

INCLUSIVE GROWTH SCORE™

Unlocking the power of data to help communities thrive

In this report, we are using Mastercard's IGS Tool to analyse the potential for growth in Norwich, as part of achieving its 2040 City Vision.



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.

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 investments.

[Try it now →](#)



Explore revitalization

Uncover opportunities for revitalisation



Plan investments

Build a case for inclusive development initiative investments

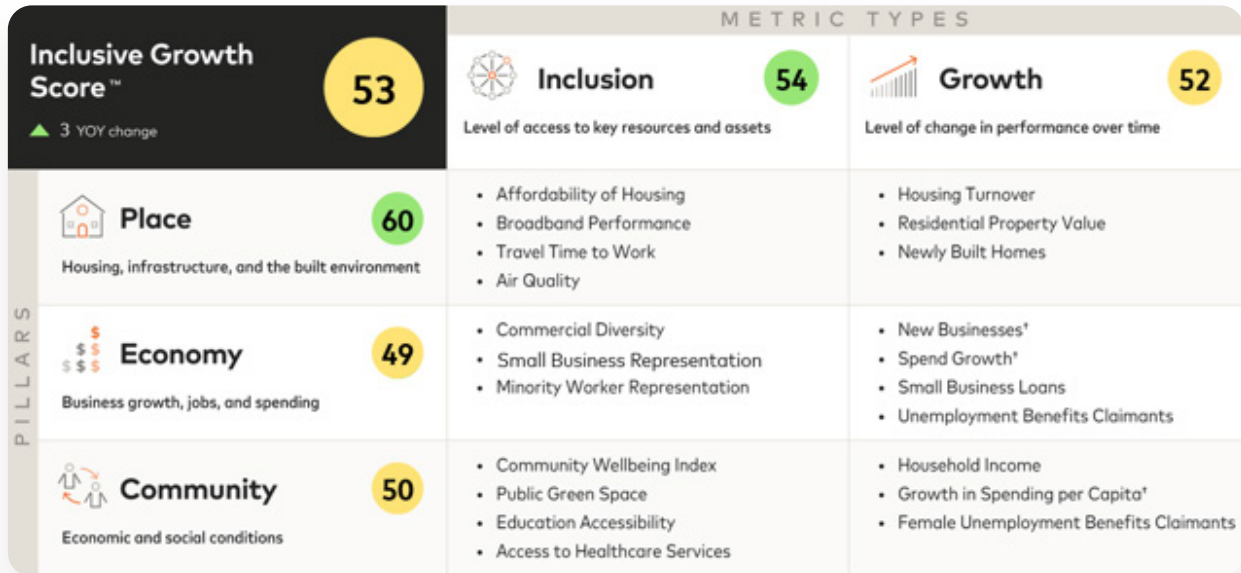


Track Changes

Track changes to the economic health of communities over time



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](#)

For this report, we have selected key metrics that help to provide a view of social and economic performances for the area covered by Norwich 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 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

Access to Healthcare Services

Health Services Index (England, Wales, Scotland), distance to nearest GP Index (Northern Ireland)

Consumer Data Research Centre, Open Data NI

Newly Built Homes

Year-on-year change in the number of newly built homes

UK, Welsh, and Scottish Government; NI Department of Finance

Broadband Performance

Percentage of premises attaining at least 30MB/s speed in broadband internet

Ofcom – Connected Nations

Commercial Diversity

Percentage of industries represented.

Leading POI (point of interest) data providers

Community Wellbeing Index

Multi-metric wellbeing score developed by Co-op

Co-op

Education Accessibility

Number and quality of secondary schools within 5km

Geolytix Education Pack

Spending Per Capita

Year-on-year change in card account spending based on anonymised and highly aggregated indexed transaction data

Mastercard[†]

Minority Worker Representation

Percentage of minority workers out of all workers

ONS Annual Population Survey

Net New Businesses

Year-on-year change in the number of businesses based on anonymised and highly aggregated merchant data

Mastercard Places[†]

Small Business Loans

Year-on-year change in the sum of small business loans

UK Finance

Small Business Representation

Percentage of businesses that are small businesses

Leading POI (point of interest) data providers

Public Green Space

Percentage of land that is green space within 3km radius of postcode sector

Ordnance Survey

[†]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 deep dive on which metrics a particular postcode sector is lagging behind and prioritise the social and economic investment required across the postcode sector on that particular metric.

To support the Norwich 2040 City Vision of becoming a city that is creative, liveable, fair, connected and dynamic, in this report, we have reviewed 1) standard of infrastructure in the postcode sectors with Newly Built Homes, 2) activities of small businesses, 3) equality across regions with different levels of affluence and ethnic diversity, 4) how the surrounding areas of Norwich are performing in the selected metrics.



Infrastructure

Standard of infrastructure in the postcode sectors with Newly Built Homes



Small Business

Monitoring activities of small businesses



Equality

Equality across regions with different levels of affluence and ethnic diversity



Performance Metrics

How the surrounding areas of Norwich 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 Norwich outperforms the national average in Infrastructure and Quality of Living.

Strengths

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

Infrastructure: All postcode sectors in Norwich outperform the rest of England in terms of the growth of Newly Built Homes. A large portion of Norwich City, particularly in the Centre and in the East of Norwich with Newly Built Homes outperform 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).

Business overview: Overall, Norwich City is performing relatively well with almost half of the postcode sectors outperforming the rest of England by having a greater growth of Net New Business and better Commercial Diversity Representation. However, 4 postcode sectors, mostly at the Eastern part of the City, have been identified as the opportunity areas, because both Net New Business growth and Commercial Diversity are below the national average in these areas.



All postcode sectors in Norwich outperform the rest of England in terms of the growth of Newly Built Homes.

Understanding small business growth and improving infrastructure are key to fostering sustainable economic development in Norwich and its surrounding areas.

Opportunities for inclusive growth

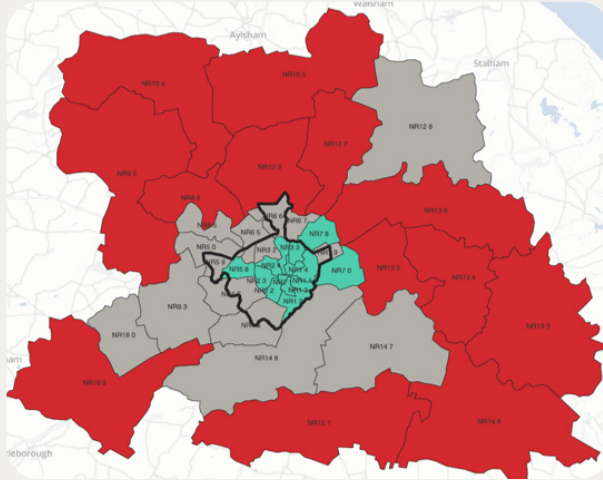
Small Business Performance: It is important for small businesses to grow in order for economic progress and to make the City more attractive to future investment. Our analysis has highlighted opportunities for Norwich City to encourage more small business growth. Almost one-third of the postcode sectors underperform the rest of England on both the growth of Small Business Loans issued and Small Business Representation, and these postcode sectors are typically towards the outskirts of Norwich. While Norwich 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 Norwich City: The postcode sectors surrounding Norwich City tend to underperform in Housing Infrastructure and Quality of Living (Broadband Connectivity, Education Accessibility, Access to Healthcare Services, Community Wellbeing Index and Public Green Space, Spending per Capita), while these regions generally do well in terms of small business health. Improvement in Infrastructure and Quality of Living is vital to creating more sustainable, long term economic growth across both Norwich City and the smaller towns and villages just outside.



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



Postcode sectors highlighted in green are the ones that overperform 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 underperform the rest of England on 4 or more selected metrics

All postcode sectors within the City of Norwich outperform the rest of England on growth of Newly Built Homes.

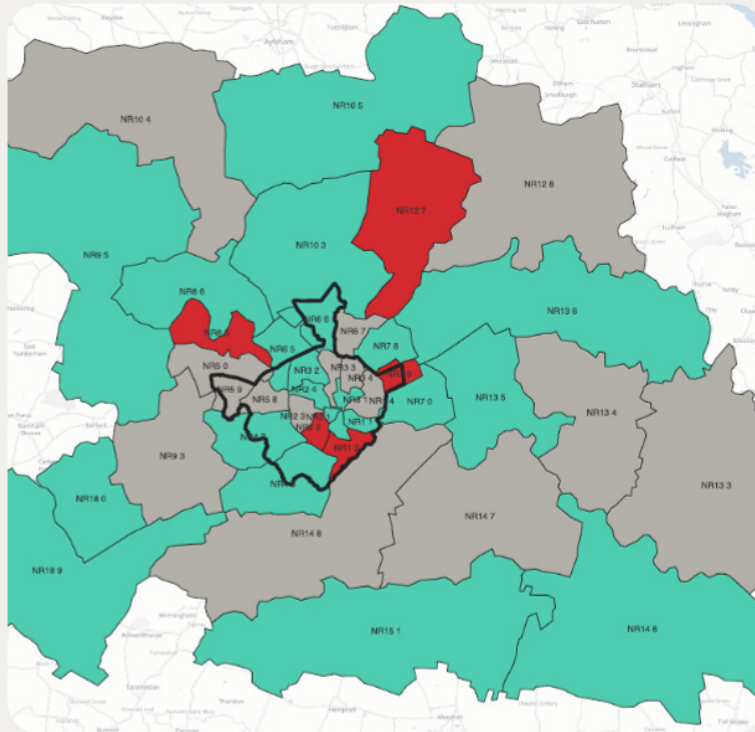
Housing & Infrastructure Overview

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 build homes.

Overall, postcode sectors with newly built homes in Central and Eastern parts of Norwich City have better infrastructure and social wellbeing scores. 54% of the postcode sectors within Norwich City (included in the areas coloured green in the map) outperform the national average in all 5 metrics, and these house approximately 51% of the total population in Norwich City.

However, the rest of Norwich City and particularly the surrounding postcode sectors around Norwich (coloured red in the map) could benefit from more support in infrastructure and social wellbeing, such as broadband connectivity and access to Healthcare Services, to bring them up to the levels of Eastern part of Norwich City, as they underperform the rest of England in all or some of these Infrastructure and Social Wellbeing metrics.

NR10 3, which partially crosses over into Norwich City boundary, is the only postcode sector within Norwich City that underperforms the rest of England on all 5 metrics.



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

Norwich demonstrates strong commercial growth and diversity, with most areas outperforming the national average, though a few postcode sectors lag behind.

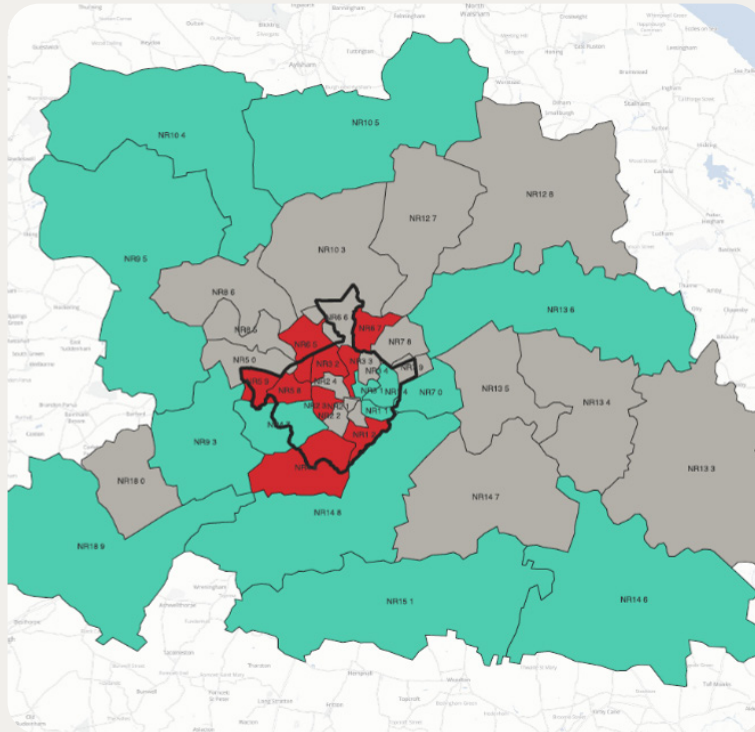
Business Overview

Net New Business and Commercial Diversity metrics provide a picture of the overall commercial health of a region. Norwich and the surrounding areas perform well in these metrics.

Half of the postcode sectors (coloured green in the map) within Norwich have both greater Commercial Diversity AND higher year-on-year growth in the number of businesses than the

national average. These postcode sectors house approximately 48% of the total population across Norwich City.

Only 4 postcode sectors (NR2 2, NR1 2, NR7 9, NR8 5) within Norwich lag the rest of England on these two metrics. Postcode sectors surrounding Norwich mostly outperform the rest of England on these metrics.



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

Small Business Health

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.

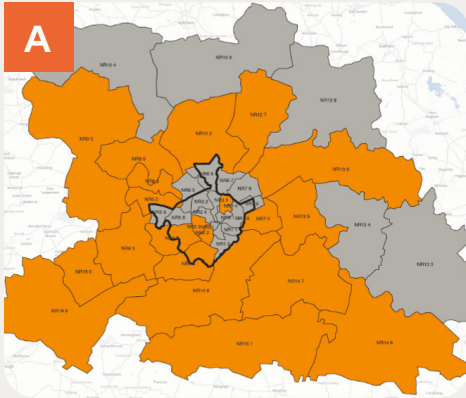
Most postcode sectors surrounding Norwich boundary (coloured green in the map) perform better than the rest of England on Small Business Health, in terms of changes in the sum of Small Business Loans AND the percentage of Small Business in the area.

However, about 35% of the postcode sectors (coloured red in the map) across Norwich City underperform in both Small

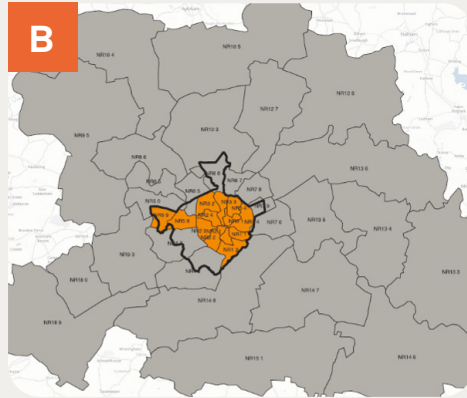
Business Loans AND Small Business Representation compared to the national average. These postcode sectors house approximately 38% of the total population of the City and are concentrated in the Northern and Southern parts of Norwich.

6 postcode sectors (NR1 1, NR1 4, NR3 1, NR4 7, NR7 0, NR14 8 - coloured green in the map) in Norwich outperform the rest of England on these two metrics, they house 25% of total Norwich population.

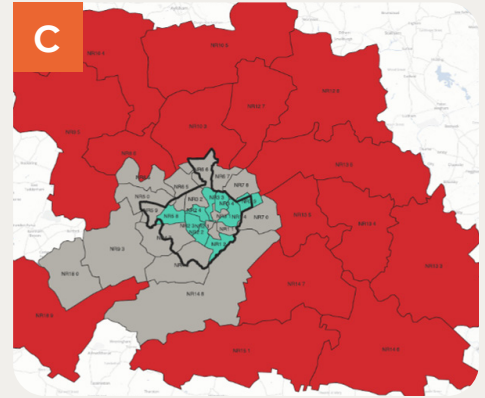
This highlights the needs for additional support for Small Businesses.



Postcode sectors highlighted in orange are ones that have Average Income higher than overall Norwich average*



Postcode sectors highlighted in orange on this map are the ones that have Minority Worker Representation higher than 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

We have made an attempt to identify regions within Norwich that consistently under or overperform on Quality of Living metrics (Spending per Capita, Community Wellbeing, Education, Healthcare and Digital Infrastructure) compared to the rest of the country, and to find a correlation with Affluence and Ethnic Diversity of the region.

In general, most of the surrounding areas and southwest part of Norwich have higher Average Income (**Map A**), whereas Minority Workers concentrate within the City (**Map B**).

The data suggests that there is no obvious disparities in Quality of Living (**Map C**) across areas with different Affluence level (**Map A**).

Almost all postcode sectors that perform above the national average on at least 4 out of 5 Quality of Living metrics have above average Minority Worker Representation. This indicates postcode sectors with greater Minority Worker Representation (**Map B**) appear to be associated with a better Quality of Living in the City (**Map C**).

Insights

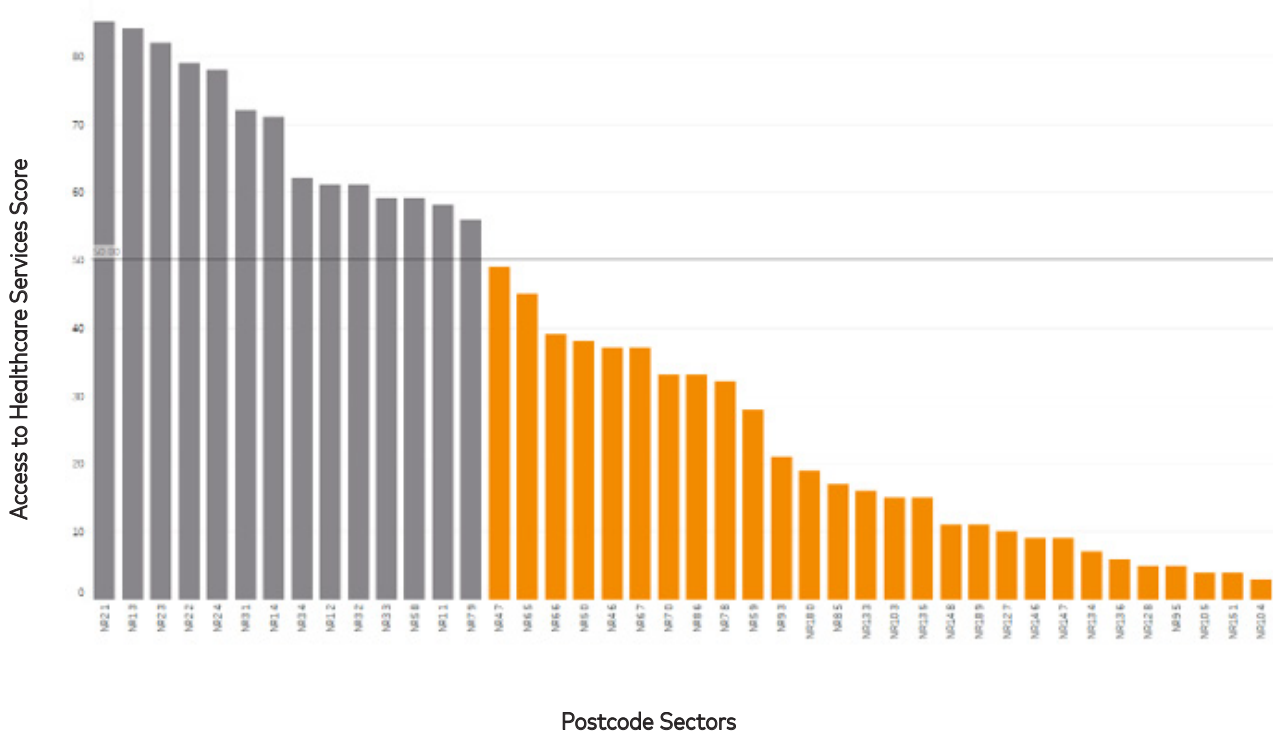


The postcode sectors that perform better than the rest of the country on at least 4 out of 5 Quality of Living metrics (**Map C**) are concentrated towards the Central and Eastern part of Norwich, whereas majority of postcode sectors that are further away from Norwich City underperform the rest of England on 4 or more of Quality of Living metrics. This suggests opportunities to enhance Quality of Living in the areas surrounding Norwich to make it a more attractive place for businesses and families, and to create sustainable and more inclusive growth.

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)

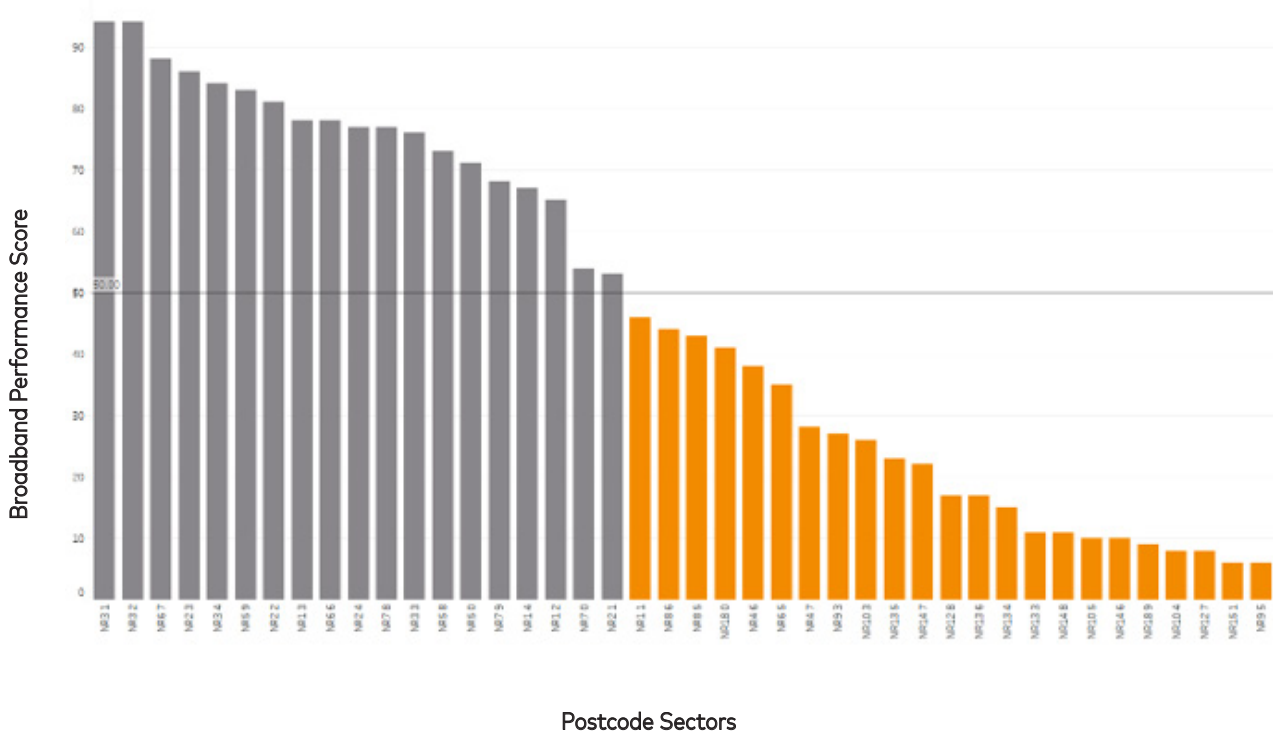
■ Above 50 ■ Below 50



Broadband Performance Score in 2022

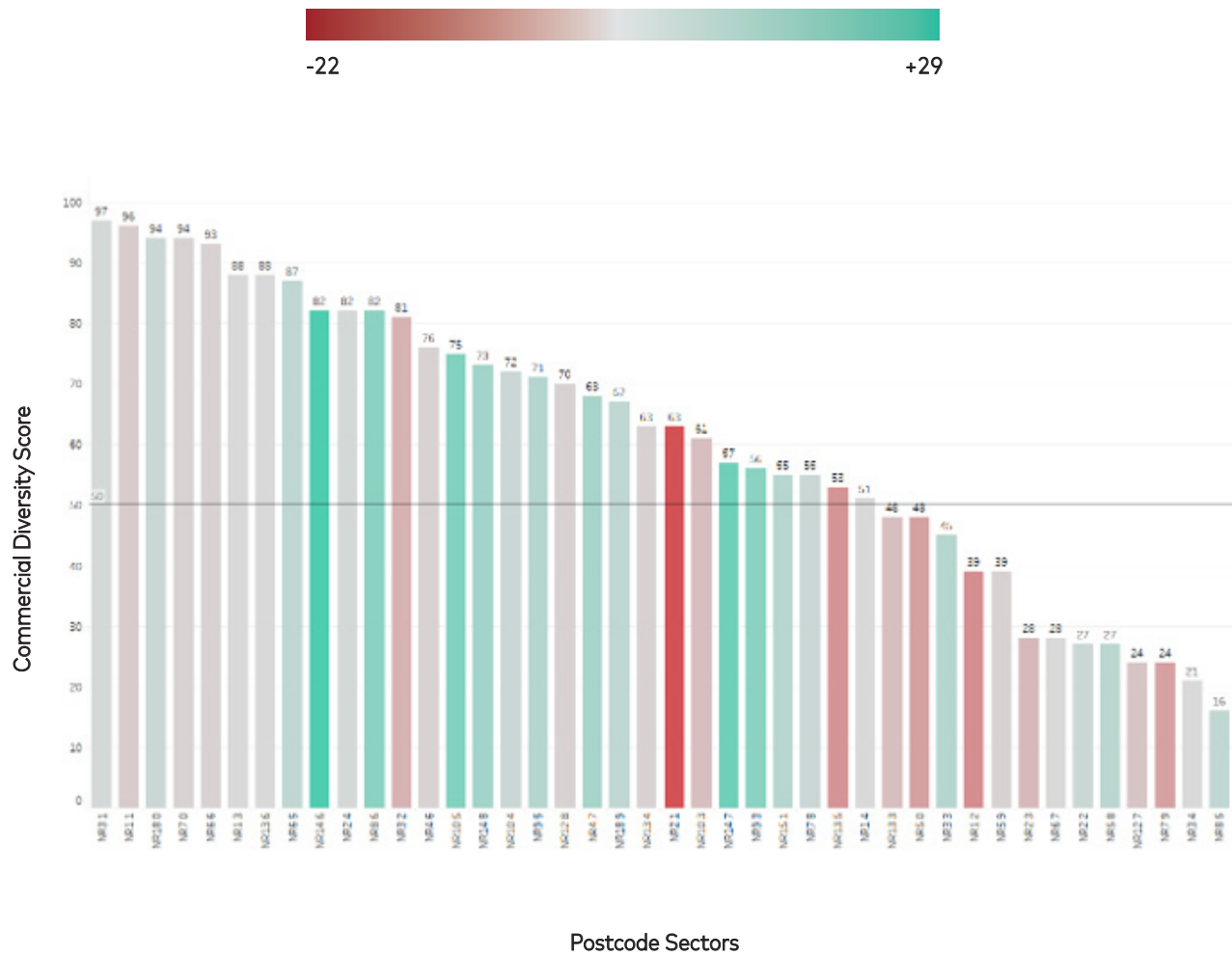
Score of 50 (National Average) = 97.5% premises attaining at least 30MB/s in broadband internet

■ Above 50 ■ Below 50



Commercial Diversity Score in 2022 vs 2018

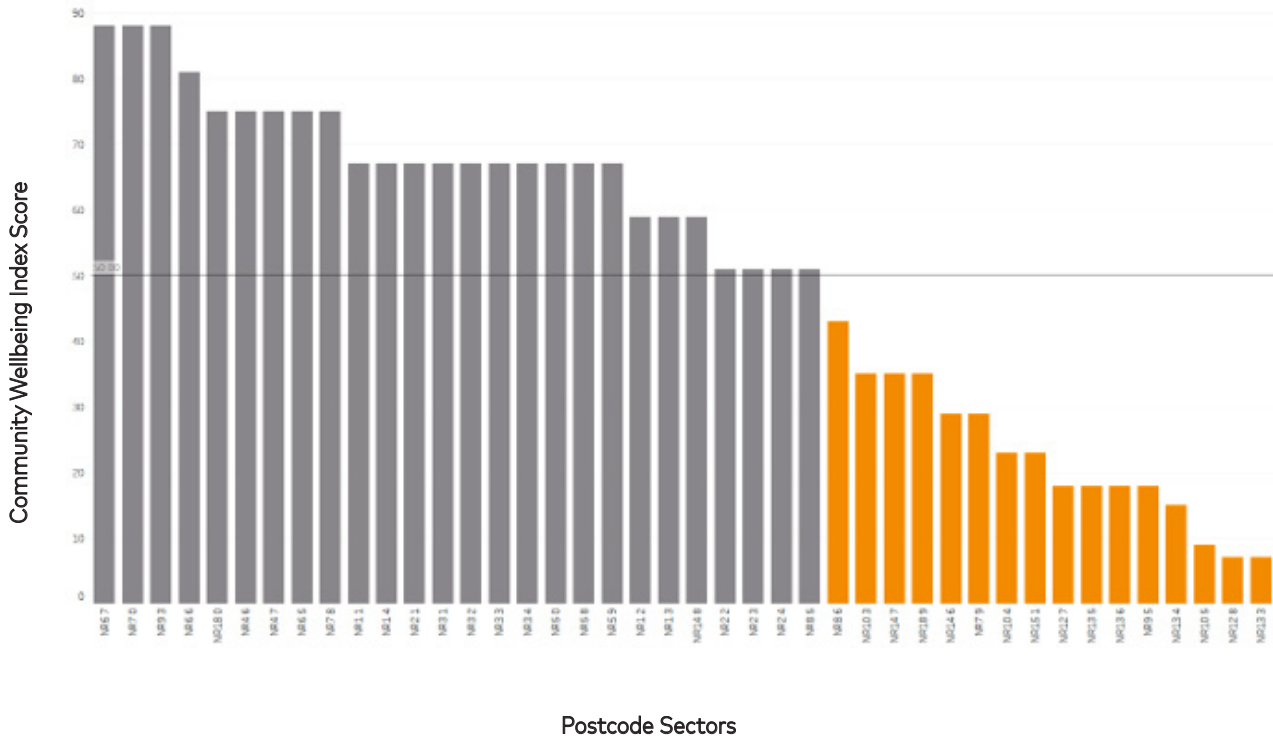
Score of 50 (National Average) = 33.3% of industries represented



Community Wellbeing Index Score in 2022

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

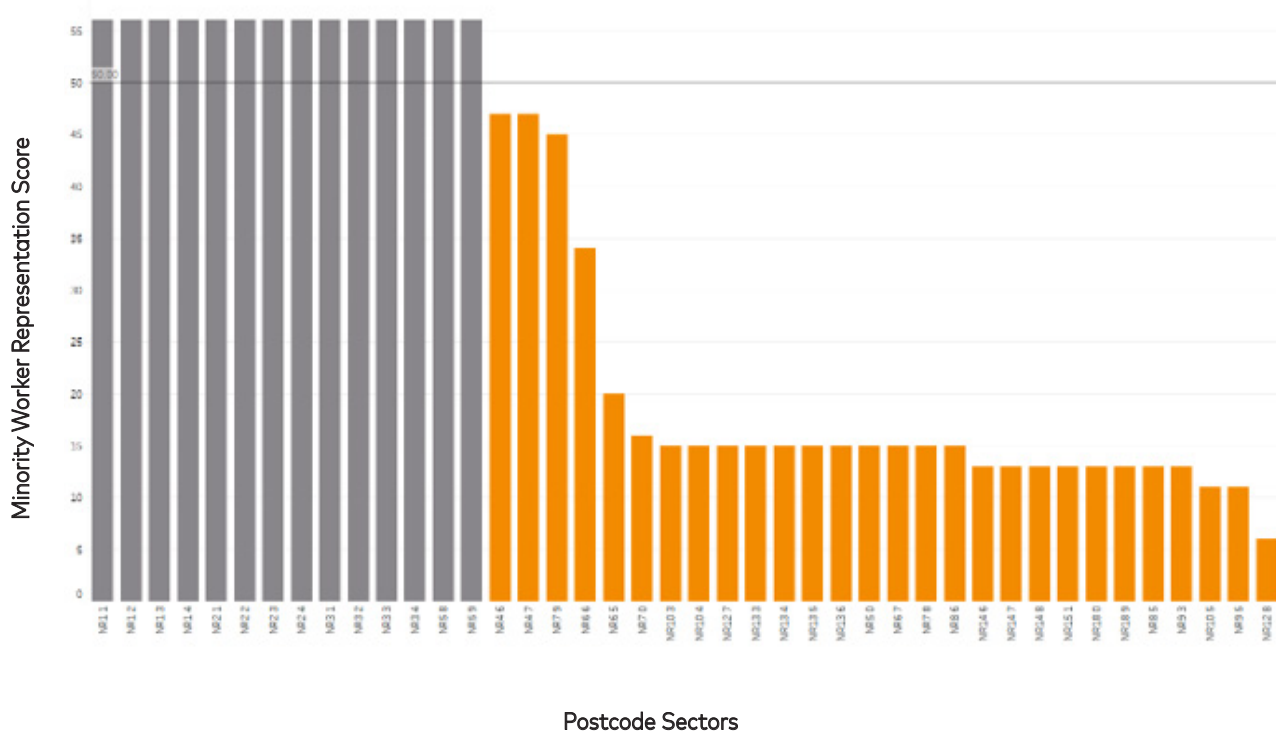
■ Above 50 ■ Below 50



Minority Worker Representation Score in 2022

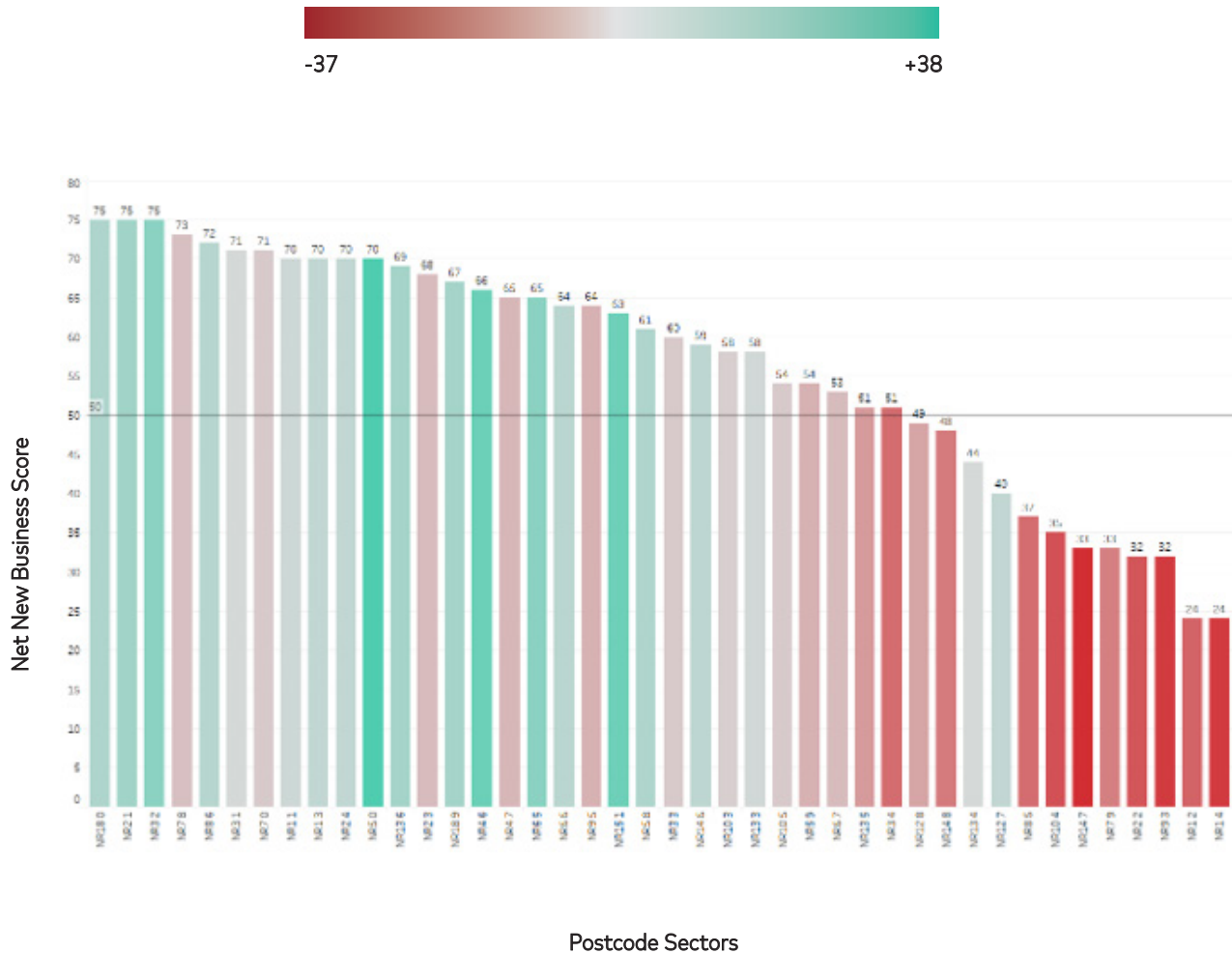
Score of 50 (National Average) = 7.7% of minority workers out of all workers

■ Above 50 ■ Below 50



Net New Business Score in 2022 vs 2018

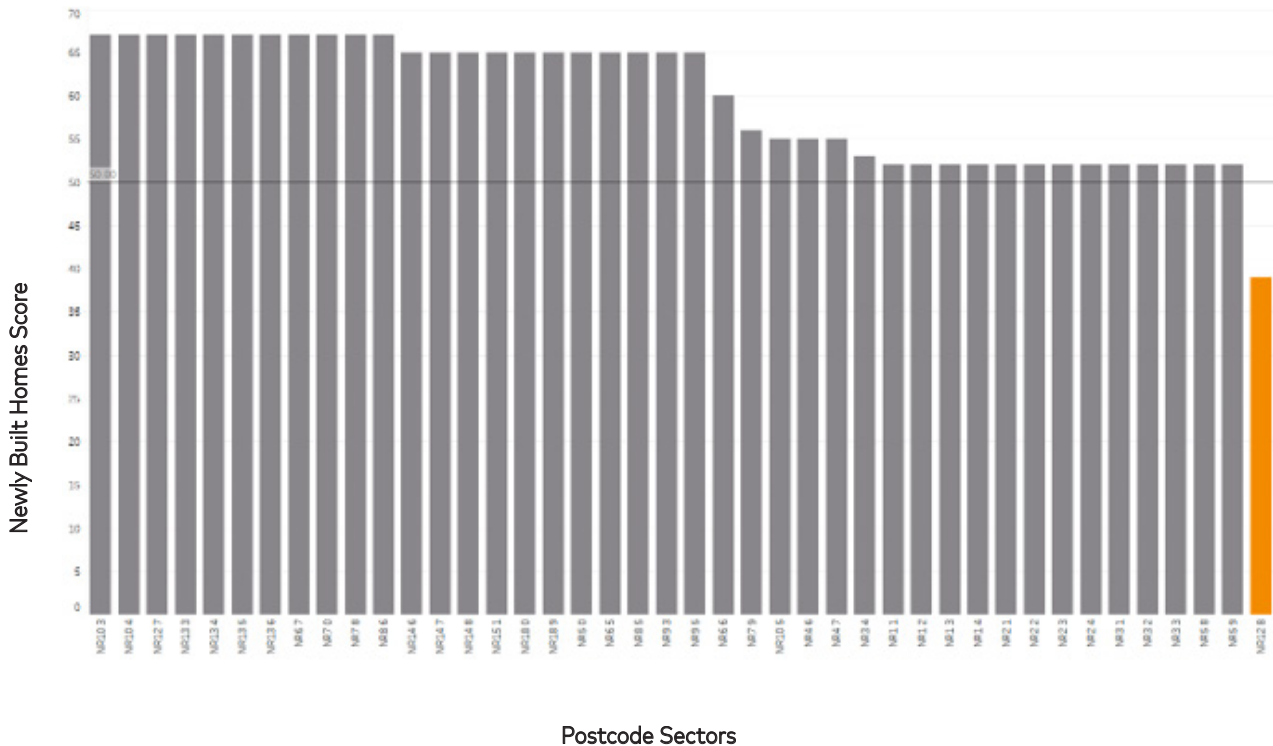
Score of 50 (National Average) = 12.6% Year-on-Year change in the number of businesses



Newly Built Homes Score in 2022

Score of 50 (National Average) = 11% Year-on-year change in the number of newly built homes

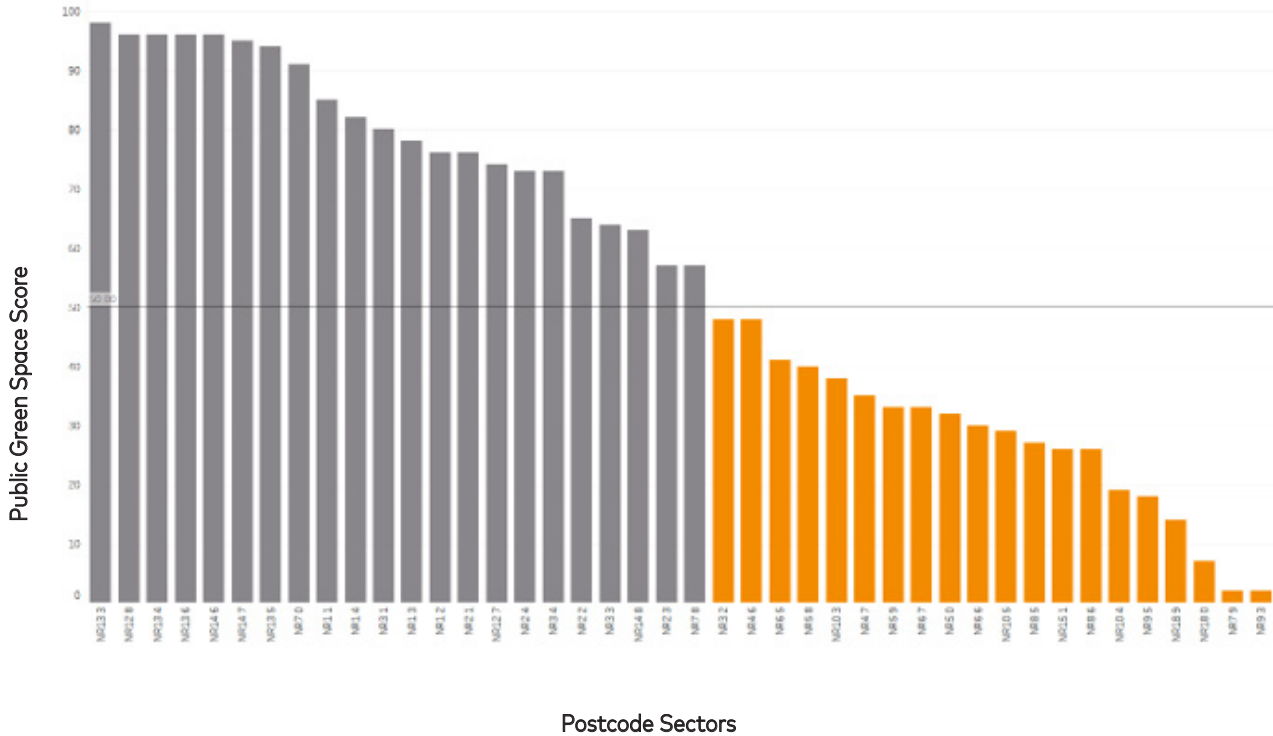
Above 50
 Below 50



Public Green Space Score in 2022

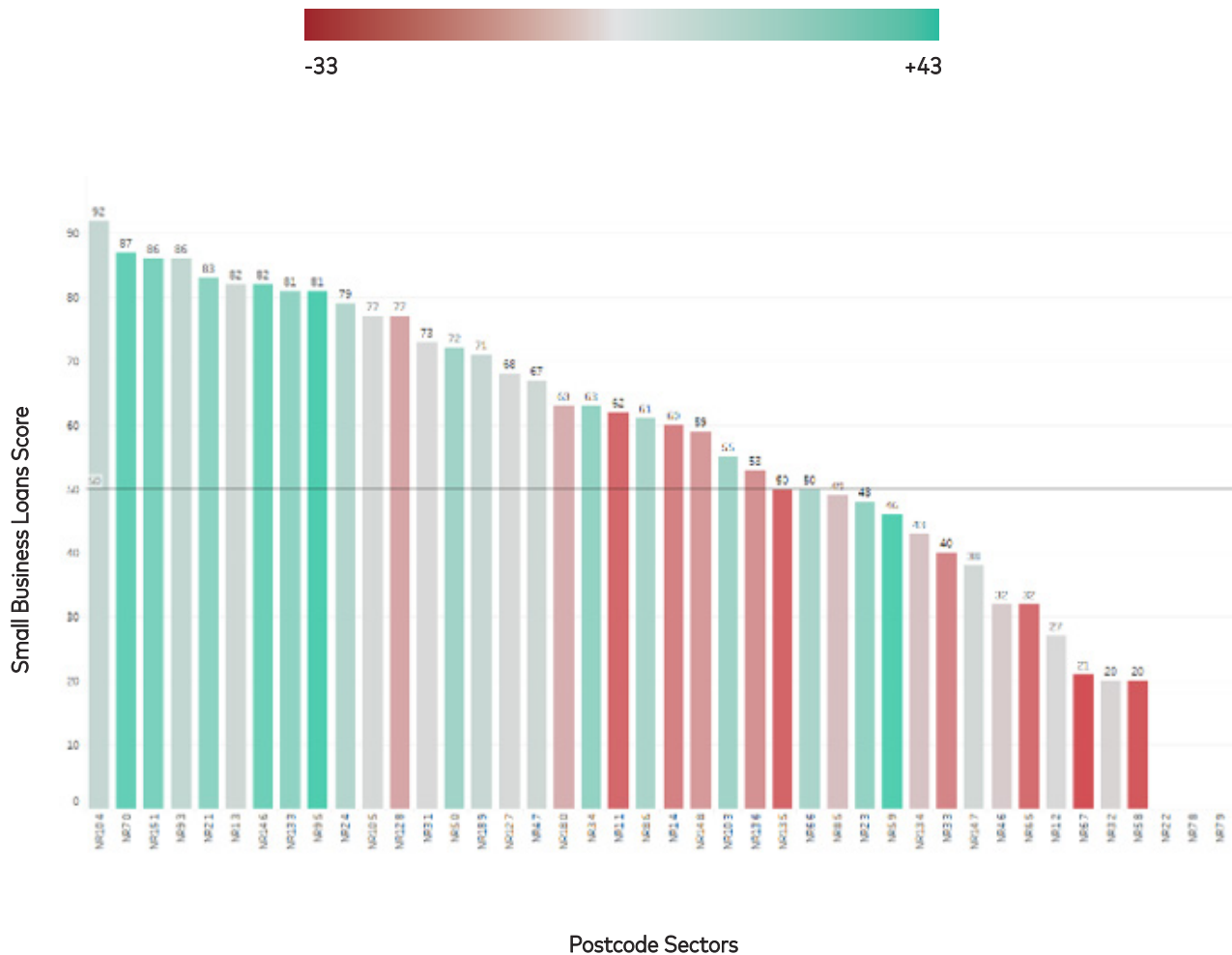
Score of 50 (National Average) = 2.5% of land that is green space within 3KM radius of postcode sector

Above 50
 Below 50



Small Business Loans Score in 2022 vs 2018

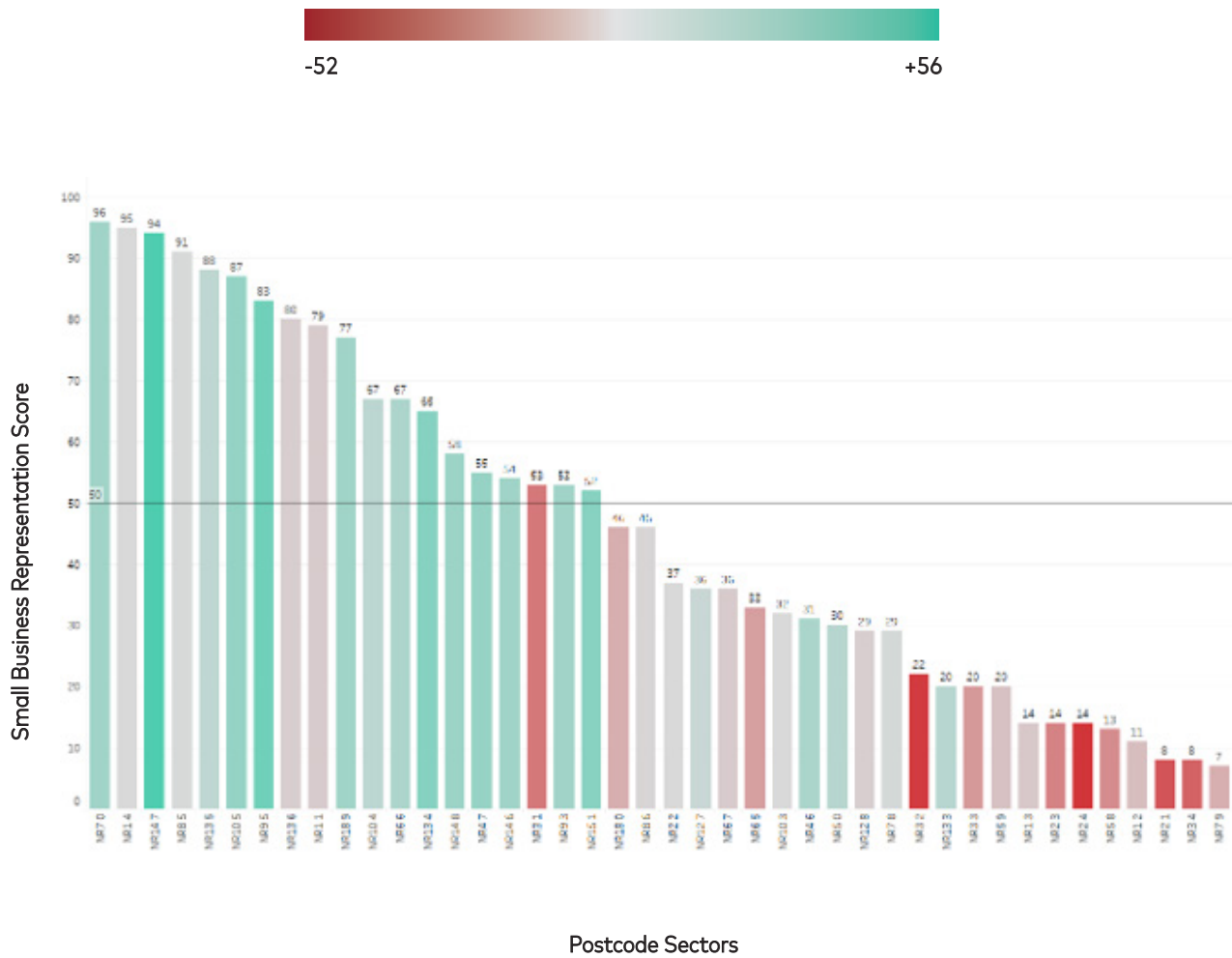
Score of 50 (National Average) = -12.4% Year-on-Year change in the number of small business loans



Note: Small Business Loans data for the year 2022 is unavailable for postcode sectors NR2 2, NR7 8 and NR7 9

Small Business Representation Score in 2022 vs 2018

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



Spending Per Capita Score in 2022 vs 2018

Score of 50 (National Average) = 0.8% Year-on-year change in card account level spending based on anonymised and aggregated indexed transaction data

