

INCLUSIVE GROWTH SCORE™

Unlocking the power of data to help communities thrive

In this report, we are using Mastercard's Inclusive Growth Score to analyse the potential for growth and inclusion in the city of Bradford



Explore strategies for community development and economic revitalization.

What is the Inclusive Growth Score (IGS) and how can communities use it?

IGS is a free tool from Mastercard that provides local planners, governments, and decisionmakers with a clear, simple view of social and economic indicators for all UK postcode sectors, offering data-driven insights to:

- Uncover and prioritise opportunities for revitalisation

- Build a case for investments for inclusive development initiatives
- Track changes to the economic health of communities over time, benchmark against other regions

[Try it now →](#)



Explore revitalization

Uncover and prioritise opportunities for revitalisation



Plan investments

Build a case for investments for inclusive development initiatives

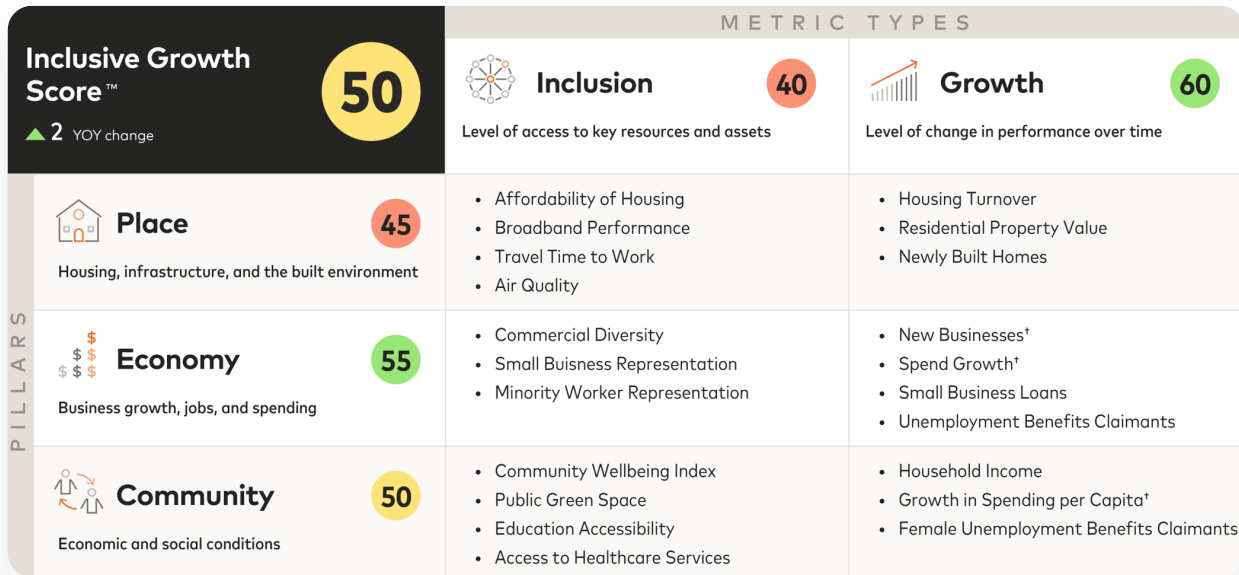


Track Changes

Track changes to the economic health of communities over time, benchmark against other regions



What does the IGS measure and how is it calculated



IGS uses a percentile rank to measure the economic health and inclusion of postcode sectors across the UK using 21 key metrics spanning the pillars of Place, Economy, and Community

IGS blends open-source data with a proprietary

layer of insights based on Mastercard’s aggregated and anonymised transaction data

IGS enables community comparisons for a comprehensive side-by-side rundown, deep-dives into individual postcode sector details and reports, and a full download of data

What does the IGS measure?

You can access the IGS by going to inclusivegrowthscore.com and registering for an account. Details on methodology and FAQ can be found here as well.



Have Questions?



Please email the Mastercard IGS team at inclusivegrowthscore@mastercard.com










[Access the Tool](#)

In this paper, we selected some of the key metrics to provide a view of social and economic performances for the area covered by Bradford Council. This report is based on the latest 2022

data, except Education Accessibility where data from 2021 is applied. A score of 50 for a postcode sector indicates that the metric for that postcode sector is equal to the national average.

 Inclusion Metric  Growth Metric

<p>Growth in Spending Per Capita </p> <p>YOY change in card account spending based on anonymised and highly aggregated indexed transaction data</p> <p>Mastercard*</p>	<p>Commercial Diversity </p> <p>Percentage of industries represented. The industry variety in an area reflects the community's diversity, wealth, and demand for infrequent goods.</p> <p>Leading POI (point of interest) data providers</p>	<p>Net New Businesses </p> <p>Year-on-year change in the number of businesses based on anonymised and highly aggregated merchant data</p> <p>Mastercard Places*</p>
<p>Small Business Representation </p> <p>Percentage of businesses that are small businesses</p> <p>Leading POI (point of interest) data providers</p>	<p>Small Business Loans </p> <p>Year-on-year change in the sum of small business loans</p> <p>UK Finance</p>	<p>Education Accessibility </p> <p>Number and quality of secondary schools within 5km</p> <p>Geolytix Education Pack</p>
<p>Broadband Performance </p> <p>Percentage of premises attaining at least 30MB/s speed in broadband internet</p> <p>Ofcom – Connected Nations</p>		

*Mastercard aggregated and anonymised transaction data.

We examined Bradford Council's area for performance differences in key metrics to identify strengths and opportunities.

Background and Objectives

Spending per Capita (an indication of spending power): The north and east parts of Bradford in particular have opportunity for growth in this area.

Small Business Performance: A combination of 4 different small business health metrics highlights the east, south and west parts of Bradford that could use government support to boost economic activity.



Spending Power

Growth opportunities in the north and east of Bradford.



Small Business Support

Standard of infrastructure in the postcode sectors with Newly Built Homes



Education Access

Northern Bradford requires better secondary education to address poverty.



Living Standards

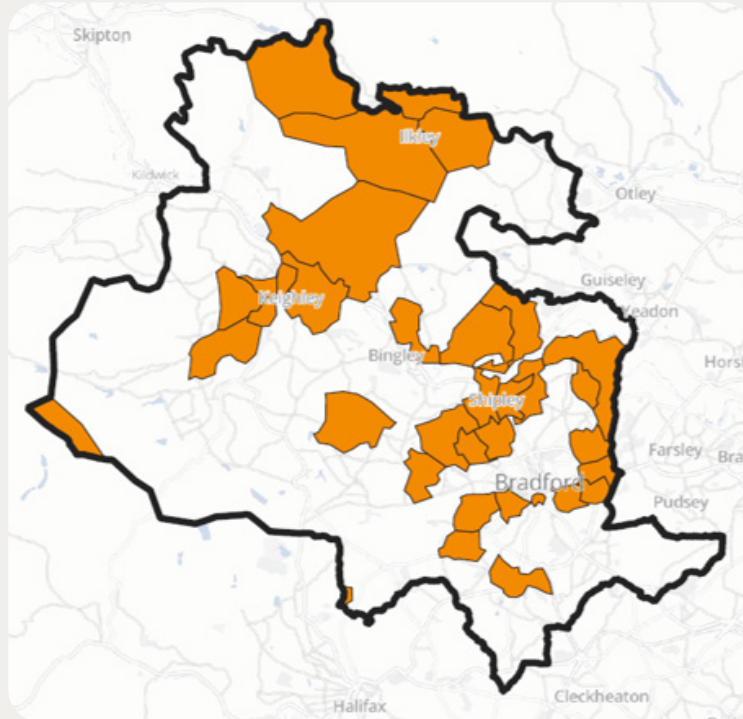
South and west have lower quality of living; north and west need broadband.

Education: The northern region of Bradford could benefit from investment in secondary education accessibility to improve generational poverty and create a long term change in standards of living.

Infrastructure and Quality of Living: Several postcode sectors, particularly in the south and west of Bradford, have a lower quality of living (indicated by Public Green Space Availability and Community Wellbeing Index metrics) compared to the rest of the country, whereas the north and west postcode sectors are lacking in broadband infrastructure.



Investment in secondary education and targeted government support could transform Bradford's economic landscape and improve living standards.



Postcode sectors highlighted in orange are the ones that underperform the national average AND have seen a decline in Spend Growth post pandemic

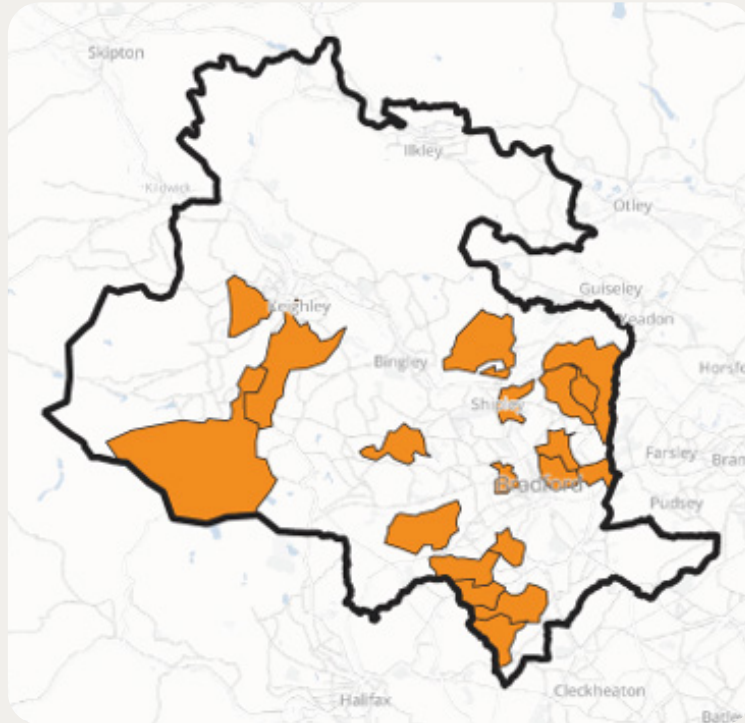
Growth in Spending per Capita score is a reflection of year-over-year change in individual spending power.

Growth in Spending per Capita

More than half of postcode sectors in Bradford are performing below the national average of Growth in Spending per Capita, and a majority of those have seen a decline in the last 5 years.

Highlighted on the map, 35% of the postcode

sectors have both lower Growth in Spending per Capita as compared to the national average of 0.8% AND have seen a decline in spend growth post pandemic. These postcodes account for 38% of the total population in the council of Bradford.



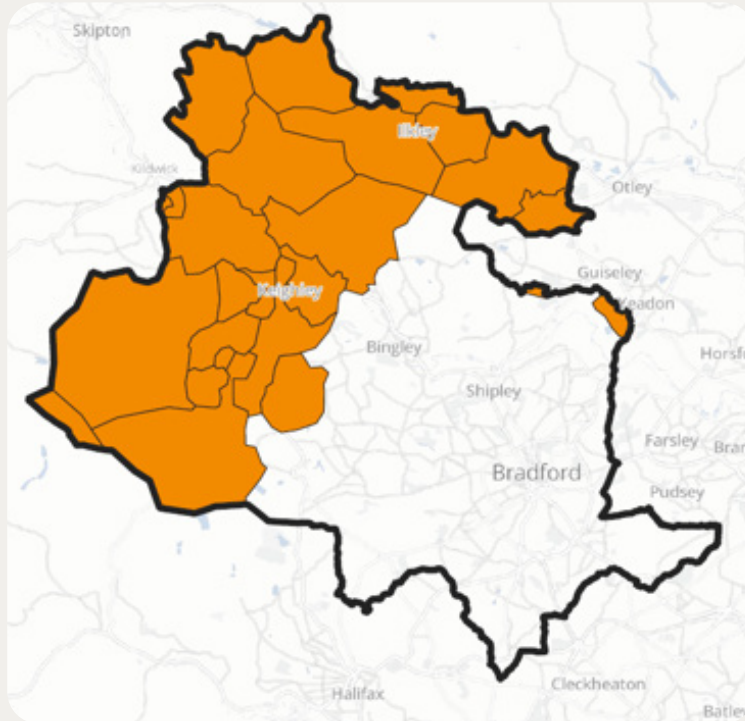
Postcode sectors highlighted in orange are the ones that underperform the national average on all 4 key small business metrics

Local Businesses Overview

The map highlights postcode sectors that underperform the rest of England on all 4 key small business metrics (Commercial Diversity, Net New Businesses, Small Business Representation and Small Business Loans).

19% of the postcode sectors within Bradford council underperform the rest of England on the 4 key small business metrics, and they account for approximately 22% of the total population in the council of Bradford.

Geographically, we can observe from the map that 21 postcodes in the east and south particularly underperform across the small business health metrics. These postcode sectors are where policymakers and banks could potentially prioritise supporting small businesses by offering support through entrepreneurship grants and loans, to help boost standards of living and economic activity.



Postcode sectors highlighted in orange are the ones that underperform the national average

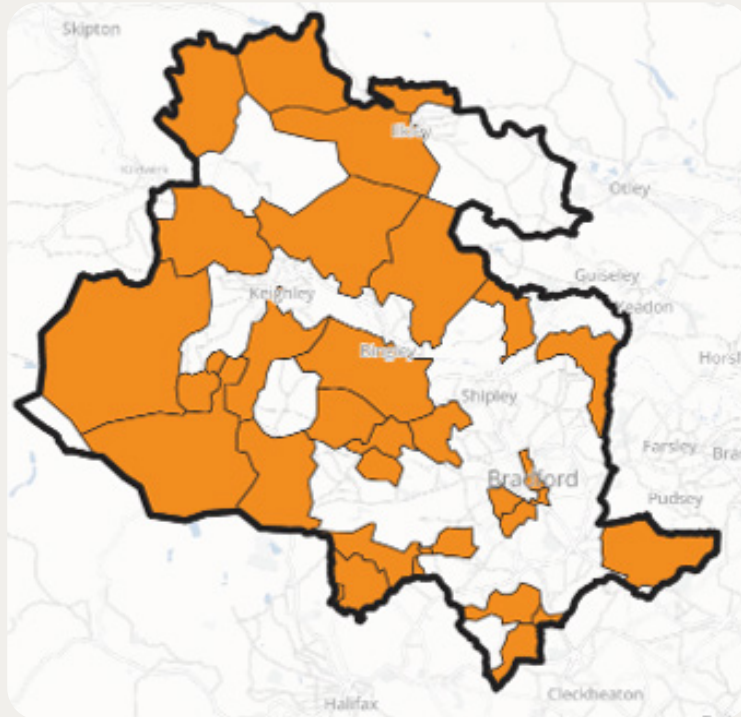
Education Accessibility to High Quality Secondary Schools

Skilled labour is essential for supporting business activity growth, and Education Accessibility to High Quality Secondary Schools is an important factor to attract and retain skilled workers.

While most of the postcode sectors are performing above the national average, we have identified postcode sectors that are trailing, particularly in the north. Improving upon this could have an impact on generational poverty

and eventual changes to standards of living.

30% of the postcode sectors within Bradford council underperform the rest of England on this metric, which means these postcode sectors have fewer than 12.3 quality secondary schools within a 5km radius of the postcode sector. These postcode sectors house about 27% of total population in the council.



Postcode sectors highlighted in orange are the ones that underperform the national average AND have seen a decline post pandemic

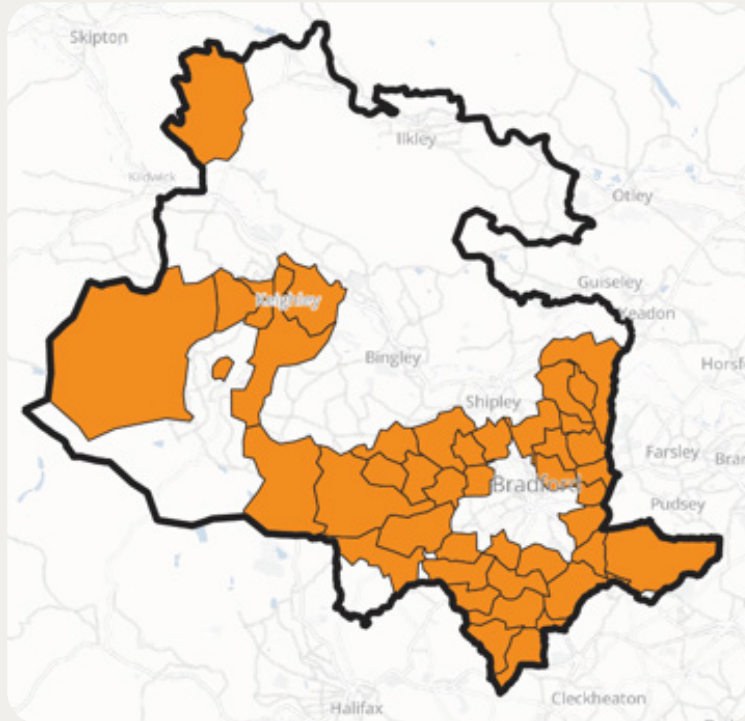
There are opportunities across Bradford to improve broadband infrastructure, contributing towards reducing the digital divide.

Broadband Performance

Investment into getting better and quicker broadband services enables business activities, and eases access to good-quality education and adult upskilling resources.

35% of the postcode sectors within Bradford

council have both lower Broadband Performance compared to the national average (97.5% of premises attaining at least 30MB/s in broadband internet) AND have seen a decline post pandemic. These postcode sectors house approximately 31% of the total population in the council of Bradford.



Postcode sectors highlighted in orange are the ones that underperform the national average

Public Green Space Availability and Community Wellbeing Index metrics serve as a proxy indicators for quality of living.

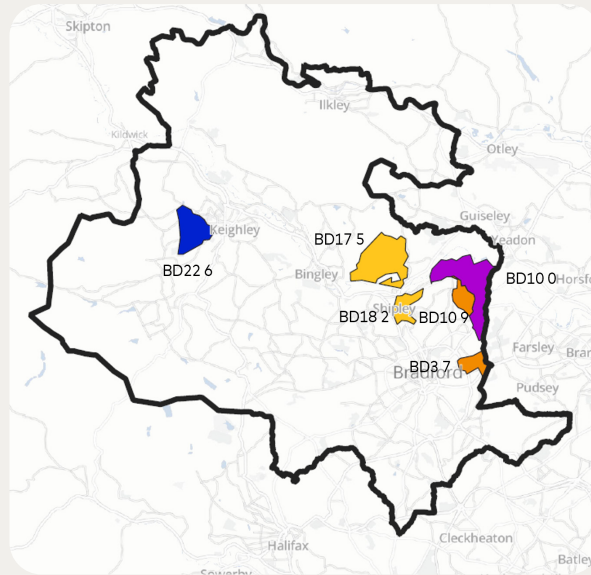
Quality of Living

Public Green Space Availability and Community Wellbeing Index metrics can be used as a proxy indicator for quality of living.

48 out of 108 postcode sectors underperform the rest of the country in these 2 metrics.

48% of the population within Bradford council lives in these 48 postcode sectors.

Percentage of land that is green space within 3km radius of the postcode sector saw little change over the last 5 years, although the population of the council has grown.



Postcode sectors highlighted in orange are the ones that underperform the national average

Key Geographical Areas with Opportunities Across Focus Topics

Local authorities and organisations can use this IGS data to prioritise locations in order to work towards advancing equitable and sustainable economic growth and financial inclusion in the Bradford region.

We have highlighted several locations that scored below national average in multiple metrics, and policymakers might consider prioritising providing support in these areas.

Postcode sectors that are below the national average in multiple metrics:

	1	2	3	4
Growth in Spending per Capita	●	●	●	●
Small Business Growth	●	●	●	●
Education Accessibility			●	
Broadband Performance				●
Quality of Living		●	●	●

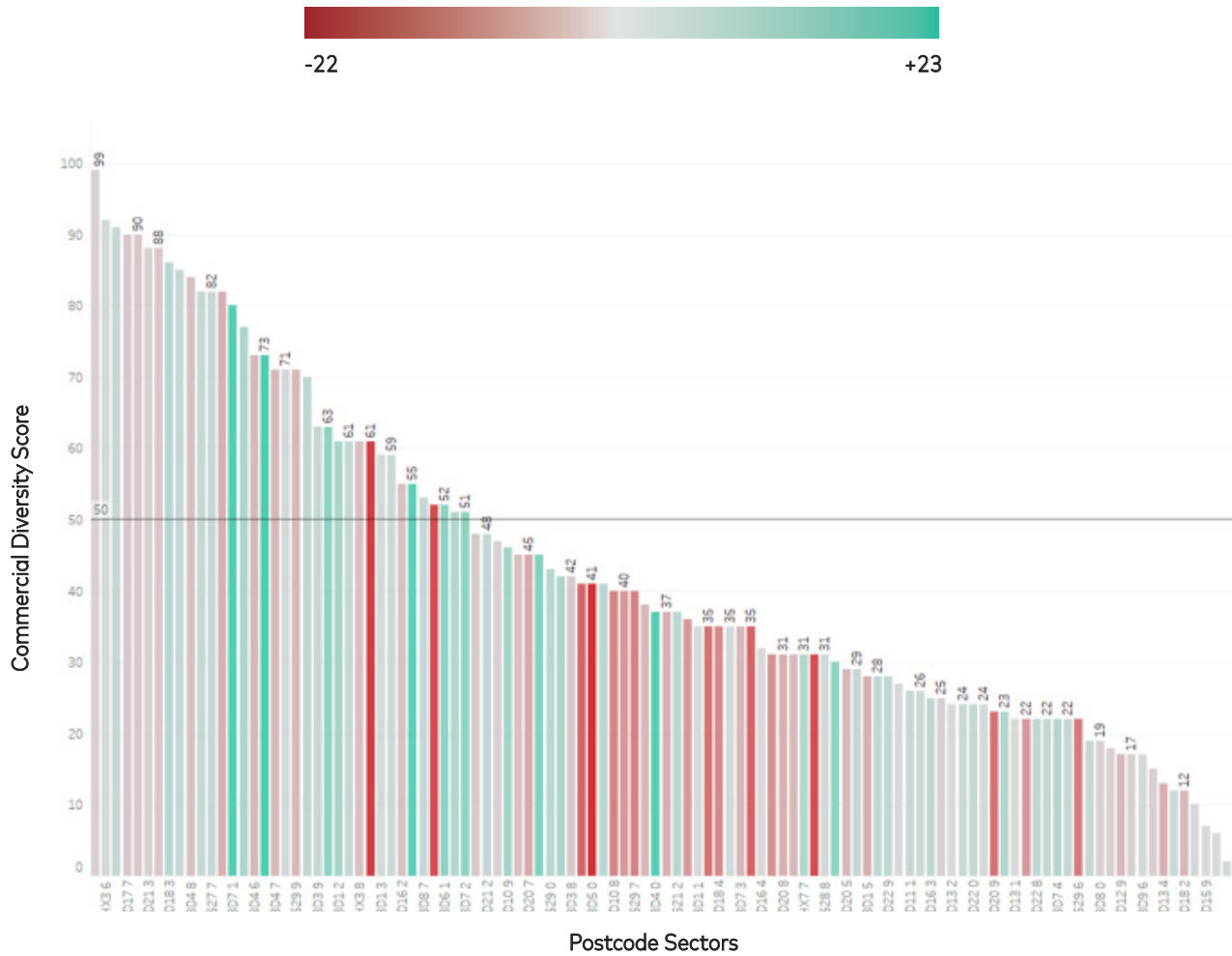


Disclaimer

This report is created by Mastercard based on data from the Mastercard Inclusive Growth Score (IGS). The analysis is for social impact discussion purposes only, and it is not for commercial use. The report may not represent a complete analysis of all the issues and is presented as is without any warranties.

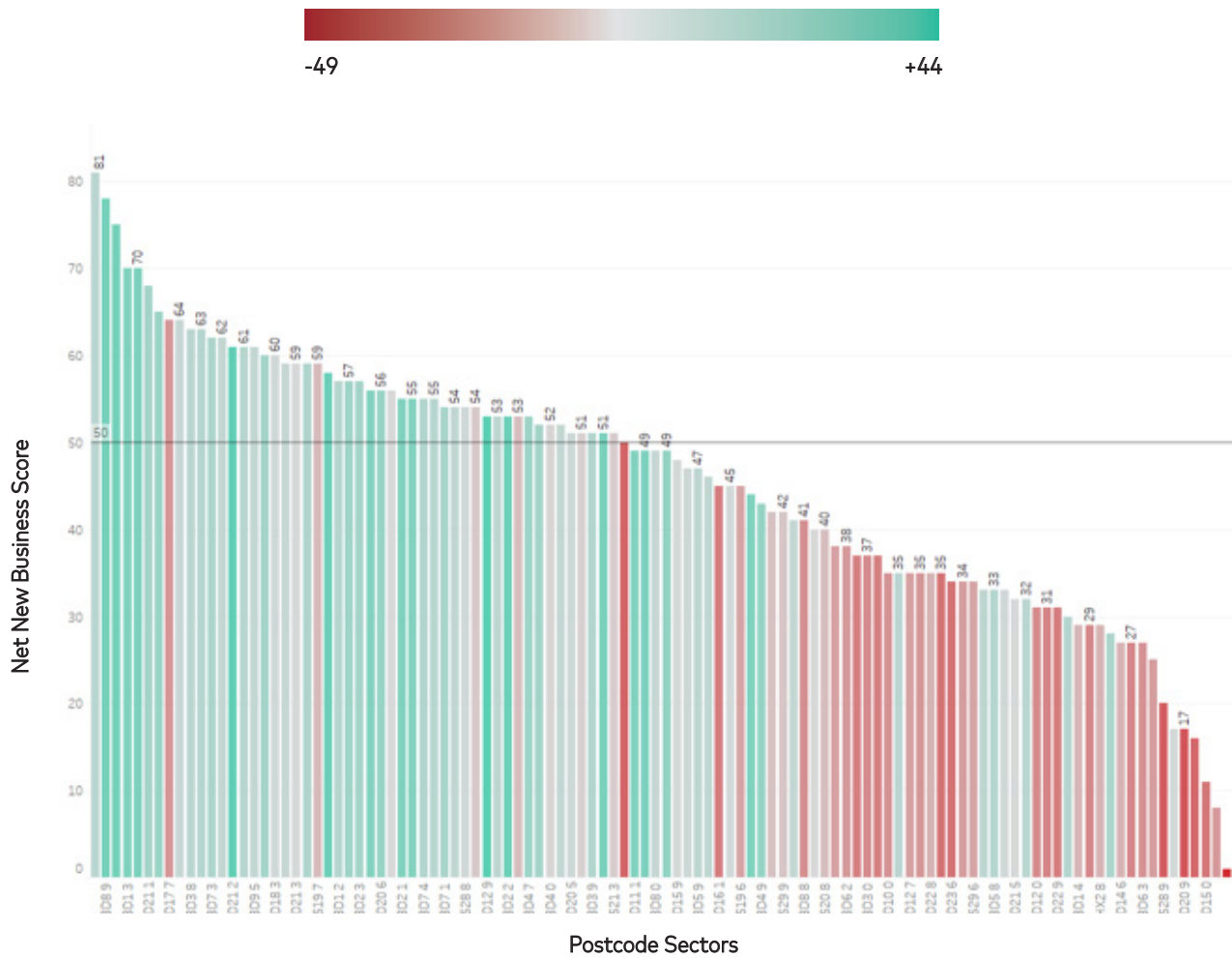
Commercial Diversity Score in 2022 vs 2018

Score of 50 (National Average) = 33.3% of industries represented



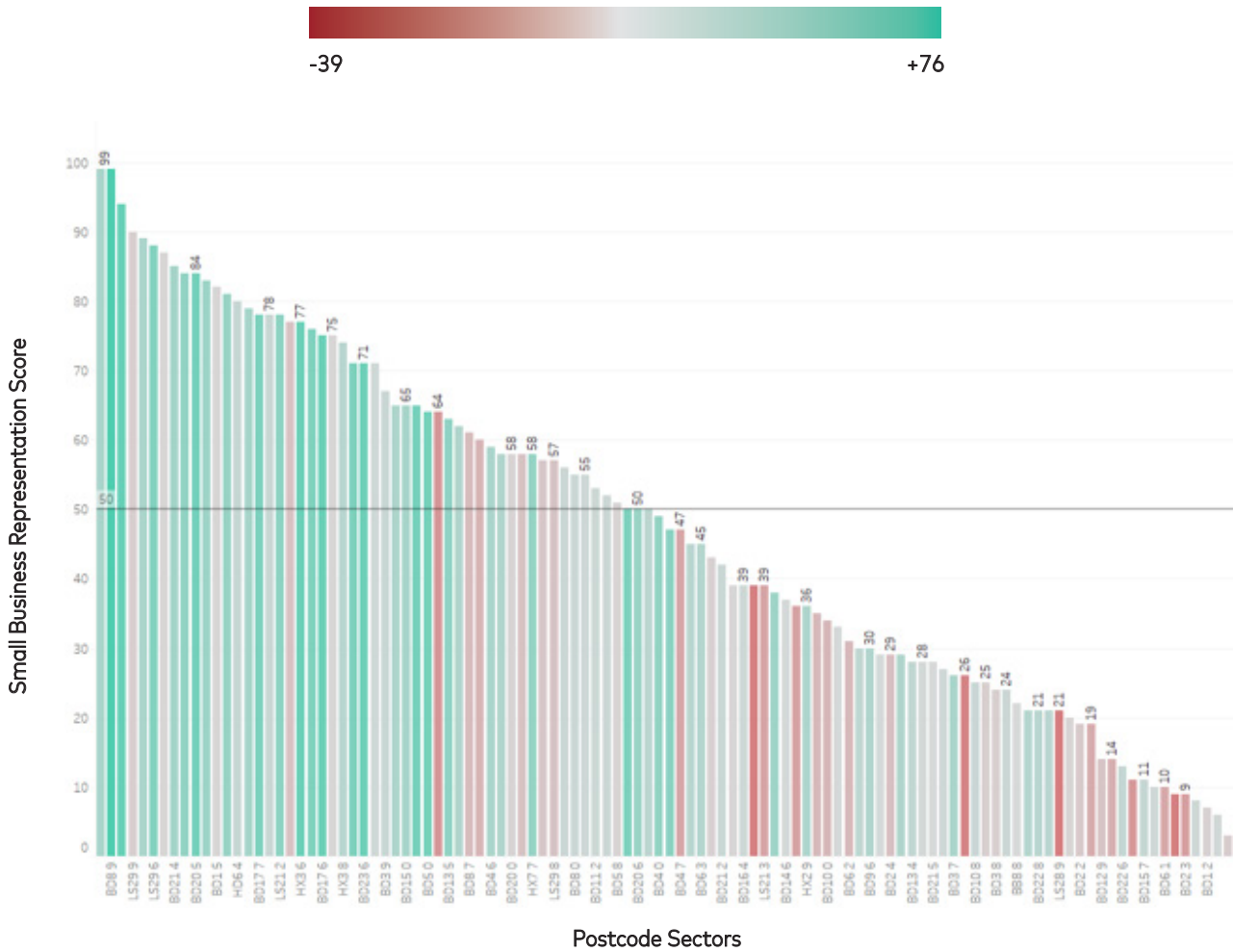
Net New Business Score in 2022 vs 2018

Score of 50 (National Average) = 12.6% Year-on-Year change in the number of businesses



Small Business Representation Score in 2022 vs 2018

Score of 50 (National Average) = 40.3% of businesses that are small businesses



Small Business Loans Score in 2022 vs 2018

Score of 50 (National Average) = -12.4% Year-on-Year change in the number of small business loans

