Legal & General | H/ADVISORS Cicero

The Rebuilding Britain Index

Understanding and tackling health inequality in the UK

August 2023

Foreword

Legal & General believes in the role of business in raising and responding to society's challenges.

The Rebuilding Britain Index (RBI) was established in 2021 with the objective of bringing together a rounded view of the progress of the levelling up agenda across the UK and identifying areas where business and government can come together to increase the pace of change.

Since its launch, the RBI has demonstrated that access to better housing, employment opportunities, and infrastructure are key to creating thriving, prosperous communities that improve people's lives.

This report marks the ninth wave of research, which puts a spotlight on the lived experiences in local communities around the UK. Since we began our journey with the RBI, progress has been noticeably stronger in some areas compared to others. We have seen gains in Jobs & Economy, Education, and Digital RBI scores. But alongside this, areas such as Environment & Energy, Health, Transport, and Housing have either shown no improvement or declined.

For our latest report, we've chosen to focus our attention on the progression of our Health RBI metric: a composite measure of access to high quality primary, secondary and tertiary care; self-reported health; and life expectancy. Examining performance against this metric brings to life the close relationship between the wellbeing of individuals and the prospects and prosperity of the areas in which they live.

While the RBI Health metric is static overall this quarter compared to the previous wave (65/100), it has trended downwards since we began tracking this in early 2021. The decline has been driven by multiple causes, Covid and its ongoing impact on public services among them. Our research suggests that this decline in health is impacting most UK households, with only the minority with higher household income being relatively unaffected.

Reflections on health

The RBI data further reinforces the findings in Sir Michael Marmot's research Fair Society, Healthy Lives (published in 2010 and in 2020) that health inequalities are embedded in social and economic structures. Health and wealth are closely correlated, and in the wake of cost-of-living challenges, we are seeing inequality in health outcomes widen, between income brackets and regions.

Challenges are being felt by both the youngest and oldest generations across the UK. Despite their youth, only one-in-five 18–24-year-olds self-report as being in very good health physically, and 27% report poor mental health, twice as high as the national average. At the other end of the age spectrum, growing numbers of adults aged over 50 are no longer in the workforce due to ill-health.

For employers and the government alike, doing more to adapt to the changing needs of those entering the workforce for the first time, and those nearing the end of their careers, must be a priority.

A broad, long-term view of solutions

Our latest report shows that improving health outcomes will involve far more than investment into health infrastructure and services alone. The health outcomes that people report are linked to other societal inequalities such as jobs and economic prosperity, access to education, and housing. London, the region with the highest overall RBI score (68), also has the highest health score (72). The inverse can be said about Wales, which is both the lowest-scoring region in terms of overall RBI (62) and health (59).

Health outcomes are often deeply rooted in social, economic, and environmental factors such as income, education, and housing. Infrastructure investments are an opportunity to create new and better paid jobs across the length and breadth of the UK, and additional investment is required to ensure we increase both the availability and affordability of high-quality housing. There needs to be a focus on creating thriving communities that can help to break the cycle of poorer health outcomes.

With so many factors at play, preventative health measures often take time to produce positive outcomes. That is why long-term collaboration across a breadth of sectors—including government, education, social services, community engagement and the investor community—is critical.

While this report sets out clearly the scale of the challenge, it shows just as plainly the variety of factors impacting the health and wellbeing of people up and down the UK, and therefore the opportunities to make a positive difference by working together.

Taking action on health is central to Legal & General's commitment to inclusive capitalism.

As an investor, we have a long history of using our role to positively influence businesses, from the 1970s when, as a Distillers Company shareholder, we helped to uncover the Thalidomide scandal, to LGIM's present day Investment Stewardship team, who are founding members of the Investor Coalition on Food Policy which has encouraged a continued focus on nutrition in health policymaking.

We are committed to making long term investments in infrastructure to improve overall health outcomes – creating better built environments, better homes, and better jobs – and we partner with leading universities and academics to support vital research into health, social care, and how society will need to adapt to an ageing population. We're also helping our clients and businesses in our supply chain to improve their support for employees to maintain their financial, physical, and mental wellbeing.

1 The Marmot Review (The Marmot Report), *Fair Society, Healthy lives* – 2010 and 10 Years on in 2020

Executive summary

This wave of the RBI presents a mixed picture. The overall RBI score has stayed at 65, as it has the for the last year.

But while the headline RBI score remains consistent, there are shifting sands in the component measures that sit underneath. We have seen a large improvement of the Jobs & Economic Prosperity score (65), and a slight increase in Education (69) and Digital (74). Meanwhile, Transport has remained static (67) and Health (65), Housing (54), and Energy & the Environment (68) have all, to varying extents, seen drops in their score.

Jobs & Economic Prosperity scores have continued to climb due to the very low levels of unemployment currently in the UK and rising average earnings. Over recent waves of the RBI, we have also seen perceived access to well-paid jobs, skills and training, and entry-level roles remain steady in our survey.

Improvements in the Digital RBI score are underpinned by continued access and availability of 4G signal within UK households. But while there is an upward trend for digital connectivity, physical connectivity has not seen the same progress with the Transport RBI measure unchanged. Underneath this, there are competing forces, with dissatisfaction brewing over the quality of local roads offset by steadier scores on issues such as the availability and suitability of cycle lanes.

The Health RBI score has decreased by five points at a national level (from 70 points to 65 points since the inception of the RBI), with this being felt most outside of London and in the UK's lower income households.

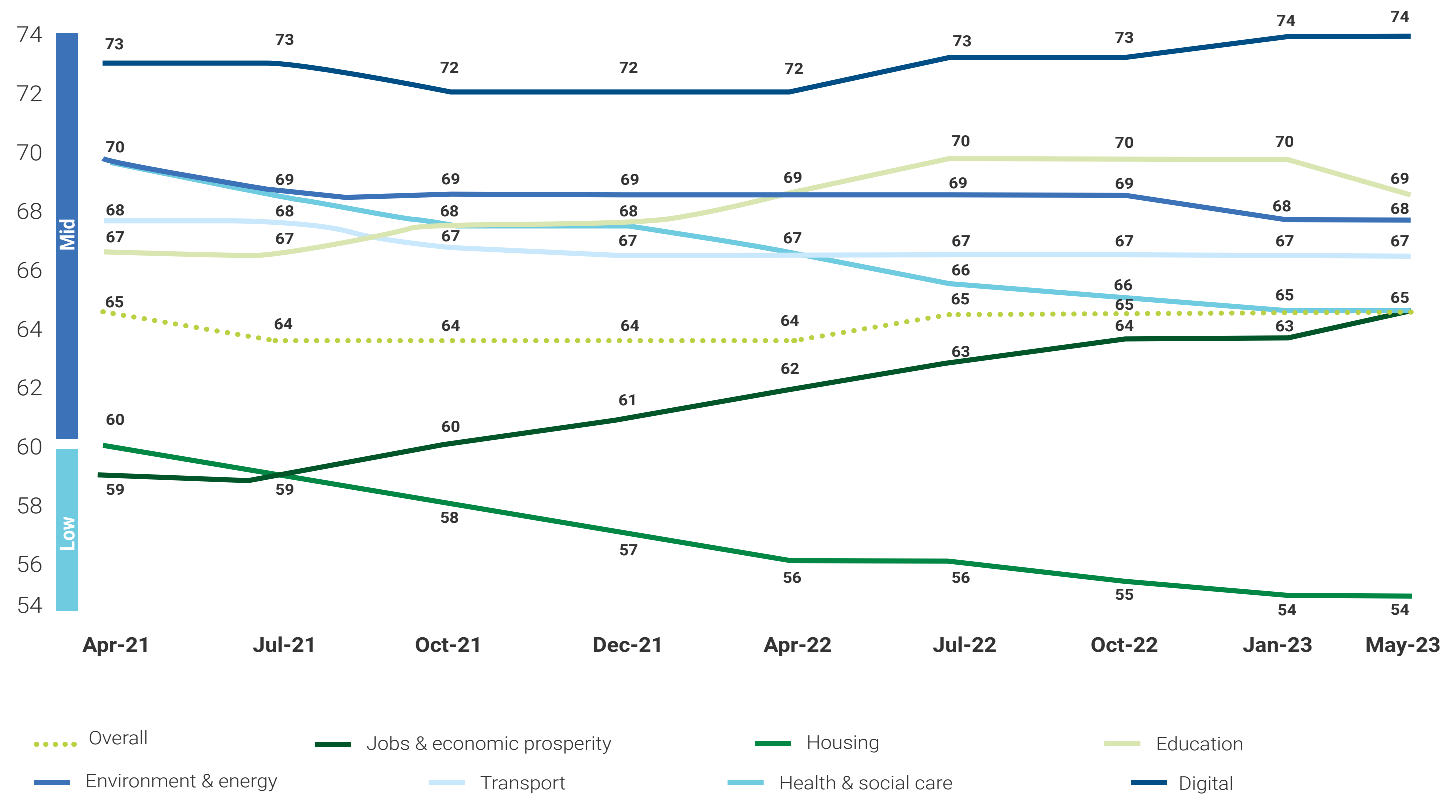
Addressing health outcomes will involve far more than just investment into health infrastructure and services alone. Those living in poorer housing and those with lesser employment opportunities are more likely to be in poorer health, both physically and mentally.

In those parts of the country with reduced economic opportunity and lower-paid employment, additional obstacles such as shift patterns or the availability of sick pay and other workplace benefits are likely to exacerbate the situation and result in additional access challenges. These "hidden workers" are also over-represented in the youngest and oldest in our workforce.

This multifaceted problem will entail equally broad-based solutions. Economic growth, high-wage and high-quality employment, and affordable, good-quality housing play a crucial role in improving the social determinants that lead to poorer health outcomes so all major economic stakeholders—including policymakers, businesses and investors—play a vital role.

This is a long-term challenge that will require long term commitment. If we get it right, it can help individuals to be healthier and happier, and make communities stronger and more prosperous.

Overall index scores for all measures from April 2021 to May 2023.



Investing for impact

The built environment impacts all aspects of our lives - from the availability of housing and employment opportunities, and their impact on our physical and mental wellbeing, to its potential to either undermine or help regenerate our natural habitats and meet the UK's Net Zero challenge.

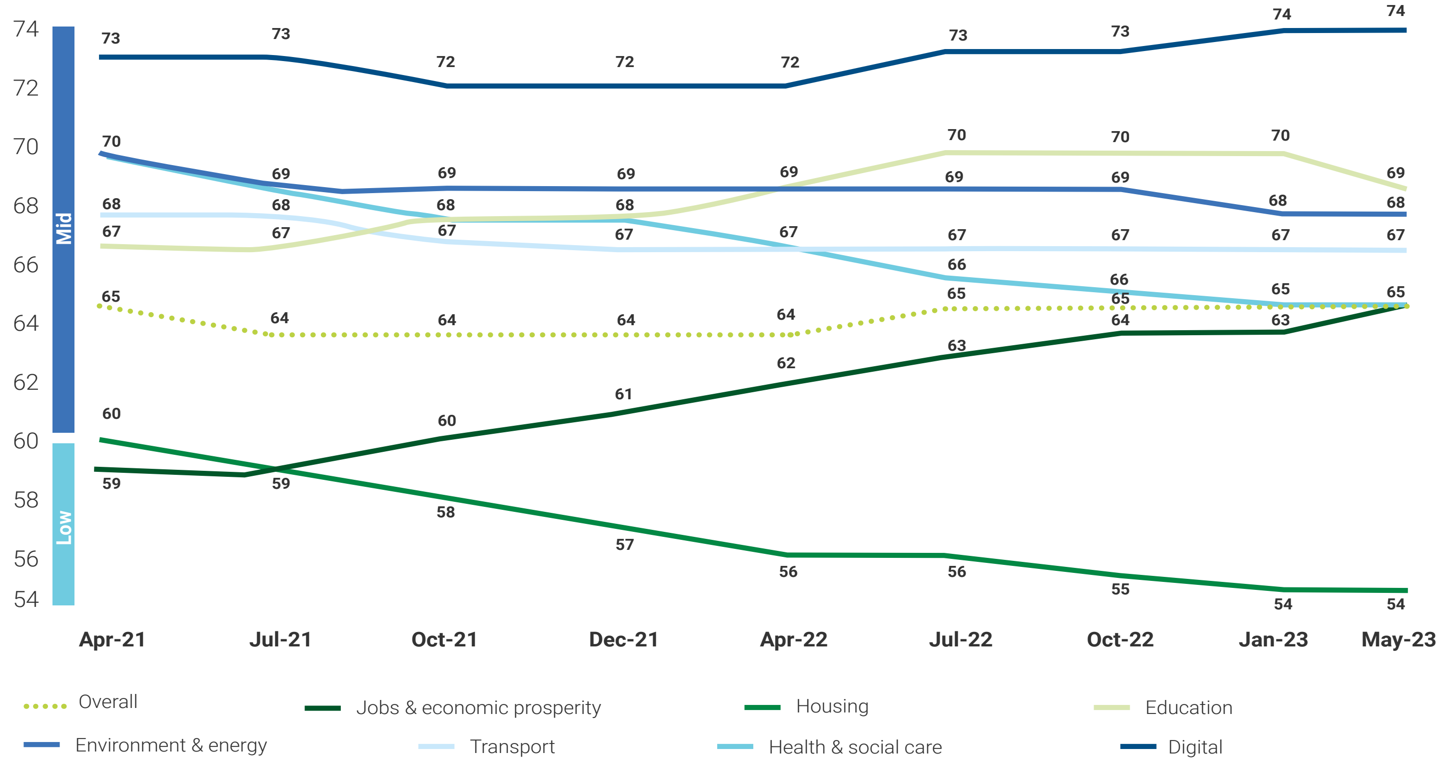
Real estate – and the people who work in it – have an opportunity to create positive societal impact. At Legal & General, we ensure that the real estate investments we are part of set out to deliver additional and attributable economic, social, and environmental benefits to communities, and track this over time.

RBI key indicators

As we head into the second half of 2023, the overall RBI score has stayed at 65, owing mainly to the large improvement of the Jobs & Economic Prosperity score (65) and the slight increase in Education (69) and Digital (74). Despite this, Transport has remained static (67), and Health (65), Housing (54), and Energy & the Environment (68) have all seen drops in their score.

Please refer to the appendix for a detailed breakdown of the individual metrics that contribute to the index scores.

Figure 1. Overall index scores for all measures fromApril 2021 to May 2023.



Jobs & Economic Prosperity (65/100): Given its larger weighting within the Index, the Jobs & Economic Prosperity score will always have a high influence on the overall RBI performance. There has been consistent improvement in the score, increasing by 6 points since April 2021.

When we break down the individual drivers behind the Jobs & Economic prosperity score, we can see that RBI scores have remained consistent across perceptions of well-paid employment, entry level jobs, and skills and training. The most important drivers of the observed uplift in the jobs and economic prosperity scores are the increase seen in average earnings and the continued fall in unemployment, reflected in an ever-lower unemployment claimant count.

While these scores are promising, positive sentiment towards local economic prospects has decreased from 34% in January 2023 to 32% in May 2023, suggesting that more can be done throughout the country to level-up at a local level.

Housing (54/100): Housing also receives a larger weighting within the Index due to its correlation with perceived quality of life. Housing remains the lowest performing metric in the RBI, with the Index score at 54. All individual metric scores have fallen over the Index, from the extent to which housing market meets local community needs to affordability of social housing and starter homes. Rental properties and house prices as a proportion of income have seen the greatest changes since the inception of the RBI.

Health & Social Care (65/100): The overall Health score has fallen five points over the course of the RBI to (65/100), with healthcare workers' strikes and elective care backlogs leading to falling satisfaction with the country's health and social care services. Support for physical healthcare services continues to waiver, with declining public confidence in primary, secondary, and tertiary care services. Perception of residential and community social care services has also fallen over time. This has also taken its toll on the life expectancy Index metric, which has fallen by 5 points

Transport (67/100): Transport scores have been among the steadiest throughout the various waves of the RBI, with key measures such as quality and suitability of cycle lanes, quality and suitability of pedestrian access / pavements, and availability of car hailing services remaining unchanged or relatively unchanged. That being said, there have been notable declines in the scores related to the quality of local roads and frequency of public transport.

Digital (74/100): Building on the theme of connectivity, the Digital Index score has climbed overall during the nine waves of the RBI. This is driven for the most part by increasing access to 4G signal at home across the UK (a secondary measure published by Ofcom).

National, regional, and local index performance

When comparing local performance of the various components of the RBI, we see inequality of progress across all metrics. Within regions, every local authority has its own stronger and weaker performing areas, which can be examined in more detail through the RBI interactive mapping tool.

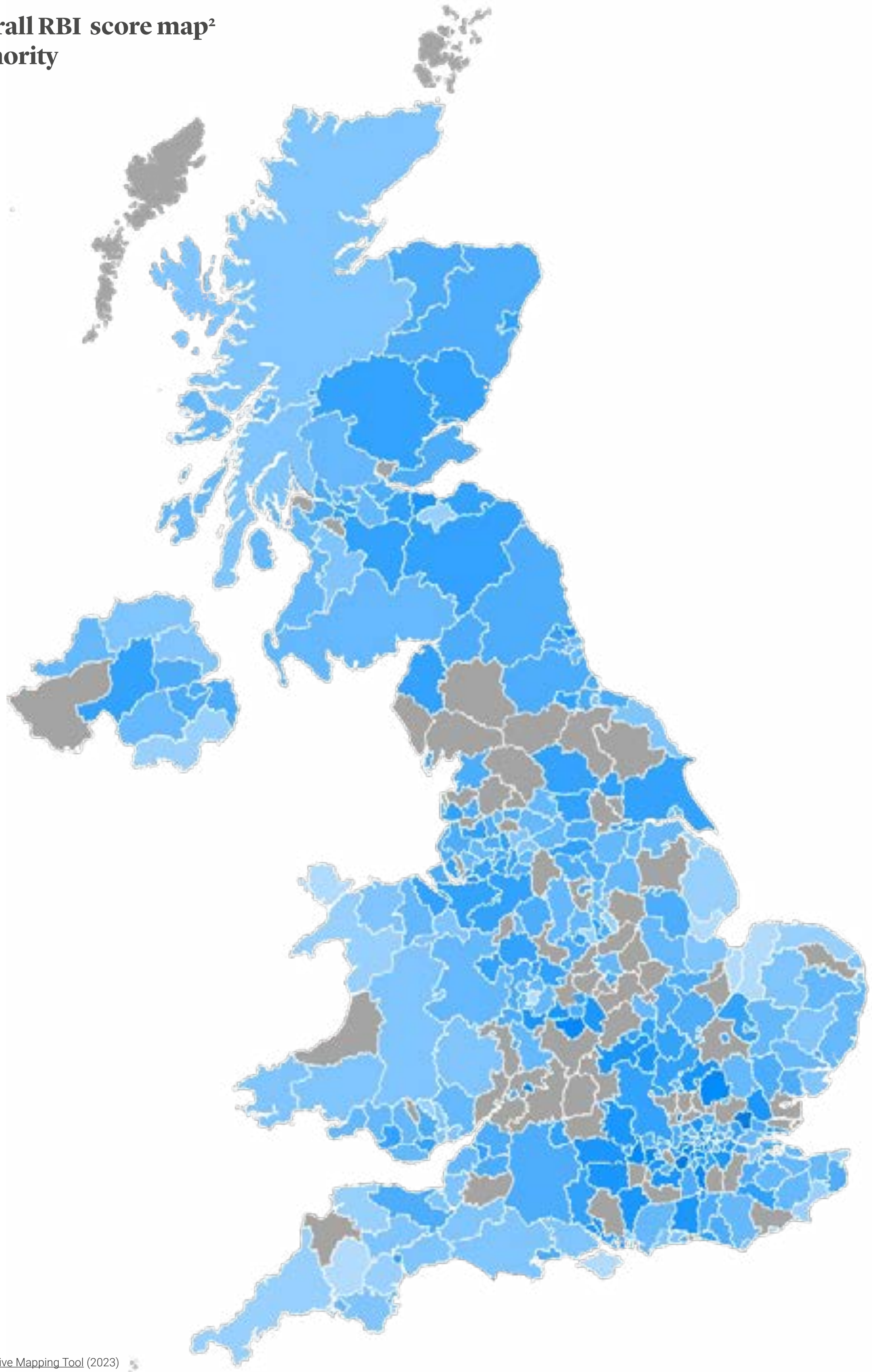
This map charts each of the individual 52 metrics throughout the RBI, detailing the areas in which each local authority, region, and nation is doing well or falling behind, as well as the changes over the past year. Whilst there are evident RBI disparities on a national and regional level, the differences are much more evident within regions.

Figure 2. Component Index Scores and change over the previous period by UK Country and Region

	UK	North-East England	North-West England	Yorkshire & Humber	East Midlands	West Midlands	East of England	South-East England	South-West England	London	Wales	Scotland	Northern Ireland
OVERALL RBI SCORE	65	65	64	64	64	63	64	65	62	68	62	66	63
	0	0	-1	0	0	0	-1	0	-1	0	-1	1	0
HEALTH INDEX	65	61	62	61	61	62	67	68	68	72	59	61	62
	-1	-1	0	-1	-2	-1	0	-1	-1	0	-1	-1	-1
EDUCATION INDEX	69	68	68	66	66	66	67	71	72	74	65	73	63
	0	-1	-1	-1	-1	0	-1	0	-1	-1	0	0	0
HOUSING INDEX	54	64	59	58	57	57	51	47	45	49	55	61	61
	0	1	-1	-1	-1	-1	0	-1	0	0	-1	1	0
JOBS & ECONOMIC PROSPERITY INDEX	65	59	62	61	62	59	67	70	63	73	59	64	62
	0	1	1	0	0	0	0	0	0	0	0	0	1
ENERGY & ENVIRONMENT INDEX	68	68	67	68	68	66	69	68	70	67	69	69	69
	0	-1	0	0	0	-1	-1	-1	-1	0	-1	0	0
TRANSPORT INDEX	67	68	68	65	65	67	64	66	63	74	63	65	64
	0	0	0	-1	-1	0	-1	0	0	0	-1	-1	0
DIGITAL INDEX	74	75	76	75	76	75	72	75	68	80	70	74	67
	0	0	0	0	0	0	0	1	0	0	0	1	0

2 Legal & General RBI, *Interactive Mapping Tool* (2023)

Figure 3. **Overall RBI score map[2] by Local Authority**



Positive index score

78 - 79	
76 - 77	
74 - 75	
72 - 73	
70 - 71	
68 - 69	
66 - 67	
64 - 65	
62 - 63	
60 - 61	
58 - 59	
56 - 57	
54- 55	
52 - 53	
50-51	

2 Legal & General RBI, Interactive Mapping Tool (2023)

Key reflections on health and wider social inequality

Health is the second lowest scoring metric across the RBI, scoring 65 nationally. This score is down from 70 down to 65 in the period between April 2021 and the current wave.

Importantly, this decline has not been felt equally across the UK – either across regions or household income. Existing health inequalities identified by our study in April 2021 have widened over the intervening period. While higher-earning households have seen only a slight decrease in their Health RBI score, other UK households have seen steady decline. From a geographic perspective, London has remained relatively unaffected while Wales, the North-East, Yorkshire & Humber, East Midlands and West Midlands have seen falls in their Health index scores. Only the Jobs & Economic Prosperity measure sees a bigger range of regional scores across the RBI and nine of the twelve regions in the UK have experienced a fall in their overall health score since the first wave of the RBI early in 2021.

Figure 4. RBI health scores - April 2021 vs. May 2023 by household income & region

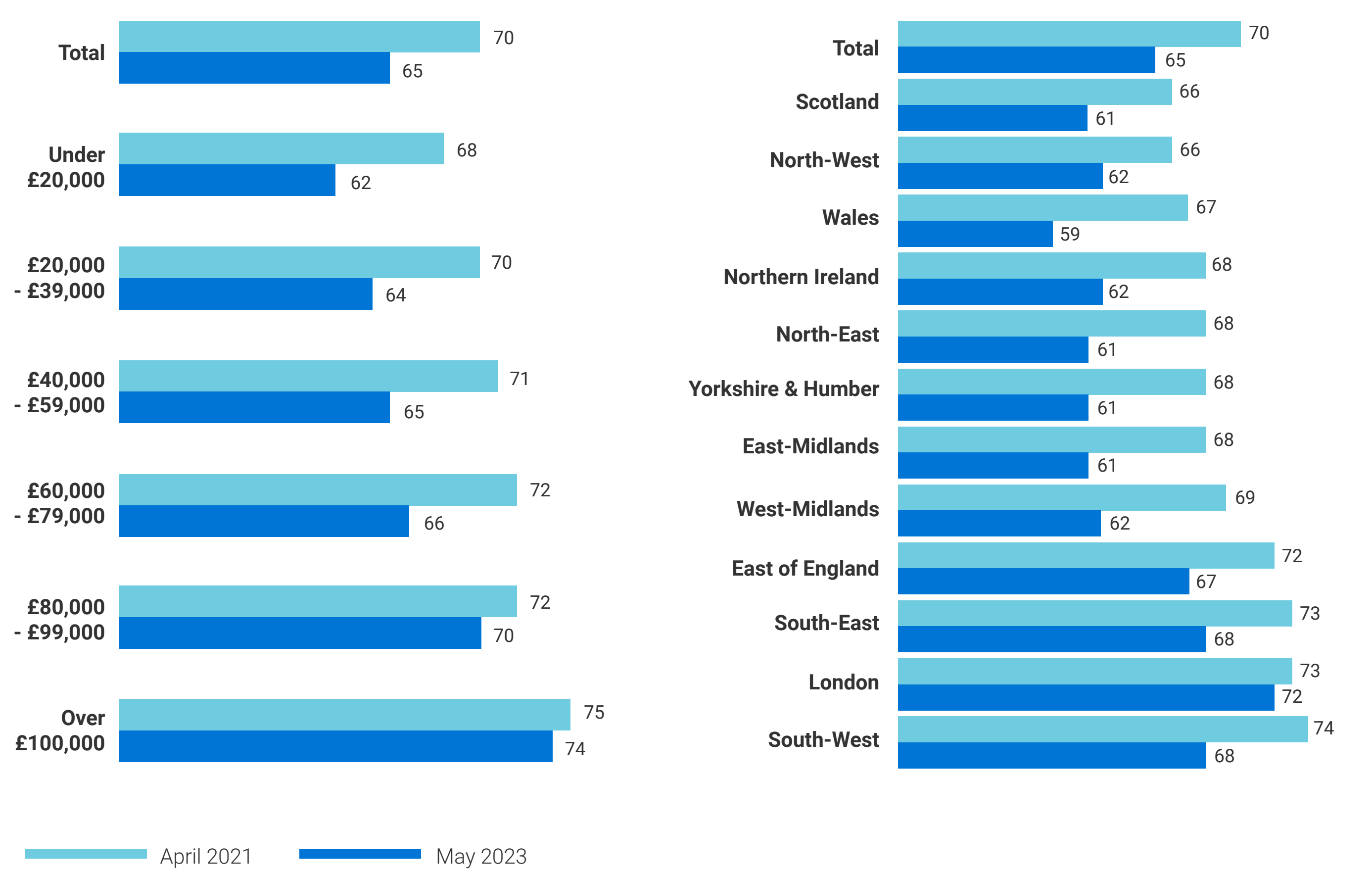
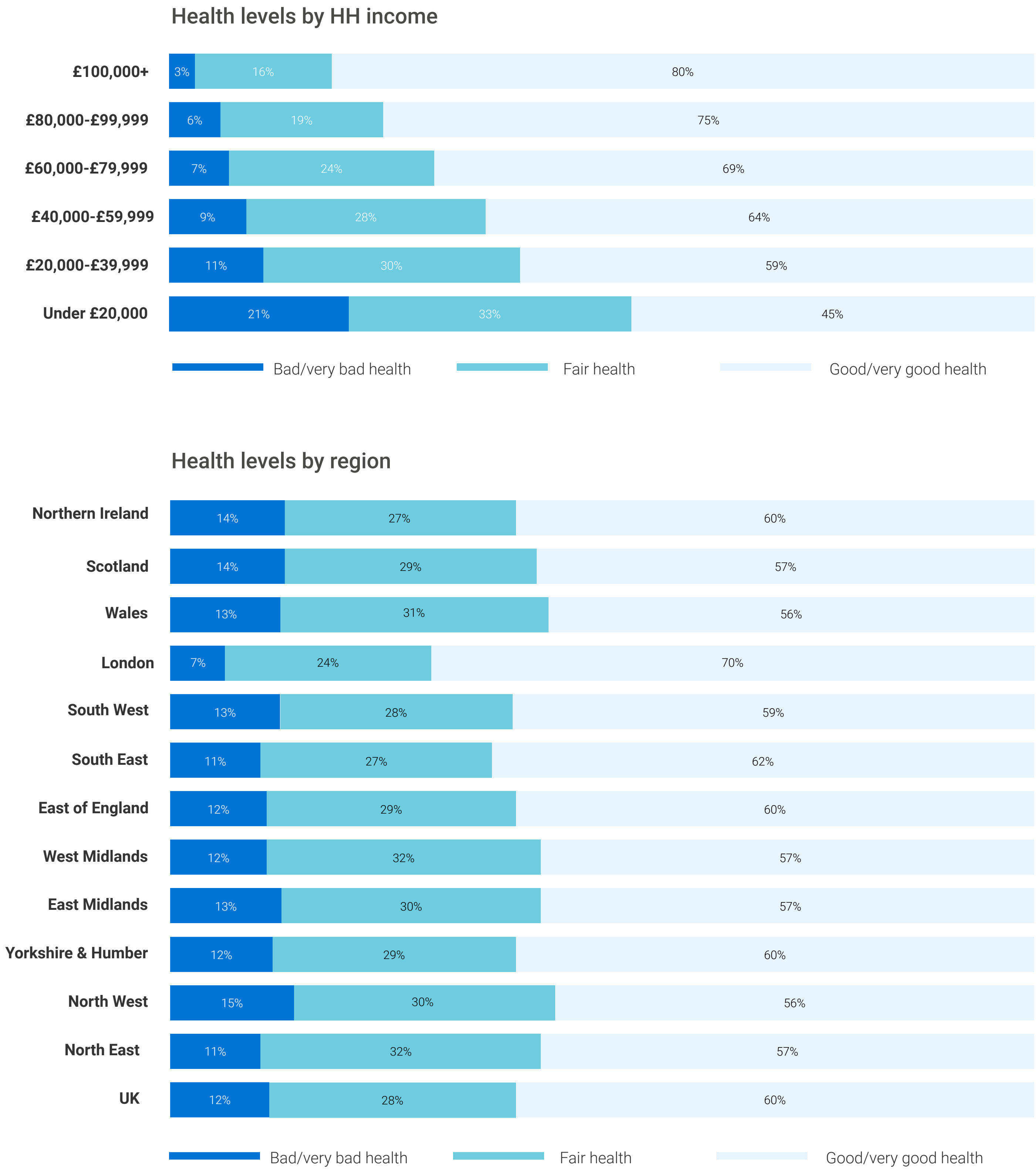
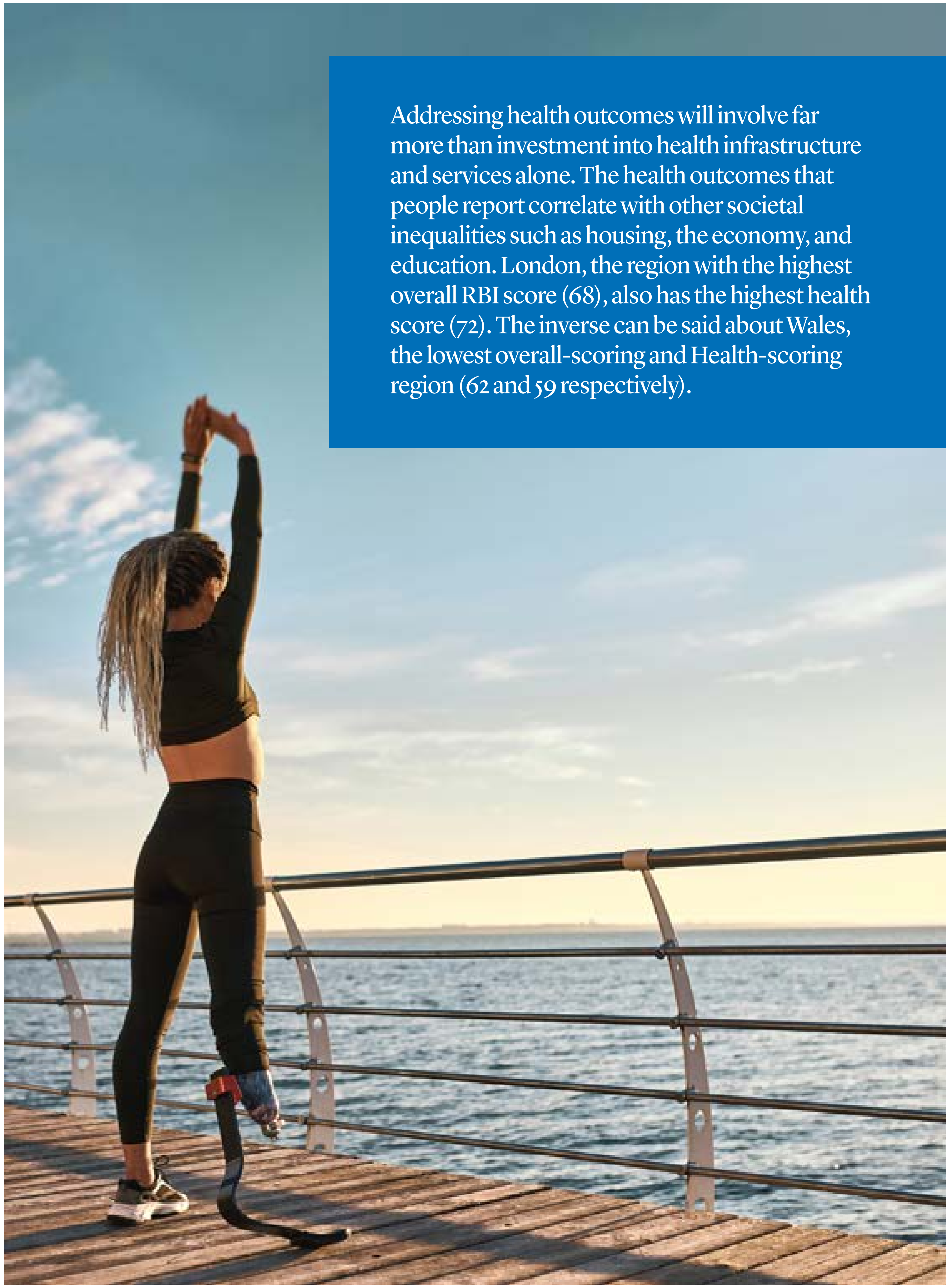


Figure 5. Self-reported physical and mental health by region and household income





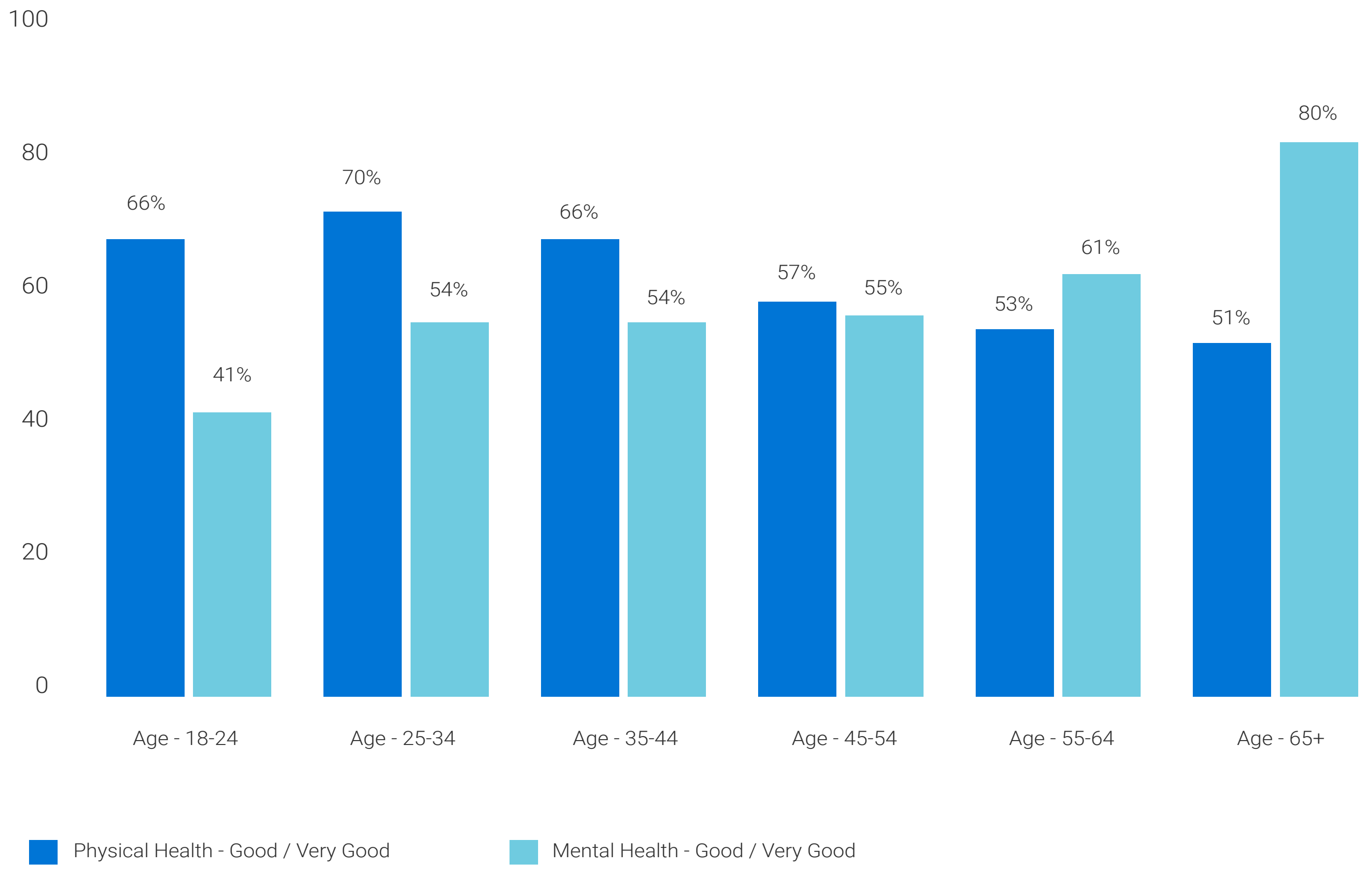
Addressing health outcomes will involve far more than investment into health infrastructure and services alone. The health outcomes that people report correlate with other societal inequalities such as housing, the economy, and education. London, the region with the highest overall RBI score (68), also has the highest health score (72). The inverse can be said about Wales, the lowest overall-scoring and Health-scoring region (62 and 59 respectively).

A younger generation at risk

Our research suggests that high numbers of young people do not feel that they are in good physical or mental health. Only 66% of 18-24-year-olds self- report to be in 'good' or 'very good' physical health – with only one-in-five (21%) claiming to be in 'very good' physical health. This is only marginally higher than the UK average, where 60% claim to be in 'good' or 'very good' health.

Similarly, 18-24-year-olds are most at risk from experiencing poor mental health, which has the potential to hamper their ability to remain economically active throughout their working lives. This youngest generation in our survey are twice as likely to say they have poor mental health (27%) compared to the national average (13%).

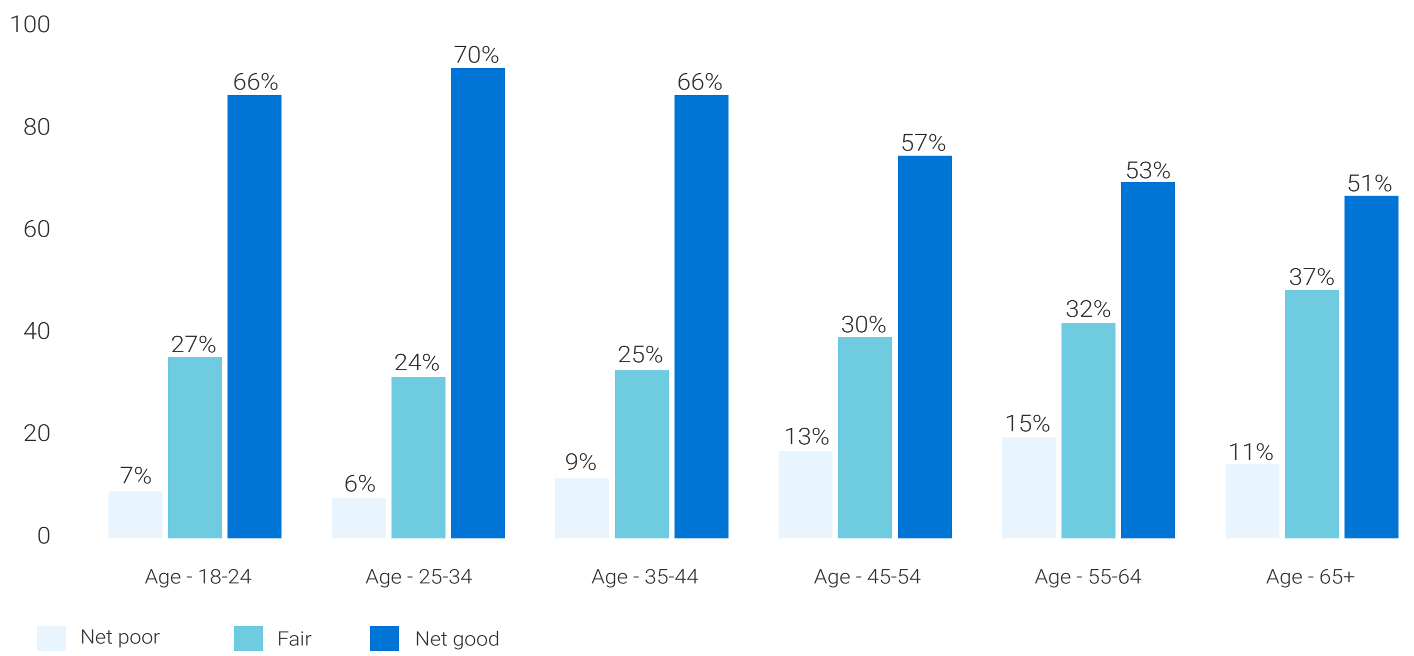
Figure 8. Self-reported physical and mental health by age group



Maintain a healthy, ageing working population

At the other end of the age spectrum, our research highlights the challenges facing older workers. As the UK population continues to age, keeping people fit and able to participate in the workforce for longer relies on people having confidence in their own health. Our findings show that in the 55-64 pre-retiree age group, only 53% describe their health as good or very good. 15% of this age group perceive their health as poor or very poor - higher than all other age groups.

Figure 9. Physical health by age group



5 UCL IHE, *The Business of Health Equity* (2022)

Solutions: Resetting the imbalances in health and wealth outcomes

Improving health outcomes in the UK and, in the process, closing the health inequalities highlighted within our report, means not only treating people when they are sick but also improving the social determinants that we know lead to poorer health outcomes in the first place (i.e., upstream solutions). These are not short-term actions, but they are crucial to support a healthier population across all generations. This in turn creates sustained positive outcomes across all levels of economic activity and can alleviate strained public services.

It will take commitment and collaboration from all UK stakeholders to address this—not just from governments at all levels, but also businesses and investors, who are well-positioned to power the economic growth, higher-paid employment, thriving communities, and more affordable and better-quality housing that we know can improve health outcomes throughout the UK.

A view from UK households

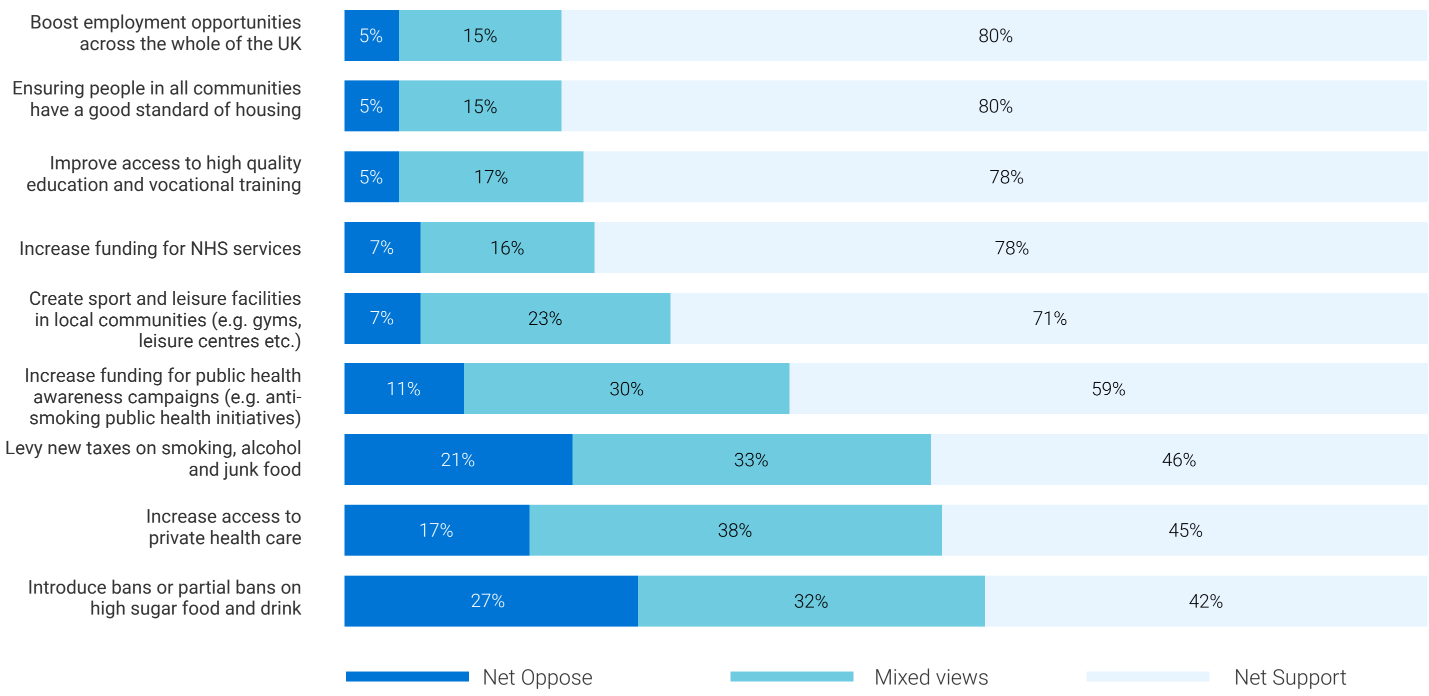
When asked about the best way to reduce health inequalities throughout the UK, the top three fixes chosen by the public all included longer-term reform:

- boosting employment opportunities (80%)
- ensuring a good standard of housing (80%)
- improving access to high quality education and vocational training (78%).

There was comparatively more support for these than for shorter-term punitive measures such as banning unhealthy food & drinks or increasing taxes on alcohol and cigarettes.

Figure 10. Public support for solutions to close health inequality gaps in the UK

Q. To what extent would you support each of the following as an approach to closing health inequalities across the UK



Focus areas

Support for hidden workers

"Hidden" roles are those that keep our society working – like cleaners, kitchen porters, builders, and security guards. They are often in a more vulnerable position due to their pay and working conditions, which can impact both their health and efficacy in accessing health services. Key issues identified by the UCL Institute of Health Equity include:

- A lack of access to workplace health benefits. Lack of any sick pay or provision of legal minimum Statutory Sick Pay (SSP) from their employer leaves workers unable to financially afford to take time away from work to access healthcare services or physically / mentally recover.
- Frequent walking or cycling over long distances to work to avoid travel expenses
- Balancing long and unsociable hours with home life and parental / caring responsibilities
- The impact that working hours have on diet, eating habits, and sleep patterns
- Working hours making it difficult to access health services
- The typically more physical nature of these types of roles – often involving manual labour and spending long periods on their feet

Businesses can play a significant and important role in alleviating challenges for 'hidden workers'. These include actions such as:

1. Providing greater certainty around working hours for roles where patterns frequently change, and reviewing the impact of such patterns on the workforce
2. Reviewing provision (and communications around this provision) around Employee Assistance Programmes and other health benefits
3. Working with any third-party partners to better ensure such provision extends to these individuals – including sick-pay policies

Support for younger people

Our research suggests that there are high numbers of young people that do not feel they are in good physical or mental health. This health anxiety amongst the younger generation is leading them to rely more on the primary healthcare system. Almost 3 in 10 (28%) people aged 18- to 24 have visited a GP four times or more over the last 12 months, nearly double the UK average (15%) for this number of visits.

Going forward, prioritising the health of this youngest cohort will be important for futureproofing the overall health of the UK's workforce. A younger generation with poor mental and physical health would have a heavy impact on the productivity of the country; more people being ill means fewer people in work, leading to lower growth and a more unbalanced dependency ratio.

Employers have significant influence over the health and wellbeing of their workforce. Our work with the UCL Institute of Health Equity identified three key recommendations which employers can take to directly support the health of their workforce. These include:

1. **Sufficient pay and in-work benefits for all**, including employees, contractors, and workers throughout the supply network.
2. **Ensuring healthy working conditions**. As well as ensuring safe working conditions, businesses should provide good quality employment, job security, flexible working practices and employee representation. Recruitment should ensure opportunities for underrepresented communities, and opportunities for training, progression and personal development should be offered to all staff.
3. **Supporting good physical and mental health**. Employers should work with their entire workforce to support good physical and mental health. This includes providing advice and support for key drivers of health such as housing and financial management as well as healthy living and the maintenance of good mental health.

Support for older generations

Our society is ageing, but living longer doesn't always mean living well. Tackling this means taking a long-term, broad view of what's needed to support individuals in later life.

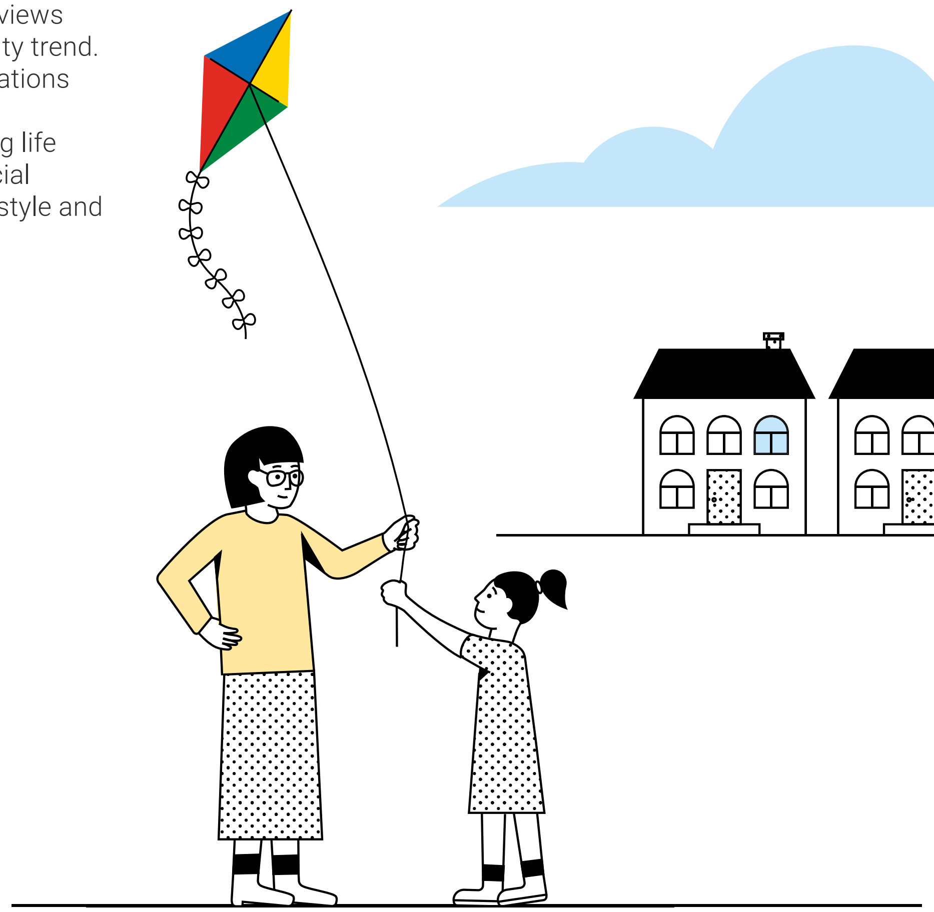
Businesses can play a pivotal role in addressing the health of ageing demographics, whether by driving improvements to infrastructure and housing, investing in research and innovation, supporting the provision of health and social care services, or building collaborations and partnerships that build awareness and understanding. For employers, doing more to adapt to the changing needs of this older cohort must be a priority to demonstrate that work can still be the right choice for them, and to enable them to stay in the workforce for longer.

The Advanced Care Research Centre at the University of Edinburgh was established in 2020 with the support of Legal & General, with the objective of improving understanding of later life care and revolutionising how it is delivered. This seven-year multi-disciplinary research programme combines research across fields including medicine and other care professions, life sciences, engineering, informatics, data, and social sciences.

To complement this, Legal & General also convenes the Longevity Science Panel: a multidisciplinary, independent panel of experts who research and monitor trends, generate discussion, and form views on issues related to the UK's population longevity trend. They regularly publish reports and recommendations to help government, industry, and public offices better understand the drivers that are enhancing life expectancy, such as medical advances and social change, as well as inhibitors like aspects of lifestyle and delays in development of treatments.

Place-making investments

Investors working in local communities can also take a 'place-based' approach that centres on local needs. For example, Legal & General repurposed 20,000 sq. ft of retail space at the Dolphin Centre in Poole—part of the LGIM retail portfolio—to deliver an outpatient clinic in partnership with the NHS. This has since helped alleviate waiting lists and seen more than 15,000 patients visit since its launch in 2021. L&G is also rolling out a social impact framework for investments made through its alternative assets arm, Legal & General Capital, to ensure investments create tangible positive outcomes, including in health.



Appendix: Methodology

L&G is working in partnership with research specialists H/Advisors Cicero, to develop an index that combines key indicators of social and economic progress. The index – called the Rebuilding Britain Index (RBI) - Is designed to provide a benchmark of the UK's success in 'levelling up' the economy across the left behind communities and households in the wake of the global pandemic.

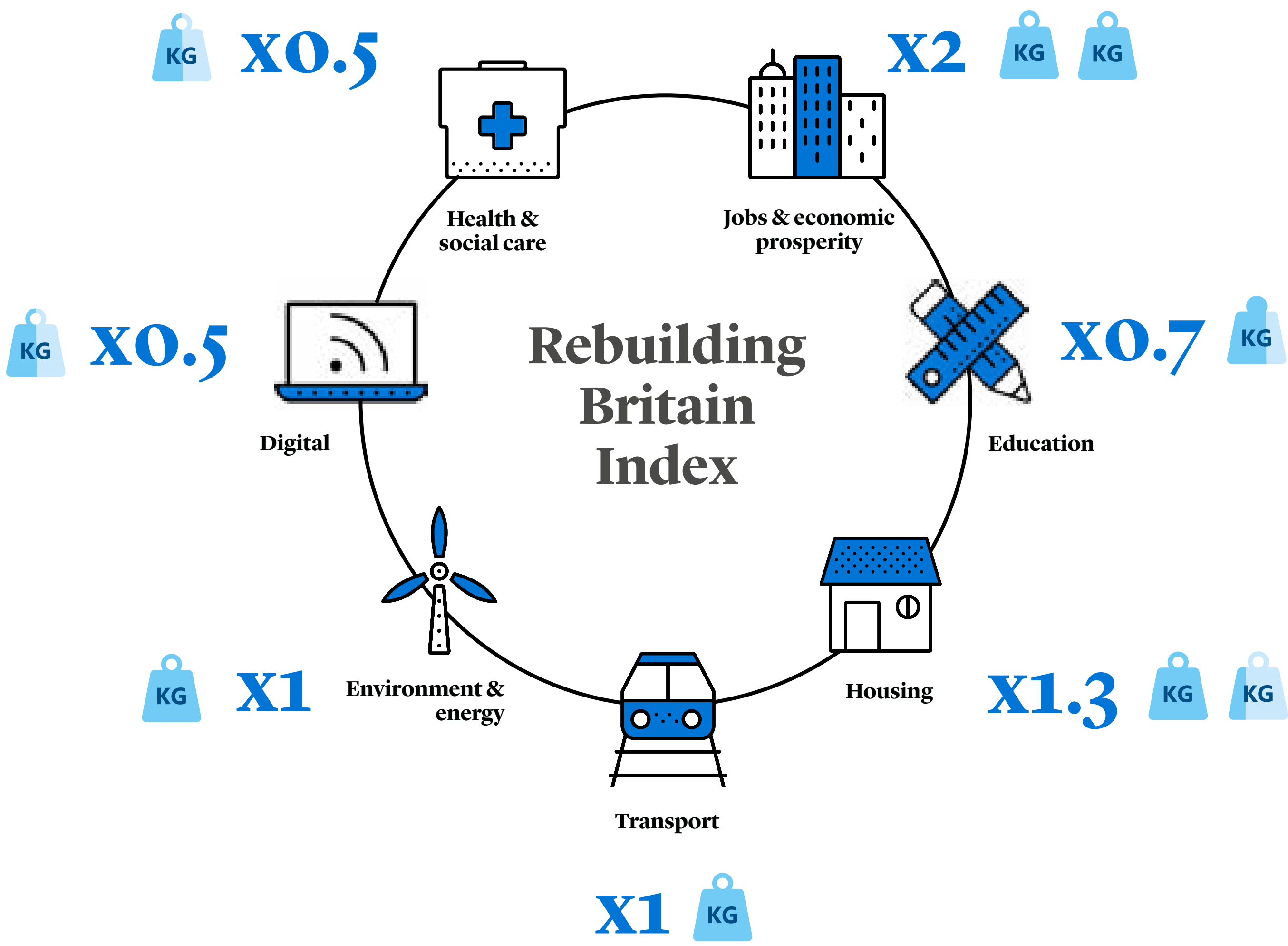
In developing the Index, we have identified seven key areas covering all aspects of the UK's economic and social infrastructure. For each of these seven areas we built out a series of quantitative and attitudinal statistical measures. In total, the RBI combines 52 different measures to provide a comprehensive assessment of how the UK's economic and social infrastructure is helping the UK to build back better. These measures are based on:

- A nationally representative survey (by age, gender and region) of 20,000 UK adults. Survey data collected across four waves – June 2022, September 2022, January 2023 and June 2023.
- Secondary data collected on eleven outcomes measures. The measures were chosen based on the following criteria: being updated quarterly, data being reported to a Local Authority level and consistency and comparability of data across the devolved nations. Data was sourced from:
  - ONS
  - Gov.Wales
  - Gov.Scot
  - Education NI
  - Gov.UK
  - OFGEM

Using the data collected, the index was created based on the following approach:

- A standardisation of all 52 measures onto a 1-100 scale – where one hundred would equal the highest positive score and one the lowest score.
- Undertaking analysis in order to identify the extent to which each measure correlates with perceived quality of life in the local community.
- We have assigned a relative weight of importance for each of the seven key areas. This is based on a statistical analysis to assess the strength of correlation between a given measure and the extent to which households feel quality of life locally is improving or worsening. Ultimately, this ensures that our index has been built with our communities in mind and with what matters most to them front and centre

How the RBI is weighted across the seven key measures



‘Up-weighted’ factors

Our research analysis reveals that access to jobs, economic prosperity and housing are the key drivers in boosting a household’s perceived quality of life and economic wellbeing. To reflect this, we have upweighted the jobs and economic prosperity and housing measures accordingly – meaning they have a greater influence on the overall RBI score.

‘Down-weighted’ factors

Other factors, such as health, social care, and education, are clearly important. But they have less of a daily touch point on most people’s lives, and therefore have a weaker influence in determining a person’s sense of quality of life and economic wellbeing. The overall index score has been weighted to reflect this.

#	Bucket	Name	Source(s)	Notes
1	Health	Access to high quality primary care	L&G & Cicero/amo proprietary survey data	Based on household sentiment. Data is standardised on a 1-100 scale – where 100 equals a positive score and one a negative score.
2	Health	Access to high quality secondary care	L&G & Cicero/amo proprietary survey data	Based on household sentiment. Data is standardised on a 1-100 scale – where 100 equals a positive score and one a negative score.
3	Health	Access to high quality tertiary care	L&G & Cicero/amo proprietary survey data	Based on household sentiment. Data is standardised on a 1-100 scale – where 100 equals a positive score and one a negative score.
4	Health	Access to high quality residential social care	L&G & Cicero/amo proprietary survey data	Based on household sentiment. Data is standardised on a 1-100 scale – where 100 equals a positive score and one a negative score.
5	Health	Access to high quality community social care	L&G & Cicero/amo proprietary survey data	Based on household sentiment. Data is standardised on a 1-100 scale – where 100 equals a positive score and one a negative score.
6	Health	Access to gyms or other exercise and sports facilities	L&G & Cicero/amo proprietary survey data	Based on household sentiment. Data is standardised on a 1-100 scale – where 100 equals a positive score and one a negative score.
7	Health	Life expectancy	ONS (UK)	Life expectancy at birth – based on the average for men & women. Data is standardised on a 1-100 scale – where 100 equals a positive score and one a negative score. Figures are not calculated for City of London or Isles of Scilly due to small numbers of deaths and populations.
8	**Health**	**Health Index Score**	**See notes**	**A compound measure that aggregates the multiple Health indicators listed above.**
9	Education	Access to high quality early years education	L&G & Cicero/amo proprietary survey data	Based on household sentiment. Data is standardised on a 1-100 scale – where 100 equals a positive score and one a negative score.
10	Education	Access to high quality primary education	L&G & Cicero/amo proprietary survey data	Based on household sentiment. Data is standardised on a 1-100 scale – where 100 equals a positive score and one a negative score.
11	Education	Access to high quality secondary education	L&G & Cicero/amo proprietary survey data	Based on household sentiment. Data is standardised on a 1-100 scale – where 100 equals a positive score and one a negative score.
12	Education	Access to high quality further education	L&G & Cicero/amo proprietary survey data	Based on household sentiment. Data is standardised on a 1-100 scale – where 100 equals a positive score and one a negative score.
13	Education	Pupil/Teacher ratio	ONS (England); Gov.Wales (Wales); Gov.Scot (Scotland); Education NI (N. Ireland)	Teacher Pupil Ratio – based on qualified teachers for all state-funded schools. Data is standardised on a 1-100 scale – where 100 equals a positive score and one a negative score.
14	Education	Incidence of NVQ equivalent qualification	Nomis (UK)	Percentage of population with no NVQ-level qualification for those aged 16-64. Data is standardised on a 1-100 scale – where 100 equals a positive score and one a negative score.
15	**Education**	**Education Index Score**	**See notes**	**A compound measure that aggregates the multiple Education indicators listed above.**
16	Housing	Extent to which housing market meets local community needs	L&G & Cicero/amo proprietary survey data	Based on household sentiment. Data is standardised on a 1-100 scale – where 100 equals a positive score and one a negative score.
17	Housing	Availability of affordable social housing	L&G & Cicero/amo proprietary survey data	Based on household sentiment. Data is standardised on a 1-100 scale – where 100 equals a positive score and one a negative score.
18	Housing	Availability of affordable starter homes	L&G & Cicero/amo proprietary survey data	Based on household sentiment. Data is standardised on a 1-100 scale – where 100 equals a positive score and one a negative score.
19	Housing	Availability of affordable rental properties	L&G & Cicero/amo proprietary survey data	Based on household sentiment. Data is standardised on a 1-100 scale – where 100 equals a positive score and one a negative score.
20	Housing	Average house prices as a % of income	House price data: ONS (England and Wales); Registers of Scotland (Scotland); NISRA (N. Ireland) Earnings data: ONS (UK)	Mean sale house price divided by gross annual earnings. Data is standardised on a 1-100 scale – where 100 equals a positive score and one a negative score.
21	**Housing**	**Housing Index Score**	**See notes**	**A compound measure that aggregates the multiple Housing indicators listed above.**
22	Jobs & Economic Prosperity	Overall economic prospects of my local area	L&G & Cicero/amo proprietary survey data	Based on household sentiment. Data is standardised on a 1-100 scale – where 100 equals a positive score and one a negative score.
23	Jobs & Economic Prosperity	Availability of well-paid employment	L&G & Cicero/amo proprietary survey data	Based on household sentiment. Data is standardised on a 1-100 scale – where 100 equals a positive score and one a negative score.
24	Jobs & Economic Prosperity	Access to entry level jobs	L&G & Cicero/amo proprietary survey data	Based on household sentiment. Data is standardised on a 1-100 scale – where 100 equals a positive score and one a negative score.
25	Jobs & Economic Prosperity	Access to skills and training	L&G & Cicero/amo proprietary survey data	Based on household sentiment. Data is standardised on a 1-100 scale – where 100 equals a positive score and one a negative score.
26	Jobs & Economic Prosperity	Extent to which the Local High Street meets local needs	L&G & Cicero/amo proprietary survey data	Based on household sentiment. Data is standardised on a 1-100 scale – where 100 equals a positive score and one a negative score.
27	Jobs & Economic Prosperity	GDP per capita	ONS (UK)	GDP per person. Data is standardised on a 1-100 scale – where 100 equals a positive score and one a negative score.
28	Jobs & Economic Prosperity	Average earnings	ONS (UK)	Mean gross annual earnings per person. Data is standardised on a 1-100 scale – where 100 equals a positive score and one a negative score.
29	Jobs & Economic Prosperity	Unemployment claimant count	ONS (UK)	Percentage of population claiming Jobseeker's Allowance. Data is standardised on a 1-100 scale – where 100 equals a positive score and one a negative score.
30	**Jobs & Economic Prosperity**	**Jobs & Economic Prosperity Index Score**	**See notes**	**A compound measure that aggregates the multiple Jobs & Economic Prosperity indicators listed above.**
31	Environment & Energy	Availability of public green spaces	L&G & Cicero/amo proprietary survey data	Based on household sentiment. Data is standardised on a 1-100 scale – where 100 equals a positive score and one a negative score.
32	Environment & Energy	Air quality	L&G & Cicero/amo proprietary survey data	Based on household sentiment. Data is standardised on a 1-100 scale – where 100 equals a positive score and one a negative score.
33	Environment & Energy	Availability of public recreational spaces	L&G & Cicero/amo proprietary survey data	Based on household sentiment. Data is standardised on a 1-100 scale – where 100 equals a positive score and one a negative score.
34	Environment & Energy	Effective use of public land	L&G & Cicero/amo proprietary survey data	Based on household sentiment. Data is standardised on a 1-100 scale – where 100 equals a positive score and one a negative score.
35	Environment & Energy	Security in public spaces	L&G & Cicero/amo proprietary survey data	Based on household sentiment. Data is standardised on a 1-100 scale – where 100 equals a positive score and one a negative score.
36	Environment & Energy	Waste disposal and waste management	L&G & Cicero/amo proprietary survey data	Based on household sentiment. Data is standardised on a 1-100 scale – where 100 equals a positive score and one a negative score.
37	Environment & Energy	Recycling services	L&G & Cicero/amo proprietary survey data	Based on household sentiment. Data is standardised on a 1-100 scale – where 100 equals a positive score and one a negative score.
38	Environment & Energy	Flood preparedness	L&G & Cicero/amo proprietary survey data	Based on household sentiment. Data is standardised on a 1-100 scale – where 100 equals a positive score and one a negative score.
39	Environment & Energy	Energy efficiency of home	L&G & Cicero/amo proprietary survey data	Based on household sentiment. Data is standardised on a 1-100 scale – where 100 equals a positive score and one a negative score.
40	Environment & Energy	EV charging points	L&G & Cicero/amo proprietary survey data	Based on household sentiment. Data is standardised on a 1-100 scale – where 100 equals a positive score and one a negative score.
41	Environment & Energy	CO_2 per capita	Gov.UK (UK)	CO_2 Emissions per km^2 (kt). Data is standardised on a 1-100 scale – where 100 equals a positive score and one a negative score.
42	Environment & Energy	Renewable energy generation per household	Gov.UK (UK)	Renewable energy generation (MWh) per household. Data is standardised on a 1-100 scale – where 100 equals a positive score and one a negative score.
43	**Environment & Energy**	**Environment & Energy Index Score**	**See notes**	**A compound measure that aggregates the multiple Environment & Energy indicators listed above.**
44	Transport	Local roads	L&G & Cicero/amo proprietary survey data	Based on household sentiment. Data is standardised on a 1-100 scale – where 100 equals a positive score and one a negative score.
45	Transport	Connectivity to major roads and motorways	L&G & Cicero/amo proprietary survey data	Based on household sentiment. Data is standardised on a 1-100 scale – where 100 equals a positive score and one a negative score.
46	Transport	Affordability of local public transport	L&G & Cicero/amo proprietary survey data	Based on household sentiment. Data is standardised on a 1-100 scale – where 100 equals a positive score and one a negative score.
47	Transport	Frequency of public transport	L&G & Cicero/amo proprietary survey data	Based on household sentiment. Data is standardised on a 1-100 scale – where 100 equals a positive score and one a negative score.
48	Transport	Quality and suitability of pedestrian access / pavements	L&G & Cicero/amo proprietary survey data	Based on household sentiment. Data is standardised on a 1-100 scale – where 100 equals a positive score and one a negative score.
49	Transport	Quality and suitability of cycle lanes	L&G & Cicero/amo proprietary survey data	Based on household sentiment. Data is standardised on a 1-100 scale – where 100 equals a positive score and one a negative score.
50	Transport	Connectivity to an airport	L&G & Cicero/amo proprietary survey data	Based on household sentiment. Data is standardised on a 1-100 scale – where 100 equals a positive score and one a negative score.
51	Transport	Availability of car hailing services	L&G & Cicero/amo proprietary survey data	Based on household sentiment. Data is standardised on a 1-100 scale – where 100 equals a positive score and one a negative score.
52	Transport	Connectivity to national rail services	L&G & Cicero/amo proprietary survey data	Based on household sentiment. Data is standardised on a 1-100 scale – where 100 equals a positive score and one a negative score.
53	**Transport**	**Transport Index Score**	**See notes**	**A compound measure that aggregates the multiple Transport indicators listed above.**
54	Digital	Reliability of mobile telephone network	L&G & Cicero/amo proprietary survey data	Based on household sentiment. Data is standardised on a 1-100 scale – where 100 equals a positive score and one a negative score.
55	Digital	Reliability of mobile internet data	L&G & Cicero/amo proprietary survey data	Based on household sentiment. Data is standardised on a 1-100 scale – where 100 equals a positive score and one a negative score.
56	Digital	Home internet speed	L&G & Cicero/amo proprietary survey data	Based on household sentiment. Data is standardised on a 1-100 scale – where 100 equals a positive score and one a negative score.
57	Digital	Access to 4G signal at home	Ofcom (UK)	Percentage of households unable to receive access to 4G mobile data indoors from all main operators. Data is standardised on a 1-100 scale – where 100 equals a positive score and one a negative score.
58	Digital	Access to 30MBITS home broadband	Ofcom (UK)	Percentage of households unable to receive 30Mbit/s broadband speeds. Data is standardised on a 1-100 scale – where 100 equals a positive score and one a negative score.
59	**Digital**	**Digital Index Score**	**See notes**	**A compound measure that aggregates the multiple Digital indicators listed above.**
60	**Overall**	**Overall Index Score**	**See notes**	**A compound measure that aggregates the multiple all indicators listed above. Each of the seven Index buckets are assigned a relative weight of importance. This is based on a statistical analysis to assess the strength of correlation between a given measure and the extent to which households feel quality of life locally is improving or worsening.**

Jobs and Economic Prosperity: RBI Metrics	UK Wave 1	UK Wave 9	RBI Points change
Overall economic prospects of my local area	61	61	0
Availability of well-paid employment	60	61	1
Access to entry level jobs	63	64	1
Access to skills and training	66	65	-1
Extent to which the Local High Street meets local needs	63	63	0
GDP per capita	59	60	1
Average earnings	49	55	6
Unemployment claimant count	50	86	36

Housing: RBI Metrics	UK Wave 1	UK Wave 9	RBI Points change
Extent to which housing market meets local community needs	63	57	-6
Availability of affordable social housing	59	54	-5
Availability of affordable starter homes	59	53	-6
Availability of affordable rental properties	60	53	-7
Average house prices as a % of income	57	50	-7

Health: RBI Metrics	UK Wave 1	UK Wave 9	RBI Points change
Access to high quality primary care	76	66	-10
Access to high quality secondary care	76	69	-7
Access to high quality tertiary care	74	69	-5
Access to high quality residential social care	72	67	-5
Access to high quality community social care	71	66	-5
Access to gyms or other exercise and sports facilities	75	75	0
Life expectancy	48	43	-5

Transport: RBI Metrics	UK Wave 1	UK Wave 9	RBI Points change
Local roads	58	55	-3
Connectivity to major roads and motorways	76	74	-2
Affordability of local public transport	67	66	-1
Frequency of public transport	69	66	-3
Quality and suitability of pedestrian access / pavements	71	70	-1
Quality and suitability of cycle lanes	65	65	0
Connectivity to an airport	71	69	-2
Availability of car hailing services	66	65	-1
Connectivity to national rail services	70	69	-1

Digital: RBI Metrics	UK Wave 1	UK Wave 9	RBI Points change
Reliability of mobile telephone network	76	75	-1
Reliability of mobile internet data	77	76	-1
Home internet speed	75	76	1
Access to 4G signal at home	68	74	6
Access to 30MBITS home broadband	71	71	0