

## 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 Bristol, as part of achieving its One City Plan.



Analyze community growth, compare postcodes, and track longitudinal changes.

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

IGS is a free, place-based, inclusive economic development tool from Mastercard that can help decisionmakers:

- Get a quick view of the state of inclusive growth in the communities
- Compare postcode sectors and prioritise for investment
- Track changes to communities over time for a longitudinal view

This tool is meant to complement other tools that you may use for policy related decision-making and brings an additional angle of insights at hyper-local level. The tool will help you visualise KPIs easily across the region and offer support when prioritising investment.

[Try it now →](#)



### Community Growth

Get a quick view of the state of inclusive growth in the communities



### Sector Comparison

Compare postcode sectors and prioritise for your investments



### Track Changes

Track changes to communities over time for a longitudinal view



Analyze community growth, compare postcodes, and track longitudinal changes.

What does the IGS measure?

Inclusive Growth Score™		METRIC TYPES	
▼ 1 YOY change		Inclusion	Growth
61		Level of access to key resources and assets	Level of change in performance over time
PILLARS	<b>Place</b> 54 Housing, infrastructure, and the built environment	<ul style="list-style-type: none"> <li>Affordability of Housing</li> <li>Broadband Performance</li> <li>Travel Time to Work</li> <li>Air Quality</li> </ul>	<ul style="list-style-type: none"> <li>Housing Turnover</li> <li>Residential Property Value</li> <li>Newly Built Homes</li> </ul>
	<b>Economy</b> 59 Business growth, jobs, and spending	<ul style="list-style-type: none"> <li>Commercial Diversity</li> <li>Small Business Representation</li> <li>Minority Worker Representation</li> </ul>	<ul style="list-style-type: none"> <li>New Businesses*</li> <li>Spend Growth*</li> <li>Small Business Loans</li> <li>Unemployment Benefits Claimants</li> </ul>
	<b>Community</b> 69 Economic and social conditions	<ul style="list-style-type: none"> <li>Community Wellbeing Index</li> <li>Public Green Space</li> <li>Education Accessibility</li> <li>Access to Healthcare Services</li> </ul>	<ul style="list-style-type: none"> <li>Household Income</li> <li>Growth in Spending per Capita*</li> <li>Female Unemployment Benefits Claimants</li> </ul>

What does the IGS measure?

You can access the IGS by going to [inclusivegrowthscore.com](https://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](mailto:inclusivegrowthscore@mastercard.com)



**In this paper, we selected some of the key metrics to provide a view of social and economic performances for the area covered by Bristol City** — 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. The IGS score provides insights for benchmarking between regions, monitoring trends over time, and deciding where to allocate resources and investment.

 Inclusion Metric  Growth Metric

<p><b>Access to Healthcare Services</b> </p> <p>Health Services Index (England, Wales, Scotland), distance to nearest GP Index (Northern Ireland)</p> <p>Consumer Data Research Centre, Open Data NI</p>	<p><b>Air Quality</b> </p> <p>Air Quality Index (England, Scotland, Wales), Count of Particulate Matter 10 (Northern Ireland)</p> <p>Consumer Data Research Centre, National Atmospheric Emissions Inventory</p>	<p><b>Broadband Performance</b> </p> <p>Percentage of premises attaining at least 30MB/s speed in broadband internet</p> <p>Ofcom – Connected Nations</p>
<p><b>Commercial Diversity</b> </p> <p>Percentage of industries represented.</p> <p>Leading POI (point of interest) data providers</p>	<p><b>Community Wellbeing Index</b> </p> <p>Multi-metric wellbeing score developed by Co-op</p> <p>Co-op</p>	<p><b>Education Accessibility</b> </p> <p>Number and quality of secondary schools within 5km</p> <p>Geolytix Education Pack</p>
<p><b>Household Income</b> </p> <p>Year-on-year change in household income</p> <p>ONS Income Estimates for Small Areas, ONS Income Estimates, NISRA</p>	<p><b>Minority Worker Representation</b> </p> <p>Percentage of minority workers out of all workers</p> <p>ONS Annual Population Survey</p>	<p><b>Net New Businesses</b> </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><b>Small Business Loans</b> </p> <p>Year-on-year change in the sum of small business loans</p> <p>UK Finance</p>	<p><b>Small Business Representation</b> </p> <p>Percentage of businesses that are small businesses</p> <p>Leading POI (point of interest) data providers</p>	

\*Mastercard aggregated and anonymised transaction data.



There is a vital role that data science and better data sharing can and should play in policymaking.

## Background and Objectives

To have real impact in addressing regional inequalities over the long term, we need to prioritise regions that have been historically left behind. Policymakers could use the IGS tool to understand opportunity areas for a postcode sector and prioritise the social and economic investment required to improve those areas and support growth that's inclusive and sustainable.

To support Bristol's One City Plan of becoming a fair, healthy and sustainable city where everyone can share in its success, in this report, we have reviewed 1) equality across regions with different levels of Affluence and Ethnic Diversity, 2) standard of infrastructure in the postcode sectors with Newly Built Homes, 3) activities of Small Businesses, 4) how the surrounding areas of Bristol are performing in the selected metrics.



### Equality

Equality across regions with different levels of Affluence and Ethnic Diversity



### Infrastructure

Standard of infrastructure in the postcode sectors with Newly Built Homes



### Small Business

Monitoring activities of Small Businesses



### Performance Metrics

How the surrounding areas of Bristol are performing in the selected metrics.



*To have real impact in addressing regional inequalities over the long term, we need to prioritise regions that have been historically left behind.*

Overall, the City of Bristol outperforms the national average in Infrastructure (Newly Built Homes, Broadband Connectivity and Public Green Space) and Quality of Living (Community Wellbeing, Education and Healthcare).

## Strengths

In each of the analyses, we have also highlighted the postcode sectors that could benefit from additional support and investment. You can find these in the Appendix Section.

**Quality of Living:** Locations with greater Affluence levels and Minority Worker Representation within Bristol City appear to be associated with a better Quality of Living (Community Wellbeing, Education and Healthcare). It reinforces the importance of continuing the efforts to encourage ethnic diversity in the City, and balancing the Quality of Living in less affluent areas.

**Infrastructure:** All postcode sectors in Bristol City outperform the rest of England in terms of the growth of Newly Built Homes. A large portion of the City outperforms the rest of England on Infrastructure and Quality of Living (indicated by Broadband Connectivity, Education Accessibility, Access to Healthcare Services, Community Wellbeing Index and Public Green Space). However, postcode sectors in the Northwest part of Bristol City could benefit from further investment in Infrastructure and Quality of Living.



*All postcode sectors in Bristol City outperform the rest of England in terms of the growth of Newly Built Homes.*

Understanding the economic health of small businesses and improving infrastructure in both Bristol City and its surrounding areas is crucial for fostering sustainable growth and attracting future investments.

## Opportunities

**Small Business Performance:** It is important for small businesses to grow for economic progress and to make the city more attractive to future investment. About 30% of the postcode sectors within the city overperform compared to the rest of England on both the growth of Small Business Loans issued and Small Business Representation. Whilst Bristol in general seems to attract new businesses within a diverse range of industries when compared to the rest of the nation, small businesses could benefit from additional support.

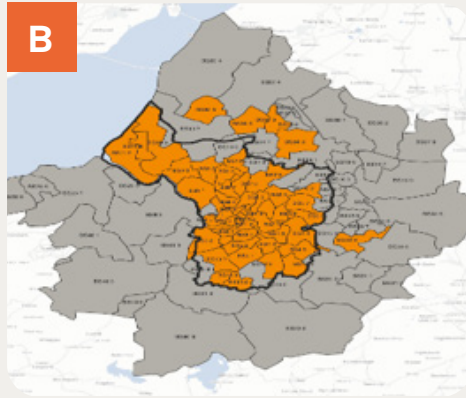
**Beyond Bristol City:** The postcode sectors surrounding Bristol City tend to require more intentional investment in Quality of Living and Housing Infrastructure (Broadband Connectivity, Education Accessibility, Access to Healthcare Services, Community Wellbeing Index and Public Green Space) when compared to the rest of England, whilst these regions generally do well in terms of Small Business Health. Improvement in Infrastructure and Quality of Living is vital to create more sustainable, long term economic growth across both Bristol City and the smaller towns and villages just outside.



*Improvement in Infrastructure and Quality of Living is vital to create more sustainable, long term economic growth across both Bristol City and the smaller towns and villages just outside.*



Postcode sectors highlighted in orange have a higher Average Income than the overall Bristol average.



Postcode sectors highlighted in orange have a higher Minority Worker Representation compared to the national average



Postcode sectors highlighted in green perform better than the national average on Quality of Living metrics. Areas in red perform worse

## Quality of Living Overview by Level of Affluence and Ethnic Diversity

**Community Wellbeing, Education and Healthcare** — Over 75% of postcode sectors that perform above the national average on all 3 Quality of Living metrics have above average Minority Worker Representation. The data indicates that postcode sectors with greater Minority Worker Representation (**Map B**) are often associated with a better Quality of Living in the City (**Map C**).

The postcode sectors that perform better than the rest of the country on the 3 Quality of Living metrics (**Map C**) are mainly situated within Bristol City, with the exception of a few areas in the North West and South. Surrounding postcode sectors further North and South from Bristol City perform less strongly compared to the rest of the country on all 3 Quality of Living metrics. This suggests opportunities to enhance

Quality of Living in these areas to make it a more attractive place for businesses and families.

Overall, Bristol seems to offer high quality of living to its residents which could be further enhanced by focussing on opportunity areas such as Air Quality as over 85% of postcode sectors within Bristol City score lower than the national average.



### Insights

We aimed to identify regions within Bristol City that consistently under- or overperform on Quality of Living metrics (Community Wellbeing, Education and Healthcare) compared to the rest of the country, and to find a correlation with Affluence and Ethnic Diversity within the region.

#### **i** Average Income

In general, most of the surrounding areas and the central part of Bristol City have higher Average Income (**Map A**)

#### **i** Minority Workers

Minority Workers are mainly concentrated within Bristol City (**Map B**)

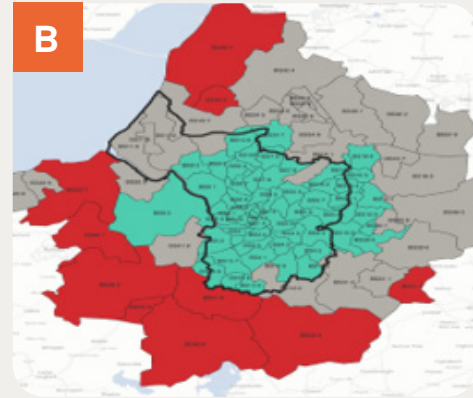
#### **i** Quality of Living

The data suggests that more Affluent postcode sectors (**Map A**) within Bristol are typically associated with better Quality of Living (**Map C**)





Postcode sectors highlighted in red have lower growth in Newly Built Homes compared to the national average, whilst postcode sectors highlighted in green have higher growth compared to the rest of England



Postcode sectors highlighted in green perform better than the national average on 4 or more selected Infrastructure & Social Metrics (Broadband Connectivity, Education Accessibility, Access to Healthcare Services, Community Wellbeing Index and Public Green Space). Highlighted in red are the postcode sectors that perform worse compared to the rest of England on 4 or more selected metrics

## Housing & Infrastructure Overview

All postcode sectors within Bristol City outperform the rest of England on growth of Newly Built Homes. A few postcode sectors located South of Bristol City perform worse than the national average growth of Newly Built Homes (**Map A**).

Broadband Connectivity, Education Accessibility, Access to Healthcare Services, Community Wellbeing Index and Public Green Space provide an

indication for level of infrastructure and social wellbeing in the areas with Newly Built Homes.

Overall, the majority of postcode sectors with Newly Built Homes in Bristol City have better infrastructure and social wellbeing scores (**Map B**). 54% of the postcode sectors within Bristol City outperform the national average on all 5 metrics, and these house approximately 60% of the total population in Bristol

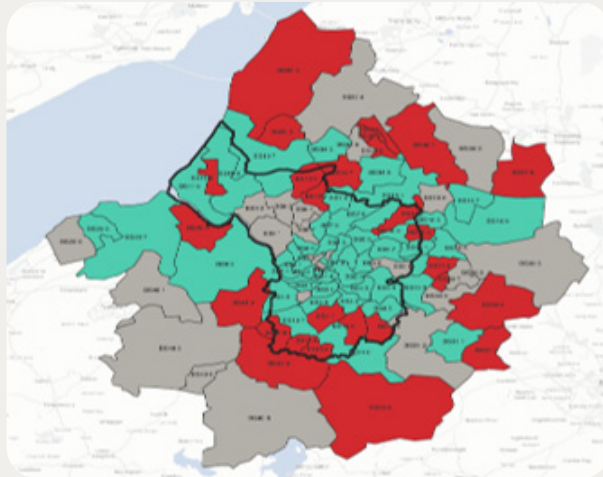
City. However, postcode sectors in the Northwest part of Bristol City have lower infrastructure and social wellbeing scores.

The overall Broadband Connectivity score in Bristol City is comparable to the national average, but has been declining over the last 5 years and is lower compared to postcode sectors with similar urbanisation levels (for details please see the Appendix Section).



### Insights

The surrounding postcode sectors, located particularly North, South and West from Bristol City, could benefit from more support in infrastructure and social wellbeing, such as Public Green Space and access to Healthcare Services, to bring them up to the levels of Bristol City, as they don't perform at the same level as the rest of England on all or some of these metrics (**Map B**).



Postcode sectors highlighted in green on the map perform better than the national average on both Net New Business and Commercial Diversity, while the postcode sectors coloured red perform worse than the national average on both metrics

Net New Business and Commercial Diversity metrics provide a picture of the overall economic health of a region.

## Business Overview

Over 60% of the postcode sectors (coloured green on the map) within Bristol City have both higher Commercial Diversity AND greater year-on-year growth in the number of businesses compared to the national average. These postcode sectors house approximately 68% of

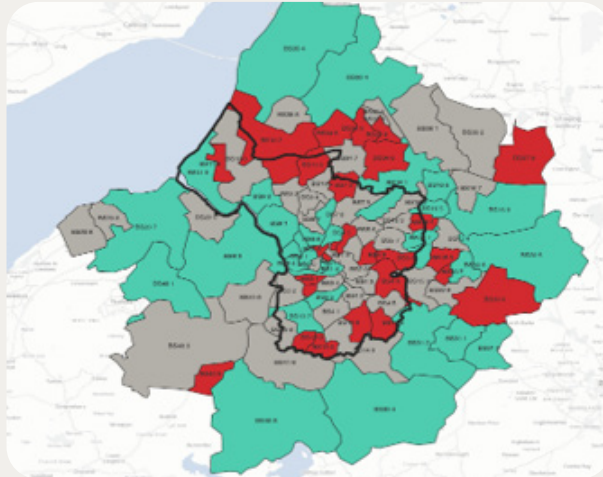
the total population in the City of Bristol.

12 postcode sectors within the Bristol City boundary lag behind the rest of England on the two metrics. They are located towards the outskirts of Bristol City and house approximately 20% of the total population.



### Insights

43% of postcode sectors surrounding Bristol perform worse than the rest of England on both metrics, and could benefit from further investment to attract new businesses.



Postcode sectors highlighted in green on this map perform better than the national average on both Small Business Loans and Small Business Representation, while the postcode sectors coloured red perform worse than the national average on both metrics

Changes in the number of Small Business Loans issued and Small Business Representation offer an indicator of both the appetite and opportunities available for entrepreneurial and small business activities in a community.

## Small Business Health

About a third of postcode sectors (coloured green on the map) within Bristol City perform better than the rest of England in terms of changes in the sum of Small Business Loans AND the percentage of Small Business in the area.

However, another third of the postcode sectors (coloured red on the map) within the City boundary perform worse in both Small Business Loans AND Small Business Representation compared to the national average. These postcode sectors house ~28% of the total

population in the City of Bristol.

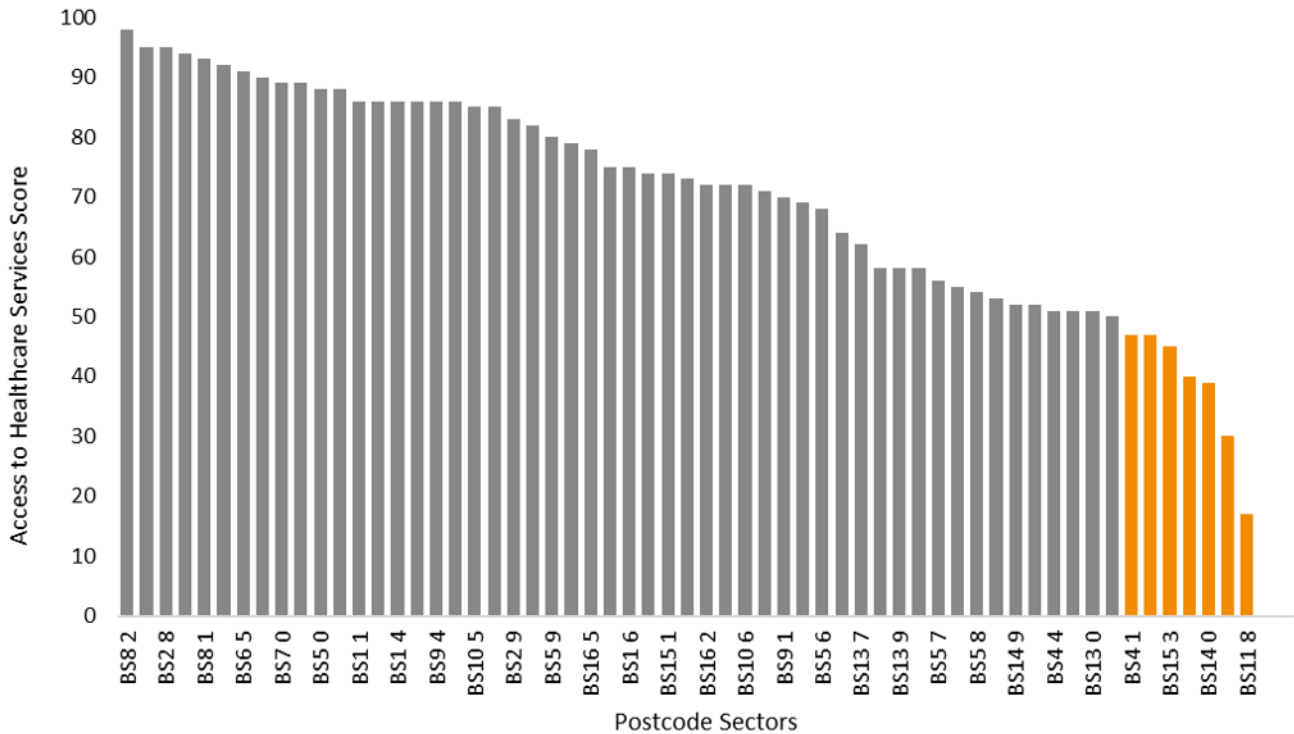
35% of postcode sectors surrounding Bristol City perform better than the rest of England on Small Business Health, except for a few areas located mainly towards the Northern border with Bristol City.

Whilst Bristol in general seems to attract new businesses within a diverse range of industries when compared to the rest of the nation, Small Businesses could benefit from additional support to grow.

## Access to Healthcare Services Score in 2022

Score of 50 (National Average) = Score of 80.3 on Health Services Index (England, Wales, Scotland), distance to nearest GP Index (Northern Ireland)

Above 50
  Below 50

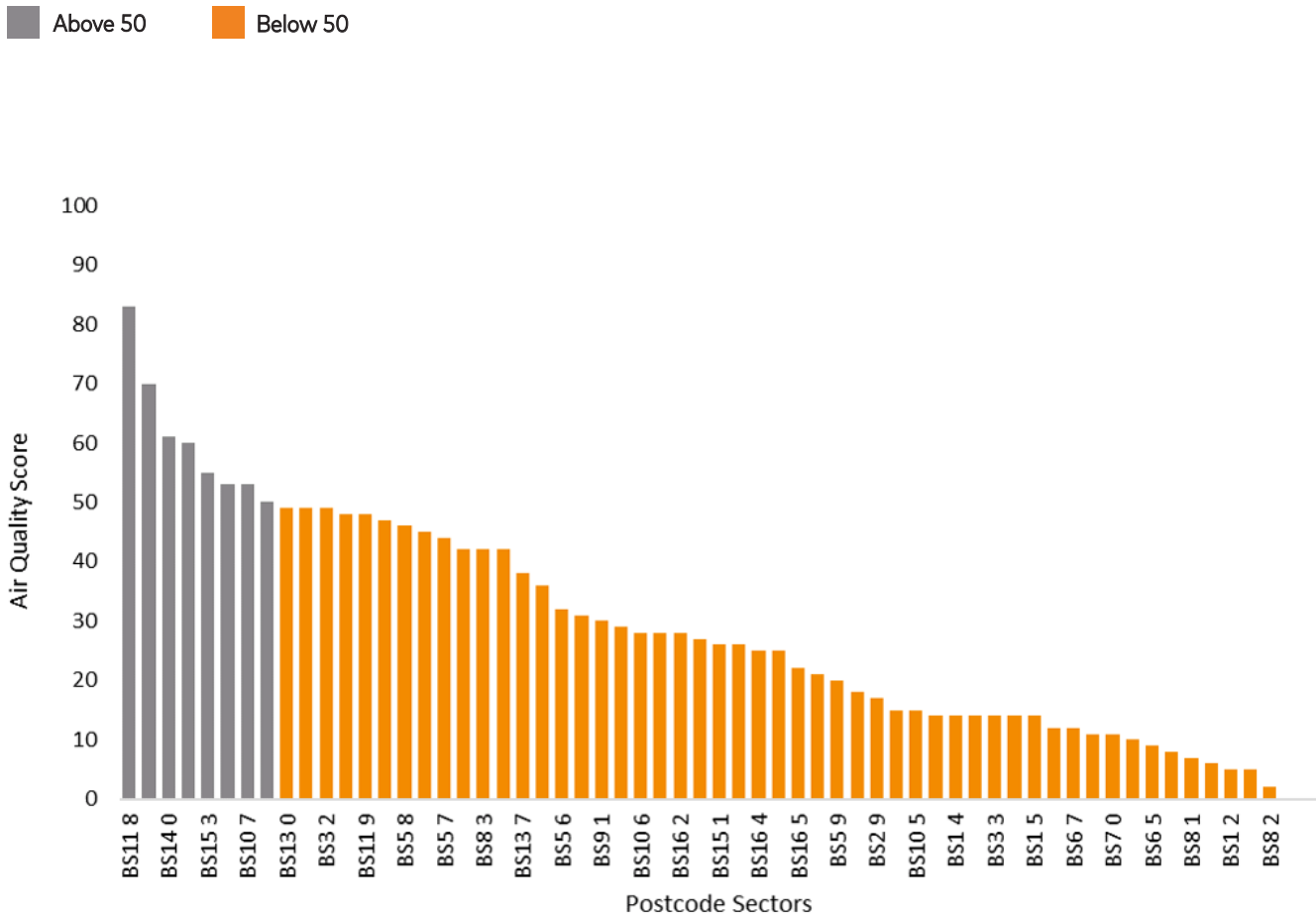


\* Postcode sectors for Bristol City only, further details can be found on the IGS platform



## Air Quality Score in 2022

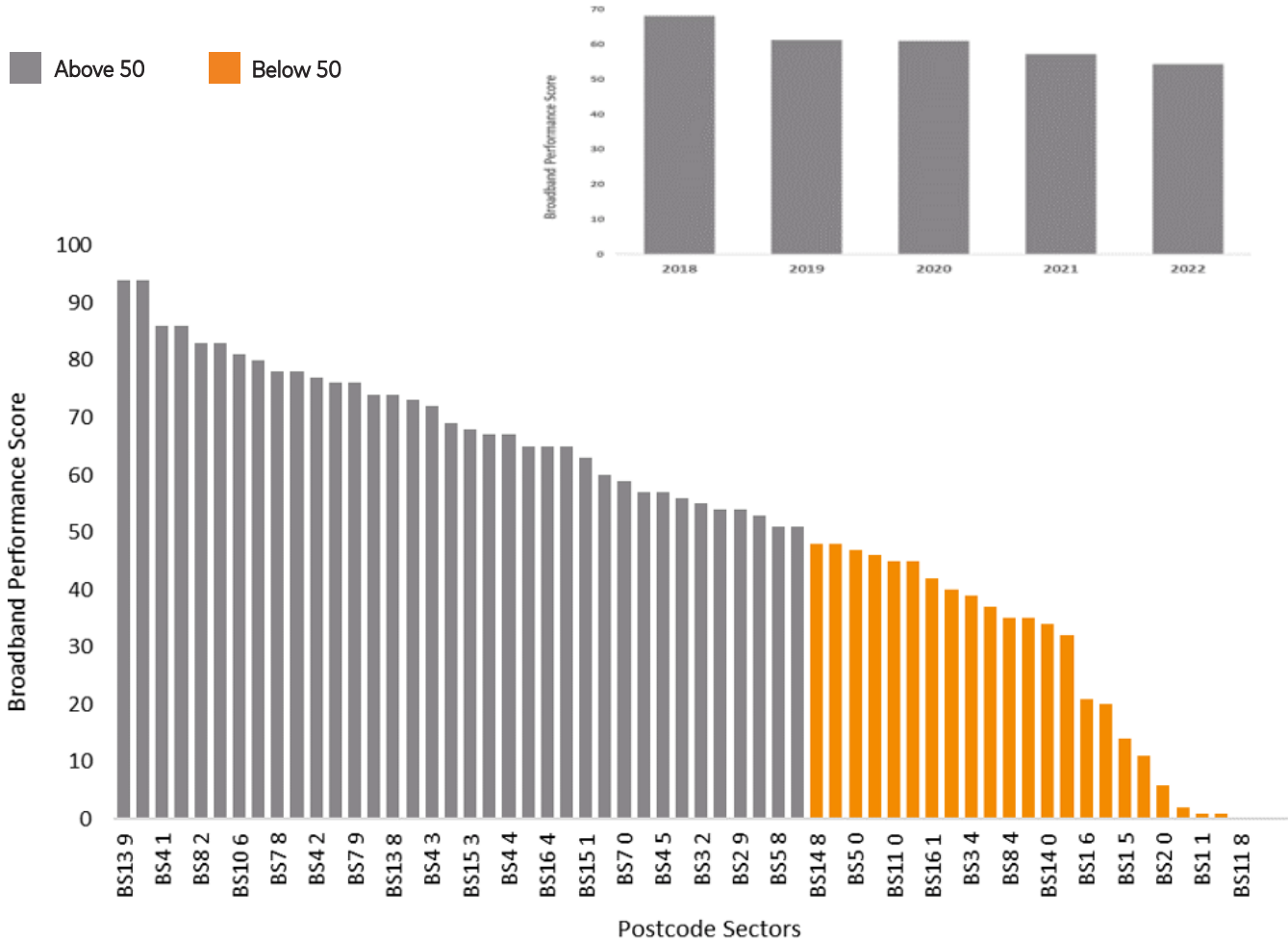
Score of 50 (National Average) = 17.0 on Air Quality Index (England, Scotland, Wales)



\* Postcode sectors for Bristol City only, further details can be found on the IGS platform

## Broadband Performance Score in 2022

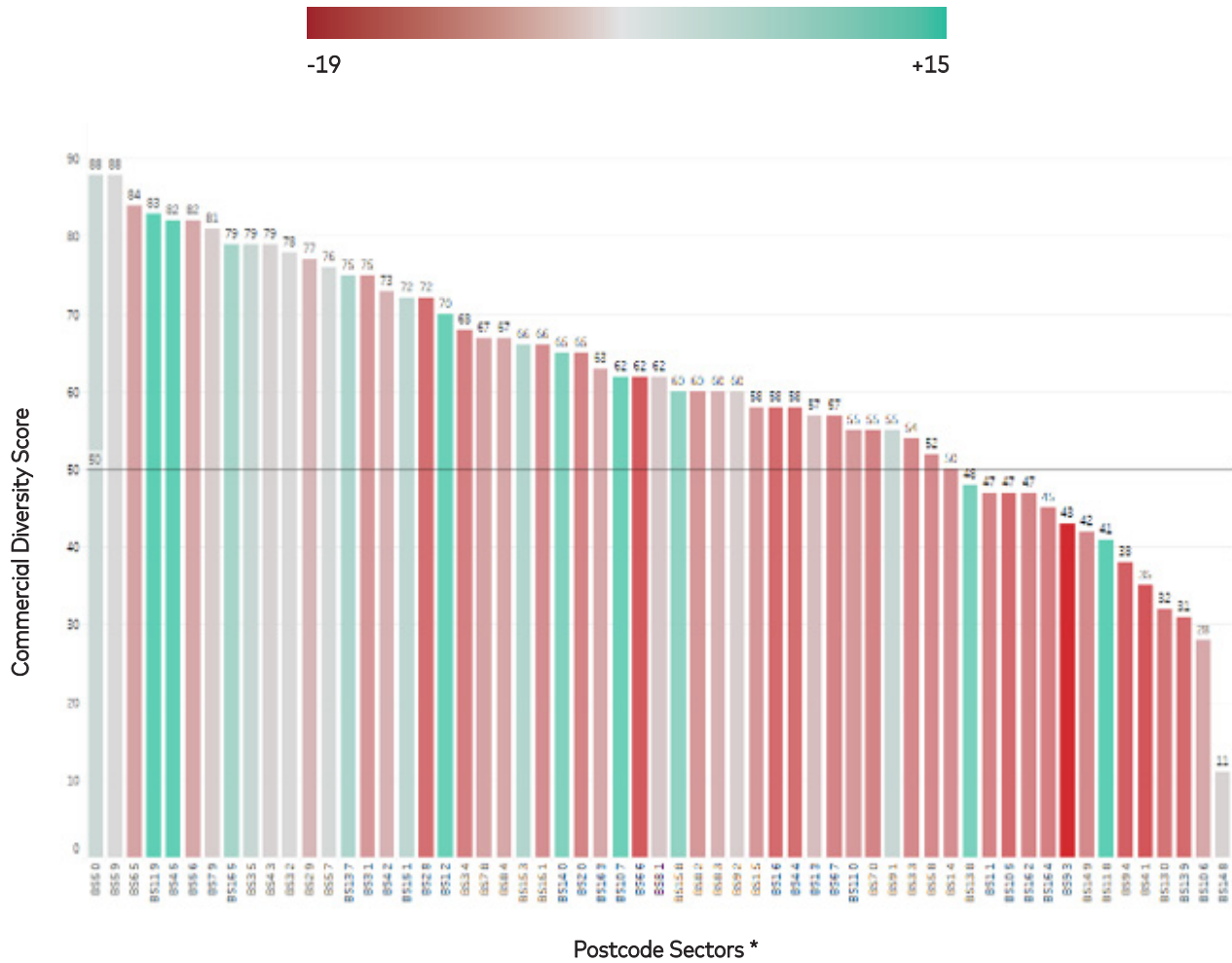
Score of 50 (National Average) = 97.5% premises attaining at least 30MB/s in broadband internet



\* Postcode sectors for Bristol City only, further details can be found on the IGS platform

## Commercial Diversity Score in 2022 vs 2018

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

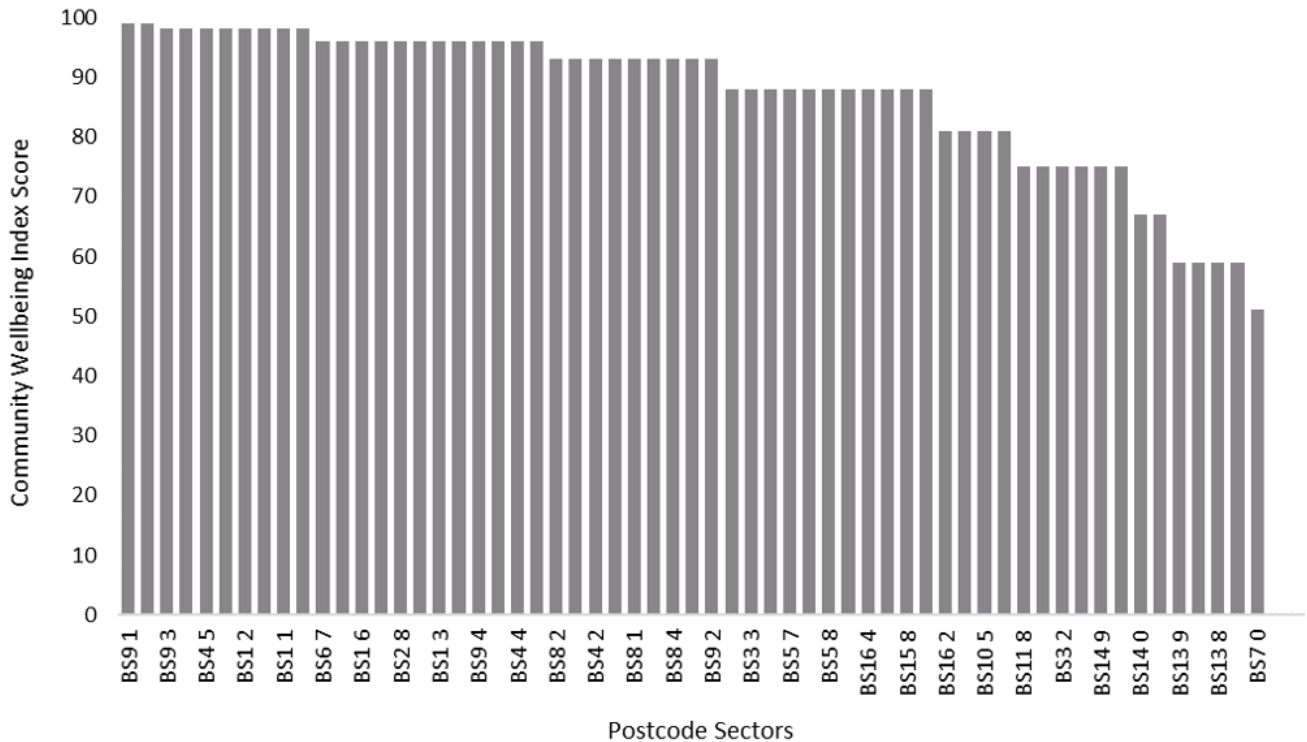


\* Postcode sectors for Bristol City only, further details can be found on the IGS platform

## Community Wellbeing Index Score in 2022

Score of 50 (National Average) = Score of 61 on  
Multi-metric wellbeing score developed by Co-op

■ Above 50    ■ Below 50



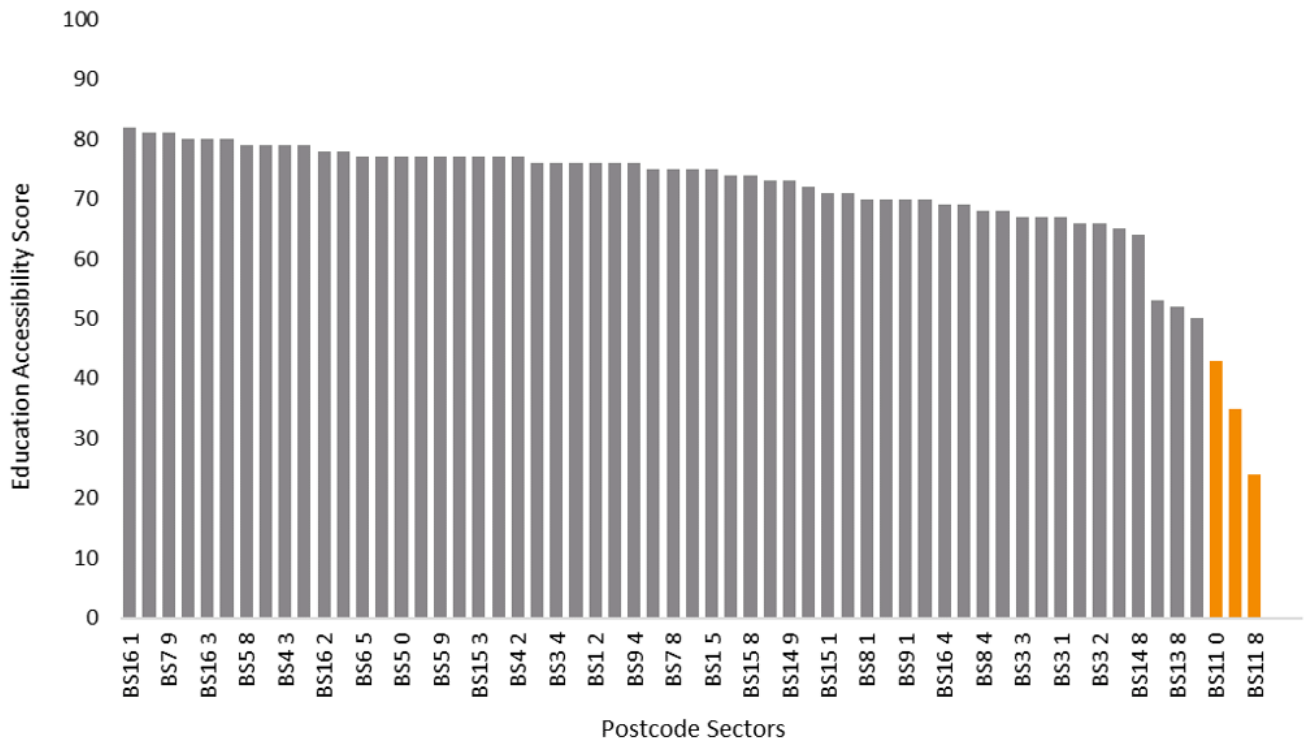
\* Postcode sectors for Bristol City only, further details can be found on the IGS platform



## Education Accessibility Score in 2022

Score of 50 (National Average) = 12.3 secondary schools within 5KM

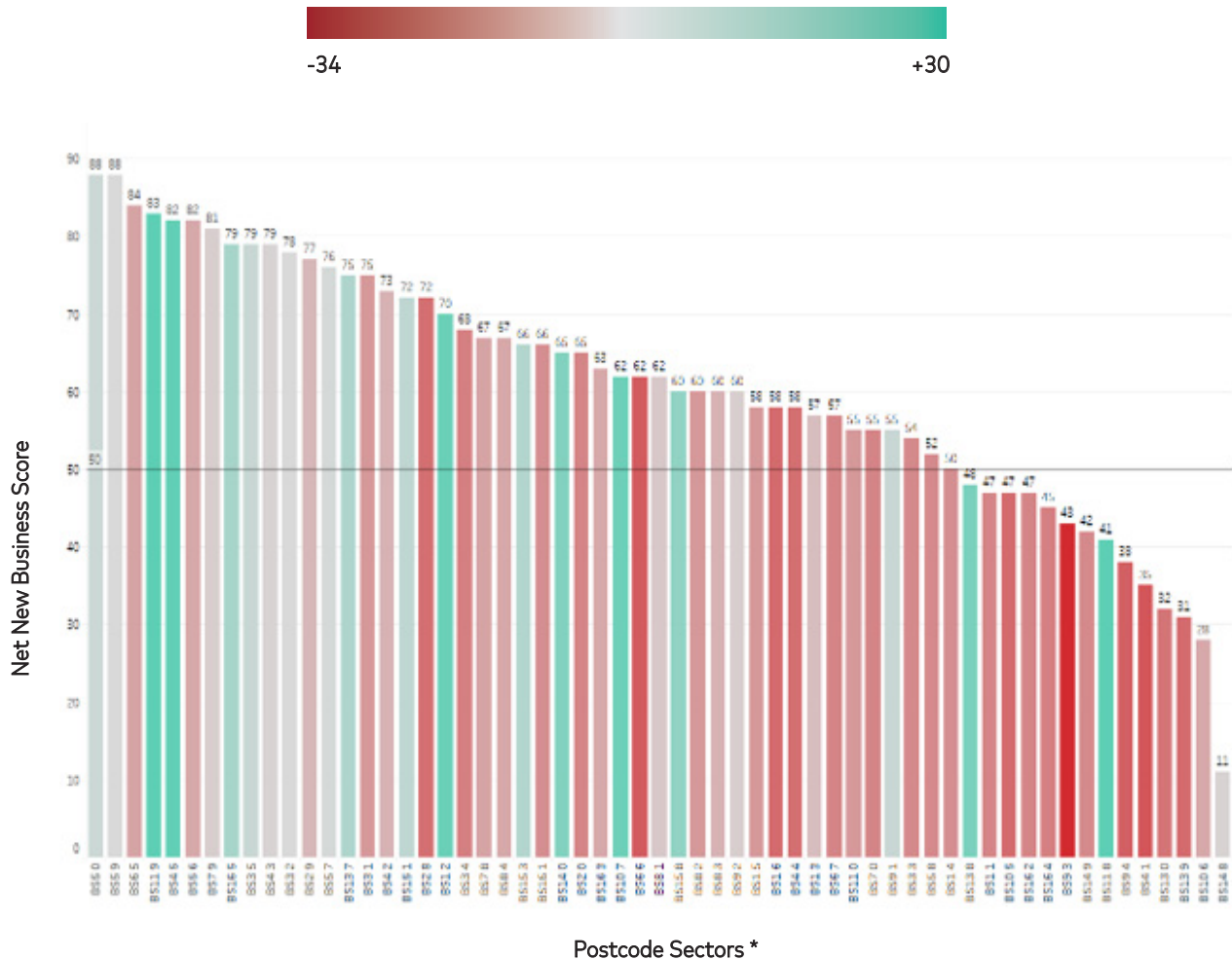
■ Above 50    ■ Below 50



\* Postcode sectors for Bristol City only, further details can be found on the IGS platform

## Net New Business Score in 2022 vs 2018

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

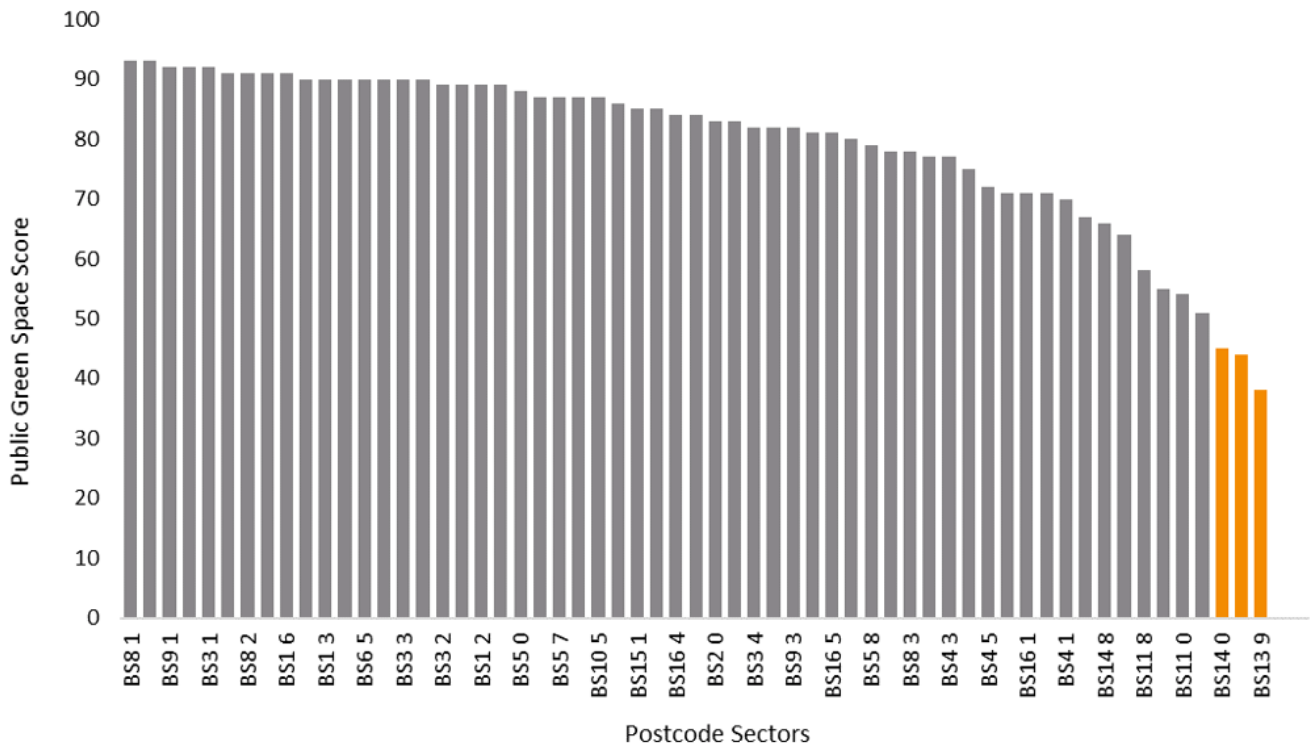


\* Postcode sectors for Bristol City only, further details can be found on the IGS platform

## Public Green Space Score in 2022

Score of 50 (National Average) = 2.5% of land that is green space within 3KM radius of postcode sector

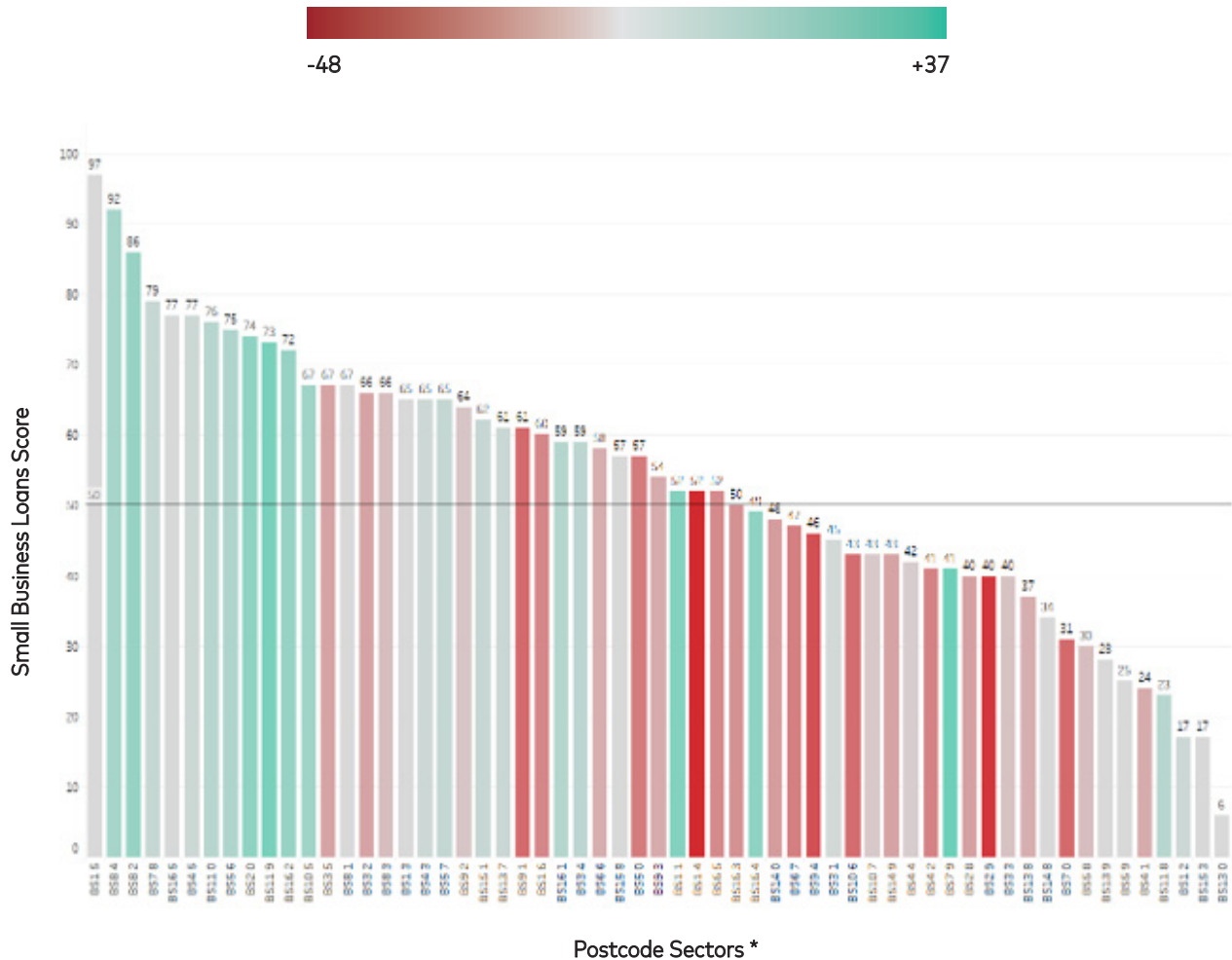
Above 50
  Below 50



\* Postcode sectors for Bristol City only, further details can be found on the IGS platform

## Net New Business Score in 2022 vs 2018

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

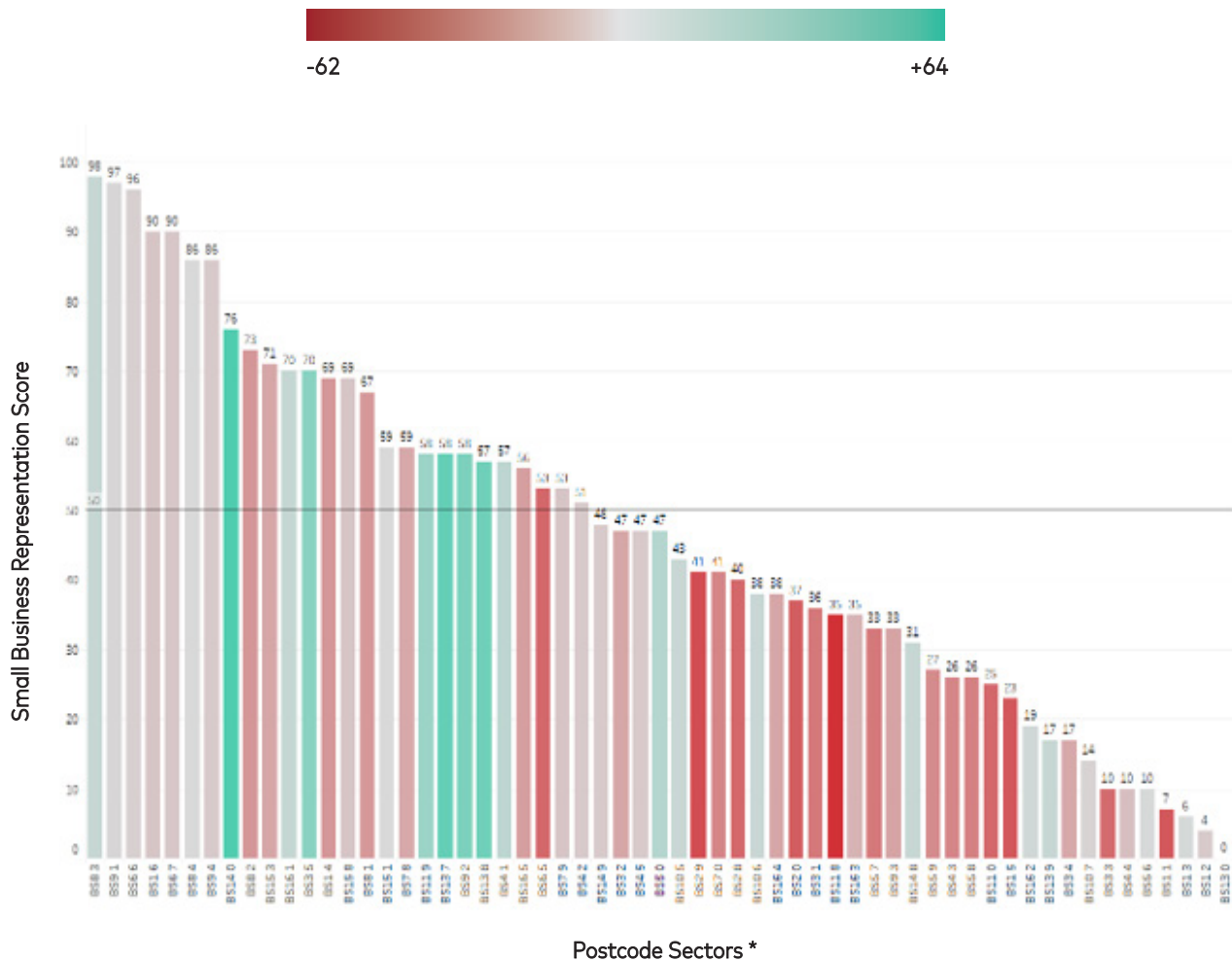


\* Postcode sectors for Bristol City only, further details can be found on the IGS platform



## Small Business Representation Score in 2022 vs 2018

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



\* Postcode sectors for Bristol City only, further details can be found on the IGS platform