		
Merthyr Tydfil	W06000024	11,537	14,705	12,871	357	11,971	15,224	13,169	280	31.4%	337	7.5	9.4	8.7	356	20.7%	370	1,700	368	-0.8	-1.5	19	1719	344	10		
Swansea	W06000011	13,840	17,439	15,356	269	11,935	14,758	12,975	288	27.9%	290	5.8	7.5	6.9	295	18.2%	323	1,465	322	-1.2	-2.3	242	1707	337	9		
Neath Port Talbot	W06000012	11,014	14,718	12,574	364	10,747	13,773	11,862	350	29.3%	313	6.1	7.5	7.0	300	19.1%	349	1,676	364	-1	-1.4	11	1687	332	9		
Torfaen	W06000020	12,328	15,396	13,620	332	12,590	16,169	13,908	228	28.7%	302	5.9	8.2	7.4	319	19.2%	353	1,534	336	-1.2	-2	119	1653	324	9		
Vale of Glamorgan	W06000014	12,693	15,326	13,802	323	9,783	12,305	10,712	376	24.7%	219	5.0	6.5	6.0	237	15.4%	217	1,372	304	-1.3	-2.3	242	1614	318	9		
Carmarthenshire	W06000010	10,561	14,093	12,048	370	10,937	14,824	12,369	328	28.7%	302	4.7	6.0	5.6	211	17.2%	291	1,502	330	-1	-1.7	38	1540	300	8		
Bridgend	W06000013	13,893	18,078	15,655	252	13,296	15,916	14,261	216	29.8%	322	5.7	7.0	6.5	274	17.8%	310	1,374	305	-1.2	-2.1	159	1533	299	8		
Cardiff	W06000015	20,202	25,010	22,226	87	13,997	17,388	15,246	167	32.2%	345	6.0	7.9	7.3	311	18.1%	319	1,229	260	-1.3	-2.5	304	1533	299	8		
Newport	W06000022	17,104	20,876	18,692	165	13,261	17,087	14,671	195	30.8%	331	6.2	8.4	7.6	326	18.8%	339	1,356	298	-1.2	-2.1	159	1515	295	8		
Denbighshire	W06000004	12,628	15,689	13,917	317	13,135	16,653	14,431	208	27.6%	281	4.7	6.4	5.8	226	16.5%	260	1,292	282	-1.3	-2.1	159	1451	274	8		
Isle of Anglesey	W06000001	10,442	12,817	11,442	375	12,065	16,017	13,521	262	26.9%	265	5.7	6.5	6.2	257	16.1%	245	1,404	312	-0.6	-1.2	6	1410	263	7		
Conwy	W06000003	11,727	14,436	12,868	358	12,501	15,828	13,727	246	26.9%	265	4.6	5.9	5.4	204	15.6%	224	1,297	283	-1	-1.9	83	1380	255	7		
Pembrokeshire	W06000009	13,035	15,825	14,210	307	11,919	15,736	13,326	274	27.2%	272	4.7	6.0	5.6	210	16.3%	249	1,312	289	-1	-1.8	59	1371	252	7		
Gwynedd	W06000002	13,987	17,654	15,531	259	11,557	14,778	12,744	303	23.1%	194	4.7	5.8	5.4	203	16.9%	278	1,237	262	-1.1	-2	119	1356	251	7		
Wrexham	W06000006	13,805	17,929	15,542	257	12,138	15,205	13,268	278	25.8%	239	4.6	6.1	5.6	213	18.4%	331	1,318	290	-1.1	-1.7	38	1356	251	7		
Ceredigion	W06000008	12,162	15,539	13,584	334	12,252	16,568	13,842	233	26.1%	241	4.7	5.0	4.9	158	15.9%	237	1,203	252	-0.9	-1.8	59	1262	231	7		
Powys	W06000023	13,089	15,647	14,166	311	12,240	16,431	13,784	241	21.5%	153	3.7	4.2	4.0	87	15.4%	215	1,007	207	-1	-1.6	23	1030	170	5		
Flintshire	W06000005	16,999	23,064	19,553	142	12,656	16,497	14,071	222	22.6%	183	4.0	5.6	5.0	170	16.6%	269	986	196	-1	-1.7	38	1024	166	5		
Monmouthshire	W06000021	16,601	19,310	17,742	188	12,550	15,657	13,695	250	20.6%	141	3.6	4.7	4.3	110	13.8%	127	816	146	-1	-1.8	59	875	120	4		
																				-1.08	-1.88					1,482	36%