The Rebuilding Britain Index

The Great British Migration

January 2022

Foreword

It has been two years since the current UK government promised to "level up every part of the UK."

However, for much of the intervening period, policymakers have instead found themselves preoccupied with efforts to limit the impacts of the global pandemic. As a result, the Government's proposed White Paper on Levelling Up is still to materialise though is expected soon. As the Government continues to define what levelling up should consist of, this report – and its findings – attempt to provide some answers.

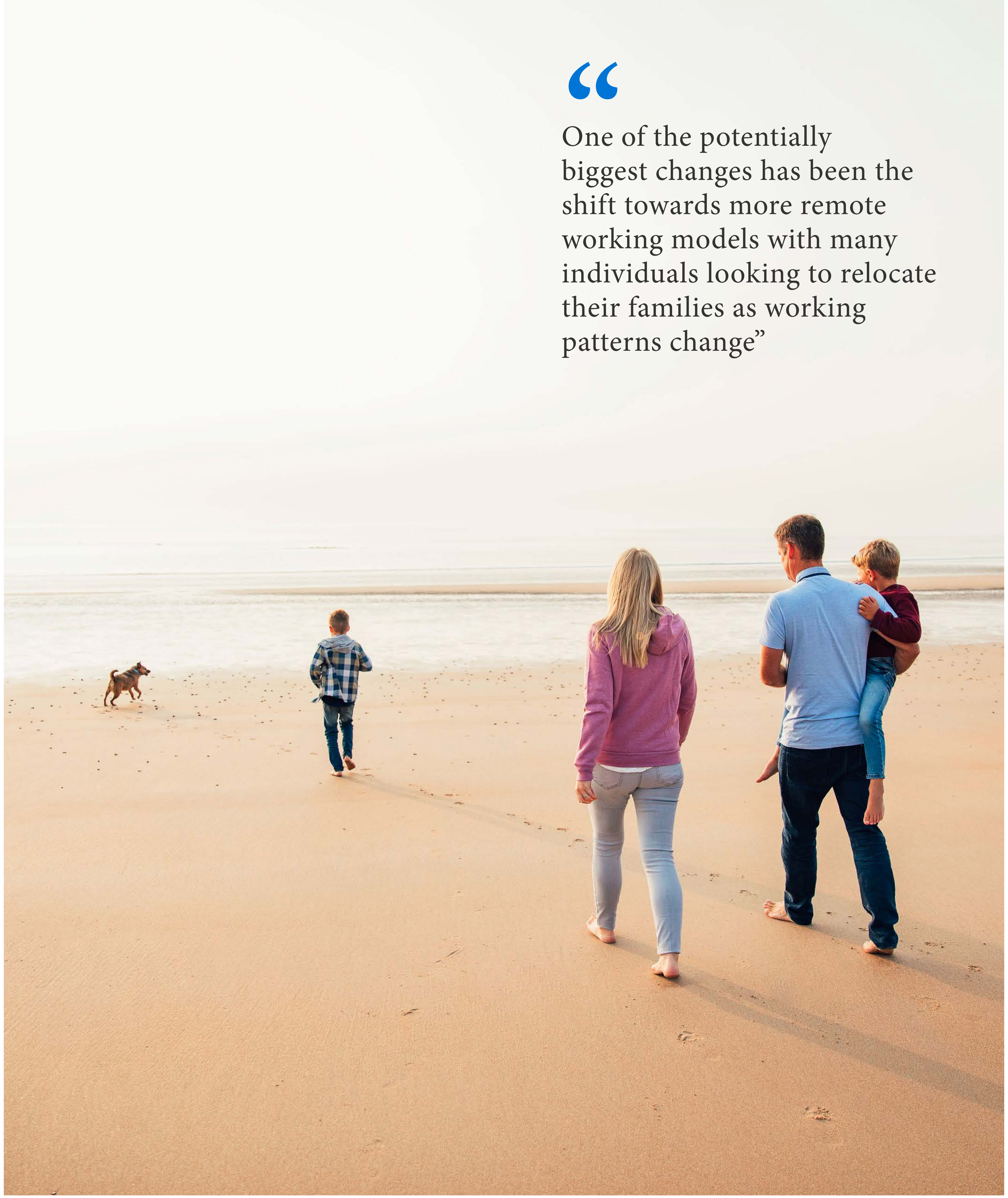
Since we launched our first wave of findings in early 2021, our Rebuilding Britain Index (RBI) has consistently shown that jobs and economic prosperity provide the keys to driving improvements in people's quality of life across the countries and regions of the UK.

Efforts to create the jobs to fuel improvements in future living standards do not simply rely upon addressing economic factors. The solution is more complex. A highly productive workforce of the future will require new skills and education to meet the challenges of the digital economy. These workers also require access to affordable and high-quality homes to live in, healthcare and transportation to help them get to their workplace and access local amenities. Improving local infrastructure – including housing, schools, hospitals, road, rail, commercial property, broadband and environmental services – will be the essential foundation stone to deliver the Levelling Up outcomes.

This report forms the fourth edition of the Rebuilding Britain Index. The research is based on survey responses from 20,000 UK households. The findings reveal that the UK has been slow to recover and reset in the wake of the pandemic, as households and local businesses continue to adapt their behaviours and priorities. One of the potentially biggest changes has been the shift towards more remote working models with many individuals looking to relocate their families as working patterns change.

This has the potential to see major population shifts across the UK as workers look to achieve a different kind of work-life balance. This could see the breakdown, and possibly even a reversal, in the traditional brain-drain which has seen talent relocating from four corners of the UK to London and the South-East of England. There is already evidence of this newly emerging trend as talent relocates from London to the regions. Our own research suggests that any movement of people and talent away from London that has happened over the course of the last year may be set for a sharp increase. Indeed, more than one-in-three Londoners are considering relocating in the next year – with more people planning to move from London than to the capital. However, our findings show that we are not yet seeing the necessary improvements in local infrastructure required to make these behaviour changes permanent or sustainable.

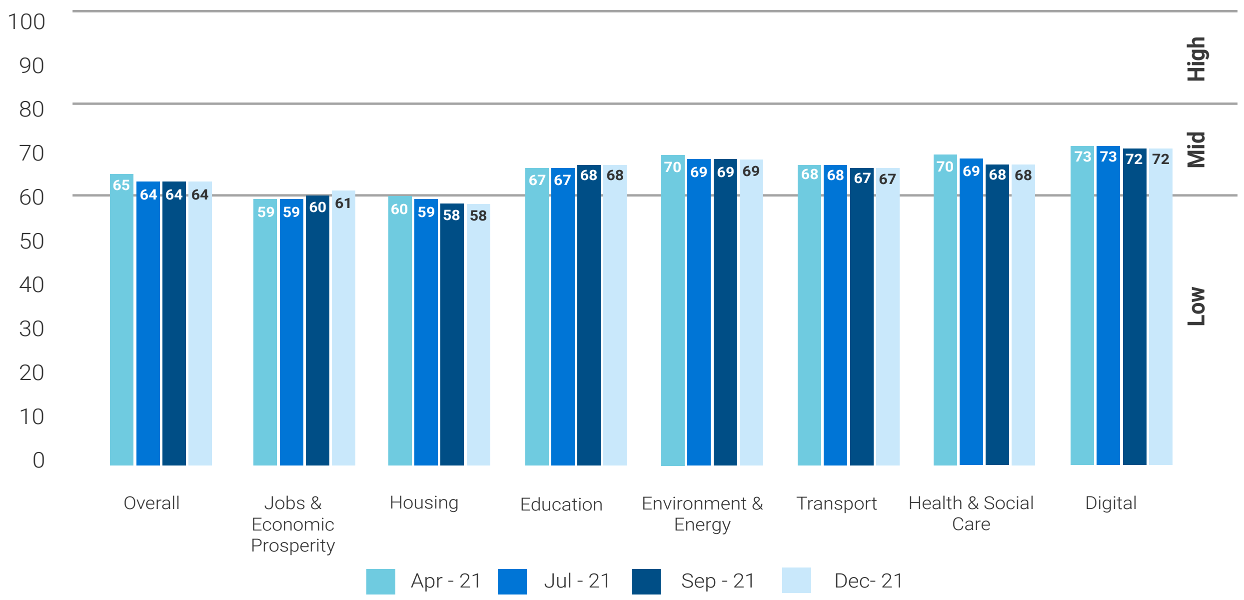
Successfully levelling up the UK, and building back better after the pandemic, will require this investment to take place. It will also mean putting local communities at the front and centre in deciding local investment priorities. The Rebuilding Britain Index hopes to help those discussions – both at the local and national level – over the coming year.



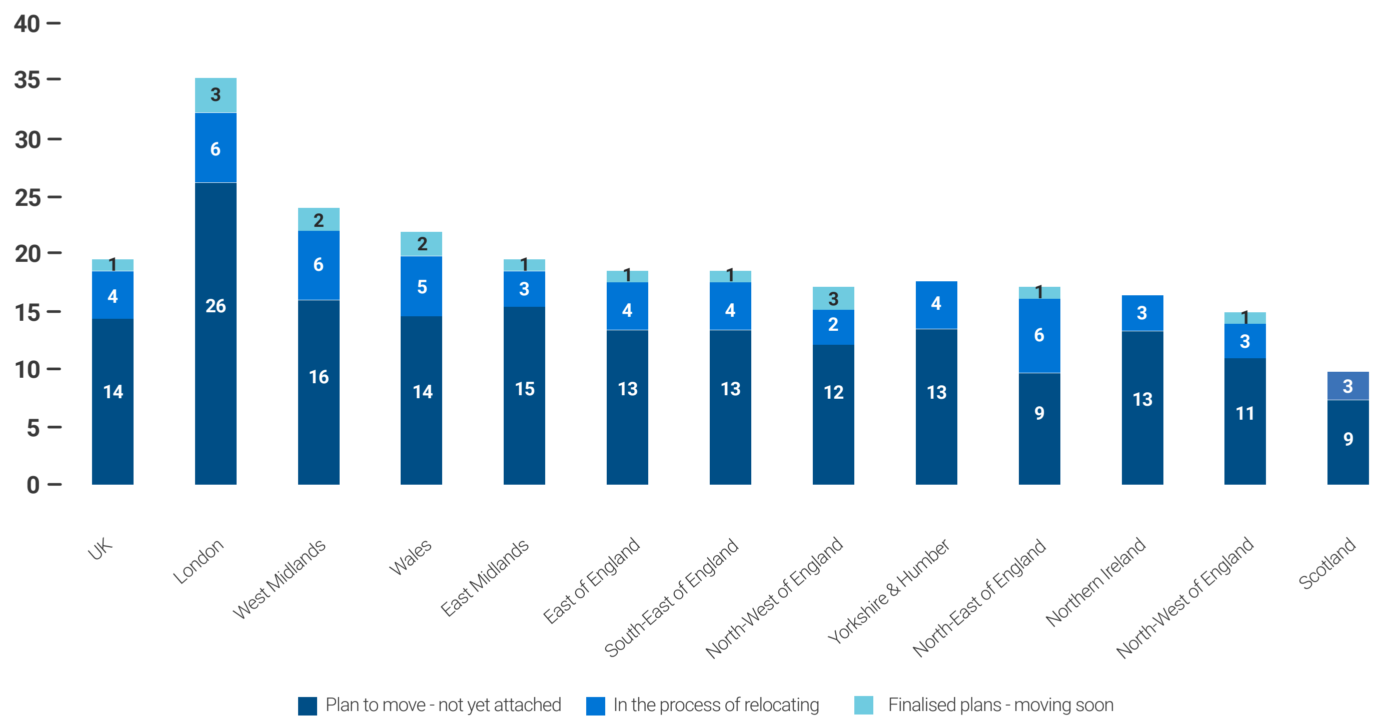
> "One of the potentially biggest changes has been the shift towards more remote working models with many individuals looking to relocate their families as working patterns change"

Key findings

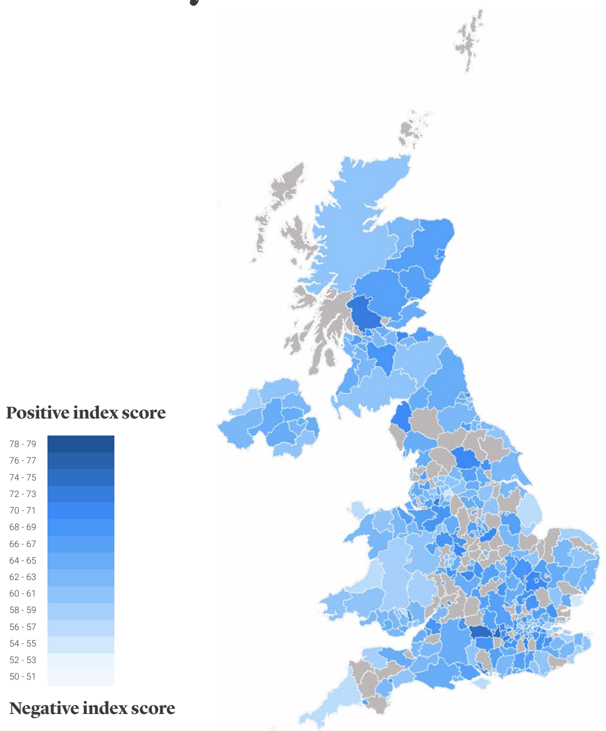
RBI performance over time



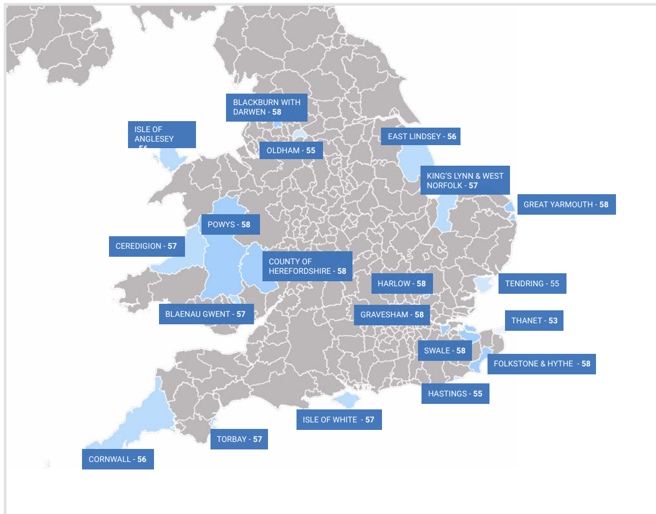
A great British migration: % of UK adults planning to relocate over the next 12-months by region



Overall RBI score by local authority



Lowest-performing authorities concentrated around coastal and rural areas



Who is more likely to be on the move?

Young People:
- 18-24 year-olds (39%)
- 25-34 year-olds (35%)

Higher Earners:
- £80,000+ (39%)
- £60,000-£79,999 (27%)

Urbanites:
- Built-up urban dwellers (26%)
- Rural/coastal dwellers (16%)

Science/Tech/Finance Workers:
- Mathematics (58%)
- Sciences (56%)
- Social sciences (46%)
- Accounting & finance (42%)
- IT & computing (40%)

What is driving the desire to move?

30% "I want a better quality of life"

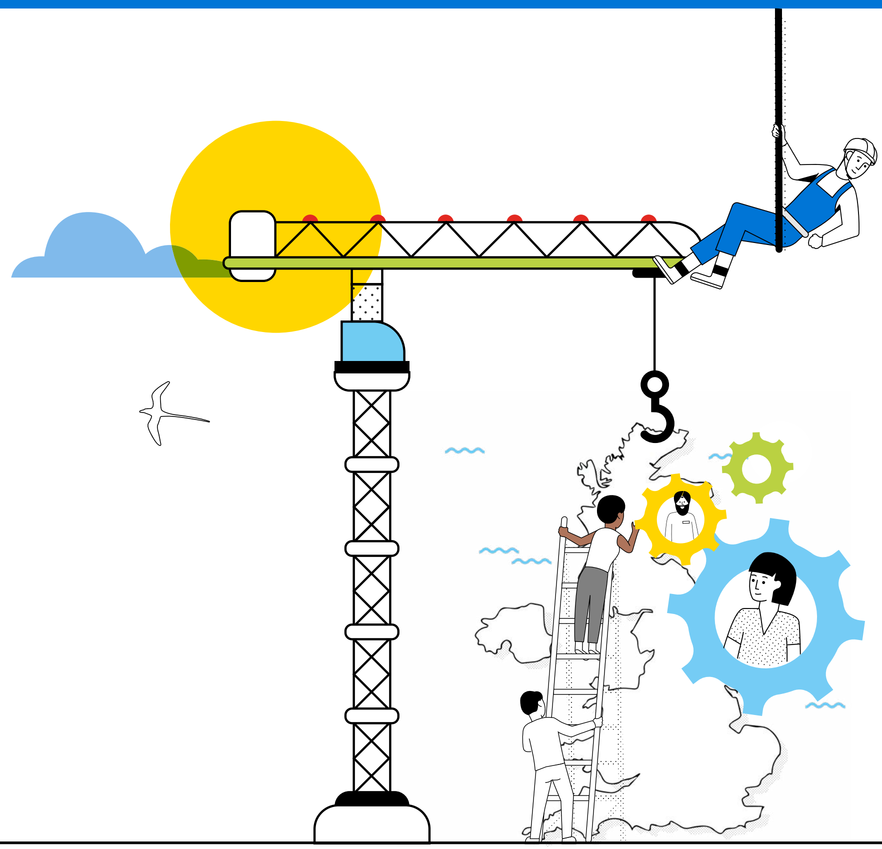
21% "I want to live in the country-side or by the coast"

20% "I am looking for a lower cost of living"

20% "I want to live somewhere with a clean environment"

The Rebuilding Britain Index: Key Indicators

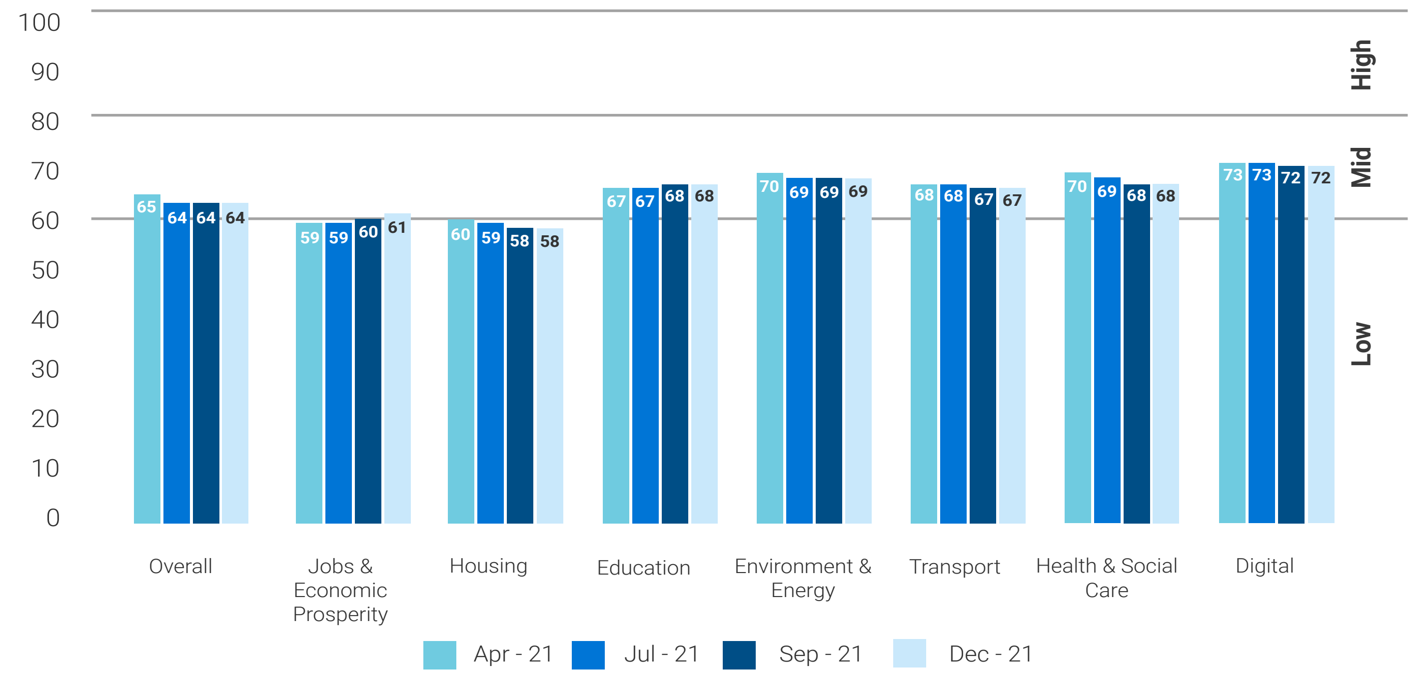
Continued signs of economic rebound – but when will we see meaningful change elsewhere?



With the Levelling Up White Paper eagerly awaited, there is still an opportunity to discuss and influence the Government's likely approach. The static nature of the Rebuilding Britain Index (RBI) only serves to demonstrate that there has been little progress made during 2021 as measured against the backdrop of the pandemic. Making progress requires a rapid step-change in behaviour. This step-change requires power and decision-making to cascade down from central government to devolved and local representatives; local communities being the best placed to determine their local investment needs.

Over the past four waves of the RBI, we have seen little real positive change. There has been a slight increase in the Index as it relates to Jobs & Economic Prosperity. This has been largely underpinned by a fall in the unemployment claimant count post-lockdown(s). This is testament to the success of job protection measures during the pandemic. However, other key drivers of the RBI notably, Housing and Health & Social Care index scores, have seen a corresponding decline which indicates that people have less confidence in the ability of local housing and health provision to help drive improvements in their quality of life.

Figure 1. Wave-on-wave RBI scores: jobs & economic prosperity showing improvement



To further drive home the point, Figure 2 shows the change in index scores for each basket of measures witnessed since the inception of the RBI. Only three of the measures have experienced meaningful improvements at a UK level over this period – most crucially, we have witnessed a +9 improvement of the unemployment claimant count. Given the conditions over which this improvement has occurred, it is far more likely to reflect the different circumstances the UK was experiencing at the start of 2021 as opposed to being attributable to any planned activity. Ultimately, 33 of the 52 RBI measures have declined at a UK level over the course of the last four waves of the Index. Arguably, the UK has moved backwards compared to the relative position 12-months ago.

+9

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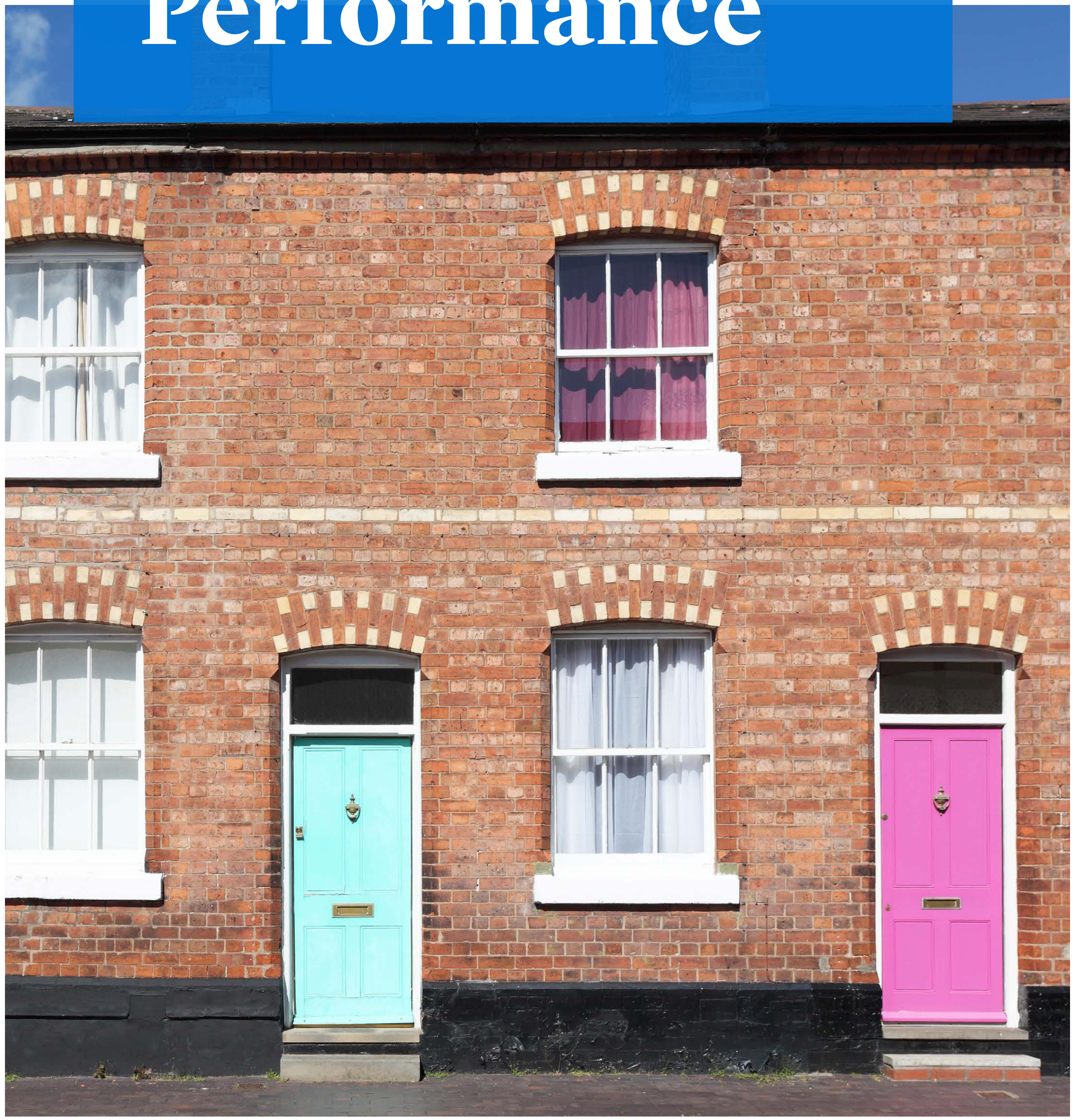
33

33 of the 52 RBI measures have declined at a UK level over the course of the last four waves of the Index.

Figure 2. Index measure change – April 2021 to December 2021

Measure	Change	Measure	Change
HEALTH		**ENVIRONMENT & ENERGY**	
Access to quality primary health care	-3	Access to green spaces	-1
Access to quality secondary health care	-2	Perceived air quality	-1
Access to quality tertiary care	-2	Access to recreational spaces	-1
Access to quality residential social care	-2	Perceived effective use of public land	-1
Access to quality community social care	-2	Security in public spaces	-1
Access to exercise and sports facilities	0	Access to waste disposal services	-2
Life expectancy	-3	Access to recycling services	-2
EDUCATION		Flooding preparedness	0
Access to quality early years education	-1	Perceived home energy efficiency	-1
Access to quality primary education	-1	Access to EV charging points	+1
Access to quality secondary education	-1	CO2 emissions per capital	0
Access to quality further education	-1	Renewable energy generation per household	0
Pupil to teacher ratio	+4	**TRANSPORT**	
% leaving school with no NVQ level qualifications	+5	Satisfaction with local roads	-1
HOUSING		Connectivity to major roads	-1
Housing meeting local needs	-3	Affordability of public transport links	-1
Access to quality affordable social housing	-2	Frequency of public transport	-1
Access to quality affordable starter homes	-2	Quality of pedestrian access	-1
Access to quality affordable rental homes	-2	Quality and suitability of cycle lanes	-1
House prices as a % of income	-3	Airport connectivity	-1
JOBS & ECONOMIC PROSPERITY		Availability of car hailing services	0
Perceived economic prospects of local area	+1	Connectivity to national Rail services	-1
Availability of well-paid employment	+1	**DIGITAL**	
Access to quality entry-level jobs	+1	Reliability of mobile telephone network	0
Access to quality skills and training	0	Reliability of mobile internet data	0
Health of the local High Street	+1	Speed of internet supply at home	0
GDP per capita	+1	% of households with access to 4G indoors	-3
Average earnings	0	% of households with no access to 30 MBITS internet speed	-2
Unemployment claimant count	+9		

Regional Index Performance



As can be seen in figure 5, there are often very wide disparities in the overall RBI score at a local authority level – and we explore some of those local differences within the regional snapshots in the Appendix. As we would expect, while differences in RBI performance across the Index also exist at a regional level, they remain far less pronounced than they are felt locally.

Figure 3. Component Index scores by UK country and region

	North-East of England	North-West of England	Yorkshire & Humber	East Midlands	West Midlands	East of England	South-East of England	South-West of England	London	Wales	Scotland	Northern Ireland
OVERALL RBI SCORE	**64**	**64**	**64**	**64**	**64**	**64**	**65**	**63**	**66**	**62**	**65**	**63**
HEALTH INDEX	64	64	66	66	66	70	72	72	73	64	64	66
Change from April-2021	-4	-2	-2	-2	-3	-2	-1	-2	+0	-3	-2	-2
EDUCATION INDEX	67	68	65	65	65	65	70	73	72	65	73	63
Change from April-2021	+2	+1	+2	-2	+1	+2	+2	+1	+2	+0	+0	-1
HOUSING INDEX	66	63	63	62	62	54	51	50	50	60	64	64
Change from April-2021	-3	-3	-2	-2	-2	-1	-2	-3	-1	-4	-2	-3
JOBS & ECONOMIC PROSPERITY INDEX	54	57	57	58	57	64	67	61	67	55	60	58
Change from April-2021	+3	+2	+2	+2	+1	+2	+2	+2	+3	+3	+2	+1
ENERGY & ENVIRONMENT INDEX	69	68	69	69	68	70	69	72	67	70	70	70
Change from April-2021	-1	+0	+0	+0	-1	+0	-1	+0	+0	+0	-1	-1
TRANSPORT INDEX	68	68	67	66	68	65	67	65	73	64	67	64
Change from April-2021	-2	+0	+0	+0	-1	-2	-2	-1	+0	-2	-2	+1
DIGITAL INDEX	72	74	78	72	75	69	71	69	75	70	69	65
Change from April-2021	-4	+0	+4	-5	+0	-3	-1	+3	-4	+2	-4	+1

As demonstrated in figure 3 and figure 4, regional priorities are not necessarily the same. London and the South-East of England remain hampered by the housing market – in particular, house prices and availability of affordable housing stock – and performance over the last year has done nothing to address that issue.

For the North of England, Wales, Scotland and Northern Ireland, Jobs & Economic Prosperity and Health remain the key areas of disparity. Specific disparities include life expectancy, average earnings, unemployment, and GDP. Again, there is no evidence of these gaps narrowing over the past year.

Figure 4. Lowest-performing Index measures by UK country and region

Scotland:
- Life Expectancy (19)
- % with no NVQ Qualifications (43)
- Average Earnings (46)

Northern Ireland:
- % with no NVQ Qualifications (10)
- Average Earnings (30)
- Life Expectancy (40)

North-West of England:
- Life Expectancy (25)
- Average Earnings (37)
- Renewable Energy Generation per Household (44)

Wales:
- Average Earnings (27)
- Life Expectancy (32)
- Access to EV Charging Locally (44)

West Midlands:
- Renewable Energy Generation per Household (35)
- Life Expectancy (35)
- % with no NVQ Qualifications (37)

South-West of England:
- Average Earnings (33)
- House Prices as a % of Average Income (34)
- Access to EV Charging Locally (45)

North-East of England:
- Life Expectancy (20)
- Average Earnings (30)
- % with no NVQ Qualifications (39)

Yorkshire & Humber:
- Life Expectancy (32)
- Average Earnings (35)
- Access to EV Charging Locally (48)

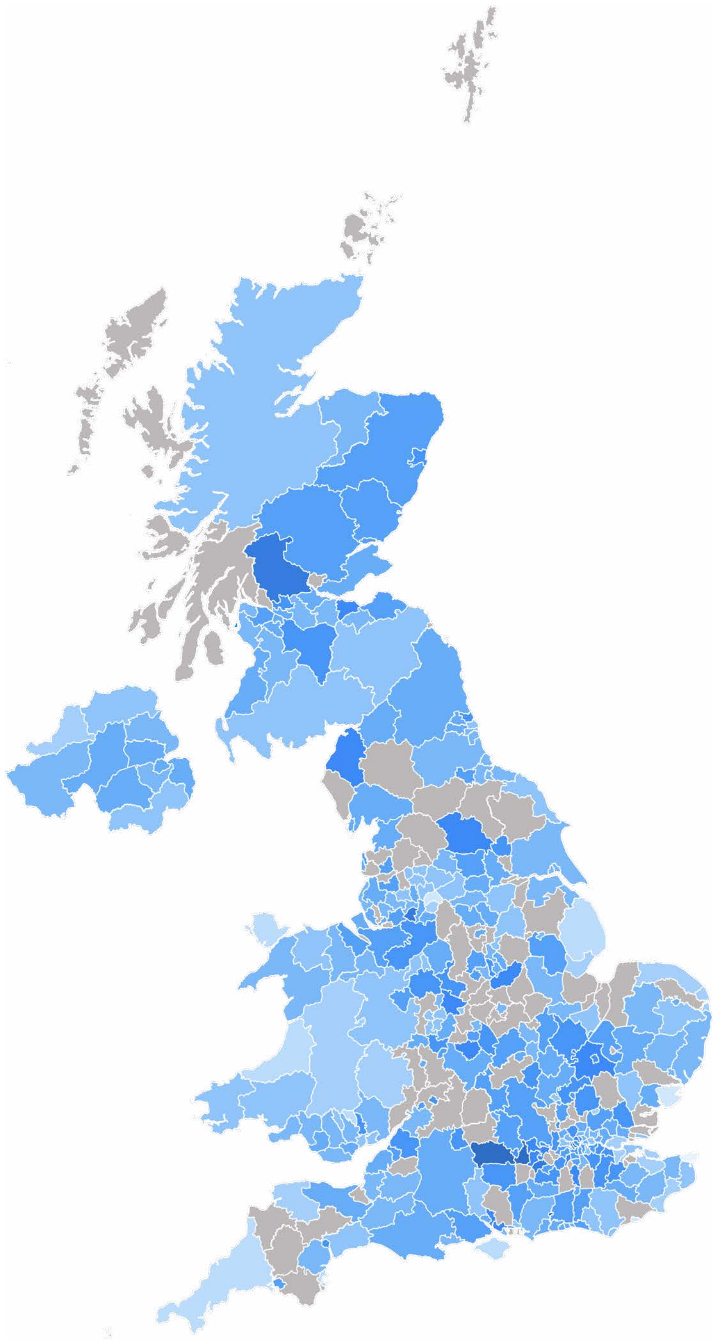
East Midlands:
- Average Earnings (34)
- Life Expectancy (36)
- Access to EV Charging Locally (47)

East of England:
- House Prices as a % of Average Income (42)
- Access to EV Charging Locally (46)
- Pupil to Teacher Ratio (54)

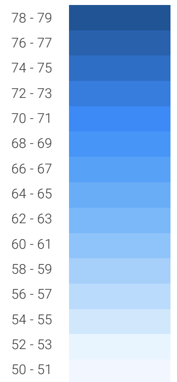
London:
- House Prices as a % of Average Income (16)
- Renewable Energy Generation per Household (19)
- Unemployment Claimant Count (37)

South-East of England:
- House Prices as a % of Average Income (32)
- Renewable Energy Generation per Household (46)
- Access to EV Charging Locally (47)

Figure 5. Overall RBI score by Local Authority[2]



Positive index score



Negative index score

However, within figure 5 we can see just how much disparity exists within our local communities. Every local community within a given region has its own strengths and challenges, which can be explored in granular detail using our interactive mapping tool.[1] The tool pinpoints the extent to which each local authority is pulling ahead and falling behind across each of the individual 52 metrics captured within the RBI. One common trend across the Index reveals that where a region or country performs poorly on average earnings, it is also more likely to perform poorly on life expectancy. Poor economic outcomes strongly overlap with poor health outcomes. This is true across the North of England and Scotland. In the South of England and London, which perform well on jobs and economy, the issues of concern focus more on housing and environmental issues.

Within the Appendix we have provided national and regional snapshots that highlight the broader strengths and weaknesses of all of the local authorities across the UK. However, it is clear simply by looking at figure 6, the top-10 and bottom-10 scoring local authorities across our Index, that we see stark disparities across and within all UK regions. Indeed, while the South-East of England performs comparatively well as a region across the Index, with half of the top-10 local authorities found in the region, it also houses the three lowest scoring local authorities within our index.

In terms of prioritising where we focus efforts to level up, we really do have to think local.

> “
> One common trend across the Index reveals that where a region or country performs poorly on average earnings, it is also more likely to perform poorly on life expectancy.

[1] Rebuilding Britain Index (RBI) | Legal & General (legalandgeneral.com)
[2] Greyed areas currently have insufficient base size

Figure 6. Top 10 and bottom 10 overall RBI scores by local authority

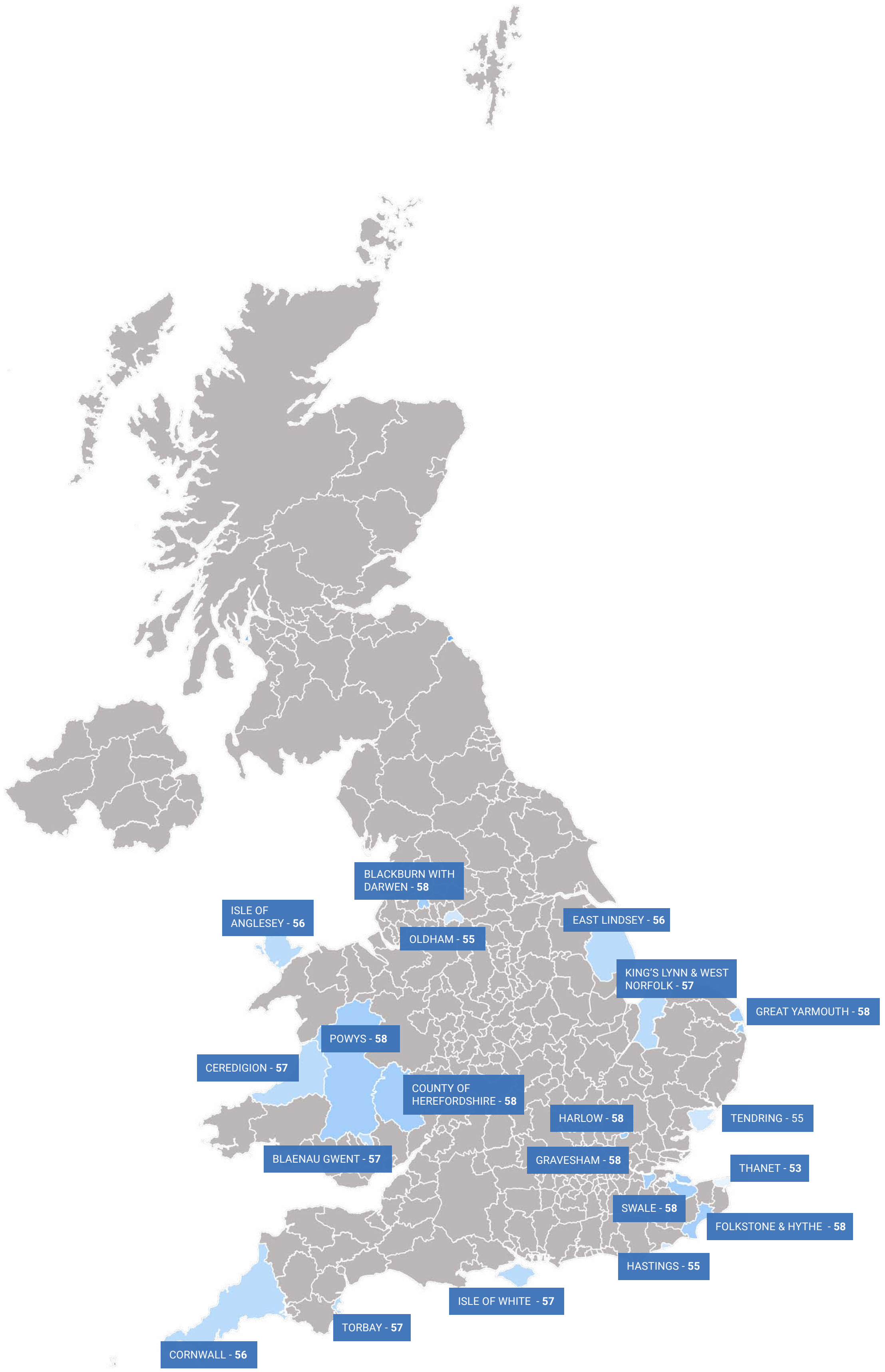
TOP 10 LOCAL AUTHORITIES			BOTTOM 10 LOCAL AUTHORITIES		
Wokingham	South East	75	Thanet	South East	53
Kensington & Chelsea	London	75	Hastings	South East	55
City of London	London	74	Tendring	South East	55
West Berkshire	South East	74	Oldham	North West	55
Stirling	Scotland	73	East Lindsey	East Midlands	56
Trafford	North West	72	Isle of Anglesey	Wales	56
Surrey Heath	South East	72	Cornwall	South West	56
Bracknell Forest	South East	71	Torbay	South West	57
Solihull	West Midlands	71	Ceredigion	Wales	57
Windsor & Maidenhead	South East	71	Blaenau Gwent	Wales	57

The data above demonstrates the widening of disparities once you move from the regional to the local level. The variations in RBI scores at the **regional** level are relatively consistent with a narrow range of 4 points, London ranking highest on 66, with Wales lowest on 62. However, at the **local** level, we witness a range of 22 points with Wokingham ranking highest on 75 and Thanet ranking lowest on 53.

This demonstrates that the more locally driven the analysis, the more likely we are to identify pockets in which left-behind communities are present, and the easier it becomes to identify the targeted investment priorities required to make the greatest impact in levelling up. For example, whilst the South-East of England as a region performs well, and is often overlooked when discussing Levelling Up, our research shows that the top three worst performing areas in the UK – Thanet, Hastings and Tendring – are all coastal areas located 65-80 miles from London which potentially indicates common drivers behind their level of deprivation, being particularly impacted by the brain drain into the capital and leading to displacement of local talent and investment capital. Conversely, all three areas could potentially benefit greatly via a post-pandemic 'reverse brain drain' as London dwellers, increasingly working remotely, look for cheaper homes by the sea. As can be seen below, remote coastal areas account for most of the top ten poor-performing local authorities.

In contrast to the poorest-performing areas, the large urban centres located away from London – such as Manchester, Leeds, and Bristol – perform better across the RBI factors. Their scale, and distance from London, provides numerous pull-factors in attracting jobs and investment, demonstrating their important potential as regional economic engines for boosting growth across their region, including the rural and coastal areas. The policy of devolution, and the creation of metro mayors, is already playing an important role in helping to identify local pockets of deprivation and take the necessary steps to better integrate those areas into the regional economy through investments in transport and (increasingly) digital infrastructure. Connectivity will be a key factor, particularly as the UK begins to embark on a new wave of post-pandemic migration.

Figure 6B. Map of the bottom 20 performing local authorities on the RBI – coastal and rural authorities make up almost all of the poorest-performing authorities across the UK



Beyond The Pandemic: The Great British Migration?

The successful delivery of the Levelling Up agenda will require detailed insights on what infrastructure is required to support regional growth and reduce the kind of regional and local disparities highlighted in our findings above. The task of understanding what infrastructure will be required, and where it will be needed, has been potentially made much more difficult in the wake of the pandemic.

A great deal has already been said and written about how the pandemic has impacted on the UK population, in terms of employment, income, changing values and working patterns. Amid the move to home and hybrid-working models, there have been a string of reports on a "great resignation" prompted by a vibrant job market and pandemic-induced "burnout".[3] Similarly, much has been said about the UK housing market – with 2021 a year of record house sales, fuelled by the now ceased Stamp Duty holiday, that have subsequently driven an unprecedented rise in house prices across the country.

The widespread shift towards remote working is unlikely to prove a temporary change as people make fundamental adaptations to their daily lives including the decision to relocate to other parts of the UK in search of different life goals. This trend is already producing increases in the migration of people across the UK.

> Over the course of the previous 12 months, over one-in-ten people across the UK have relocated to a different part of the country (11%)"

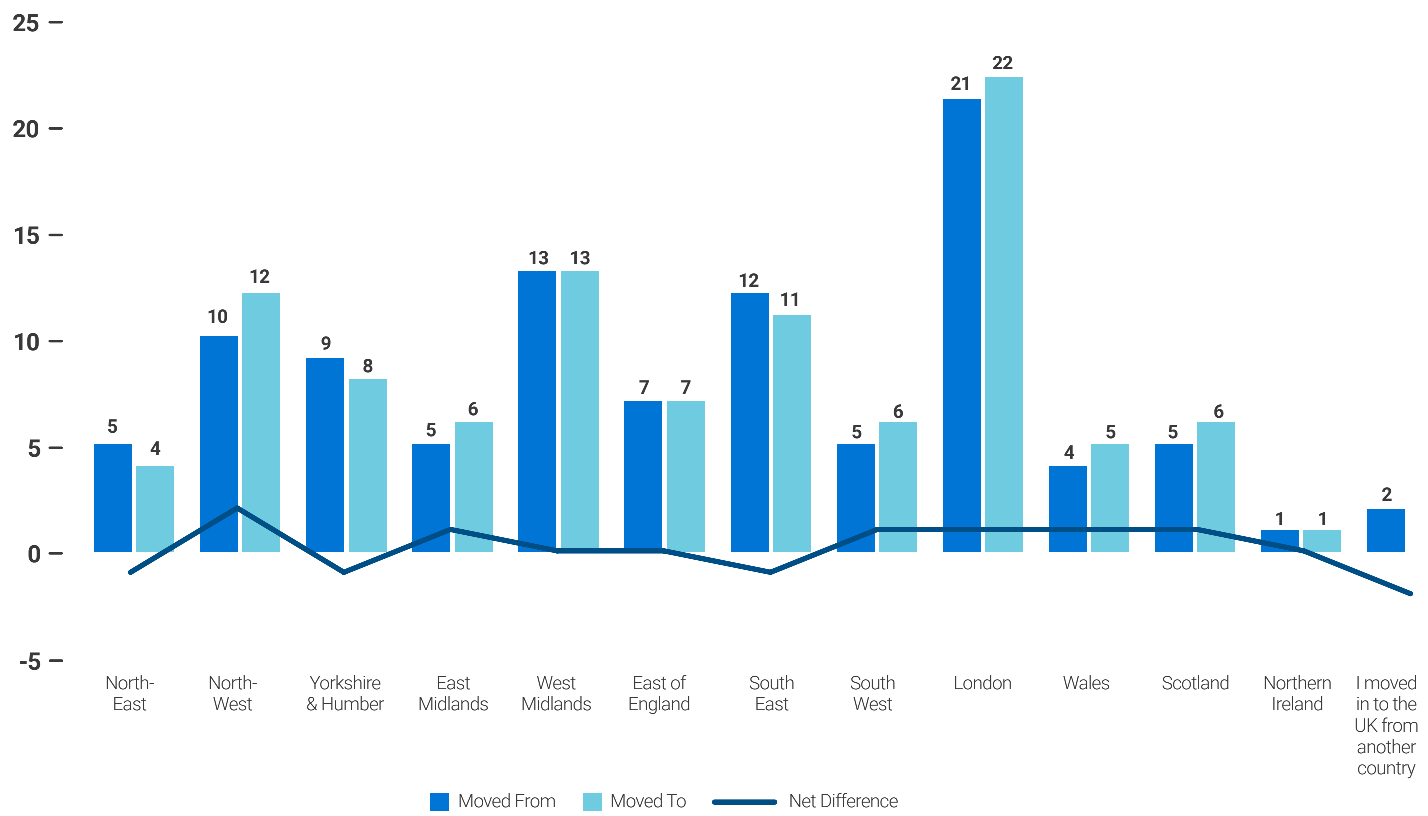
How have people relocated over the last 12 months?

Over the course of the previous 12 months, over one-in-ten people across the UK have relocated to a different part of the country (11%). This figure is as high as 19% in London and as low as 7% in Scotland. This trend is highly correlated with age. It is those under 35 years of age who were most likely to have relocated within the previous 12 months (25%) compared to just 9% of those aged between 35 and 54 and 2% of those over 55. This reflects the impact that the pandemic has had on working patterns among the young who have been disproportionately affected. This has prompted a reappraisal among the younger age groups, who now have a greater appetite for migrating away from densely populated urban areas in search of more simple lifestyles, more affordable and better-quality housing, a cleaner environment, more space, and a better quality of life.

Whilst migration has been occurring, our research findings suggest that overall, most of the relocation has occurred locally (as intra-regional flows) rather than indicating large-scale net flows between any given UK nation or region. For example, while 21% of those who have relocated over the previous year moved from London, a very similar proportion (22%) moved into (or moved to a different part of) London. This is a pattern we see replicated across the whole of the UK.

[3] The Guardian, The Great Resignation, November 2021

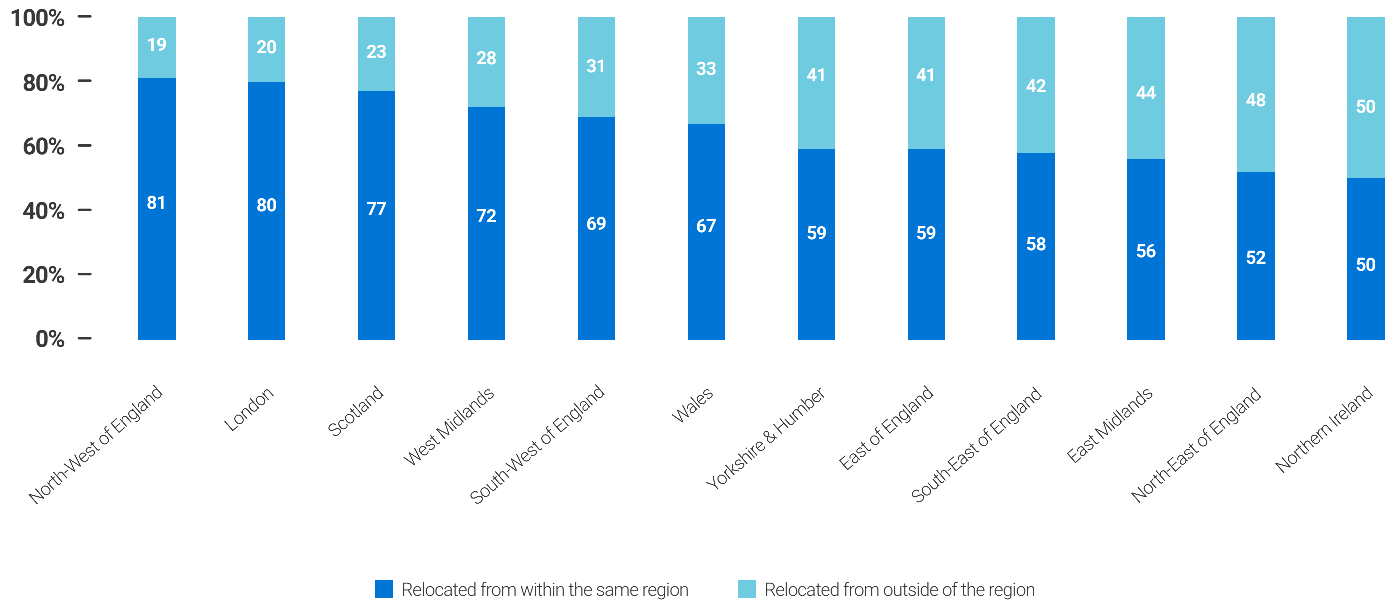
Figure 7. **Where those relocating in the last 12-months moved from and to**



Base Size: 544 people who have relocated in the previous 12 months

People have tended to relocate to a different part of the same region that they already live in. However, this picture does not hold true for all parts of the UK with Figure 8 showing that around half of those relocating from Northern Ireland and the North-East of England moved away from that region of the UK completely. In contrast, the more affluent parts of the UK have been able to retain their local populations. This is particularly true of the North-West of England, London, Scotland, and West Midlands.

Figure 8. **Intra-regional migration vs. cross-regional migration by region**



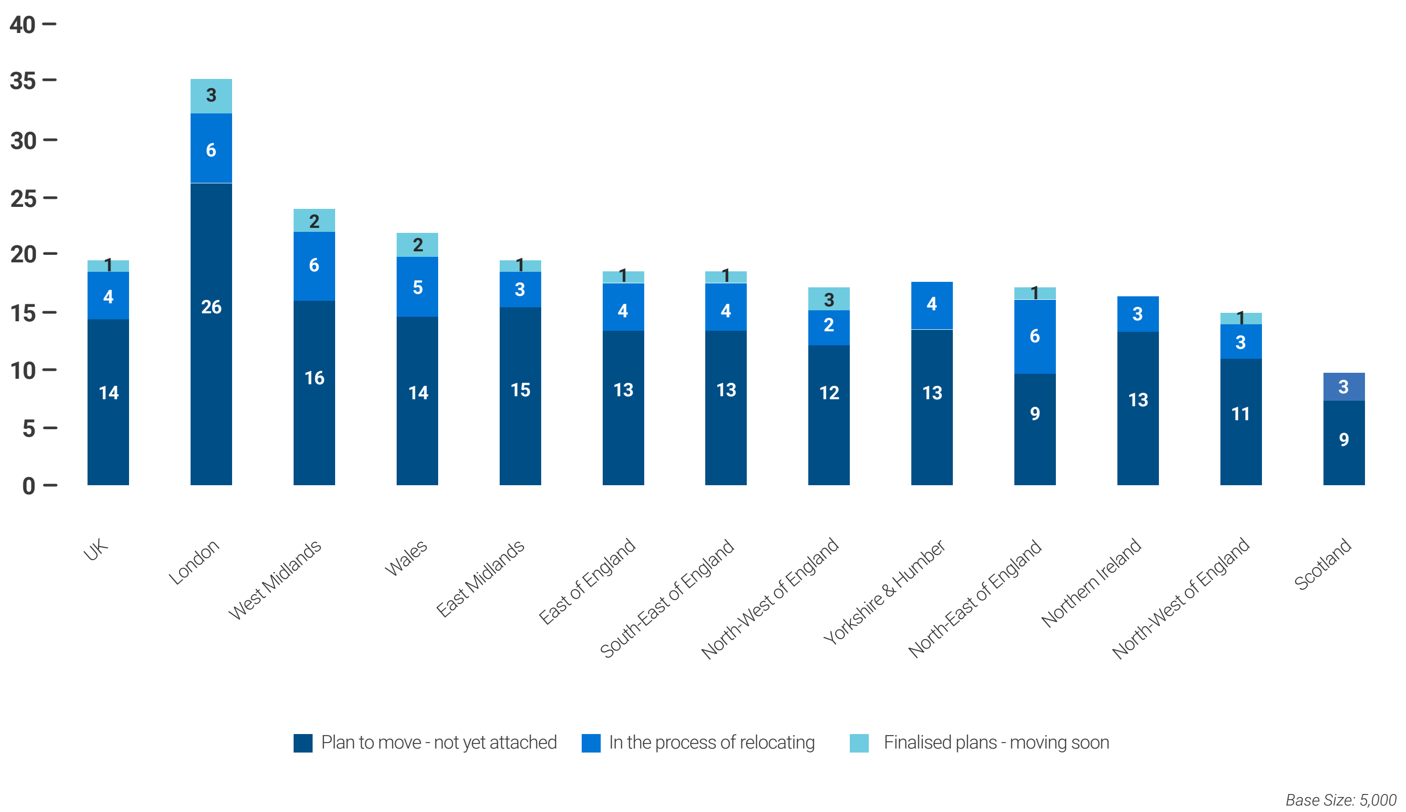
Base Size: 544 people who have relocated in the previous 12 months

Ultimately though, we are yet to see significant net movement away from any one UK nations or regions. However, these recent trends are not necessarily a clear indicator of what may happen in the future. In the following section we explore how things may change over the coming year.

How might relocation patterns change in the future?

Across the whole of the UK as many as one-in-five people are planning to relocate to a different part of the UK within the coming 12 months (19%). The research shows that this appetite is far stronger in London, where 35% of people plan to move during the next year. Across the UK, this would represent an unprecedented shift in the UK adult population with over 10 million moving to different regions. To put this into context, currently around 4-5% of people move to another city or county every year in the UK. Our findings reveal that there are already 5% of UK adults who have begun the process or are finalising their plans of a move. It remains to be seen whether 19% of adults will move out of their local area, as envisaged above, but the UK will certainly expect to see an increase in levels of migration above the long-term average.

Figure 9. **% of people planning to relocate to a different part of the UK by region**



While appetite clearly changes across the regions of the UK, the research helps us build a clearer picture of the profile of the population who are more likely to be on the move. The findings tell us that appetite for relocating is far higher among the younger, more highly educated and higher earning population, currently living in more built-up urban areas. Similarly, those employed within scientific, digital and financial industries are far more likely to be looking to relocate compared to the national average.

> "Those employed within scientific, digital and financial industries are far more likely to be looking to relocate compared to the national average."

Figure 10. UK demographic groups more likely to be considering relocation over the coming 12-months

Demographic Type	Sub-Group	%
Age	18-24	39%
	25-34	35%
	35-44	24%
	45-54	15%
	55-64	10%
	65+	7%
Environment	Built-up urban	26%
	Suburban	19%
	Rural	16%
	Coastal	16%
Household Income	Under £20,000	14%
	£20,000-£39,999	19%
	£40,000-£59,999	25%
	£60,000-£79,999	27%
	£80,000-£99,999	38%
Education	Undergraduate degree of above	24%
	Below undergraduate degree level	17%
Role	Senior management	36%
	Middle management	33%
	Professional	25%
	Skilled trade	25%
	Junior management	22%
	Semi or unskilled manual	16%
Employment Sector	Mathematics	58%
	Sciences	56%
	Humanities / Social Sciences	46%
	Accounting & Finance	42%
	IT & Computing	40%

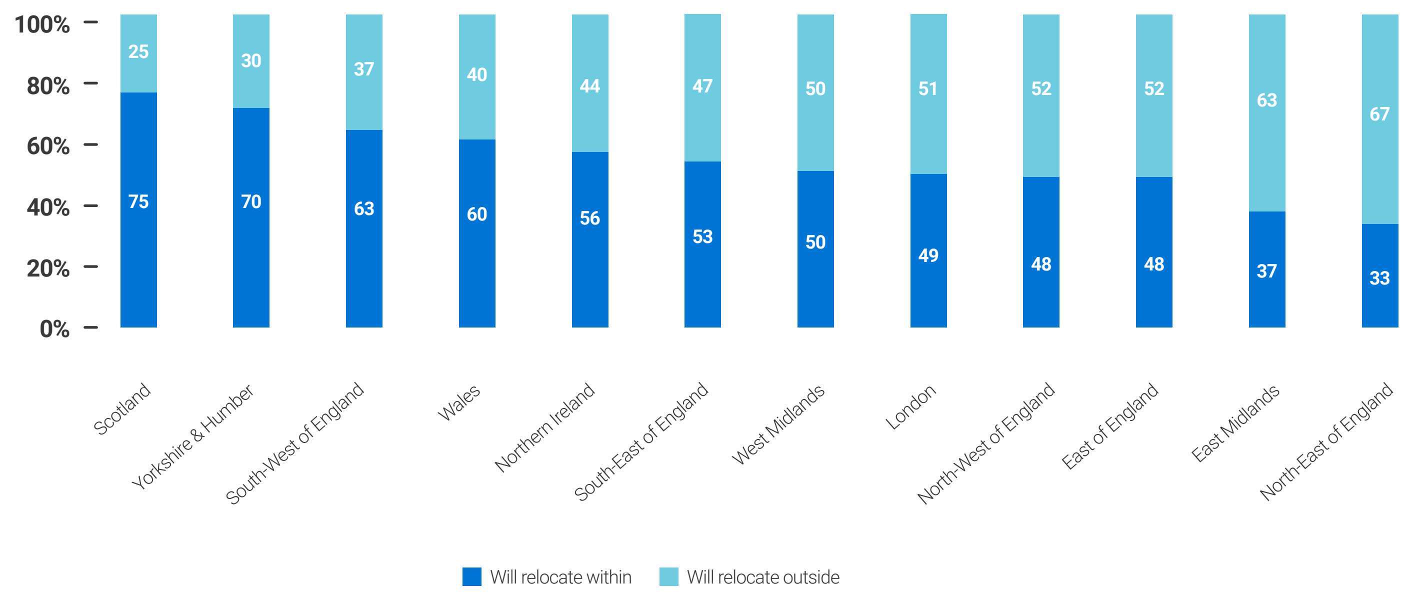
This will have significant implications for the Levelling Up agenda. Labour Force data provided by NOMIS[4] shows how London, for example, is significantly over-represented in these industries. According to NOMIS, 14.1% of the London Labour Force is employed in professional, scientific and technical activities (9.3% for the UK overall), 8.1% is employed in information & communication roles (4.4% for the UK overall) and 6.7% are employed in financial and insurance activities (4.4% for the UK overall).

What this ultimately means is that we may come to see a scramble from the regions to attract and retain talent in sectors that will be crucial for the UK economy post-Brexit. This relocation may help to support a redistribution of both wealth and skills and, as we will soon see, there are a range of both push and pull factors that are driving the desire to relocate. Potentially, there is an opportunity for all regions for the UK to benefit.

As we have already witnessed with movement over the previous year, relocation is by no means always outside of someone's current region. For the most part, those planning to relocate from their local area within Scotland and Yorkshire & Humber are far more likely to move within the region than outside of it. In Scotland, comparatively strong index scores for housing, education and environment remain sufficient pull factors to outweigh the temptation to move, despite Scotland's performance akin to the UK average for the jobs and economic prosperity score and comparatively poor health score.

Conversely, in the North-East of England, the impact of a low score for jobs & economic prosperity appears to be driving a majority of those considering a relocation to plan to move out of the region altogether (67%). In Wales, however, which scores similarly poorly on this same measure, only 40% of those planning a relocation anticipate leaving Wales altogether. As such, regional appeal and stickiness to relocation plays out differently across the UK.

Figure 11. Predicted intra-regional migration vs. cross-regional migration by region

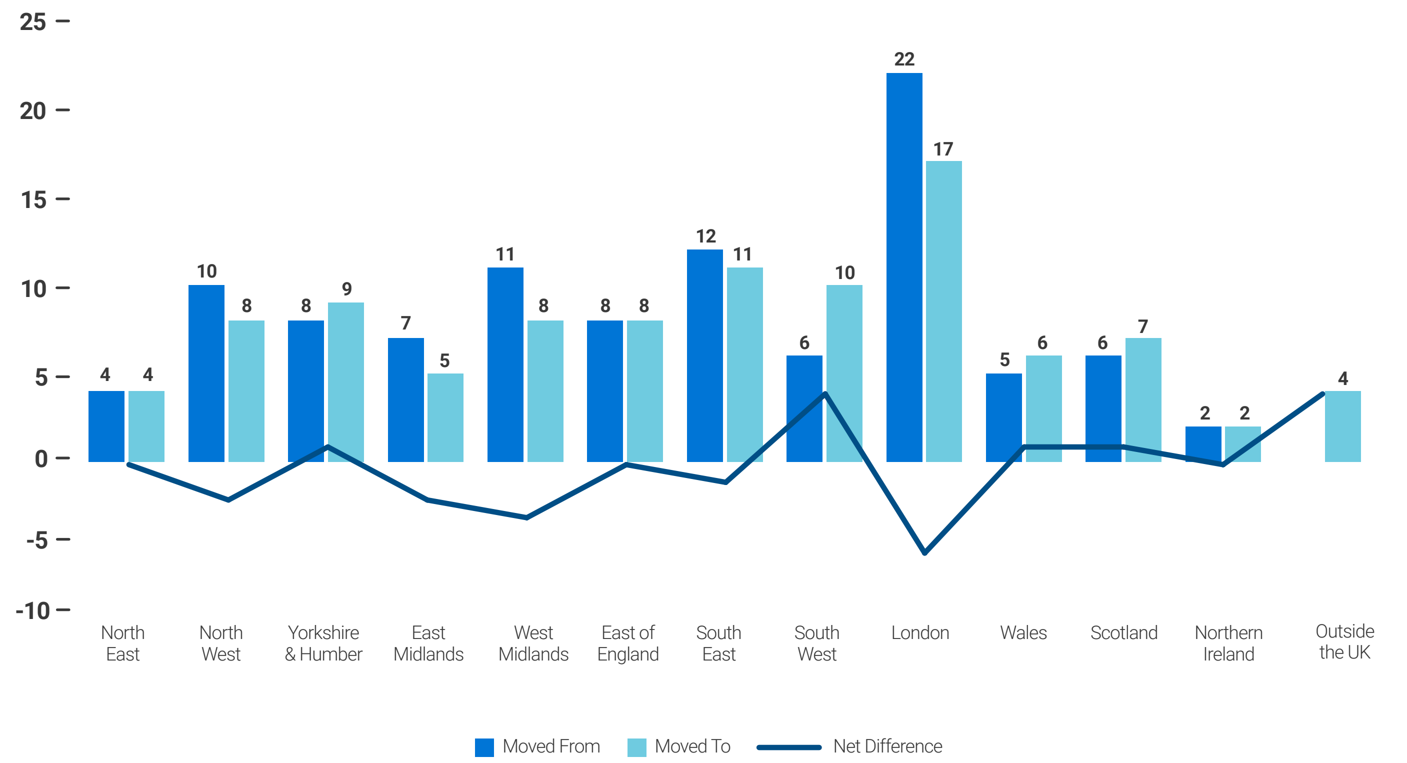


Base Size: 1,002 people who plan to relocate in the next 12 months

[4] NOMIS, Workforce Jobs by industry & Region, September 2021

So what does all of the above mean? When looking at the net difference between where all those considering relocating plan to come from and go to we start to see the potential for that much vaunted move away from London. Of those planning to relocate in the coming year, 22% plan to relocate from London, while only 17% plan to relocate to or within London. Conversely, the South-West of England may be set for a population increase. The South West scores highest across the UK on the environment index score, which is likely to be a key pull-factor for the region.

Figure 12. Where those who plan to relocate in the next 12-months would be moving from and to

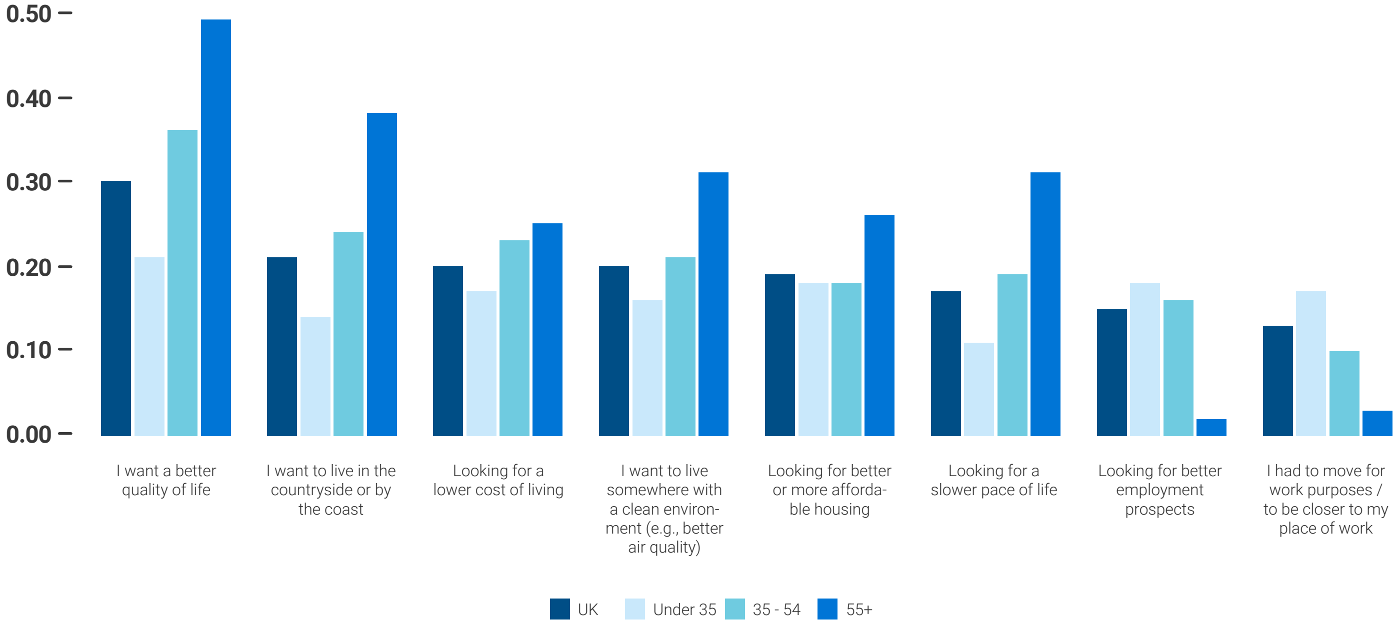


Base Size: 1,002 people who plan to relocate in the next 12 months

What is driving the desire to relocate?

Within each region and nation "wanting a better quality of life" was the single biggest driver behind the desire to relocate. It is particularly notable that, at an overall level, "wanting to live in the countryside or by the coast" (21%) and "wanting to live somewhere with a clean environment" (20%) are as big a driver – hence the popularity of the South West – on the desire to relocate as are "looking for a lower cost of living" (20%) and "looking for better or more affordable housing" (19%).

Figure 13. Key drivers of the desire to relocate by age



Base Size: 1,245 people who have relocated in the previous 12-months or plan to relocate in the next 12-months (under 35 n=651, 35-54 n=412, 55+ n=182)

Clearly, younger working-age people often move for very different reasons than older age groups. Younger people, of course, also have different infrastructure needs, such as apartments and starter homes, access to sports and leisure facilities, as well as accessing the digital economy. Anticipating the needs of younger workers and building the appropriate infrastructure, will be important for those towns, cities and regions which are looking to attract these younger people to their area.

One of the consistent themes of the RBI over the course of 2021 has been how, at a regional level, there is often very little separating one area of the UK from another, with many of the true disparities between communities only really revealed at a local authority level. As such, it is perhaps no surprise to see that the factors driving a desire to relocate are generally consistent across the regions and nations of the UK. That said, there are some notable differences by region as to what is driving the desire to relocate and there is clear overlap in many regions between how regions perform on the Index and the factors that are driving people to consider relocating.

Figure 14. Factors more and less likely to drive the desire to relocate by region

Scotland:

More Significant Driver	Less Significant Driver
• Looking for better employment prospects • Want to live closer to family or friends • Want a better quality of life	• Looking for better/more affordable housing • Looking for a better selection of local schools • I want to live somewhere with a clean environment

Northern Ireland:

More Significant Driver	Less Significant Driver
• Looking for better employment prospects • Looking for better/more affordable housing • Moving to study at university or college • Access to good quality health and social care • Want a better quality of life	• Looking for a better selection of local schools • Want to live somewhere with good access to shops • Looking for a lower cost of living

North-West of England:

More Significant Driver	Less Significant Driver
• Having to move for work purposes	• Looking for better/more affordable housing • Looking for a slower pace of life

Wales

More Significant Driver	Less Significant Driver
• To be closer to good public amenities (e.g. transport links) • Want to live closer to family or friends	• Moving to study at university or college

West Midlands:

More Significant Driver	Less Significant Driver
• I want to live somewhere with a clean environment	-

South-West of England:

More Significant Driver	Less Significant Driver
• Looking for better employment prospects • Access to good quality health and social care	-

North-East of England:

More Significant Driver	Less Significant Driver
• Want to live somewhere with good access to shops and leisure	• Want to live by the countryside / by the coast • Looking for a slower pace of life

Yorkshire & Humber:

More Significant Driver	Less Significant Driver
• Children have grown up and left the family home	• Looking for better/more affordable housing • Access to good quality health and social care • Looking for a slower pace of life • Looking for a lower cost of living

East Midlands:

More Significant Driver	Less Significant Driver
-	• Want to live by the countryside / by the coast • Access to good quality health and social care

East of England:

More Significant Driver	Less Significant Driver
• Looking for a lower cost of living	• Looking for better employment prospects • I want to live somewhere with a clean environment

London:

More Significant Driver	Less Significant Driver
• Looking for better/more affordable housing • Looking for a better selection of local schools	• Want to live closer to family and friends

South-East of England:

More Significant Driver	Less Significant Driver
• Looking for better/more affordable housing • I want to live somewhere with a clean environment	-

Conclusion

While jobs and housing are the key factors underpinning our sense of quality of life, they are by no means the only factors that matter.

Our research shows that the people of the UK are increasingly reconsidering where and how they live, and with that comes a change in what matters to people when deriving their sense of place.

Rightly, all stakeholders place great emphasis on regional economies and productivity. However, economies and productivity require people, workforces and skills, and these people are going to be drawn to a place by a wide range of factors. We must provide homes that these workforces want to (and can afford to) live in.

As our findings reveal, coastal (and indeed rural) communities are among the poorest performing areas on the RBI. However, the desire to live by the coast or in rural settings has become an important pull factor for those looking for a better quality of life post-pandemic. Improving access to a wide range of infrastructure – housing, health, digital connectivity, transport, and education services – will be key in regenerating these coastal, rural and remote areas.

Achieving that outcome will require improved connectivity between remote rural/coastal areas and their major local conurbations. This has been a key driver in developing the City regional deals. The creation of metro mayors in cities like Sheffield, Manchester and Birmingham is not simply about promoting urban renaissance in those cities, but also about building connectivity, joining up local authorities and creating more opportunities for economic and social development on a regional basis. This process should remain the centrepiece in any future Levelling Up agenda.

Appendix 1: Detailed Methodology

Legal & General is working in partnership with research specialists Cicero/AMO, 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.

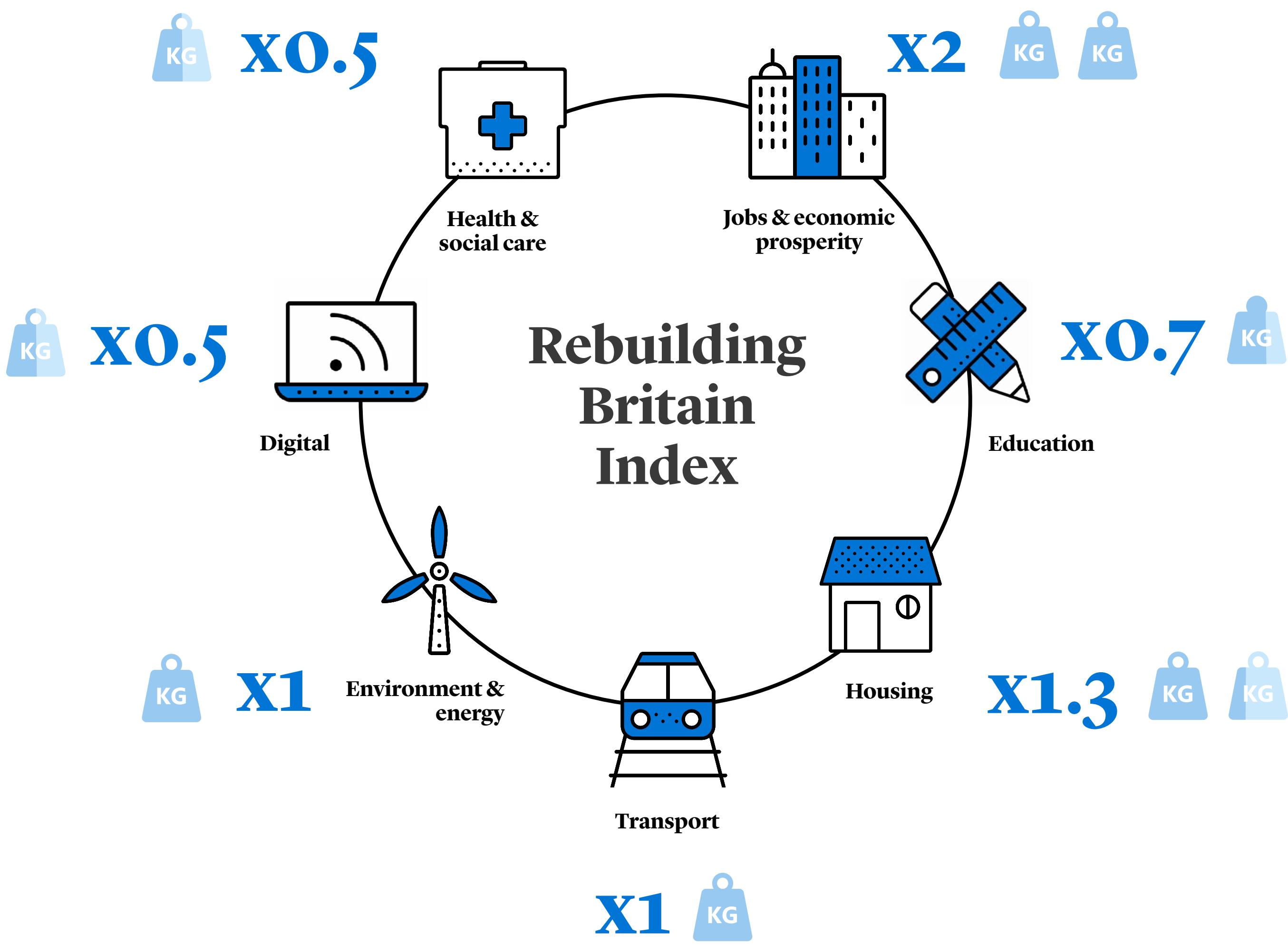
In developing the Index, we have identified seven key areas covering all aspects of the UK's economic and social infrastructure. For each of these seven areas we built out a series of quantitative and attitudinal statistical measures. In total, the RBI combines 52 different measures to provide a comprehensive 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 – initially in February 2021 and subsequently in May 2021, September 2021 and December 2021.
- 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
    - Ofcom

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 ten 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

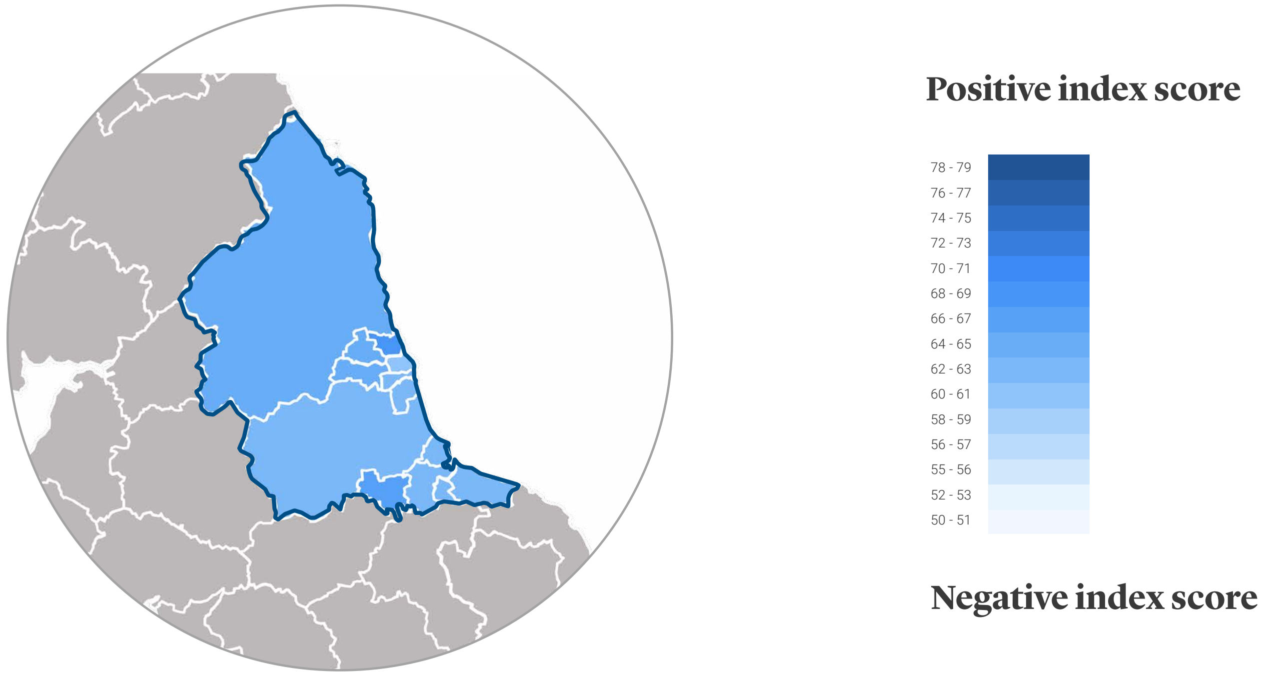
Other factors, such as health, social care, and education, are clearly important. But they have less of a daily touch point on most people's lives, and therefore have a weaker influence in determining a person's sense of quality of life and economic wellbeing. The overall index score has been weighted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

Appendix 2: Regional Snapshots

North-East of England

The overall regional picture demonstrates that, as a whole, the North-East of England is the lowest scoring region of the UK on the measure of jobs & economic prosperity but outperforms all other regions on the housing measure.

Figure 15. RBI scores in the North-East of England by Local Authority



At a local level, investment will be required in South Tyneside, Stockton-on-Tees, Redcar & Cleveland, Middleborough, Hartlepool and Sunderland in particular, if some of the local disparities are to be addressed. North Tyneside and Darlington, conversely, tends to outperform the rest of the North-East region.

For Newcastle-upon-Tyne there are also housing and health disparities to be addressed. South Tyneside is the lowest scoring authority, driven by the poorest score for jobs and prosperity while Stockton-on-Tees also faces multiple issues relating to health, energy & environment and education.

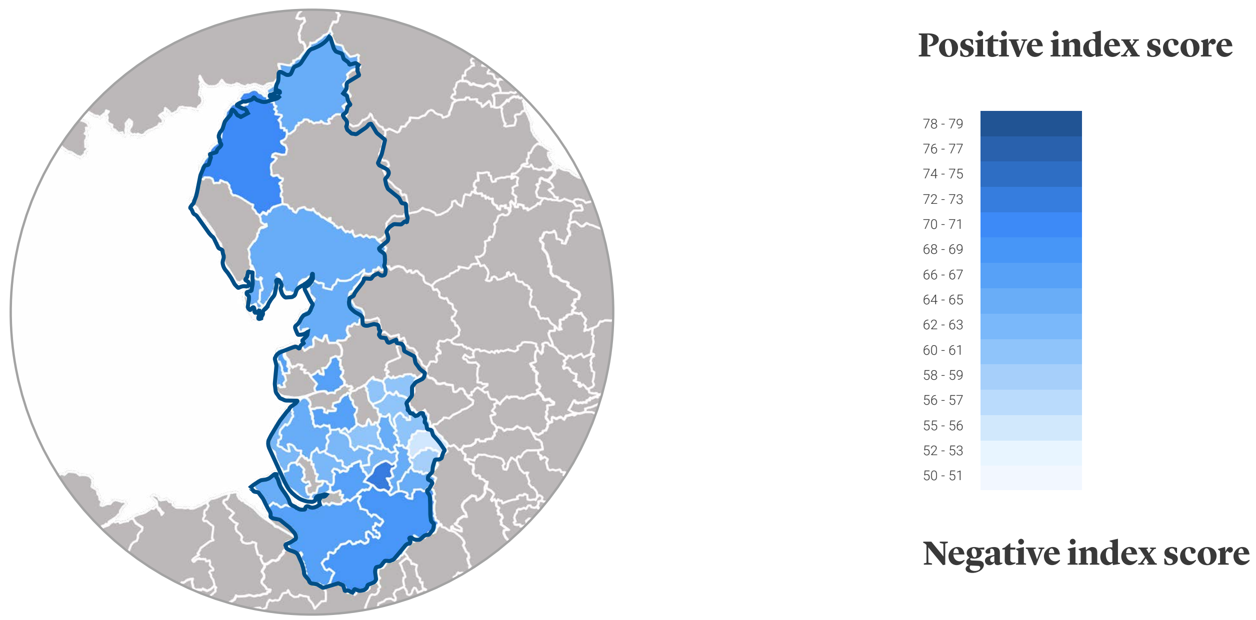
Figure 16. Component Index scores in the North-East of England

	County Durham	Darlington	Gateshead	Hartlepool	Middlesbrough	Newcastle-Upon-Tyne	North Tyneside	Northumberland	Redcar & Cleveland	South Tyneside	Stockton-on-Tees	Sunderland
OVERALL RBI SCORE	**63**	**67**	**64**	**62**	**62**	**64**	**69**	**64**	**62**	**61**	**62**	**63**
HEALTH INDEX	63	65	64	57	66	62	67	71	67	64	64	64
EDUCATION INDEX	66	76	65	70	66	65	81	71	64	66	62	66
HOUSING INDEX	68	69	67	71	67	62	67	61	66	69	67	66
JOBS & ECONOMIC PROSPERITY INDEX	53	59	52	48	49	59	60	55	46	44	53	52
ENERGY & ENVIRONMENT INDEX	71	70	67	67	69	64	70	75	71	67	63	66
TRANSPORT INDEX	66	68	70	69	67	70	74	65	68	68	64	68
DIGITAL INDEX	66	70	81	66	73	73	79	64	83	77	70	75

North-West of England

The North-West of England mirrors many of the characteristics of the North-East in that the region under-indexes on both health and jobs & economic prosperity measures, while outperforming on the housing index. That said, there is generally comparatively little separating the region from the overall UK average.

Figure 17. RBI scores in the North-West of England by Local Authority[5]



Focusing first on the under indexing of jobs & economic prosperity in the region, it is evident that there are left behind communities found in many parts of Lancashire (Blackburn with Darwen, Hyndburn, Blackpool and Burnley in particular), Greater Manchester (Oldham, Rochdale, and Tameside in particular) and Greater Merseyside (Sefton and St Helens in particular). Elsewhere, it is the local authorities of Trafford, Allerdale, Cheshire East, and Warrington which bring the regional average up.

Earlier this year, Legal & General announced a £1.5 billion investment in Manchester, in partnership with property developer Bruntwood. The project aims to deliver an innovation district in the city centre, creating 10,000 jobs, 1,300 houses, and attracting new people and skills to the region.[6]

However, our index scores also make clear that there remain deep disparities across health, education, housing and digital measures, that will require informed local decision making in order to truly begin to address them in a targeted way. Oldham, Blackburn with Darwen, and Tameside under-index across the majority of measures and are seemingly those most in need of targeted investment.

[5] Copeland, Eden, Fylde, Knowsley, Pendle, Ribble Valley, Rossendale, South Lakeland, South Ribble and Wyre excluded due to insufficient base size
[6] Legal & General: ID Manchester – our £1.5 billion investment, June 202

Figure 18. **Component Index scores in the North-West of England**[7]

	Allerdale	Barrow-in-Furness	Blackburn with Darwen	Blackpool	Bolton	Burnley	Bury	Carlisle	Cheshire East	Cheshire West and Chester	Chorley	Halton	Hyndburn	Lancaster	Liverpool
OVERALL RBI SCORE	**70**	**65**	**58**	**60**	**60**	**60**	**65**	**64**	**68**	**66**	**66**	**65**	**61**	**65**	**64**
HEALTH INDEX	69	60	56	63	60	60	67	66	73	69	68	61	59	63	61
EDUCATION INDEX	83	64	62	68	64	58	68	72	72	75	70	68	63	72	62
HOUSING INDEX	73	70	65	64	63	67	65	67	59	60	64	66	69	63	66
JOBS & ECONOMIC PROSPERITY INDEX	65	67	43	45	50	49	55	60	73	65	62	56	43	57	56
ENERGY & ENVIRONMENT INDEX	75	66	64	65	64	65	69	71	69	66	73	66	69	73	66
TRANSPORT INDEX	66	61	61	66	65	61	72	63	66	70	70	72	68	68	70
DIGITAL INDEX	62	54	83	80	73	73	75	58	60	63	65	79	83	72	77

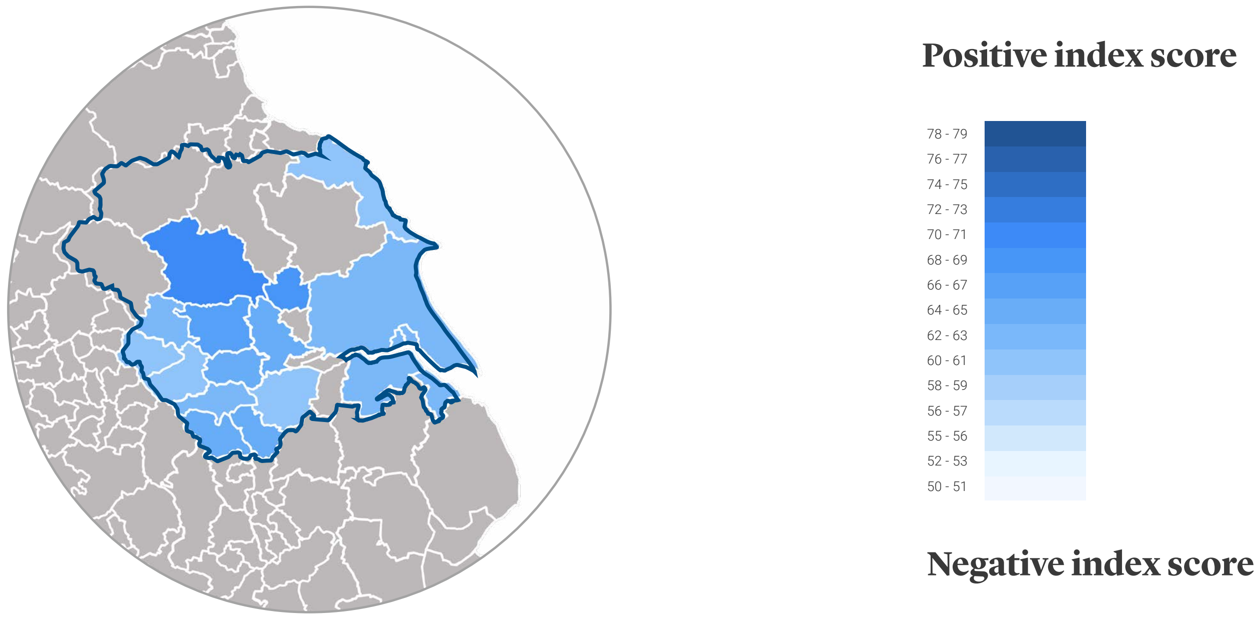
	Manchester	Oldham	Preston	Rochdale	Rossendale	Salford	Sefton	South Lakeland	St. Helens	Stockport	Tameside	Trafford	Warrington	West Lancashire	Wigan	Wirral	Wyre
OVERALL RBI SCORE	**65**	**55**	**67**	**61**	**60**	**63**	**60**	**65**	**63**	**65**	**59**	**72**	**68**	**65**	**62**	**64**	**66**
HEALTH INDEX	64	56	65	60	63	58	63	75	61	70	60	77	67	69	61	67	68
EDUCATION INDEX	68	53	69	60	65	67	67	83	62	68	63	80	77	67	66	75	72
HOUSING INDEX	60	56	69	71	59	62	61	49	69	56	60	54	61	66	65	61	75
JOBS & ECONOMIC PROSPERITY INDEX	60	41	61	44	50	56	48	63	50	62	44	77	69	61	51	53	56
ENERGY & ENVIRONMENT INDEX	69	65	69	67	71	64	64	75	67	67	64	68	69	68	65	70	72
TRANSPORT INDEX	72	64	68	69	64	68	63	60	71	71	67	74	68	64	66	68	64
DIGITAL INDEX	77	78	75	79	69	78	79	67	78	78	81	86	73	62	76	82	61

7 Copeland, Eden, Fylde, Knowsley, Pendle, Ribble Valley, and South Ribble excluded due to insufficient base size

Yorkshire & Humber

As is the case nationally, it is the jobs & economic prosperity element of the RBI that scores most poorly in Yorkshire and Humber. That said, it is only on the measures of health, education, and jobs & economic prosperity where the region under-performs versus the national average. As a regional average Yorkshire and Humber leads the way on the digital measure in the UK, though there are significant variations locally which demonstrates that the picture is not so clear cut.

Figure 19. **RBI scores in Yorkshire & Humber by Local Authority**[8]



The North Yorkshire authorities of York and, in particular, Harrogate, generally score well on the index – significantly outscoring all other authorities in the region on the key measure of jobs & economic prosperity. Indeed, Harrogate outperforms across almost all measures, with the obvious exception for housing, where it, along with York, perform most poorly across the whole region.

Conversely, the authorities of Scarborough, Kirklees and Calderdale show signs of falling behind the rest of the region, particularly in relation to jobs & economic prosperity, health and education.

We similarly see Bradford, Kirklees and Rotherham as specific areas of concern with regards to jobs & economic prosperity. However, it is arguably on the measure of education where we see the widest disparities, with a number of local authorities within North-East Lincolnshire and Wakefield falling well below the average regional score.

8 Craven, Hambleton, Richmondshire and Ryedale excluded due to insufficient base size

Figure 20. Component Index scores in Yorkshire & Humber[9]

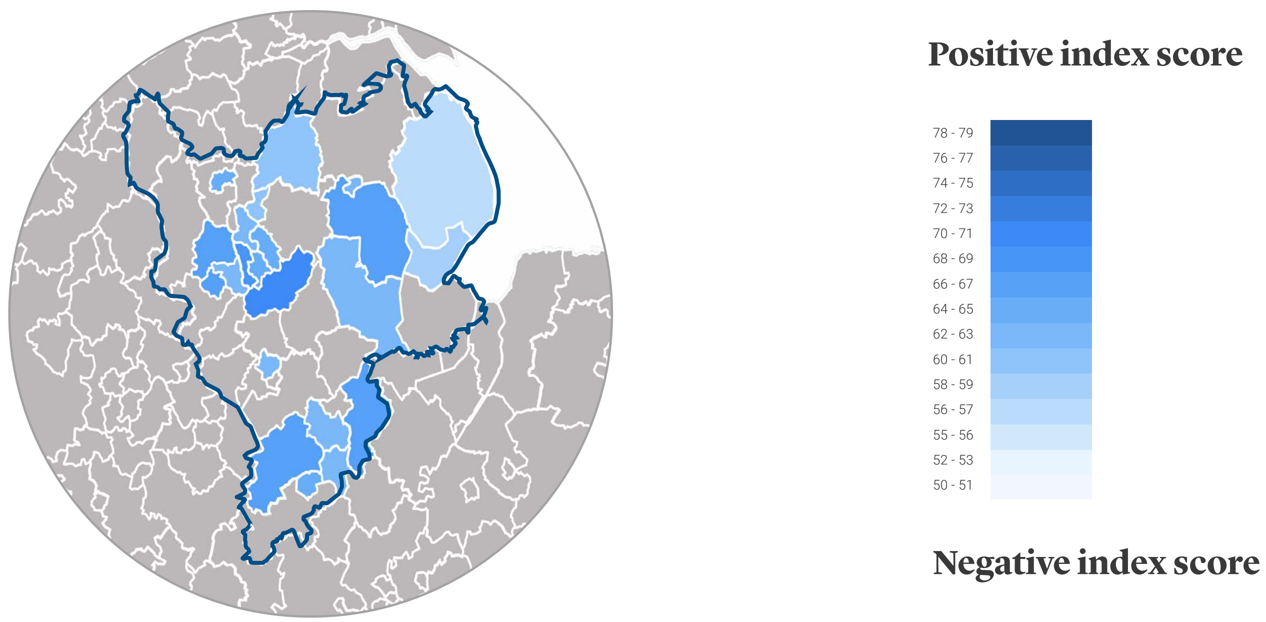
	Barnsley	Bradford	Calderdale	Doncaster	East Riding of Yorkshire	Harrogate	Kingston-Upon-Hull	Kirklees	Leeds	North-East Lincolnshire	North Lincolnshire	Rotherham	Scarborough	Selby	Sheffield	Wakefield	York
OVERALL RBI SCORE	**63**	**62**	**60**	**61**	**63**	**70**	**63**	**60**	**67**	**62**	**62**	**64**	**60**	**65**	**65**	**64**	**69**
HEALTH INDEX	62	63	67	61	67	81	62	63	67	66	62	65	61	71	66	63	72
EDUCATION INDEX	58	59	58	58	66	83	66	64	69	54	58	73	65	70	66	57	76
HOUSING INDEX	69	67	60	65	59	51	68	60	62	68	63	67	61	61	63	65	54
JOBS & ECONOMIC PROSPERITY INDEX	52	49	53	51	58	72	49	49	65	53	58	49	51	64	57	57	71
ENERGY & ENVIRONMENT INDEX	69	68	66	66	73	75	70	63	69	71	64	69	70	69	71	68	73
TRANSPORT INDEX	66	68	61	67	60	66	66	64	69	65	65	69	61	59	70	69	70
DIGITAL INDEX	78	83	76	74	67	74	84	80	81	72	68	81	71	69	78	79	74

[9] Craven, Hambleton, Richmondshire and Ryedale excluded due to insufficient base size

East Midlands

The overall RBI for the East Midlands region (64/100) mirrors that of the UK average. However, this hides elements of regional under and over performance. This is most evident on the education measure, where our score of 65/100 places the region as the second-lowest performing.

Figure 21. RBI scores in the East Midlands by Local Authority[10]



As is the case across the majority of the other regions, jobs & economic prosperity is the lowest score metric across the region, though there are some large disparities with scores at a local authority level, with both Broxtowe and Rushcliffe far outperforming the rest of the region. Conversely, East Lindsey, Boston and Mansfield all significantly underperform across this key metric.

Indeed, East Lindsey and Boston – both forming the bulk of the eastern border of the region – also significantly underscore the regional averages across health and transport measures.

What the index makes clear is that there are often wide disparities in scores between local authorities across all measures, with almost all of them falling behind the rest of the region in at least one of them. Concerningly, in some cases, those gaps are substantial – with a gap of 27 points between East Lindsey and Rushcliffe in the measure of jobs & economic prosperity and 34 points between East Lindsey and Nottingham on the digital measure.

[10] Blaby, Bolsover, Corby, Derbyshire Dales, Harborough, High Peak, Melton, Newark & Sherwood, NE Derbyshire, NW Leicestershire, Oadby & Wigston, Rutland, South Derbyshire, South Holland, South Northamptonshire, and West Lindsey excluded due to insufficient base size

Figure 22. Component Index scores in the East Midlands[11]

	Amber Valley	Ashfield	Bassetlaw	Boston	Broxtowe	Charnwood	Chesterfield	Daventry	Derby	East Lindsey	East Northampton-shire	Erewash	Gedling	Hinckley & Bosworth	Kettering
OVERALL RBI SCORE	67	62	60	59	68	62	65	67	66	56	67	63	65	66	62
HEALTH INDEX	69	63	62	57	71	69	64	68	65	59	71	63	76	72	63
EDUCATION INDEX	72	58	52	59	64	65	69	67	63	62	62	71	66	68	59
HOUSING INDEX	65	64	59	62	66	55	66	61	66	59	63	63	61	58	64
JOBS & ECONOMIC PROSPERITY INDEX	64	55	54	50	68	58	58	71	59	47	66	55	57	63	58
ENERGY & ENVIRONMENT INDEX	68	70	67	69	69	65	70	69	69	70	73	63	74	74	68
TRANSPORT INDEX	67	66	65	57	71	67	67	66	71	52	72	66	69	69	62
DIGITAL INDEX	67	65	69	68	72	66	72	63	84	51	62	72	62	70	74

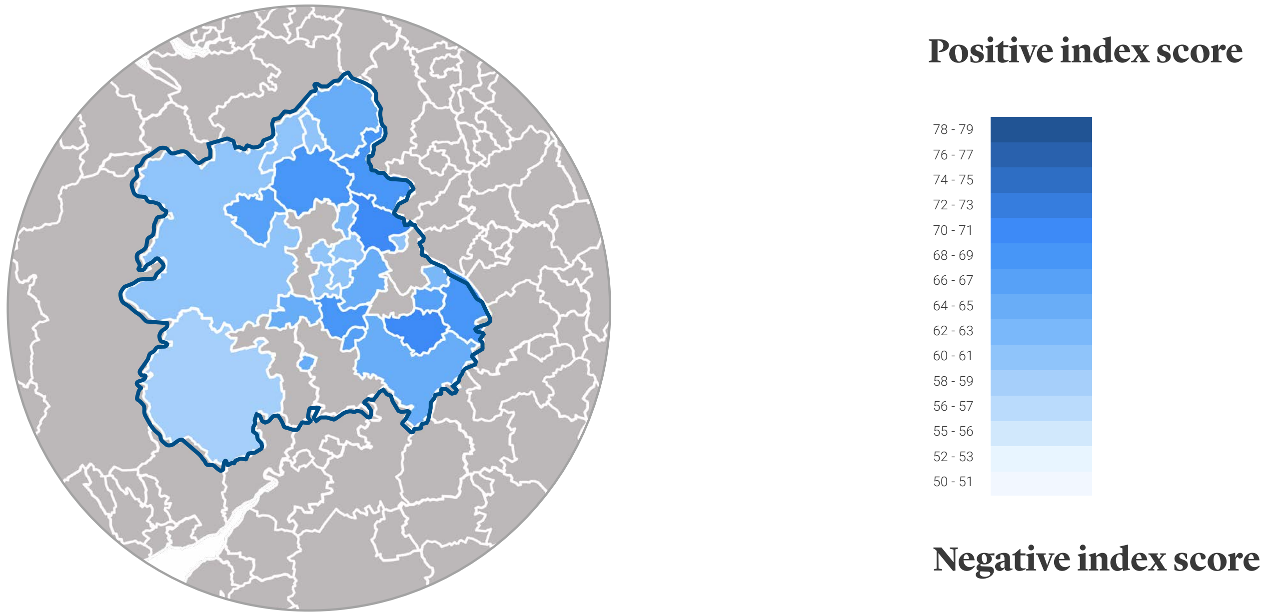
	Leicester	Lincoln	Mansfield	North Kesteven	Northampton	Nottingham	Rushcliffe	South Kesteven	Wellingborough
OVERALL RBI SCORE	62	62	61	66	64	64	70	63	63
HEALTH INDEX	63	60	66	70	66	63	77	69	66
EDUCATION INDEX	58	69	61	72	62	67	78	79	61
HOUSING INDEX	60	65	62	65	59	62	56	54	59
JOBS & ECONOMIC PROSPERITY INDEX	52	56	50	63	64	55	72	56	58
ENERGY & ENVIRONMENT INDEX	67	68	71	74	66	68	71	71	70
TRANSPORT INDEX	69	61	63	58	64	70	67	62	64
DIGITAL INDEX	85	63	67	71	66	85	79	77	73

[11] Blaby, Bolsover, Corby, Derbyshire Dales, Harborough, High Peak, Melton, Newark & Sherwood, NE Derbyshire, NW Leicestershire, Oadby & Wigston, Rutland, South Derbyshire, South Holland, South Northamptonshire, and West Lindsey excluded due to insufficient base size

West Midlands

While the West Midlands region does slightly under-index on health, education and energy measures, it is on the key measure of jobs & economic prosperity where the region is really being left behind – with only Wales and the North-East of England scoring lower.

Figure 23. RBI scores in the West Midlands by Local Authority[12]



While it can often be the regional urban hubs that perform more strongly across the jobs & economic prosperity measure, this does not appear to be the case in the West Midlands. Warwick, Stratford-on-Avon and Lichfield significantly outperform Birmingham and the wider metropolitan districts on this measure, though Solihull does also perform strongly. Elsewhere, the Black Country authorities of Walsall, Dudley, Sandwell and Wolverhampton, as well as Stoke-on-Trent, are those most being left behind economically.

Figure 24 does make clear that those same Black Country authorities are also falling behind on both education and health measures. That said, it also shows that investment is required to address housing challenges in Solihull, Worcester, Shropshire and Warwick.

Understanding these disparities and applying that knowledge to funding decisions will be key in starting to make a positive difference where it really matters.

[12] South Staffordshire, North Warwickshire, Malvern Hills, and Wychavon excluded due to insufficient base size

Figure 24. Component Index scores in the West Midlands [13]

	Herefordshire	Telford & Wrekin	Stoke on Trent	Shropshire	Cannock Chase	East Staffordshire	Lichfield	Newcastle-under-Lyme	Stafford	Staffordshire Moorlands	Tamworth	Nuneaton & Bedworth	Rugby	Stratford-on-avon	Warwick	Bromsgrove	Redditch
OVERALL RBI SCORE	58	66	60	61	62	69	70	61	68	64	60	62	68	64	70	69	66
HEALTH INDEX	69	64	61	66	63	67	72	70	71	70	65	63	72	75	75	75	69
EDUCATION INDEX	73	70	54	72	70	67	79	62	75	67	64	66	73	65	69	76	69
HOUSING INDEX	49	62	68	53	58	63	63	63	67	63	57	63	59	46	54	57	62
JOBS & ECONOMIC PROSPERITY INDEX	53	60	50	60	53	69	71	55	64	60	52	53	67	71	79	69	59
ENERGY & ENVIRONMENT INDEX	69	72	64	71	72	72	71	66	70	67	65	67	67	69	68	66	69
TRANSPORT INDEX	52	70	63	60	63	69	69	59	67	60	64	68	72	60	71	70	70
DIGITAL INDEX	57	78	78	55	78	81	72	62	75	77	74	71	73	66	78	80	80

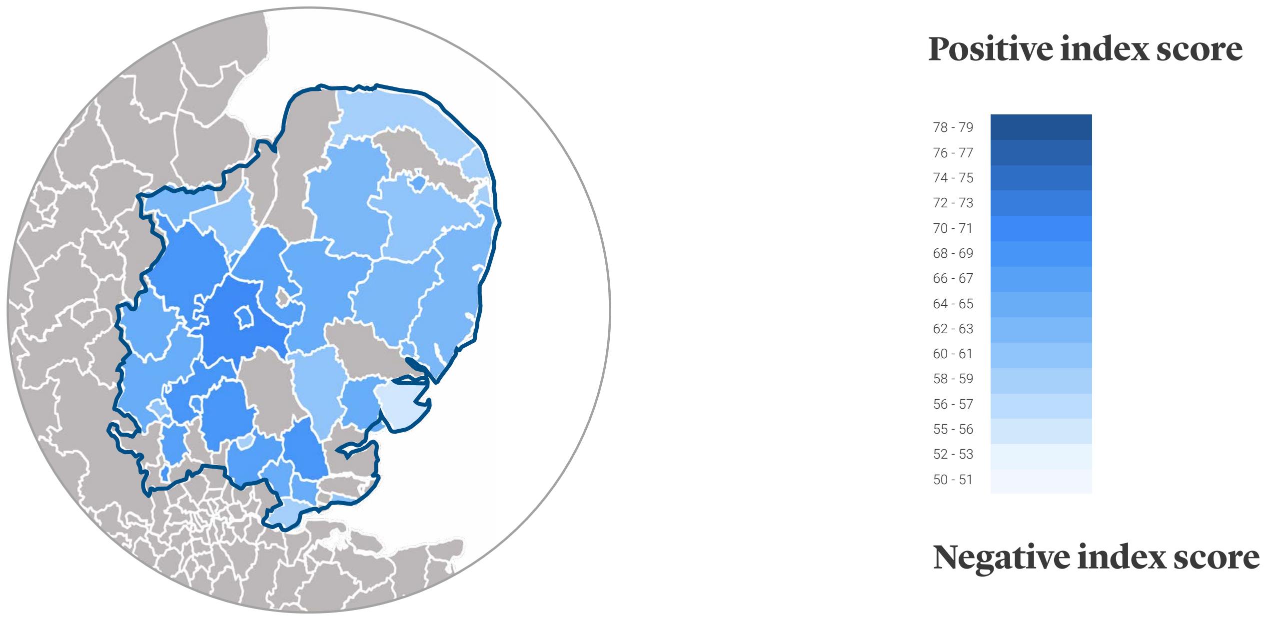
	Worcester	Wyre Forest	Birmingham	Coventry	Dudley	Sandwell	Solihull	Walsall	Wolverhampton
OVERALL RBI SCORE	64	65	64	66	61	60	71	60	61
HEALTH INDEX	68	63	64	65	67	62	74	61	61
EDUCATION INDEX	69	87	65	66	54	56	81	54	59
HOUSING INDEX	57	61	63	66	64	63	54	64	65
JOBS & ECONOMIC PROSPERITY INDEX	61	54	55	60	51	46	72	46	47
ENERGY & ENVIRONMENT INDEX	68	71	68	68	64	66	68	66	66
TRANSPORT INDEX	64	65	71	73	66	70	78	70	69
DIGITAL INDEX	74	76	77	72	84	84	84	81	78

[13] South Staffordshire, North Warwickshire, Malvern Hills, and Wychavon excluded due to insufficient base size

East of England

Across the East of England as a whole it is the housing measure that is the lowest scoring measure across our index and indeed falls notably below the UK average. While the jobs & economic prosperity measure is the second lowest scoring measure, the East of England outscores the UK average on this front, falling behind only London and the South-East of England.

Figure 25. RBI scores in the East of England by Local Authority [14]



Across the East Midlands region there are some wide disparities in RBI scores by local authorities, with Tendring, Harlow, Great Yarmouth and King's Lynn & West Norfolk achieving a significantly lower RBI scores than the likes of South Cambridgeshire, Chelmsford and East Hertfordshire.

Economically, coastal authorities of Southend-on-Sea and Great Yarmouth are falling behind the rest of the region, though the same is true of more urban centres including Peterborough and Luton.

The education measure within the East of England is lower than the national average, though some of the differences locally are stark. Great Yarmouth, for example, achieves an education score that is 30 points lower than East Hertfordshire, which is the top performing authority in the region on this measure

[14] Castle Point, Maldon, Rochford, Uttlesford, Broxbourne, Dacorum, Hertsmere, N. Hertfordshire, Three Rivers, Broadland, Babergh and Welwyn Hatfield excluded due to insufficient base size

Figure 26. Component Index scores in the East of England[15]

	Peterborough	Luton	Southend-on-Sea	Thurrock	Bedford	Central Bedfordshire	Cambridge	East Cambridgeshire	Fenland	Huntingdonshire	South Cambridgeshire	Basildon	Braintree	Brentwood	Chelmsford	Colchester	Epping Forest	Harlow	Tendring
OVERALL RBI SCORE	62	61	61	59	64	64	68	67	60	68	70	65	61	64	69	64	66	58	55
HEALTH INDEX	64	62	68	59	68	71	75	74	64	75	78	70	70	71	77	69	76	65	59
EDUCATION INDEX	58	51	60	54	64	64	71	73	69	75	75	64	60	66	69	68	65	61	62
HOUSING INDEX	59	60	52	52	57	52	47	59	57	57	51	52	52	44	55	56	45	48	51
JOBS & ECONOMIC PROSPERITY INDEX	57	56	54	56	63	66	79	69	53	70	80	64	61	75	73	65	74	54	42
ENERGY & ENVIRONMENT INDEX	69	64	66	65	71	68	69	73	69	69	74	72	70	64	73	70	69	66	70
TRANSPORT INDEX	66	71	70	61	64	65	68	65	60	62	68	68	61	67	73	68	64	65	58
DIGITAL INDEX	78	75	76	76	67	74	73	62	59	80	64	80	67	60	67	54	76	60	64

	North Hertfordshire	Watford	Breckland	Great Yarmouth	King's Lynn & West Norfolk	North Norfolk	Norwich	South Norfolk	Ipswich	Mid Suffolk	St Albans	East Hertfordshire	Stevenage	East Suffolk	West Suffolk
OVERALL RBI SCORE	68	68	63	58	57	59	64	60	63	63	67	69	67	63	65
HEALTH INDEX	81	68	73	63	62	69	65	72	70	75	73	76	71	70	71
EDUCATION INDEX	72	76	67	50	60	66	60	67	61	69	73	80	76	69	66
HOUSING INDEX	49	51	57	61	48	44	60	48	59	53	41	50	57	53	55
JOBS & ECONOMIC PROSPERITY INDEX	76	72	55	45	54	53	63	58	58	62	79	75	66	59	68
ENERGY & ENVIRONMENT INDEX	71	71	74	70	71	73	69	67	70	72	66	69	65	74	69
TRANSPORT INDEX	70	74	62	62	56	60	67	63	63	62	66	68	73	61	62
DIGITAL INDEX	67	67	69	79	61	68	65	50	78	58	77	78	80	65	69

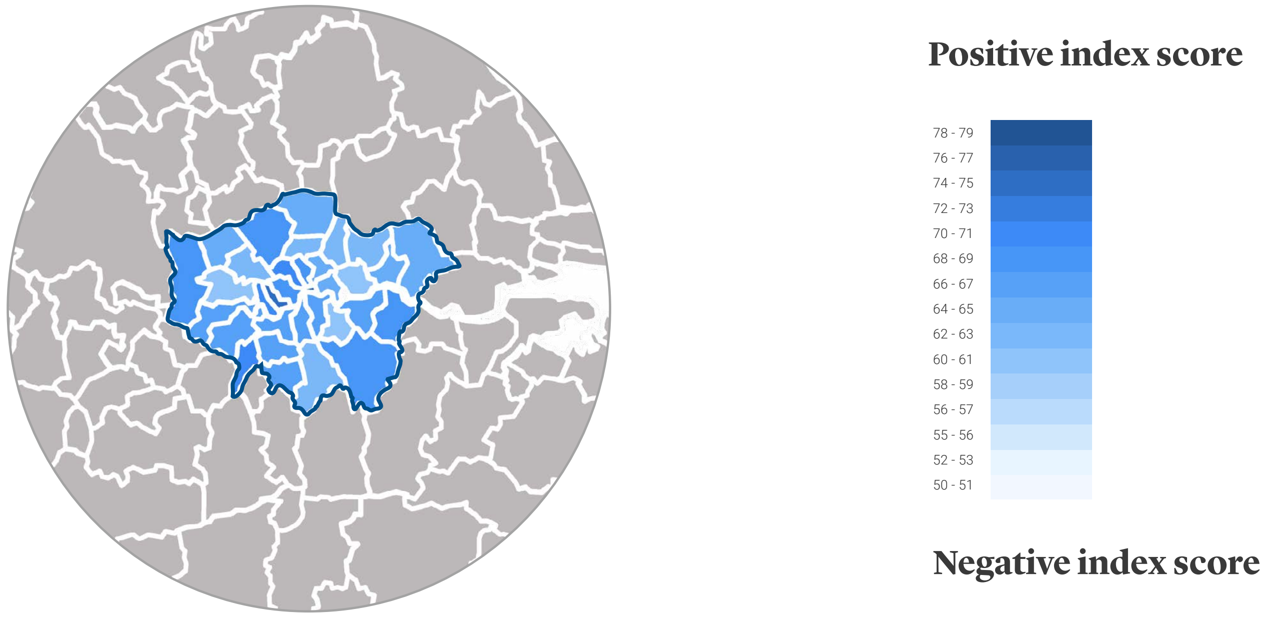
[15] Castle Point, Maldon, Rochford, Uttlesford, Broxbourne, Dacorum, Hertsmere, N. Hertfordshire, Three Rivers, Broadland, Babergh and Welwyn Hatfield excluded due to insufficient base size

London

London performs comparatively strongly across almost the entire range of measures within the Index and achieves an overall RBI score higher than any other UK region, though this is only marginal. Along with the South-East of England region, London is the best-performing region on the jobs and economic prosperity measure – though, indicative of the picture across the entire UK, this measure remains one of the poorest-scoring in the capital.

What is immediately evident, however, is the issue of housing, with London scoring only 50/100 and continuing to fall behind the rest of the UK on what is part of a wider challenge facing the UK as a whole.

Figure 27. RBI scores in London by Local Authority



London, as we would expect given the fact that it is comprised of 32 individual boroughs and one of the most diverse cities in the world, is by no means uniform in how it performs across the index as a whole and the individual measures.

That being said, the crucial issue of housing within London is evidently consistent across the entire city. Even Barking & Dagenham and Bexley (the top scoring boroughs on this measure) achieve a housing index score only comparable with the UK average. All other boroughs under-index compared to the national picture – with this reaching a low in Wandsworth and Haringey.

To help address the need for safe, secure and quality housing in the capital, Legal & General signed its largest ever affordable housing deal, Deanston Wharf, last year. The project, forming part of Ballymore's Royal Wharf regeneration scheme, will deliver over 200 new homes to East London.[16]

On the jobs & prosperity measure, we also see differences across the boroughs, but only seven fall below the UK average on this measure, while the City of London, Kensington & Chelsea and Richmond-upon-Thames.

Across London there are particularly wide disparities in relation to both digital and education measures. Bexley, Havering and Redbridge, in particular, under-index against both the London and UK score with regards to education. Similarly, boroughs including Tower Hamlets, Richmond-upon-Thames and Newham appear to be facing more issues with digital coverage

[16] Legal & General signs largest ever affordable housing deal to date, creating hundreds of new homes in East London, June 2021

Figure 28. RBI scores in London by Local Authority

	City of London	Barking & Dagenham	Barnet	Bexley	Brent	Bromley	Camden	Croydon	Ealing	Enfield	Greenwich	Hackney	Hammersmith & Fulham	Haringey	Harrow
OVERALL RBI SCORE	**74**	**64**	**68**	**68**	**62**	**69**	**70**	**63**	**67**	**64**	**67**	**64**	**70**	**62**	**64**
HEALTH INDEX	79	66	79	72	71	77	79	72	73	73	71	69	73	73	75
EDUCATION INDEX	81	68	79	62	65	74	74	64	67	73	76	67	83	75	66
HOUSING INDEX	61	57	48	57	47	49	48	51	50	47	52	46	49	46	50
JOBS & ECONOMIC PROSPERITY INDEX	84	53	67	70	59	73	78	61	66	59	64	65	72	55	65
ENERGY & ENVIRONMENT INDEX	64	70	67	69	63	66	68	65	69	67	69	65	67	67	64
TRANSPORT INDEX	77	77	74	74	71	72	74	71	76	72	75	71	76	72	69
DIGITAL INDEX	74	84	83	81	80	84	80	79	85	80	78	83	82	79	81

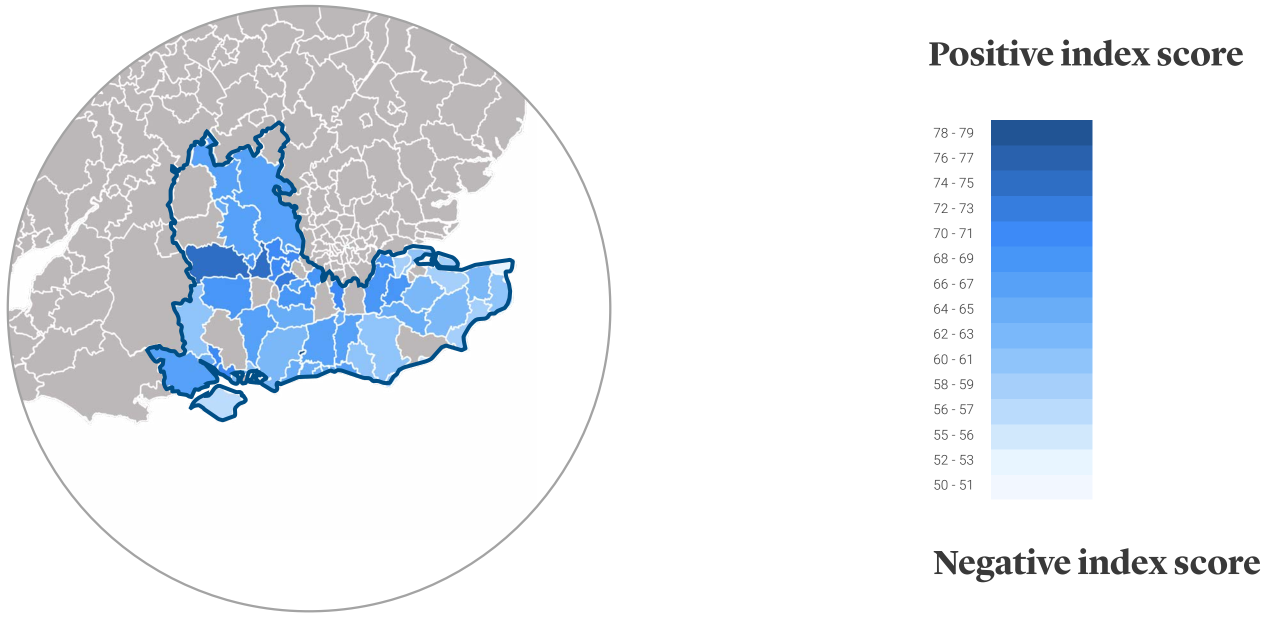
	Havering	Hillingdon	Hounslow	Islington	Kensington & Chelsea	Kingston upon Thames	Lambeth	Lewisham	Merton	Newham	Redbridge	Richmond upon Thames	Southwark
OVERALL RBI SCORE	**65**	**68**	**67**	**68**	**75**	**71**	**66**	**61**	**67**	**61**	**63**	**66**	**66**
HEALTH INDEX	71	70	73	71	83	78	73	68	76	67	75	75	73
EDUCATION INDEX	62	67	67	71	84	80	79	77	75	72	59	72	79
HOUSING INDEX	48	52	49	47	54	47	48	50	47	49	49	46	46
JOBS & ECONOMIC PROSPERITY INDEX	66	71	69	74	81	77	69	55	68	54	61	78	70
ENERGY & ENVIRONMENT INDEX	72	68	71	67	71	69	66	64	67	69	67	66	65
TRANSPORT INDEX	73	76	77	74	79	75	72	71	73	71	73	68	73
DIGITAL INDEX	78	84	80	77	85	80	64	61	82	58	68	56	68

	Sutton	Tower Hamlets	Waltham Forest	Wandsworth	Westminster
OVERALL RBI SCORE	**66**	**65**	**63**	**67**	**68**
HEALTH INDEX	76	69	71	79	77
EDUCATION INDEX	72	75	72	82	77
HOUSING INDEX	48	51	50	45	48
JOBS & ECONOMIC PROSPERITY INDEX	67	69	59	70	76
ENERGY & ENVIRONMENT INDEX	71	64	67	67	64
TRANSPORT INDEX	74	73	73	73	72
DIGITAL INDEX	64	54	59	71	71

South-East of England

Like London, the South-East of England achieves a UK high score across the key index measure of jobs & economic security, while also performing strongly across the health measure. However, housing is an area of the index that is a challenge for all of the local authorities within the South-East region.

Figure 29. RBI scores in the South-East of England by Local Authority[17]



While Slough, Gosport and Havant do outperform both the UK and regional average for the housing measure, the vast majority of authorities in the South-East of England fall below the UK average. Chichester, Dartford, Waverley and South Oxfordshire are the specific local authorities within the region falling furthest behind on the issue of housing.

Similarly, while the regional average shows the South-East as outperforming the UK average on the measure of jobs & economic prosperity, the local authority picture shows signs of some communities being left behind. Thanet, with a score of 40 on this measure, is among one of the lowest scoring authorities in the UK, while Hastings and Isle of Wight also perform poorly.

Legal & General has submitted plans to deliver 200 new homes in Horsham, which will be an exemplar in sustainable and affordable family accommodation. If granted planning permission, Legal & General's £70 million scheme in North Horsham will deliver 124 Suburban Build to Rent homes, alongside 97 homes for social rent, affordable rent and shared ownership.[18]

While it is clear that the experience within individual authorities are often very different among the seven measures and that most face their own set of challenges, the findings show that Thanet, Swale, Isle of Wight and Hastings face a wider range of challenges than is typically seen elsewhere in the region.

Figure 30. Component Index scores in the South-East of England[19]

	Medway	Bracknell Forest	West Berkshire	Reading	Slough	Windsor & Maidenhead	Wokingham	Milton Keynes	Brighton & Hove	Portsmouth	Southampton	Isle of Wight	Buckinghamshire	Eastbourne	Hastings	Swale
OVERALL RBI SCORE	**61**	**71**	**74**	**69**	**68**	**71**	**75**	**68**	**66**	**64**	**64**	**57**	**67**	**60**	**55**	**58**
HEALTH INDEX	62	78	80	71	68	79	78	67	70	66	66	65	79	67	62	62
EDUCATION INDEX	63	76	78	69	59	78	81	69	75	69	73	64	70	61	51	65
HOUSING INDEX	52	47	56	56	62	50	56	56	45	57	57	50	48	53	50	53
JOBS & ECONOMIC PROSPERITY INDEX	57	80	81	74	65	78	86	71	67	59	61	49	75	53	43	52
ENERGY & ENVIRONMENT INDEX	68	73	71	70	72	70	73	71	67	68	66	71	73	68	71	66
TRANSPORT INDEX	64	71	73	73	74	73	74	71	71	70	68	57	66	63	62	59
DIGITAL INDEX	74	82	83	74	79	76	82	78	84	68	70	67	63	74	68	68

	Thanet	Tonbridge & Malling	Tunbridge Wells	Cherwell	Oxford	South Oxfordshire	Elmbridge	Guildford	Reigate & Banstead	Surrey Heath	Waverley	Woking	Adur	Arun	Chichester	Crawley	Horsham	Mid Sussex	Worthing
OVERALL RBI SCORE	**53**	**68**	**65**	**66**	**65**	**67**	**68**	**68**	**71**	**72**	**65**	**66**	**65**	**64**	**62**	**65**	**67**	**67**	**64**
HEALTH INDEX	53	73	74	75	73	79	80	76	80	80	77	75	76	76	74	69	77	78	67
EDUCATION INDEX	57	72	69	73	68	66	69	71	74	75	72	67	71	72	67	70	74	80	69
HOUSING INDEX	47	57	46	51	46	43	45	46	47	56	43	47	49	53	43	52	45	47	51
JOBS & ECONOMIC PROSPERITY INDEX	40	76	73	73	75	79	81	79	78	79	76	74	61	56	66	64	73	71	64
ENERGY & ENVIRONMENT INDEX	64	68	66	65	66	71	66	69	72	68	73	63	73	71	71	68	74	70	70
TRANSPORT INDEX	62	69	62	66	67	66	62	66	73	69	63	67	73	66	61	69	68	65	62
DIGITAL INDEX	73	57	68	63	65	74	80	76	83	82	53	78	73	86	60	72	64	75	76

[17] Rother, Hart, Rushmoor, Winchester, Vale of White Horse, West Oxfordshire, Epsom & Ewell, Mole Valley, Runnymede, Spelthorne and Tandridge excluded due to insufficient base size
[18] Legal & General, Plans announced for 200 lower cost homes for rent in North Horsham, July 2021
[19] Rother, Hart, Rushmoor, Winchester, Vale of White Horse, West Oxfordshire, Epsom & Ewell, Mole Valley, Runnymede, Spelthorne and Tandridge excluded due to insufficient base size

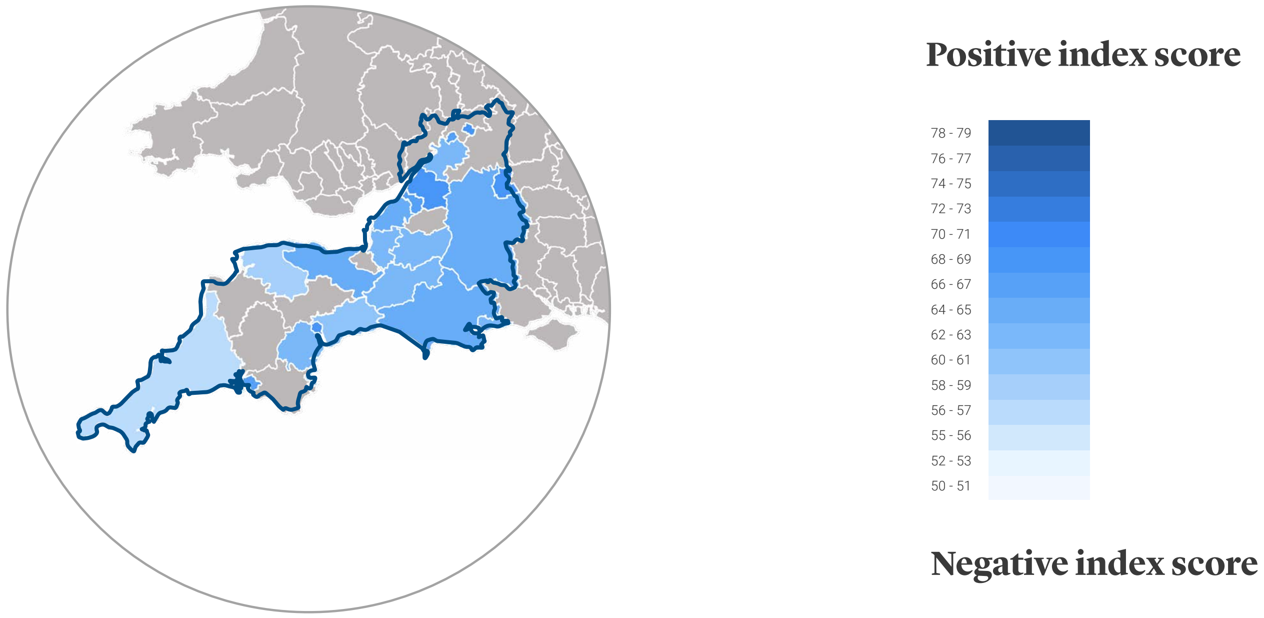
	Lewes	Wealden	Basingstoke & Deane	East Hampshire	Eastleigh	Fareham	Gosport	Havant	New Forest	Test Valley	Ashford	Canterbury	Dartford	Dover	Gravesham	Maidstone	Sevenoaks	Folkstone & Hythe
OVERALL RBI SCORE	**61**	**60**	**61**	**69**	**66**	**70**	**70**	**63**	**68**	**61**	**66**	**66**	**61**	**71**	**62**	**63**	**68**	**61**
HEALTH INDEX	72	72	76	72	78	78	77	64	78	71	78	74	76	79	70	68	69	62
EDUCATION INDEX	59	62	72	75	77	76	77	67	74	60	77	73	74	80	64	70	70	65
HOUSING INDEX	49	48	49	52	49	54	59	59	48	49	45	50	41	48	50	47	55	51
JOBS & ECONOMIC PROSPERITY INDEX	60	53	57	78	70	76	73	55	78	55	67	72	65	83	61	63	72	57
ENERGY & ENVIRONMENT INDEX	70	72	70	69	67	71	71	68	68	69	71	63	66	70	69	72	69	71
TRANSPORT INDEX	62	62	61	66	64	69	66	63	65	68	65	69	62	66	66	65	70	64
DIGITAL INDEX	66	76	57	64	62	79	75	81	62	76	77	70	62	75	72	64	66	73

South-West of England

As a region, the South-West of England performs comparatively well across a number of the index measures – most notably in the health and education measures, with the former only surpassed by London and the latter matched only by Scotland.

However, it is in the housing measure that offers the greatest challenge to the South-West of England region, second lowest to only London. The extent to which local authorities are falling behind on these measures differs widely across the region.

Figure 31. Component Index scores in the South-West of England[20]



On the issue of housing, even the top performing local authorities of Gloucester, Swindon and Plymouth only marginally outscore the UK average. Furthermore, the region houses some of the lowest scoring local authorities across the UK on the housing measure and, in Cornwall, has the lowest scoring authority in the UK. Given the well-publicised house pricing, second homes and availability issues facing many areas of the South-West, this should perhaps come as little surprise. It does, however, go to further underline the depth of negative sentiment in some of these local areas.

Legal & General Modular Homes is proposing a new neighbourhood of sustainable, energy efficient and affordable homes on a site allocated for residential development in Warminster, Wiltshire. If given planning permission, construction could begin in early 2022, bringing more high-quality housing to the South-West.[21] Construction on another major modular homes scheme in Bristol is already underway.[22]

Given the varied geographic nature of Scotland it is little surprise to see that there are some significant disparities between the local authorities across the seven index measures.

Only four of the Scottish local authorities achieve a health index score that matches or exceeds that of the UK as a whole, with the northerly Highland and Moray authorities, along with North Ayrshire falling scoring particularly poorly on this measure.

There are also a number of authorities being left far behind the rest of Scotland and the UK when it comes to digital, with Highland and Aberdeenshire two of the poorest scoring areas of the UK.

[20] Isle of Scilly, Mid Devon, Torridge, West Devon, Cotswold, Forest of Dean, Tewkesbury and Mendip excluded due to insufficient base size
[21] New Warminster site takes Legal & General Modular Homes pipeline to over 800 EPC-A rated homes, Dec 2021
[22] Legal & General acquires and begins construction on major modular homes scheme in Bristol, March 2021

Figure 32. Component Index scores in the South-West of England[23]

	Bath & NE Somerset	City of Bristol	North Somerset	South Gloucestershire	Plymouth	Torbay	Swindon	Cornwall	Wiltshire	Bournemouth, Christchurch & Poole	Dorset
OVERALL RBI SCORE	**63**	**66**	**65**	**69**	**66**	**57**	**68**	**56**	**65**	**63**	**64**
HEALTH INDEX	72	69	74	76	69	68	70	66	74	74	78
EDUCATION INDEX	77	73	70	76	75	66	66	71	75	71	74
HOUSING INDEX	43	51	56	54	60	46	61	37	53	44	47
JOBS & ECONOMIC PROSPERITY INDEX	64	67	64	73	57	45	67	50	64	63	62
ENERGY & ENVIRONMENT INDEX	71	69	71	70	74	66	71	73	71	73	74
TRANSPORT INDEX	68	68	67	65	69	66	70	61	65	65	65
DIGITAL INDEX	65	78	61	80	84	73	80	64	69	72	62

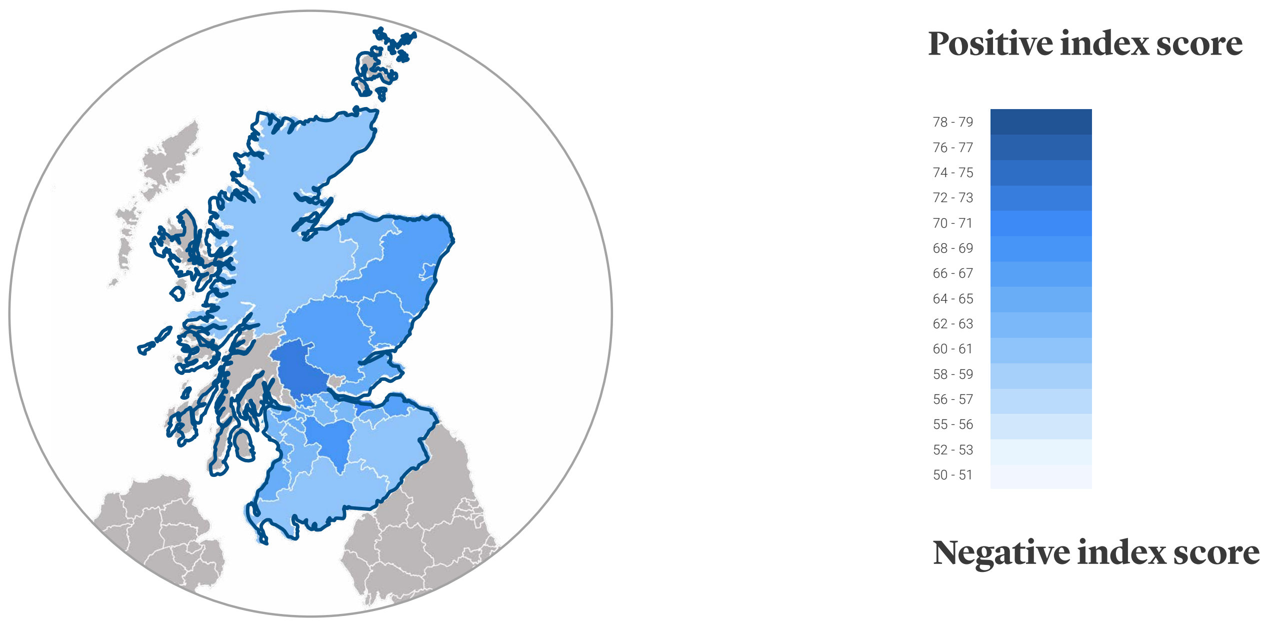
	East Devon	Exeter	North Devon	South Hams	Teignbridge	Cheltenham	Gloucester	Stroud	Sedgemoor	South Somerset	Somerset West & Taunton
OVERALL RBI SCORE	**61**	**68**	**59**	**59**	**62**	**70**	**67**	**62**	**62**	**62**	**65**
HEALTH INDEX	79	72	75	75	73	76	69	71	72	74	74
EDUCATION INDEX	75	80	77	75	73	79	73	77	62	64	74
HOUSING INDEX	42	52	38	42	44	56	61	46	55	56	58
JOBS & ECONOMIC PROSPERITY INDEX	57	70	56	58	55	71	62	65	57	58	62
ENERGY & ENVIRONMENT INDEX	72	71	75	69	73	72	72	71	68	74	72
TRANSPORT INDEX	63	72	60	61	65	70	69	58	65	63	67
DIGITAL INDEX	58	61	49	47	76	79	84	58	72	60	59

[23] Isle of Scilly, Mid Devon, Torridge, West Devon, Cotswold, Forest of Dean, Tewkesbury and Mendip excluded due to insufficient base size

Scotland

Scotland is among the highest performing places in the UK across the RBI, with its overall index score only surpassed by London. This is largely driven by some of the highest scores across the education and housing measures across the whole of the UK. Despite this, Scotland as a region is still facing a number of challenges. With a health index score among the lowest in the UK and a jobs & economic prosperity score also below the UK average, there are clearly areas for Scotland to focus on over the coming years.

Figure 33. RBI scores in Scotland by Local Authority[24]



Given the varied geographic nature of Scotland it is little surprise to see that there are some significant disparities between the local authorities across the seven index measures.

Only four of the Scottish local authorities achieve a health index score that matches or exceeds that of the UK as a whole, with the northerly Highland and Moray authorities, along with North Ayrshire falling scoring particularly poorly on this measure.

There are also a number of authorities being left far behind the rest of Scotland and the UK when it comes to digital, with Highland and Aberdeenshire two of the poorest scoring areas of the UK.

There are similarly wide disparities in the jobs and economic prosperity measure, with the cities of Edinburgh and Stirling enjoying a far higher score than other authorities and North Lanarkshire, Scottish Borders and Dumfries & Galloway coming out as the lowest scoring authorities in Scotland.

[24] West Dunbartonshire, East Renfrewshire, Clackmannanshire, Na h-Eileanan Siar, Argyll & Bute, Orkney and Shetland excluded due to insufficient base size

Figure 34. Component Index scores in Scotland[25]

	Inverclyde	Renfrewshire	East Dunbartonshire	Glasgow	North Lanarkshire	Falkirk	West Lothian	Edinburgh	Midlothian	East Lothian	Fife	Dundee	Angus
OVERALL RBI SCORE	62	67	68	65	62	64	62	70	62	67	64	66	66
HEALTH INDEX	60	68	71	62	61	63	62	69	60	68	60	67	65
EDUCATION INDEX	65	76	75	65	65	66	66	80	73	77	75	80	78
HOUSING INDEX	69	71	63	66	66	65	56	58	58	59	64	68	68
JOBS & ECONOMIC PROSPERITY INDEX	47	60	67	58	51	59	60	76	55	63	59	57	55
ENERGY & ENVIRONMENT INDEX	66	68	68	67	65	67	68	68	71	74	70	68	75
TRANSPORT INDEX	66	71	64	71	65	67	65	73	65	70	65	73	70
DIGITAL INDEX	83	68	77	77	75	77	58	69	70	71	59	67	64

	Aberdeenshire	Aberdeen	Moray	Highland	Perth & Kinross	Stirling	North Ayrshire	East Ayrshire	South Ayrshire	Dumfries & Galloway	South Lanarkshire	Scottish Borders
OVERALL RBI SCORE	67	68	63	61	67	73	62	63	64	61	68	61
HEALTH INDEX	64	64	58	59	71	72	59	61	66	63	64	61
EDUCATION INDEX	80	78	71	77	77	74	71	71	74	71	71	71
HOUSING INDEX	65	67	64	54	59	68	68	76	60	61	67	60
JOBS & ECONOMIC PROSPERITY INDEX	66	67	56	59	62	73	49	47	54	52	59	52
ENERGY & ENVIRONMENT INDEX	75	71	73	74	71	75	71	73	75	73	75	73
TRANSPORT INDEX	63	68	57	60	65	75	66	66	70	58	70	59
DIGITAL INDEX	54	64	74	49	81	75	71	56	67	62	84	71

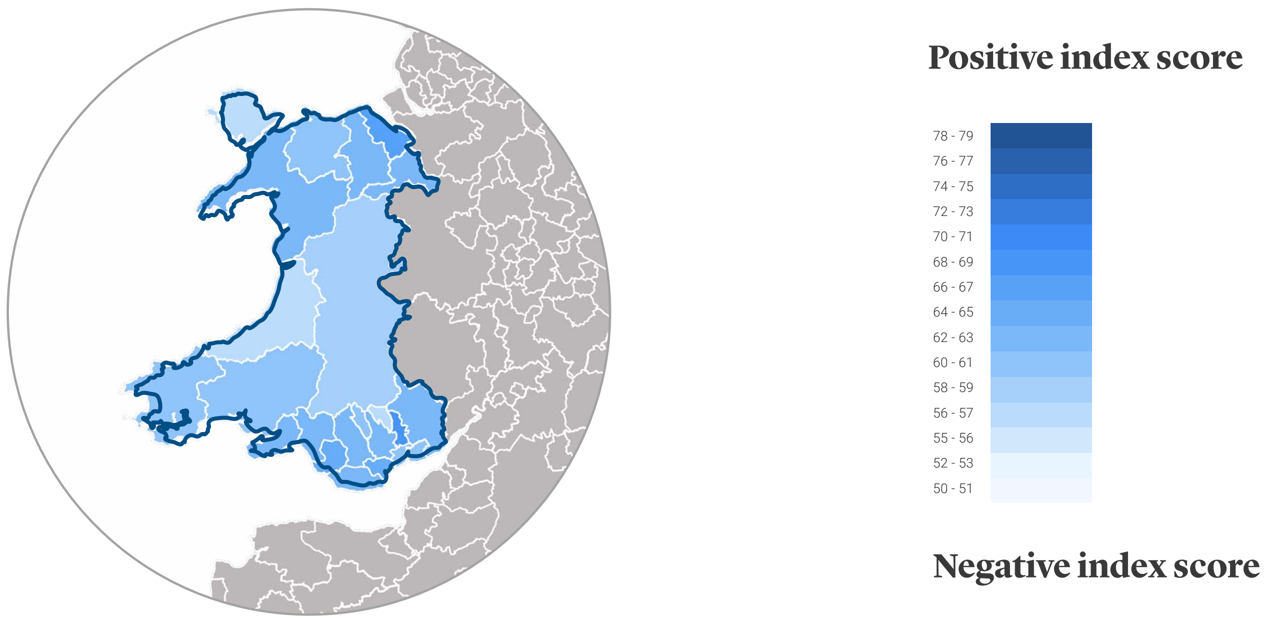
[25] West Dunbartonshire, East Renfrewshire, Clackmannanshire, Na h-Eileanan Siar, Argyll & Bute, Orkney and Shetland excluded due to insufficient base size

Wales

Wales has a lower RBI score than any other UK nation or region and falls below the UK average on all measures with the exception of housing and energy & environment.

Furthermore, Wales falls significantly behind the rest of the UK on the key measure of jobs & economic prosperity, with only the North-East of England scoring lower on this measure.

Figure 35. RBI scores in Wales by county



With the exception of Flintshire, Monmouthshire and Cardiff, all Welsh counties achieve a jobs & economic prosperity index score lower than that of the UK average. The Welsh economy needs strengthening across the board, though arguably none more so than Blaenau Gwent and the Isle of Anglesey.

With regards to health, the disparities between counties in Wales are relatively narrow when compared to many other areas of the UK, though only Torfaen and Monmouthshire surpass the UK average score, which highlights that health is another measure that needs to be addressed in Wales effectively across the entire nation.

Isle of Anglesey achieves the lowest RBI score among the Welsh local authorities, with its housing score of 46/100 noticeably lower than elsewhere in Wales.

Figure 36. Component Index scores in Wales

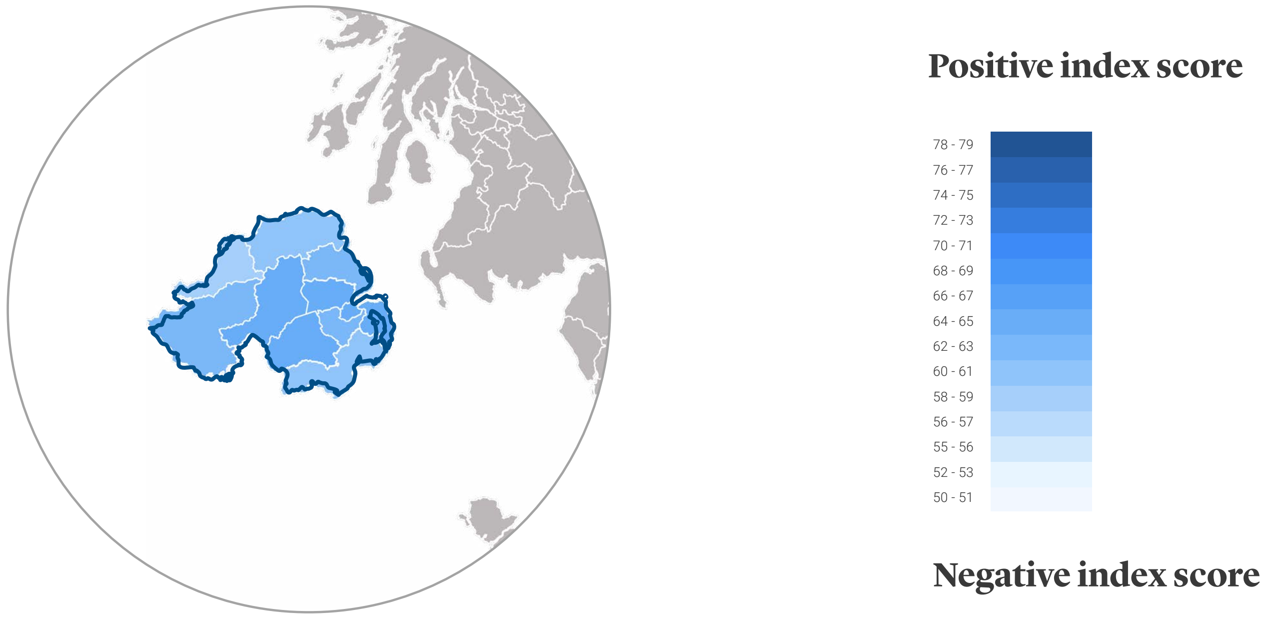
	Blaenau Gwent	Bridgend	Caerphilly	Cardiff	Carmarthenshire	Ceredigion	Conwy	Denbighshire	Flintshire	Gwynedd	Isle of Anglesey	Myrthyr Tydfil	Monmouthshire
OVERALL RBI SCORE	57	64	63	65	60	57	60	62	66	62	56	60	63
HEALTH INDEX	58	63	61	67	64	65	63	63	65	63	65	58	71
EDUCATION INDEX	56	66	59	69	64	68	68	68	66	72	69	58	71
HOUSING INDEX	64	60	66	58	61	50	58	60	65	56	46	65	50
JOBS & ECONOMIC PROSPERITY INDEX	43	58	53	62	53	52	47	51	65	53	43	49	64
ENERGY & ENVIRONMENT INDEX	64	71	70	67	72	72	75	74	67	73	72	69	71
TRANSPORT INDEX	62	66	67	68	62	52	66	66	64	62	62	60	59
DIGITAL INDEX	72	73	76	78	51	52	68	74	72	73	67	75	61

	Neath Port Talbot	Newport	Pembrokeshire	Powys	Rhondda	Swansea	Toerfaen	Vale of Glamorgan	Wrexham
OVERALL RBI SCORE	63	60	61	58	63	63	68	62	62
HEALTH INDEX	65	62	62	63	62	65	69	66	61
EDUCATION INDEX	62	59	61	68	58	61	67	75	64
HOUSING INDEX	66	59	57	56	69	62	70	55	63
JOBS & ECONOMIC PROSPERITY INDEX	54	53	54	51	53	55	60	56	56
ENERGY & ENVIRONMENT INDEX	67	65	73	73	71	68	73	68	65
TRANSPORT INDEX	68	65	63	57	65	66	73	65	62
DIGITAL INDEX	76	76	75	47	72	77	75	65	72

Northern Ireland

Northern Ireland has the second lowest RBI score than any other UK nation or region, and falls below the UK average on all measures with the exception of housing (on which it significantly outperforms the average) and energy & environment. It is on the measures of education and digital that Northern Ireland most acutely falls behind the rest of the UK.

Figure 37. RBI scores in Northern Ireland by Local Authority



While Northern Ireland under-indexes as a whole against the UK on the key measure of jobs and economic prosperity, this is being driven by particularly low scores in Causeway, Coast & Glens and in Derry & Strabane, two of the lowest scoring authorities across the entirety of the UK.

It is noticeable that while there are some local disparities across the health, education and transport measures, these are far less pronounced that seen elsewhere in the UK – although there are outlying local authorities that significantly underperform on each measure. This is not so the case with regards to the digital measure, with Newry, Mourne & Down falling far behind the rest of a Northern Ireland that is already falling significantly behind the rest of the UK on this measure.

Figure 38. Component Index scores in Northern Ireland

	Antrim & Newtownabbey	Ards & North Down	Armagh City, Banbridge & Craigavon	Belfast City	Causeway Coast & Glens	Derry & Strabane	Fermanagh & Omagh	Lisburn & Castlereagh	Mid & East Antrim	Mid Ulster	Newry, Mourne & Down
OVERALL RBI SCORE	**65**	**64**	**64**	**64**	**60**	**59**	**62**	**63**	**62**	**65**	**60**
HEALTH INDEX	68	69	69	59	66	65	67	65	63	68	68
EDUCATION INDEX	62	63	61	64	65	65	69	62	61	65	63
HOUSING INDEX	68	65	67	61	59	65	69	64	65	67	63
JOBS & ECONOMIC PROSPERITY INDEX	61	57	59	60	51	47	56	60	56	61	55
ENERGY & ENVIRONMENT INDEX	71	74	68	70	66	68	65	68	69	72	68
TRANSPORT INDEX	67	66	65	68	60	60	52	66	62	64	58
DIGITAL INDEX	61	68	66	75	70	56	59	59	68	63	49

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