Causeway Coast & Glens Borough Council

Title of Report:	**Town Centre Perception Survey 2021 and Continuation Proposal**
Committee Report Submitted To:	**The Leisure & Development Committee**
Date of Meeting:	**21 December 2021**
For Decision or For Information	**For Decision**

Linkage to Council Strategy (2019-23)	
Strategic Theme	Improvement & Innovation
Outcome	Council facilitates towns and village sin the borough to continue to provide quality environments which evolve to meet the needs of their citizens, businesses and visitors to them
Lead Officer	Interim Head of Prosperity and Place

Budgetary Considerations	
Cost of Proposal	tbc
Included in Current Year Estimates	**YES/NO**
Capital/Revenue	
Code	
Staffing Costs	

Screening Requirements	Required for new or revised Policies, Plans, Strategies or Service Delivery Proposals.		
Section 75 Screening	Screening Completed:	Yes/No	Date:
	EQIA Required and Completed:	Yes/No	Date:
Rural Needs Assessment (RNA)	Screening Completed	Yes/No	Date:
	RNA Required and Completed:	Yes/No	Date:
Data Protection Impact Assessment (DPIA)	Screening Completed:	Yes/No	Date:
	DPIA Required and Completed:	Yes/No	Date:

1.0 Purpose of Report

Purpose of this report is to inform council of the 12 town centre perception surveys conducted in March 2021 and to seek Council's approval to continue to conduct town centre perception surveys as part of the town centre health checks for the 12 towns as listed within the Local Development Plan hierarchy of settlements on an annual basis.

2.0 Background

Town centres are the focus for multiple activities, historically led by retail, with a range of ancillary and complementary functions, such as retail services, hospitality, professional services, leisure, and public administration.

While trade and commerce are important for jobs and economic growth, town centres perform an important social function too, as meeting places and multi-purpose public spaces. A healthy town centre is one that is vibrant, safe, and thriving both economically and socially.

This project was conducted as part of the Town and Village Management section of the Prosperity & Place business plan for 2020/21 and in partnership with the Planning Department.

Following a procurement process Prosperity & Place appointed CARD Group Ltd to conduct a series of town centre perception surveys during March / April 2021. Reference previous report submitted to L&D February 2021.

List of towns surveyed.

Existing Settlement Hierarchy				
Hubs	Coleraine	Limavady	Ballycastle	Ballymoney
Towns	Ballykelly	Bushmills	Cushendall	Dungiven
	Garvagh	Kilrea	Portrush	Portstewart

The data collected has provided information for use by Councillors and council officers and additional stakeholders i.e., departments (e.g., Infrastructure, Roads, Communities etc.), Chambers of Commerce, Town Forums and local traders. The information will support decision-making when addressing specific town centre 'health' concerns including making plans for investment in public realm regeneration to ensure town centres remain prosperous.

Cost of surveying the 12 towns in 2021 £14,500

3.0 Outcomes

A total of 13 reports were compiled by the CARD Group and the findings will be used as a benchmark for the Prosperity & Place team as they progress with the recovery and renewal actions identified under the Economic Development Strategy 2021-2035.

The overall Boroughwide perception survey key points:

Residents

- Are positive about their hometown with overall positive ratings for all presentation aspects and regard the area as safe. Overall score +71.
- 84% visit town centres on a weekly basis.

- Main reason for visiting town centre is grocery shopping 43%.
- Congestion & traffic is the main reason preventing visits to town centres.

<u>Traders</u>

- General positive ratings across all presentation aspects for the town centres although towns outside of the tourist centres do not receive as high a positive rating – overall score of +64.
- 34% stated turnover during lockdown decreased by over 50%.
- 40% of respondents noted capital investment during lockdown.
- 78% of businesses have been operating for over 5yrs and 70% are independent ownership.

The full Borough report is at **Annex A**. Individual town centre surveys will be published on the Prosperity & Place section of Council's website.

These survey reports reflect the impact that the pandemic had on our town centres as the towns emerged from the lockdown period.

The reports will act as a baseline for the 6 Town Centre Forums currently under development.

4.0 Future Proposal

To measure our town centres health and sustainability and the impact of council's recovery and renewal actions, it will be important to continually monitor not only performance but also our residents, visitors and traders' perception of our town centres.

CARD Group, working with Queens University, has developed a Town Health & Sustainability Index, currently in use across several local councils and are available to work with the Town & Village Management team to undertake this exercise in Causeway Coast and Glens Borough.

Town Centre Health & Sustainability Index for each town involves:

1. Determine the catchment.
2. Survey the catchment for engagement & sentiment.
3. Undertake a footfall qualification study.
4. Compile a comprehensive database of traders in the town centre.

Additional output if requested - Undertake Monthly analysis and reporting – [This will assist in identifying seasonal trends and will be an additional cost per town]

Cost will be dependent on the number towns to be surveyed and the frequency.

5.0 Options

Option A – to extend the current contract with CARD Group under the same format as 2021 across 12 towns for 2022 estimated cost £16,750

Option B – to investigate a proposal to work with CARD Group to undertake the Town Centre Health & Sustainability Index assessment of the 6 urban centres Ballycastle, Ballymoney, Coleraine, Limavady, Portrush, Portstewart. By choosing Option B this will be a key measurement for the 6 Town Forums currently under development. Estimated costs £30,000.

Option C – to conduct work as per option B plus an annual survey for the remaining 6 towns of Ballykelly, Bushmills, Cushendall, Dungiven, Garvagh, Kilrea. Estimated cost £38,375.

6.0 Recommendations

The Leisure and Development Committee are asked to consider the following recommendations:

- That Town & Village Management team continue with town centre perception surveys across the 12 towns as listed in the hierarchy of settlements for the Borough for 2022. Option A.
- That Town & Village Management investigate a proposal to work with CARD Group to undertake the Town Centre Health & Sustainability Index assessment of the 6 urban centres Ballycastle, Ballymoney, Coleraine, Limavady, Portrush, Portstewart. Under Direct Award Contract [DAC]. Option B.
- That Town & Village Management investigate a proposal to operate survey work as per option B and conduct additional annual survey for the remaining 6 towns of Ballykelly, Bushmills, Cushendall, Dungiven, Garvagh, Kilrea. Option C.

Causeway Coast & Glens Borough Council

Understanding Businesses & Visitors in towns within Causeway Coast & Glens

May 2021

card

Client Analysis & Relationship Development

In March 2021, Causeway Coast and Glens Borough Council appointed CARD Group Ltd to carry out Perception and Opinion surveys, among people and businesses, within 12 designated town centres within the Borough.

The aim of the survey is to assess how people and businesses perceive the town centres within Causeway Coast and Glens, in order to assist the Town & Village Management Team and Planning Department operations. The data collected will provide information for Councillors and council officers and may also provide information for additional stakeholders i.e. Government departments (e.g. Infrastructure, Roads, Communities etc.), Chambers of Commerce, Town Partnerships and local traders, that supports decision-making when addressing specific town centre 'health' concerns including making plans for investment in public realm regeneration to ensure town centres remain prosperous.

To achieve this, the surveys will seek to collect data in order to provide information on 3 key areas:

- Perception on how both the public and businesses feel about the town centres within Causeway Coast and Glens.
- Economic contribution – respondent's indication on spending patterns within the town centres and the business development for the future
- Contextual information – e.g. research shall be carried out on demographics, local resident, visitors, workers.

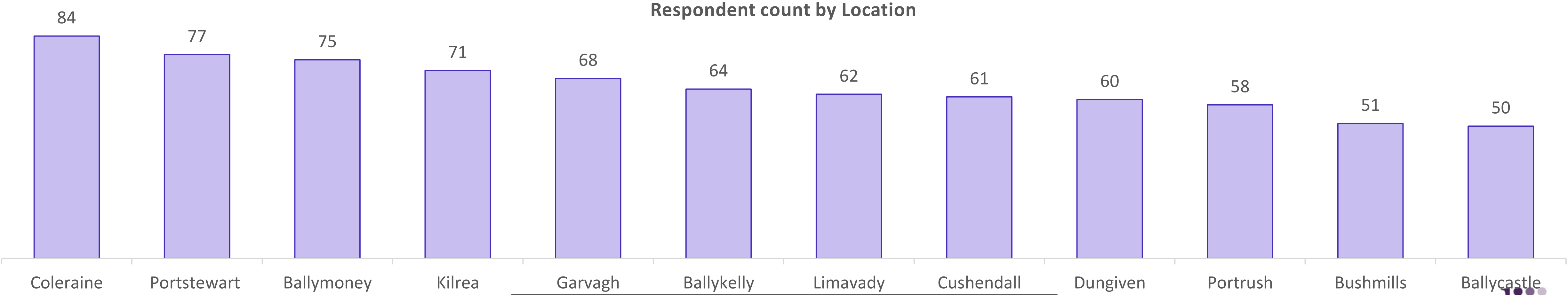
Sampling for visitors took place between 24th March and 7th April 2021, and sampling of traders took place between 22nd March and 16th of April. It is important to note that during this period, there were a range of continuing restrictions in place owing to the ongoing Coronavirus pandemic. The specific restrictions at the time are outlined in Appendix 1, however it is important to be cognisant of the impact these restrictions will have had on both visitors (restrictions on area movement, what shops / activities they have come to use etc.) and traders (loss of revenue, periods of closure etc.) in the area.

Visitors

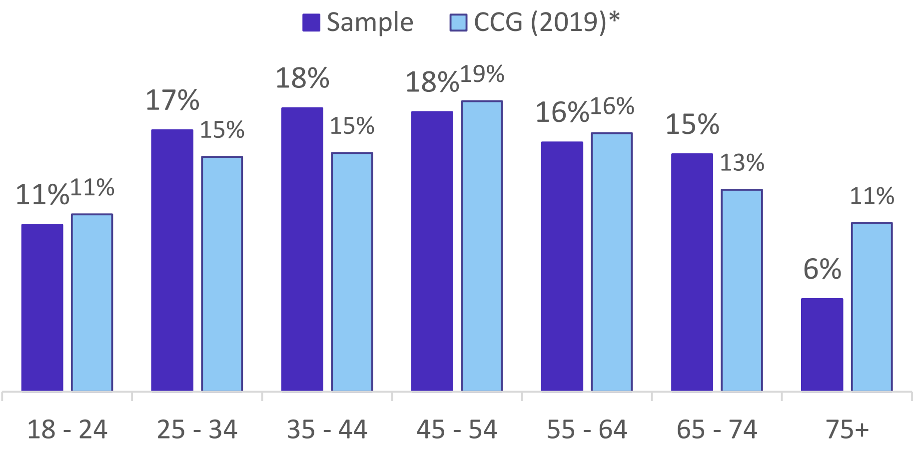
Visitor Sampling Overview

- This section covers our sampling of **visitors** to the 12 town centres in the Causeway Coast & Glens Borough Council area. The sampling of visitors sought to ascertain:
  - The demographics of who visits;
  - Where they are visiting from;
  - Why they visit and how often;
  - Their expectations and experience of visiting;
  - Why they might not visit.
- These towns are listed in the chart below and the respective sample sizes achieved within each town.
- The total sample size for the borough as a whole is **781** which provides us with a margin of error of 3.5% @ 95% confidence *(see Appendix 1)*.
- It is worth noting that the results are likely to be impacted by the fact the sampling period took place while some COVID lockdown restrictions remain in place. This in itself will have a direct impact on the type of people visiting, e.g. fewer tourist visitors / day trippers, and the general mood around town ratings etc. as the offer of the towns is reduced.

Respondent count by Location

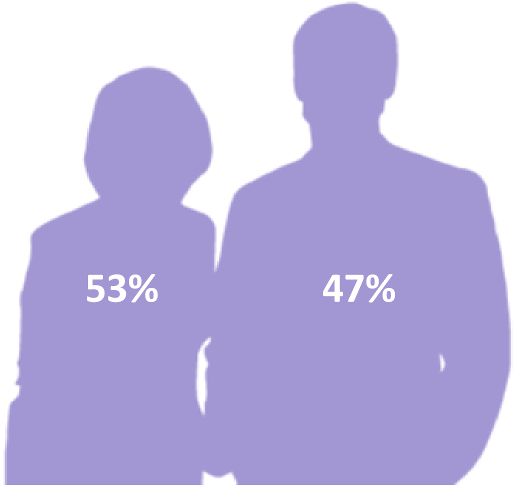


Respondents by Age Group



*NISRA 2019 Mid-Year Population Estimates

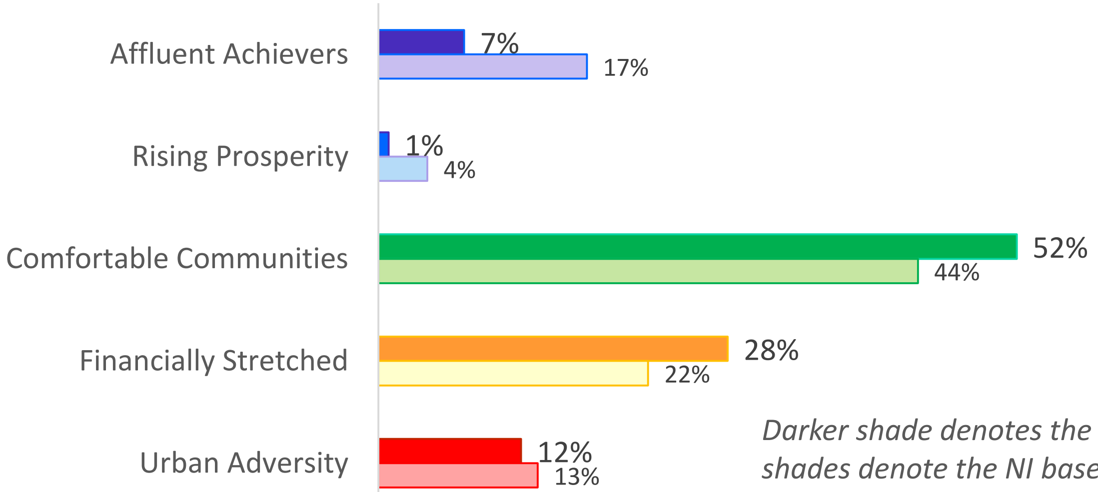
Respondent Gender Split



Our sample has achieved quite a close alignment with the population structure of the general council area. Worth noting is that there is a slight lean toward younger respondents.

The sample is also broadly reflective of the 52:48 F:M gender split within the borough.

Respondent ACORN Profile* vs NI Average

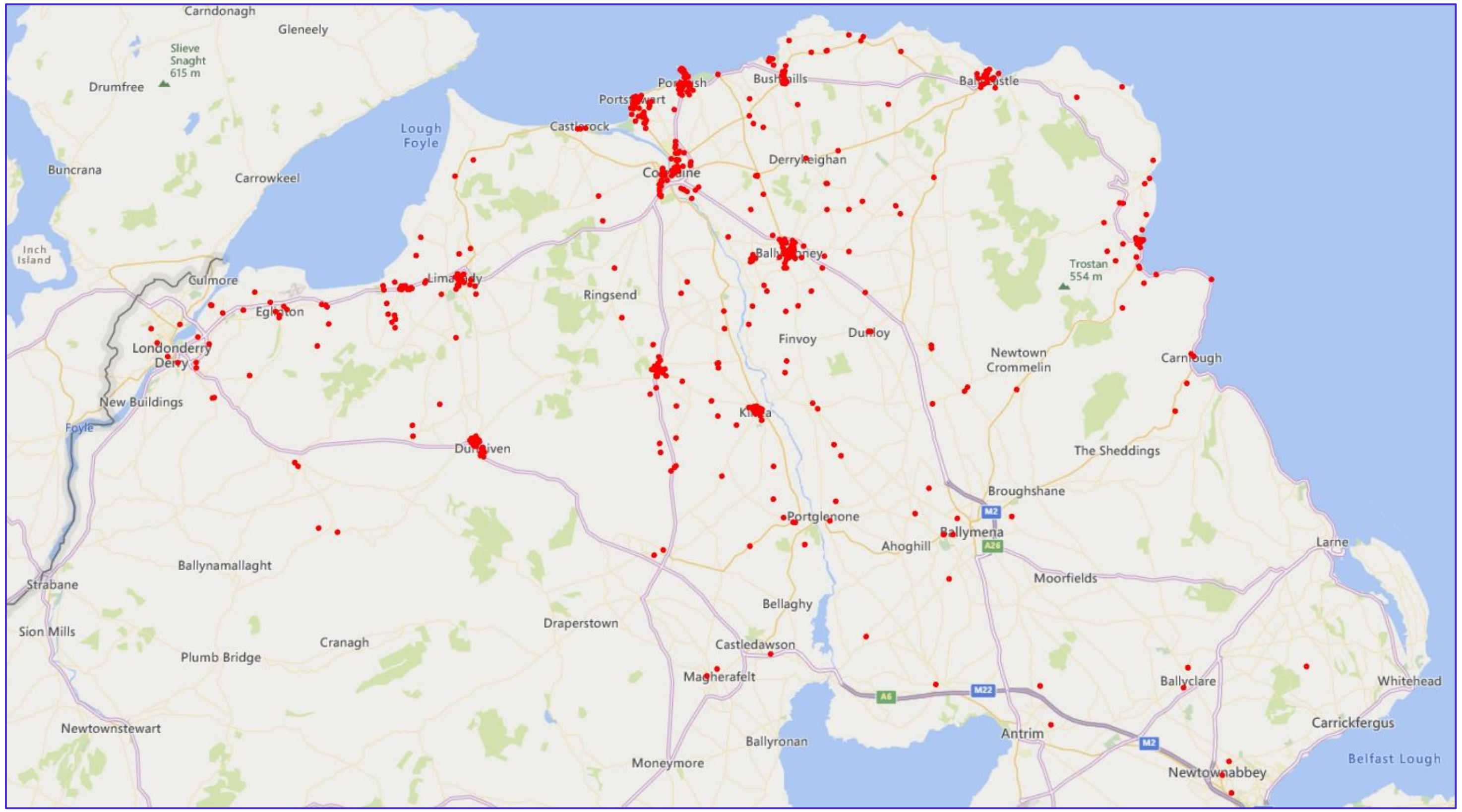


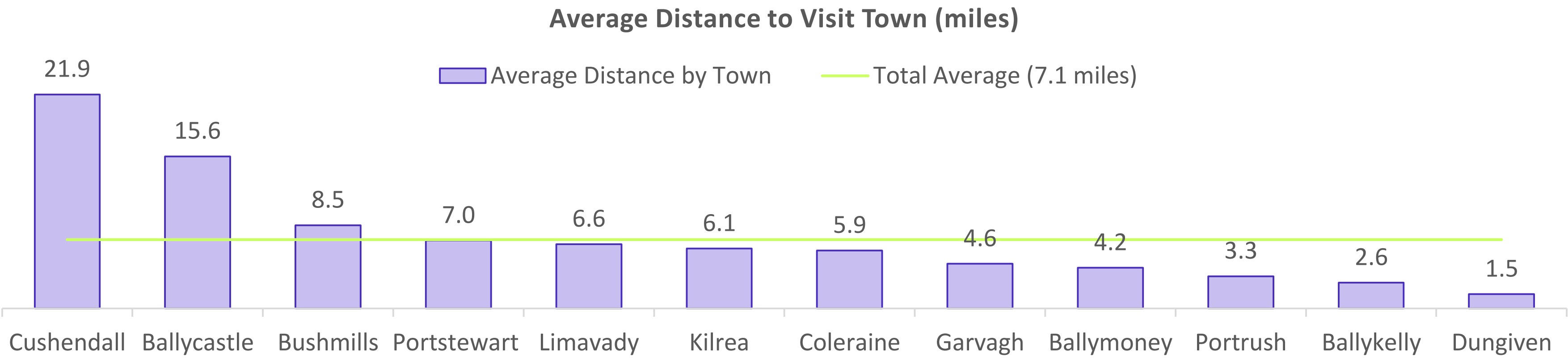
Darker shade denotes the CCG respondent profile while lighter shades denote the NI baseline.
See Appendix 2 for further information on ACORN classifications.

The ACORN profile shows that visitors to the town centres do not tend to reflect the general NI baseline. Those from the 2 most affluent ACORN categories are lacking, with greater tendency towards 'Financially Stretched'.

The greater number of 'Comfortable Communities' is due to a particular sub-category within – 'Countryside Communities' = 43%. This is unsurprising given the rural nature of the surrounding area.

Origins & Travel





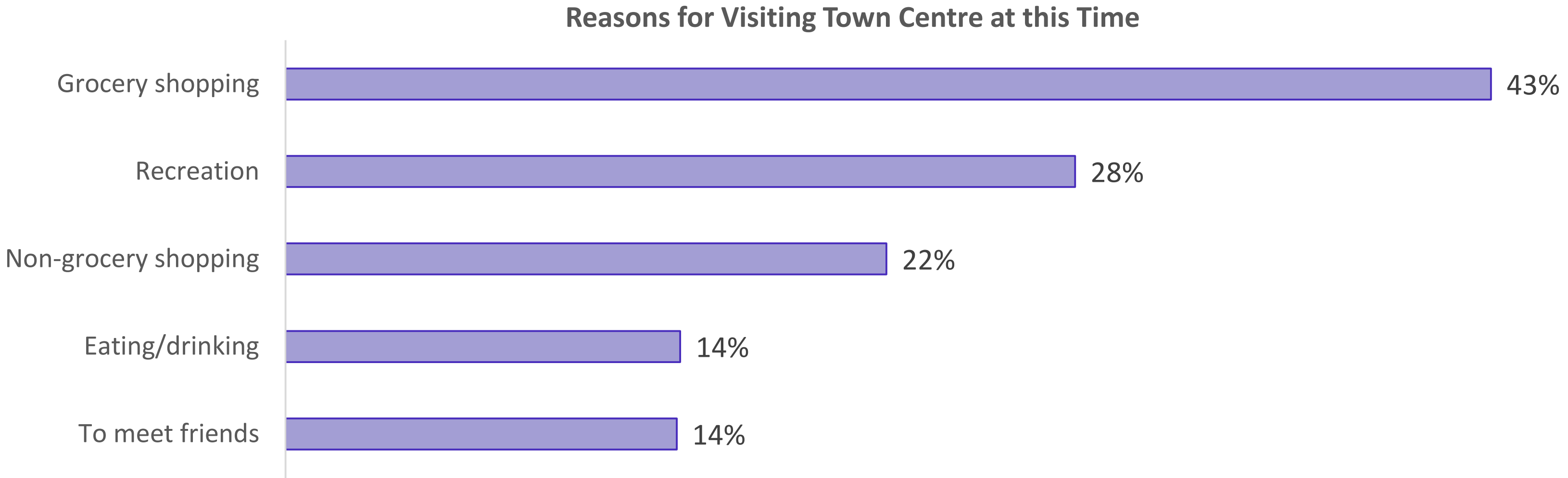
As expected, the majority of respondents were generally local to the town they were surveyed in.

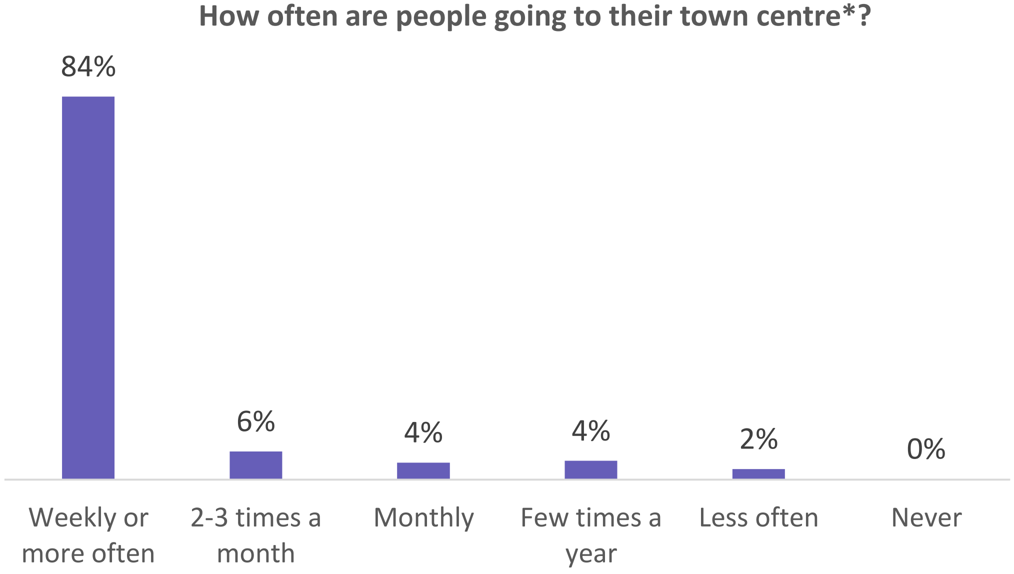
The shaded area shows the top 10 postcode areas in our sample. Outside of this there was some clustering of visitors from Derry/Londonderry and Belfast. There are some notable differences in the average miles travelled by respondents at each location.

Slightly surprising is the low average for Portrush given its reputation as a tourist location. We would expect locations such as Ballycastle and Portstewart to have been similarly affected by restrictions however they have managed to maintain a wider spread of visitors.

Our individual town reports will provide us with a closer look at the specific visitor profile for each town.

Why are people going to the town centres?



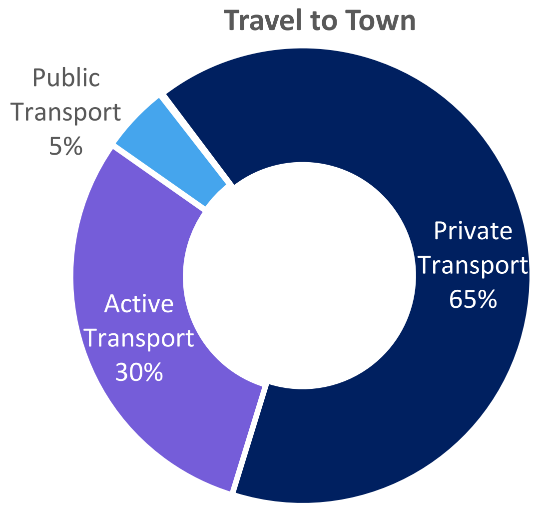


How often do respondents visit the town centre location they were surveyed at

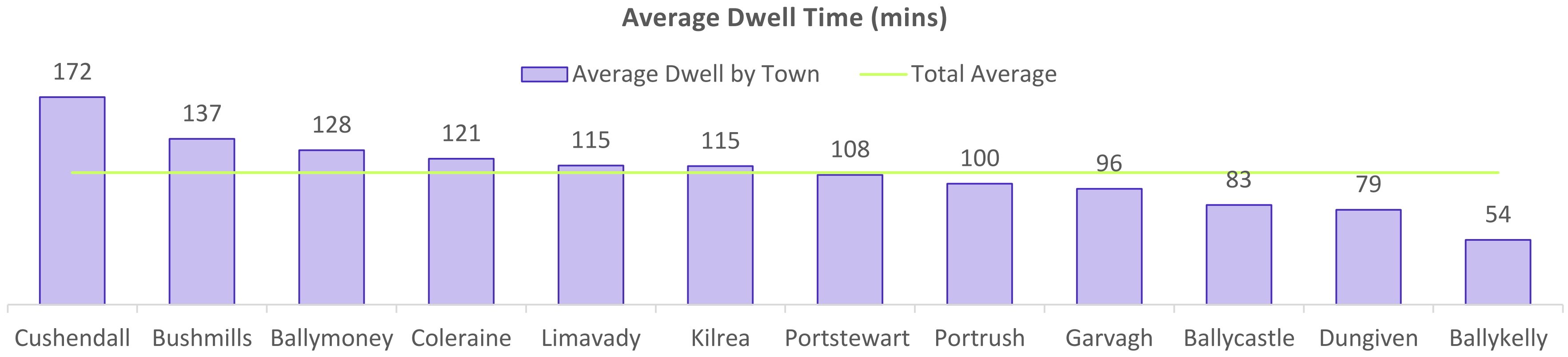
Currently shopping for groceries is the primary collective usage of the town centres. The percentage of people eating & drinking is understandably low as this is one of the business sectors affected most by restrictions.

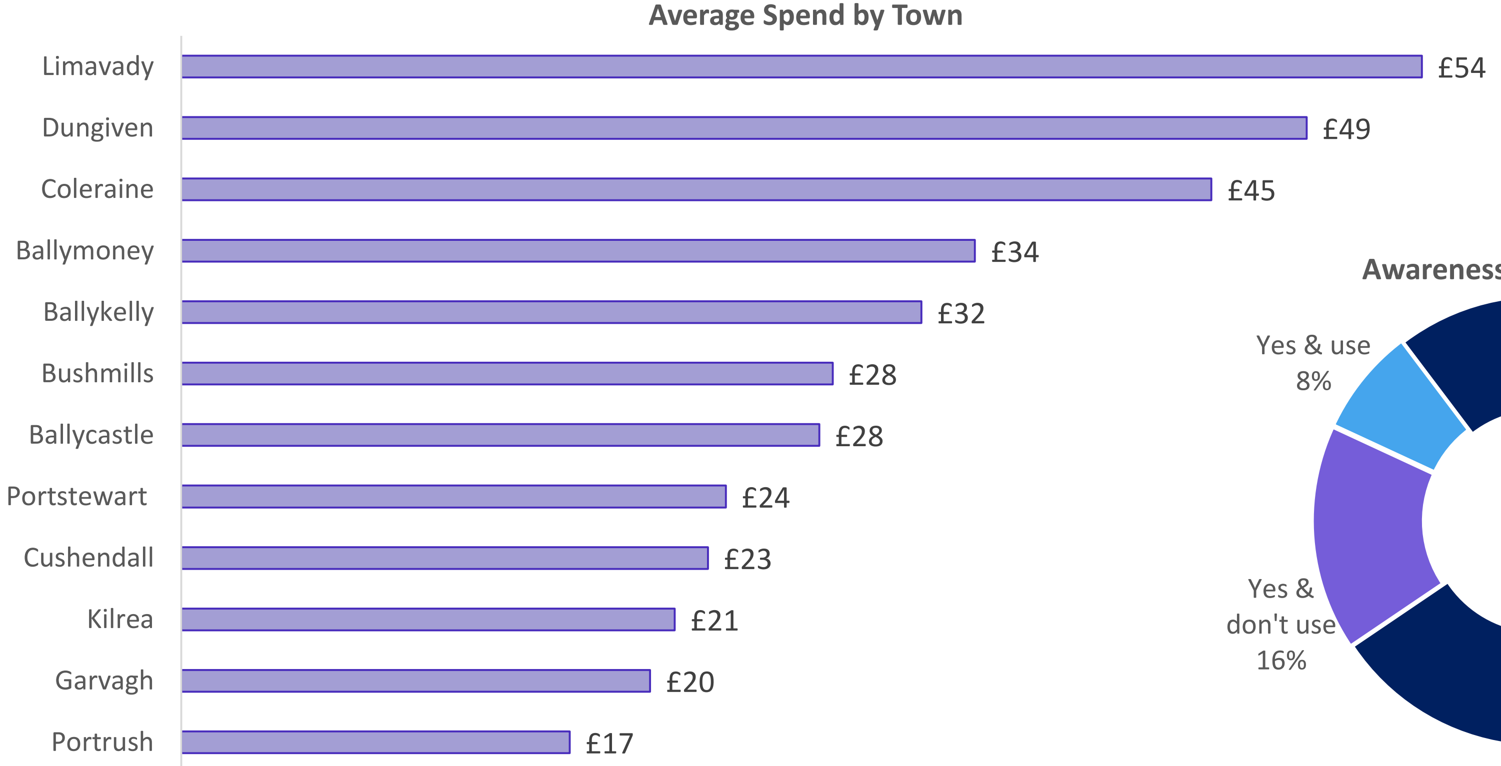
The vast majority (84%) visit on at least a weekly basis, further highlighting very local visitor population.

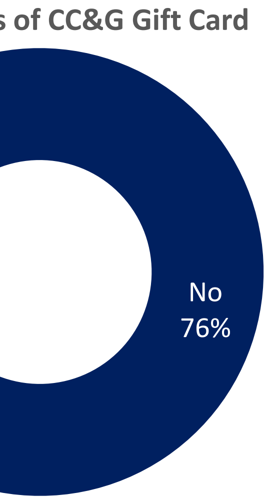
Public transport usage appears very low. This may be partly contributed to by cautiousness due to COVID.



Interaction with the Town Centre







There are also some distinct differences in the time & money spent between each town centre.

Cushendall is significantly out in front with an average of almost 3 hours, while on average people visitors spend less than an hour in Ballykelly.

The amount of time spent in a particular town is no guarantee of an increased spend as Cushendall comes out as one of the lowest with an average of £23.

It appears that traditional visitor towns (Portrush, Portstewart & Ballycastle) are clearly struggling with below average dwell times and spend levels currently.

We have mentioned the impact of COVID restrictions, however the unusually cold April *(see Appendix 1)* is likely to have contributed also.

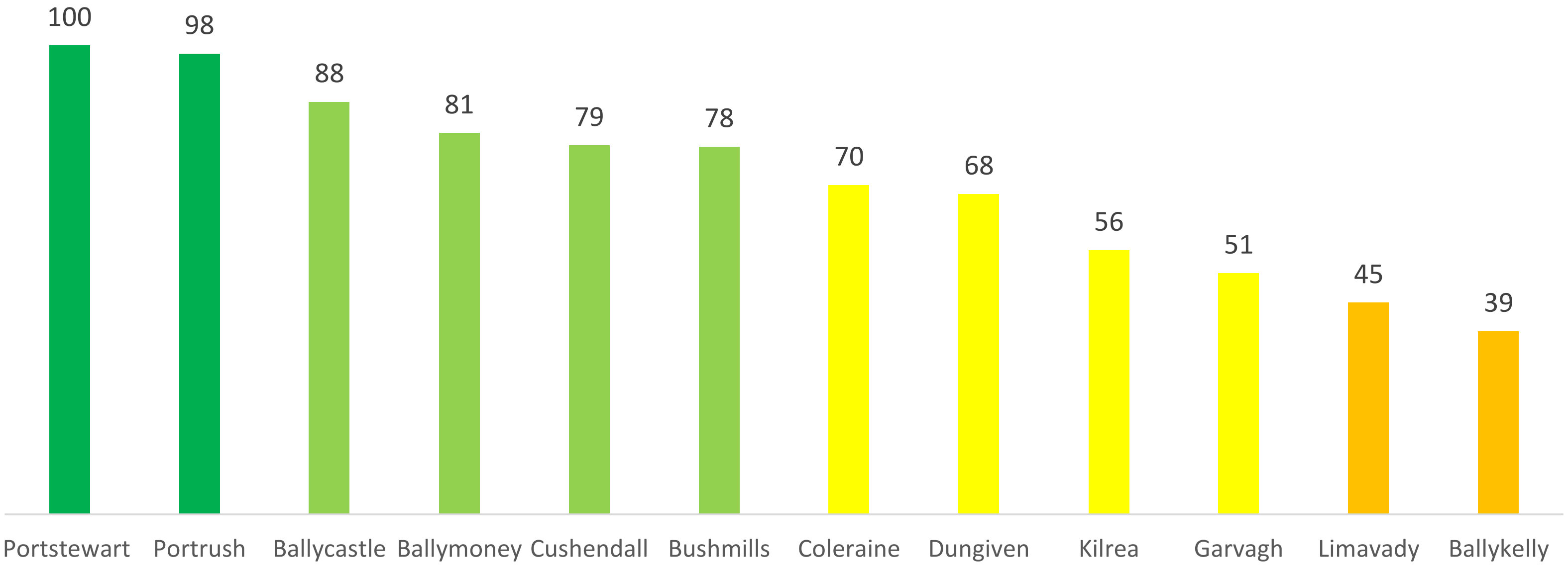
What is your opinion of the town centre?

Causeway Coast & Glens Borough Council

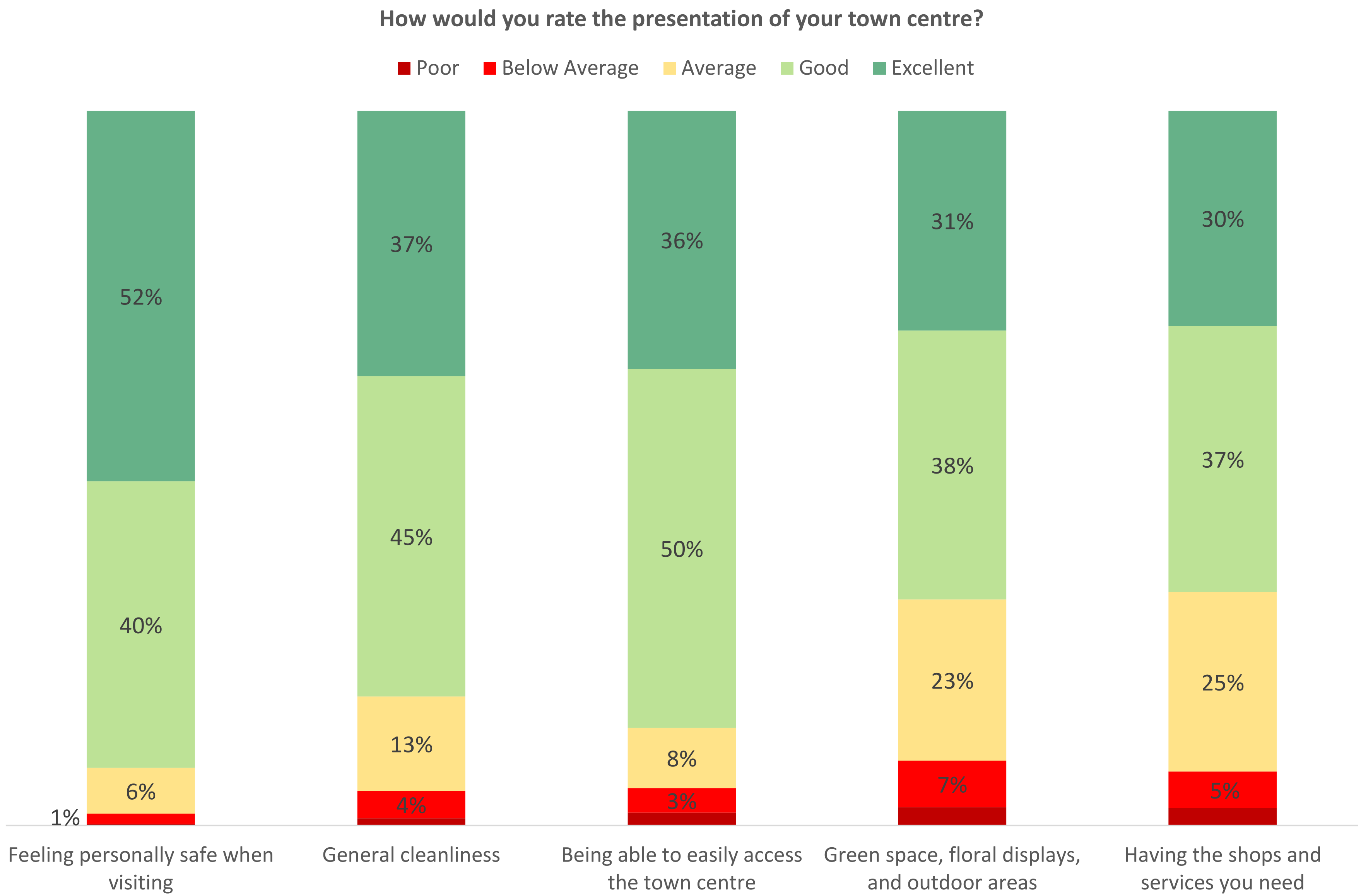
	All Traders									Score: +71
	Dislike				**Passive**		**Like**			
Description	Hate	Dislike	Avoid	Not ok	Not for me	Ok	Like	Enjoy	One of my favourites	My favourite town
Score	1	2	3	4	5	6	7	8	9	10
Sample	1%	1%	3%	3%	3%	11%	9%	42%	11%	17%
Calculation	Total of 'Like' (**79**) – Total of Dislike (**8**) = **+71**									

- Above is the combined Sentiment Score for all towns in the region. The rationale for Sentiment Scoring is outlined in Appendix 2.
- Overall the score is very high but expected considering people are talking about their hometowns.
- We can see that some towns, generally the popular visitor towns, perform extremely well. Others like Ballykelly, in keeping with its very low visitor dwell times, perform particularly poorly.

Visitor Sentiment Score by Town

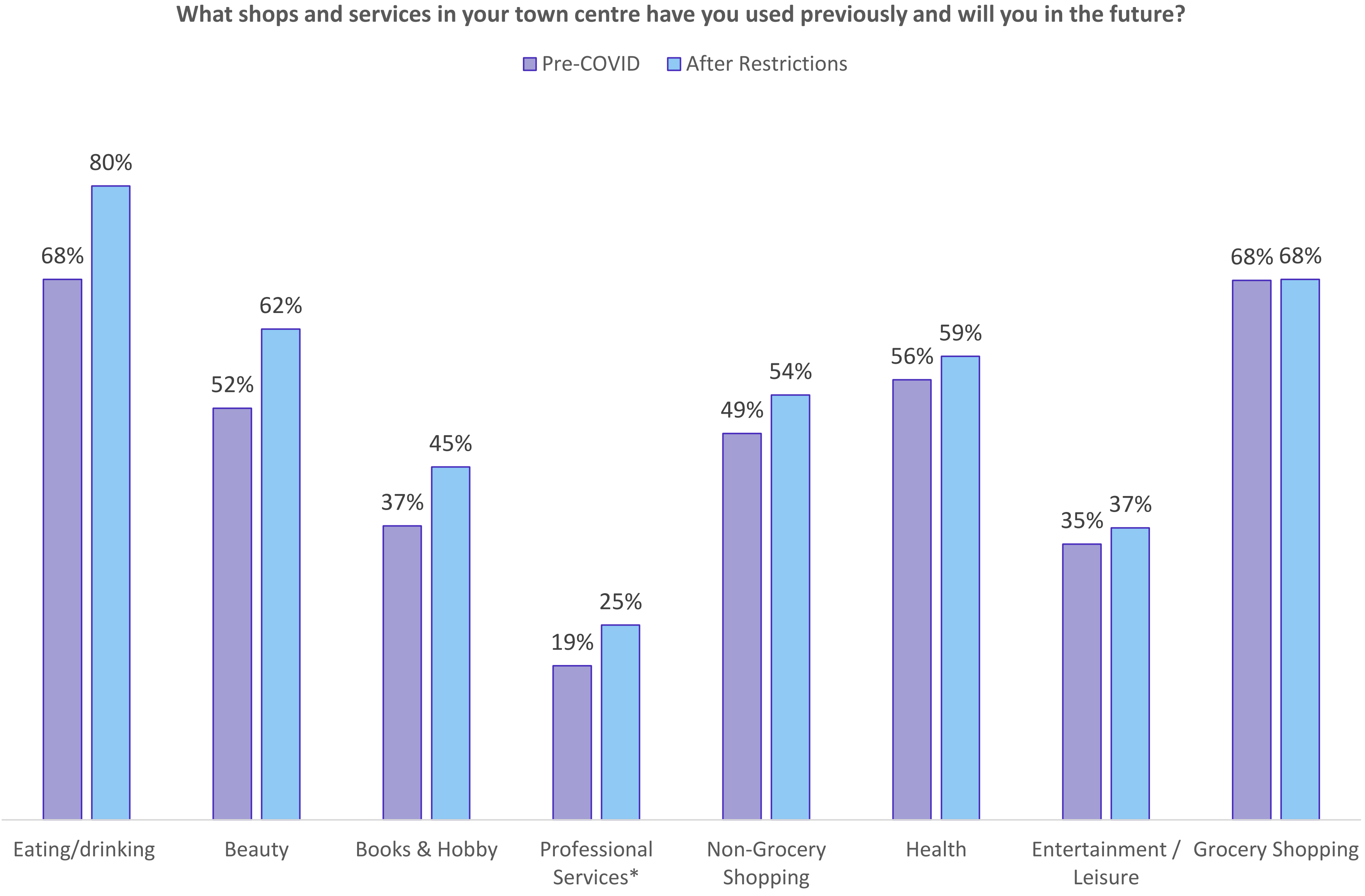


Town Centre Presentation



Collectively, the town centres receive overall positive ratings across all presentation aspects. It is clear the local visitors regard the area as largely safe.

It is in the provision of shops and services where we see the lowest levels of satisfaction, although any negativity is still quite low.

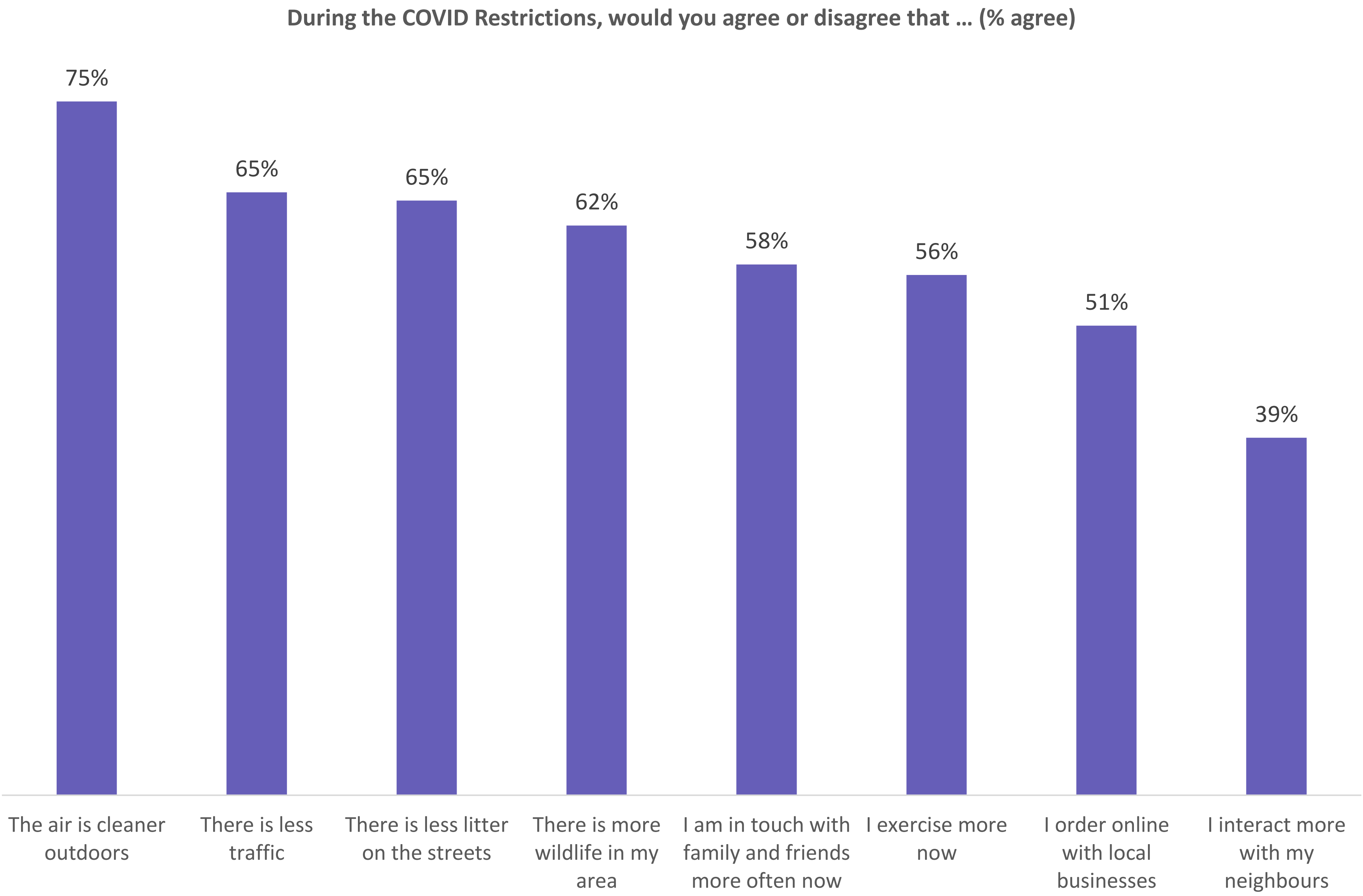


The chart opposite displays the stated pre COVID use for the town centres, and the intended use once restrictions were lifted. It has been ordered by most positive to least positive difference.

Notable is that there is no ‘negative’ difference, i.e. people doing less of a particular activity post-COVID.

Unsurprisingly, upon reopening the food & drink and beauty sectors are likely to see significant rebound judging by the after restrictions intentions noted here.

** Professional services in this context encapsulates services such as Solicitors, Mortgage Advisors, Accountants etc.*

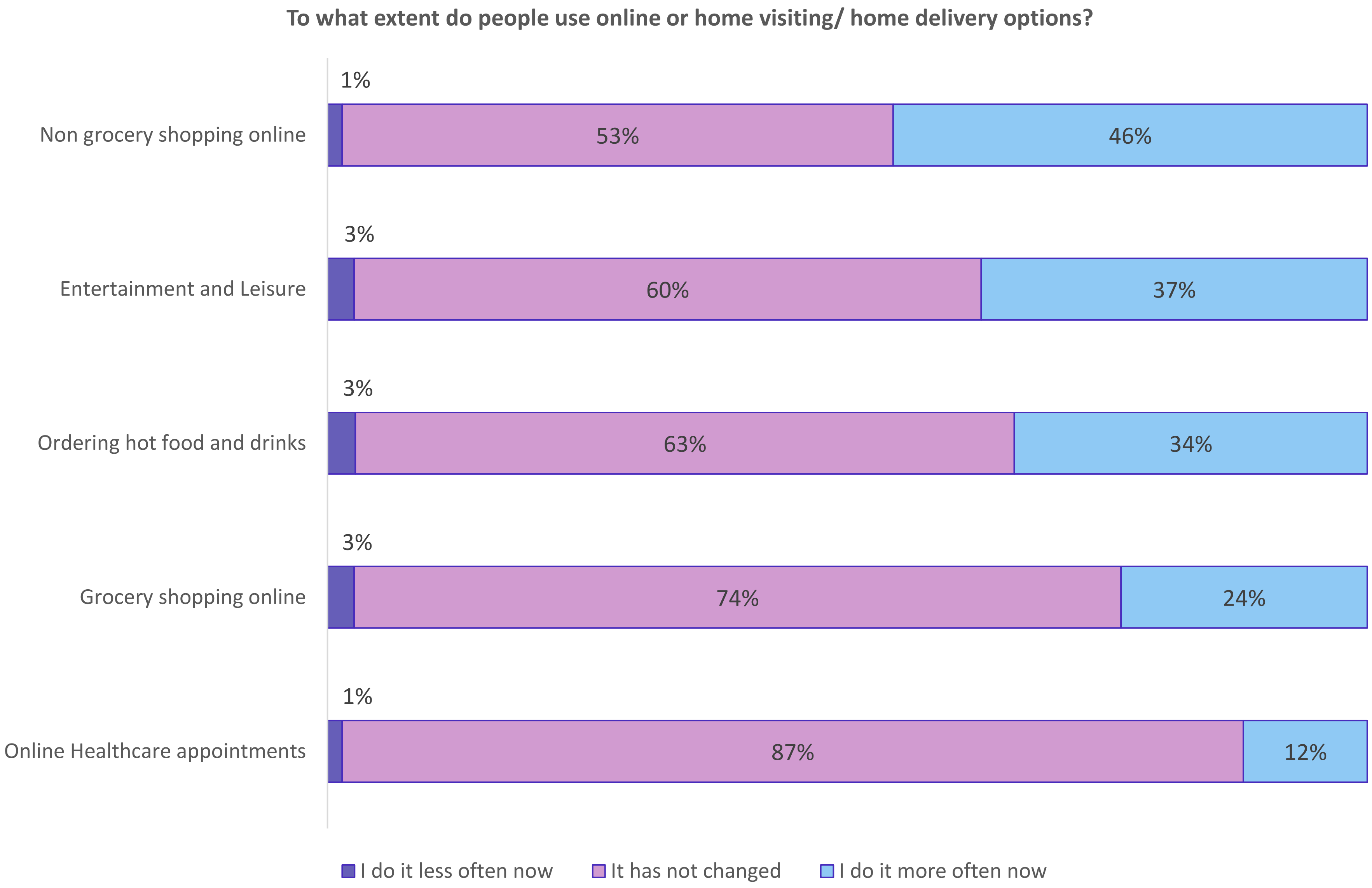


People saw having less traffic as being one of the primary impacts of the lockdown period, however it is also cited as one of the top reasons preventing visits in normal times.

The traffic issue is one for the council to monitor and manage post-lockdown as it may negate some of the positivity and reduce visitor numbers from their full potential.

What prevents you from visiting your town centre more?	%
Congestion & Traffic	19%
Parking	15%
Unappealing retailers	13%
Habit	8%
Unappealing cafes and restaurants	7%
Lack of evening economy options	7%
Visually unappealing area	7%

Online Shopping



Understandably the lockdown restrictions have had a notable impact on consumer habits, with a shift to online order and delivery being one of the primary consequences.

The closure of non-essential retail has meant that non-grocery online retail has seen the most significant increase in usage.

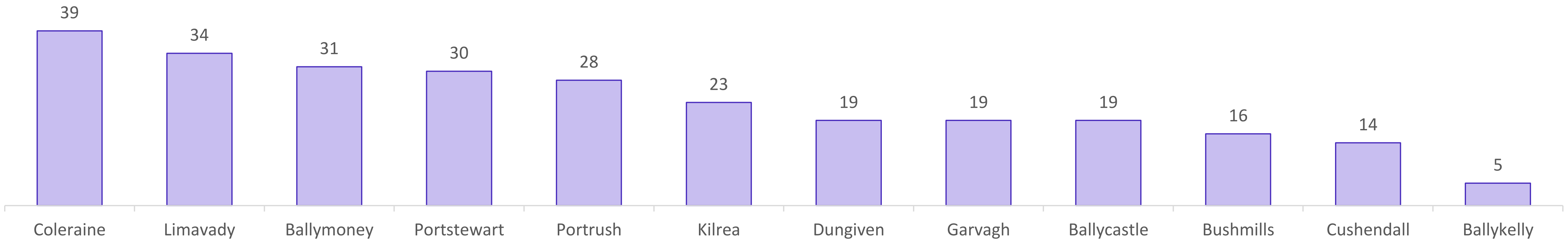
Where both online order AND in person shopping has remained available, i.e. Grocery shopping, the impact has been more muted. But 24% in this regard is still a notable shift.

Traders

Trader Sampling Overview

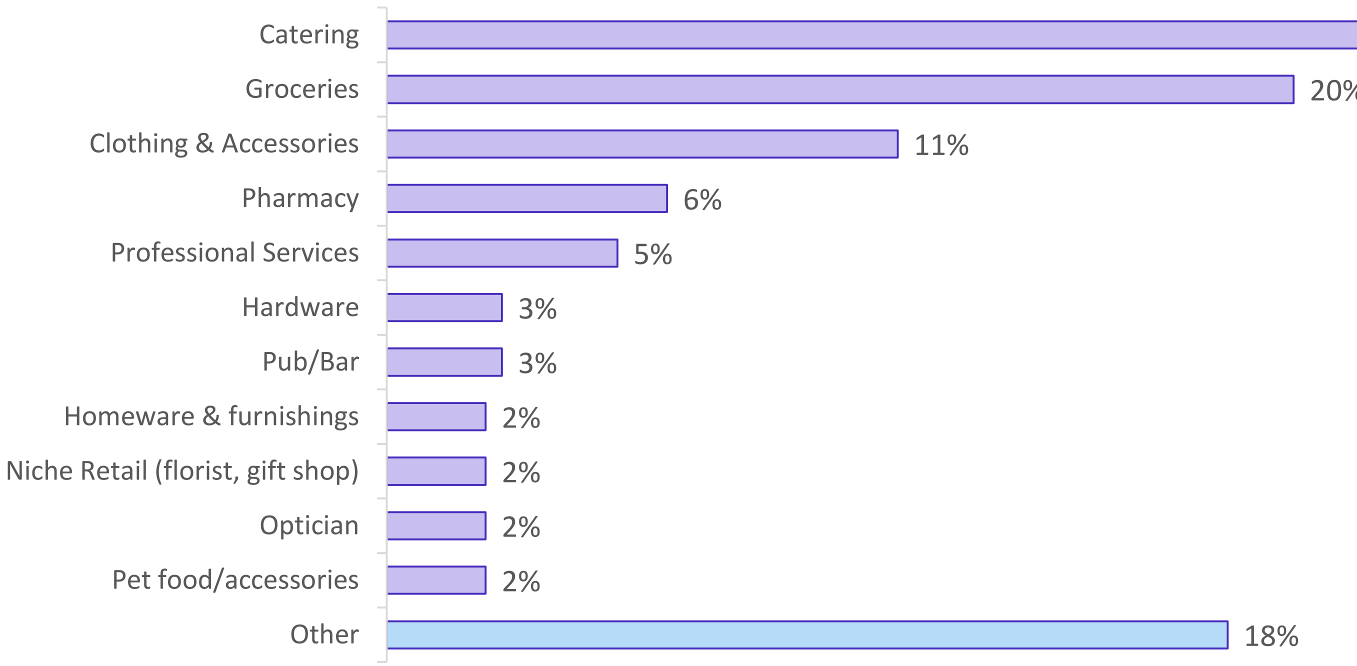
- This section covers our sampling of **Traders** within the 12 town centres in the Causeway Coast & Glens Borough Council area. The sampling of traders sought to ascertain:
    - The variety and strength of the local offer
    - Experience of trading in the town centre
    - Perceptions and concerns over sustainability
- Once again the respective sample sizes achieved within each town are listed below.
- The total sample size for the borough as a whole is **277** which provides us with a margin of error of 5.9% @ 95% confidence.
- Once again, it is worth noting that the results are likely to be impacted by the fact the sampling period took place while some COVID lockdown restrictions remain in place. This in itself will have a direct impact on the number and type of traders available for sampling as the nature of the restrictions has been somewhat discriminatory in terms of sectors of business most and least affected.
- At the same time, this also impacted upon quality of some of responses given as it was not always possible to get responses from someone who could respond in full. Some people were unable or unwilling, as they did not feel they had sufficient authority to do so, to provide specifics such as impact on turnover, length remaining on lease etc.

Respondent count by Location

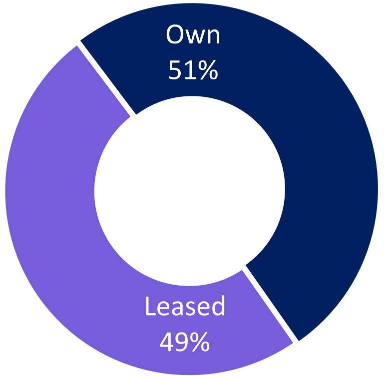


Respondent Trader Profile

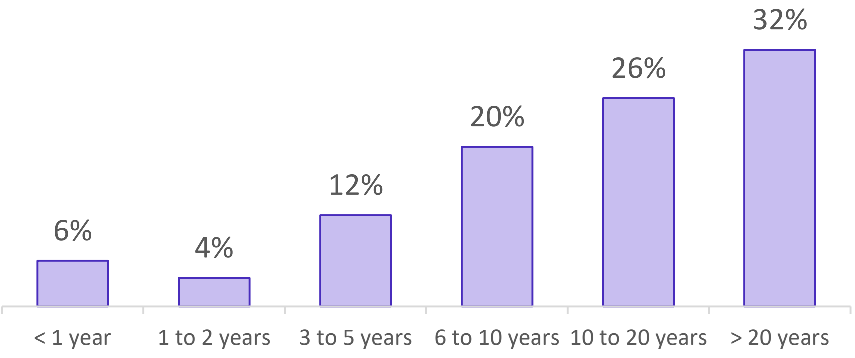
Business Sector



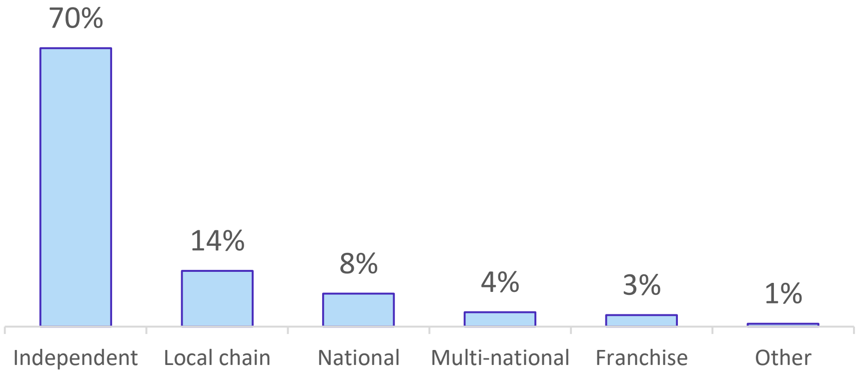
Premises



Business Age



Business Ownership



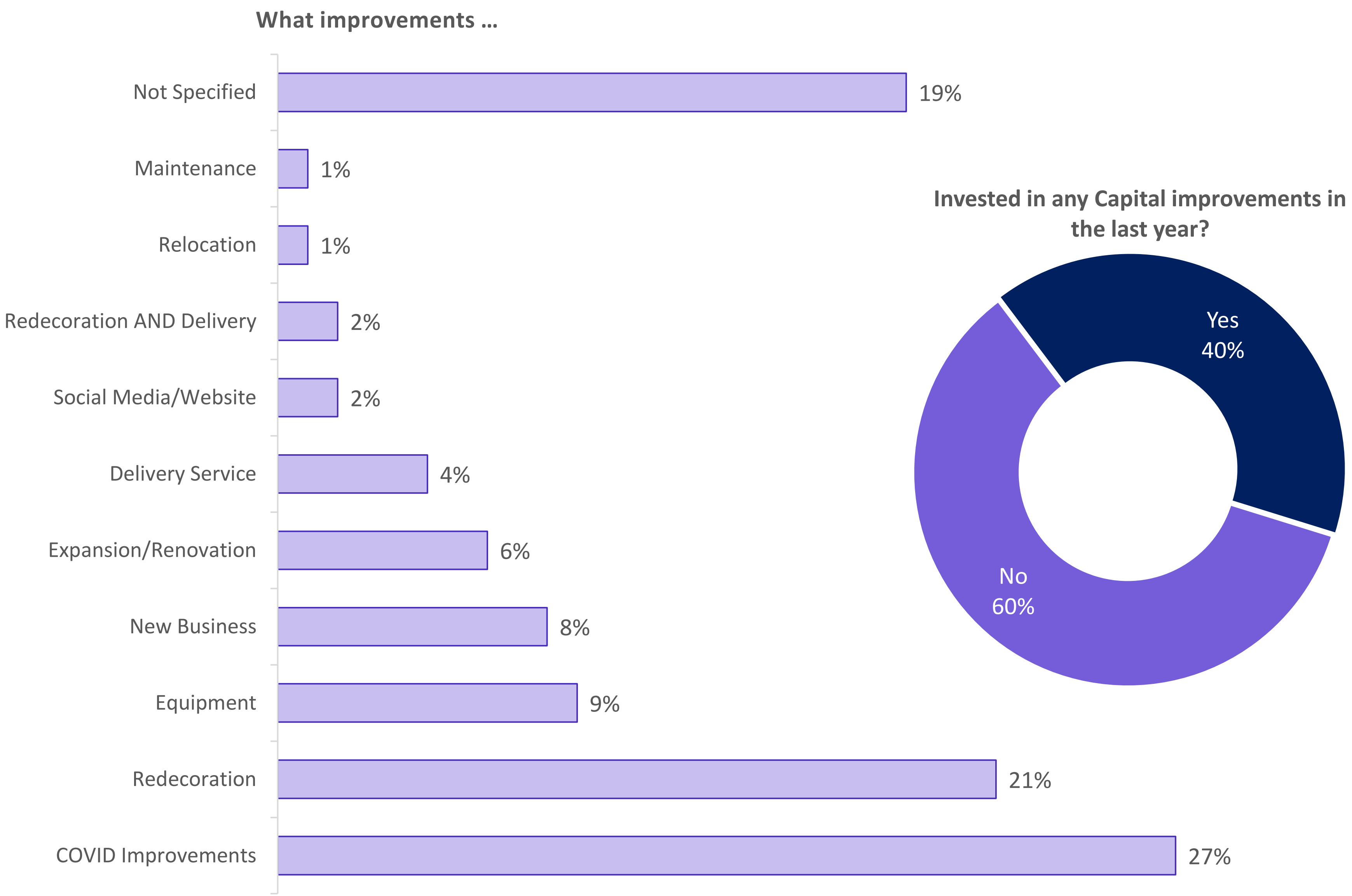
If premises leased, how long left ...	%
Rolling Contract/Open Lease	11%
Less than a year	1%
1 to 2 years	13%
3 to 5 years	19%
6 to 10 years	7%
11+ years	2%
Unknown	*47%*

Our sample has captured quite a broad spectrum of the business sectors operating within the borough *(see Appendix 3)*

The vast majority of these businesses are small, independent but mature businesses with 78% having been operating for more than 5 years.

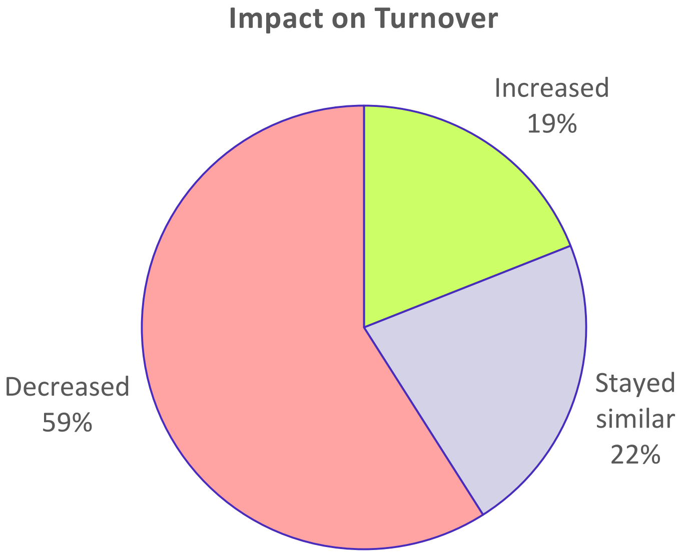
12% of those leasing have the option to end within the next 12 months, a further 32% can do so in the medium term (next 5 years). However this may be significantly higher when you factor in the 47% who did not know when responding.

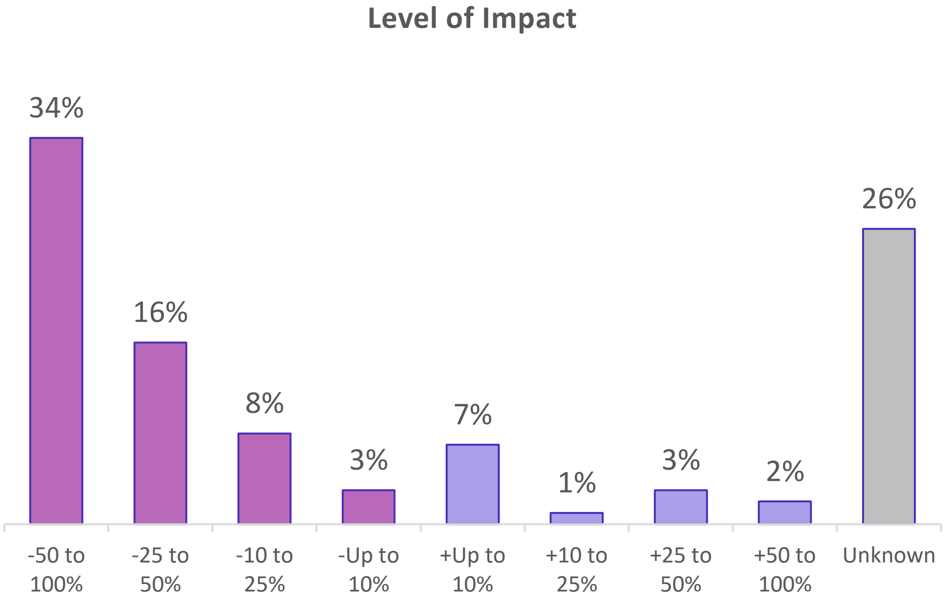
Capital Improvements

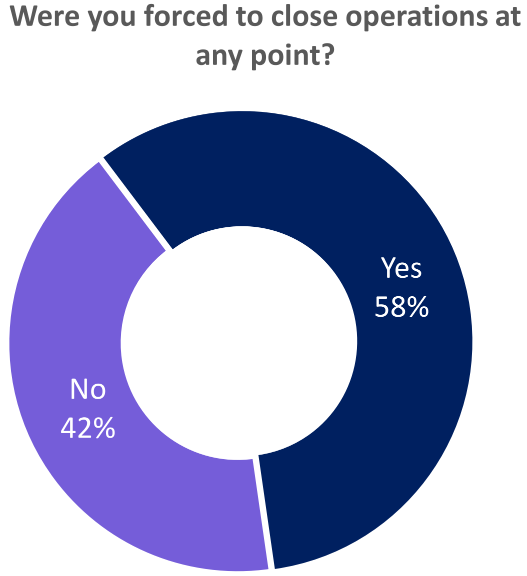


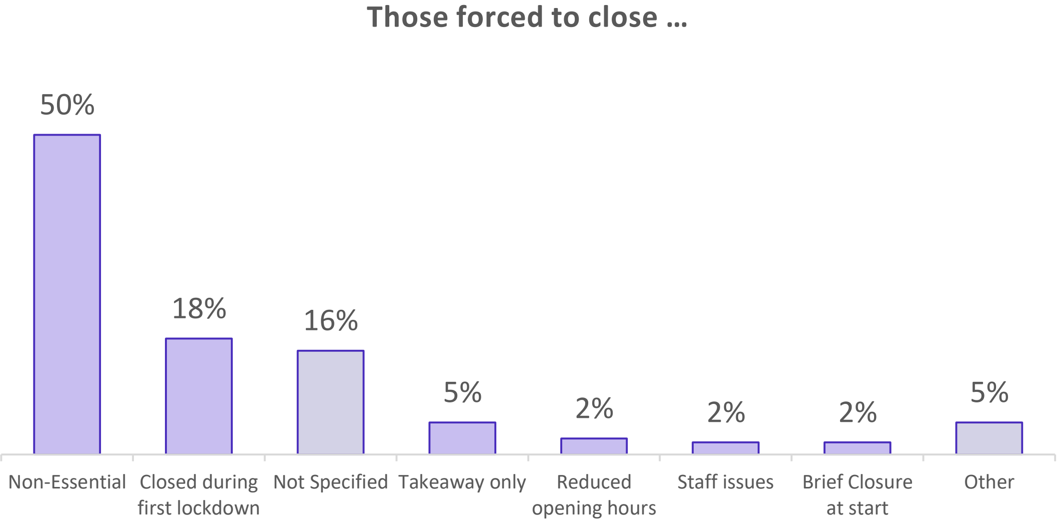
A significant minority of businesses surveyed did take the opportunity afforded by lockdown to undertake capital improvements.

Some could be considered reactive and temporary only so far as COVID restrictions go, i.e. measures to ensure social distancing and general compliance, others do appear to be more permanent and part of a process of improvement & upgrading.







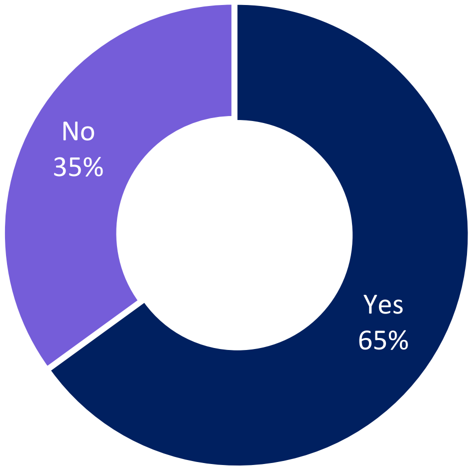


Unsurprisingly, COVID has had a significant impact on traders within the borough. While some traders will have seen a benefit to their trade due to the nature of the lockdown regulations – for the most part these increases were small.

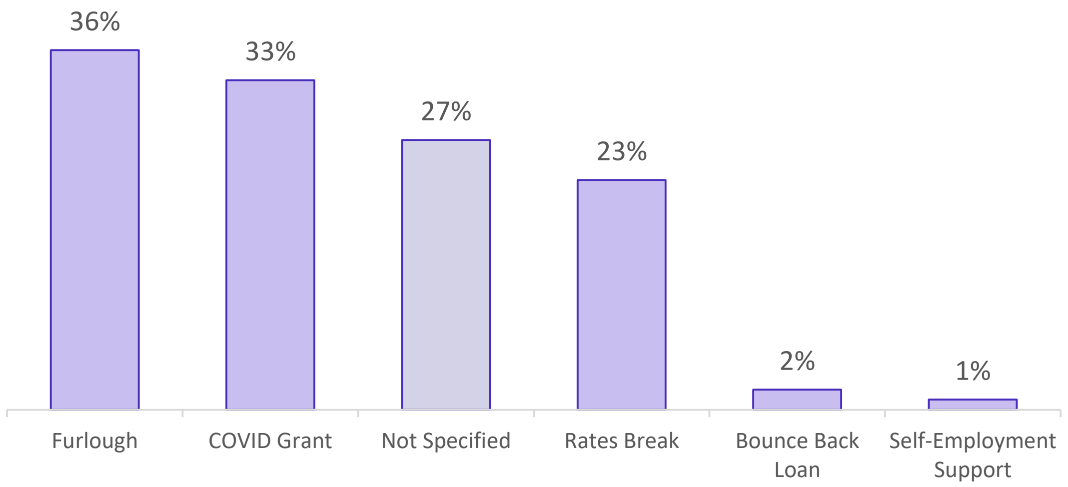
On the other hand, 34% stated that turnover had decreased by over 50%.

It is not unsurprising that the number who stated they were forced to close at some point (58%) should align so closely with those who stated their revenue decreased (59%).

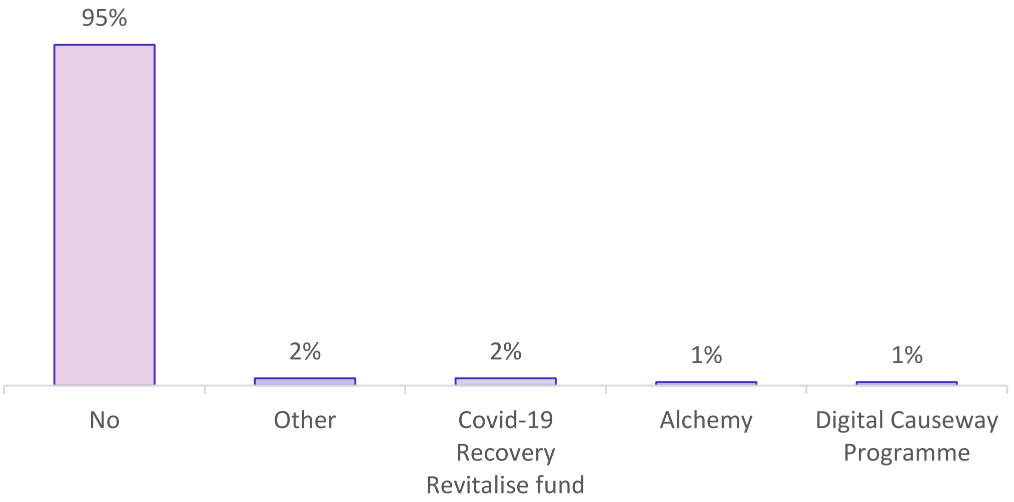
Did you avail of any Government support?



What kind of support …



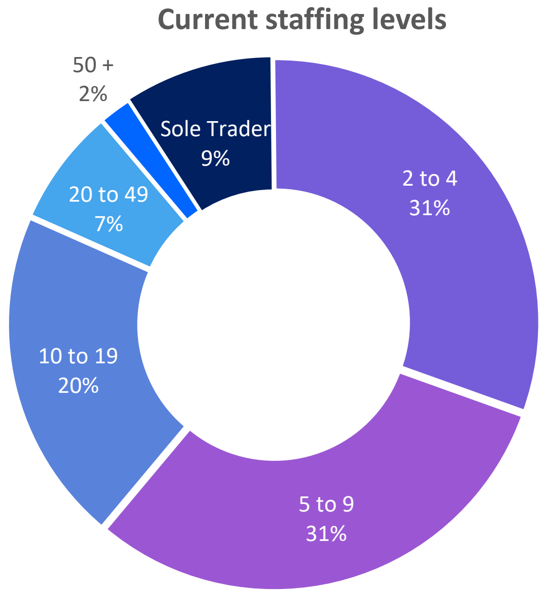
Did you avail of any CC&G Business Support …

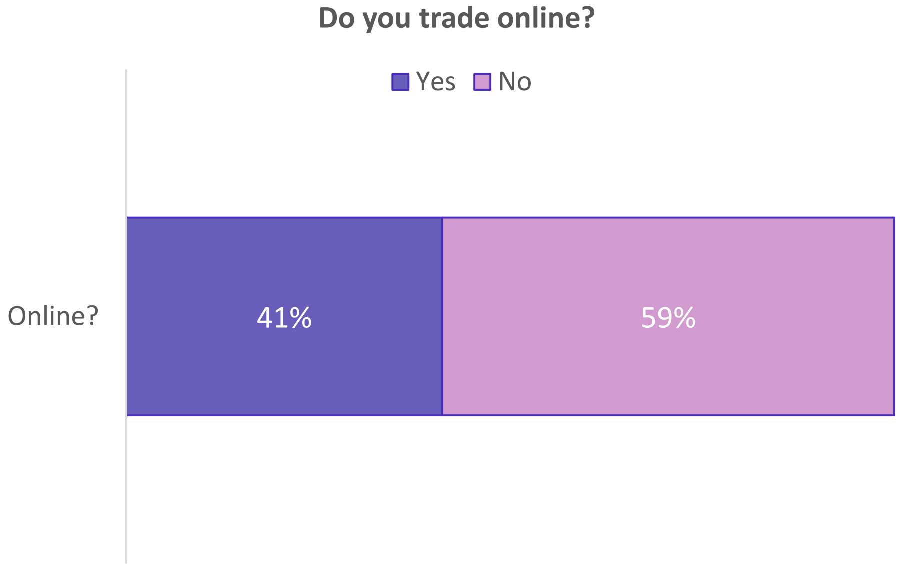


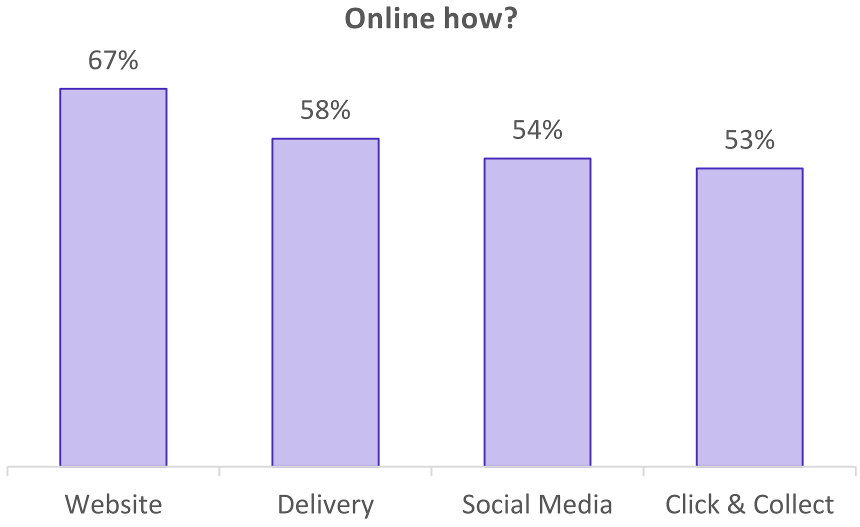
Did the business pivot to provide alternative services during the COVID lockdown …	%
No	56%
Online selling & delivery	26%
Click & collect	22%
New services tailored to new circumstances	10%
New products tailored to new circumstances	4%

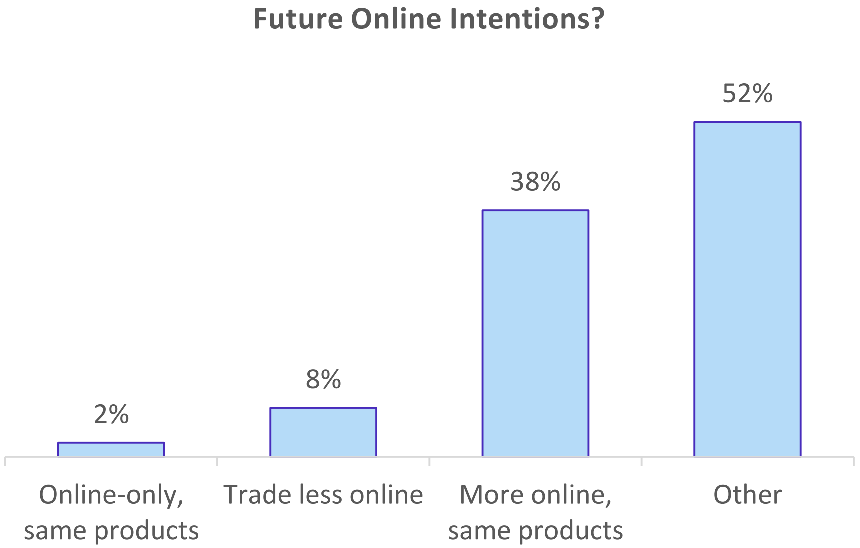
While 65% of businesses sought to avail of central government support over the lockdown period, only a small number (5%) availed of support from the Council.

Almost half of businesses (44%) have decided, or been forced, to shift their business into alternative offerings as a results of the COVID crisis.









Currently just over 2 in 5 businesses within these towns currently trade online – although as the recent pivoting has shown, this is likely to increase.

As we saw on Page 16, almost 70% of traders were noted as 'independent traders'. This is further reflected in the staffing levels with almost a similar number (62%) employing less than 10 people.

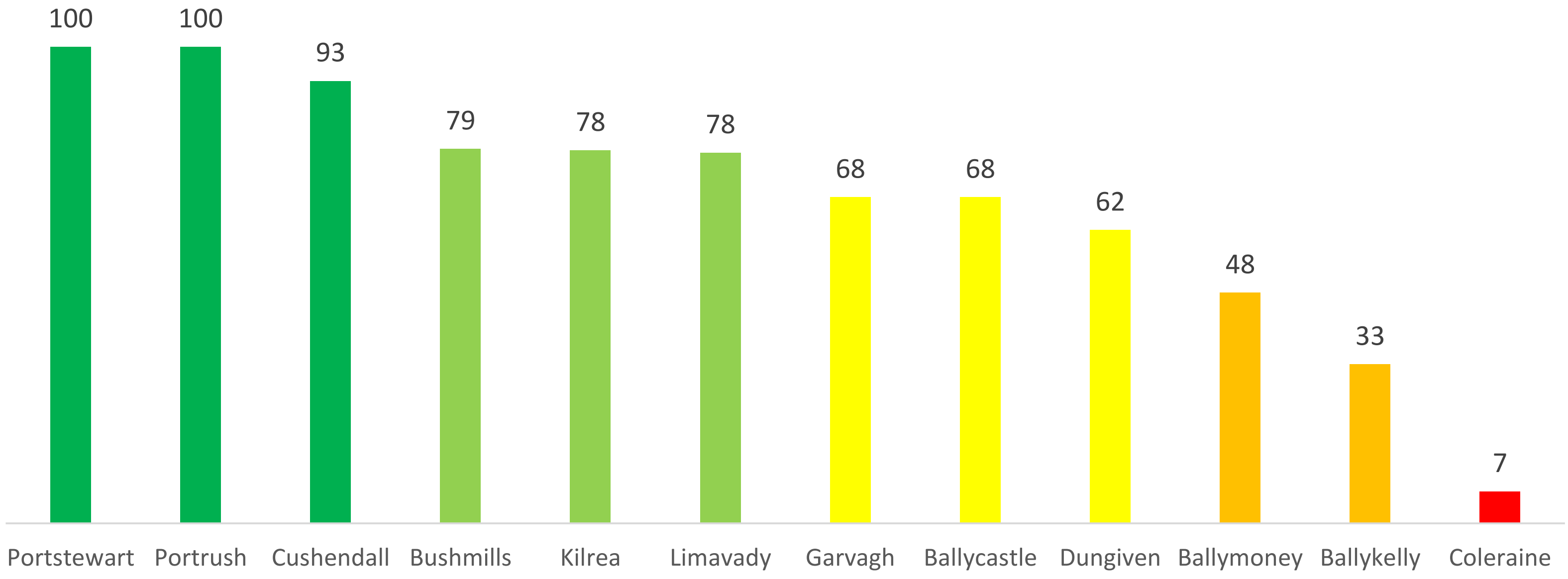
What is your opinion of the town centre?

Causeway Coast & Glens Borough Council

	All Traders									Score: +64
	Dislike				Passive		Like			
Description	Hate	Dislike	Avoid	Not ok	Not for me	Ok	Like	Enjoy	One of my favourites	My favourite town
Score	1	2	3	4	5	6	7	8	9	10
Sample	0%	2%	4%	2%	5%	15%	8%	34%	19%	11%
Calculation	Total of ‘Like’ (**72**) – Total of Dislike (**8**) = **+64**									

- Similar to visitors, the traditional visitor towns receive much more positive rating than others in the borough, although trader perceptions of Ballycastle are somewhat lower in comparison to visitor sentiment.
- Coleraine is exceptionally low in terms of how it is viewed by traders.
- Some of the sentiment provided around this was that the town was now so empty. One service provider remarked they were considering a move to online only as there was no longer a need to maintain commercial premises.

Trader Sentiment Score by Town



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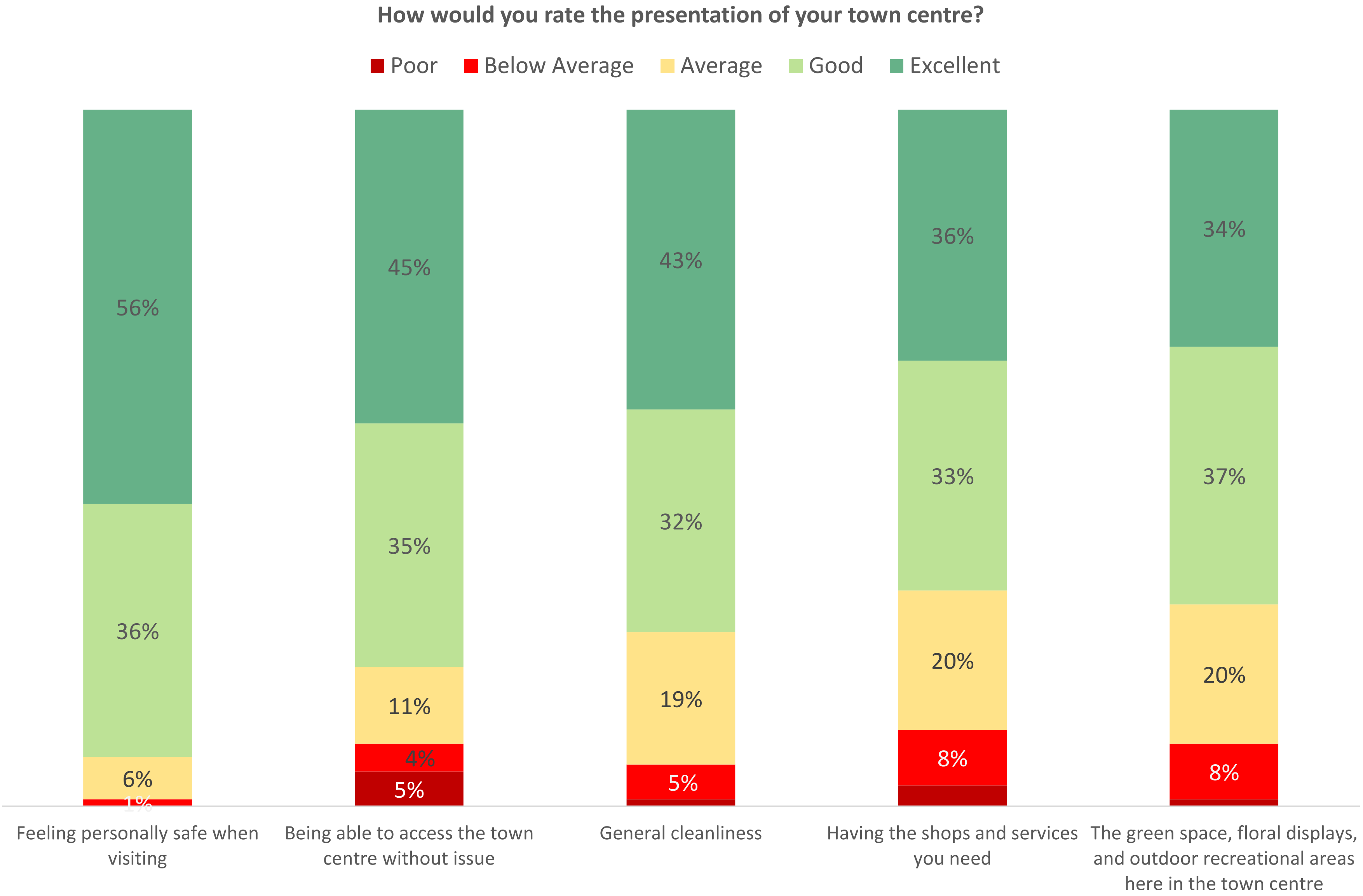
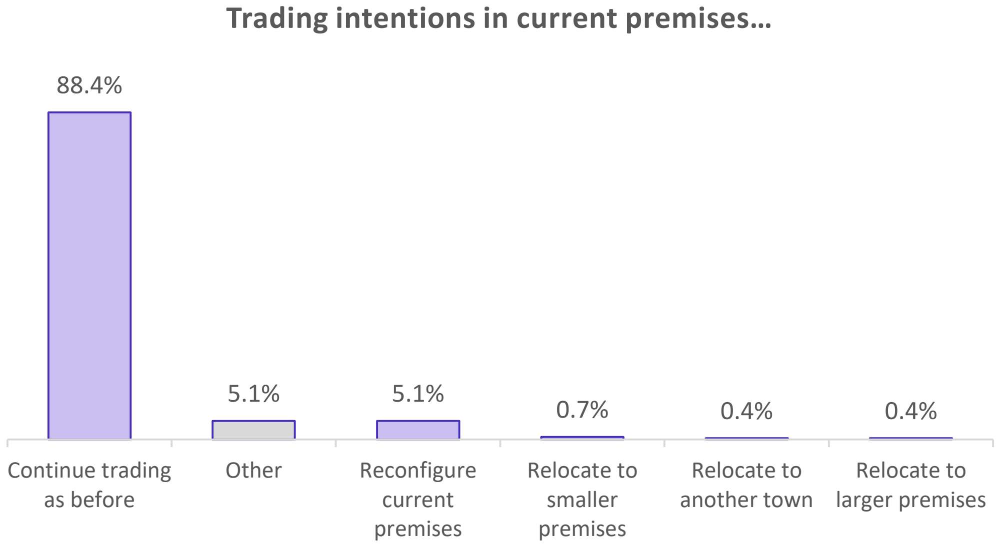
Town Centre Presentation

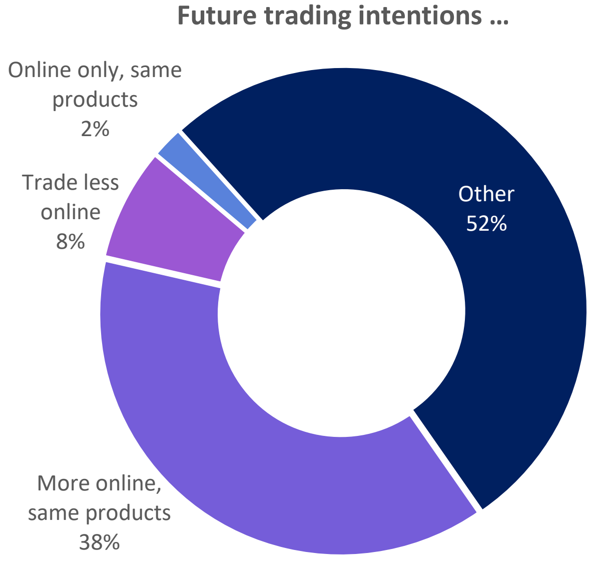


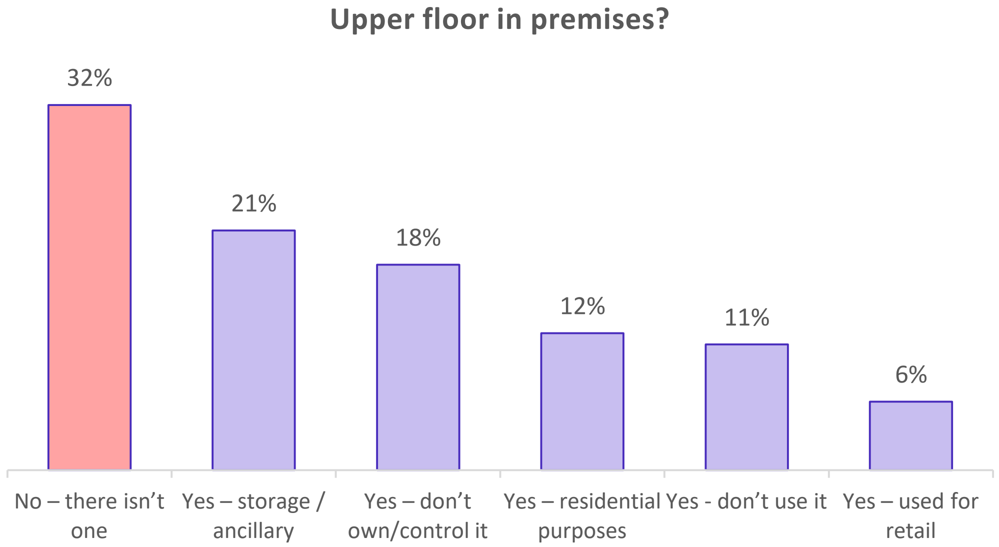
Once again, the town centres receive overall positive ratings across all presentation aspects.

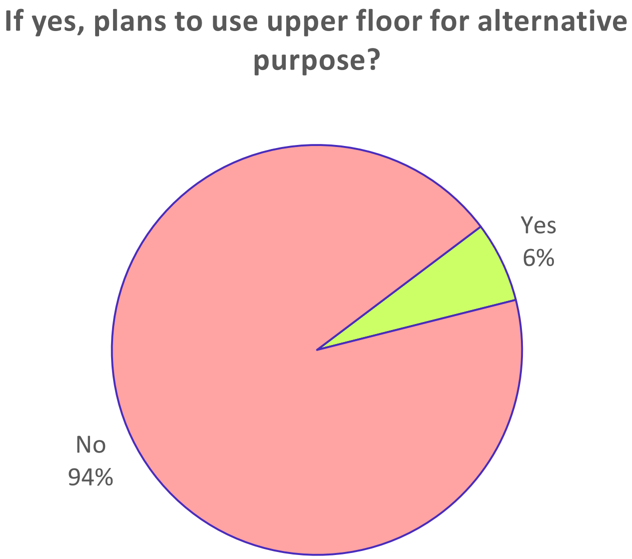
Feeling personally safe is once again regarded as the most agreeable statement.

The traders also perceived the poorest performing aspects to be sufficient shops and services, as well as provision / presentation of outside spaces.









Despite the difficulties of the previous year, the vast majority of traders appeared to be intending to continue as before in terms of the use of their current premises. In the short term, there may be a small increase in the number of vacant commercial premises, but we wouldn't expect a surge.

However in the longer term, many do seem to be seeking to pivot to more online based trade which may reduce the requirement for premises.

Around 50% of respondents had access to or control of an upstairs premises. Only 12% of this subset were currently utilising these upstairs premises for commercial use, and only 6% had any intentions to repurpose the floor for alternative use.

Appendix 1 – Terminology & Clarifications

Margin of Error

In simple terms, our margin of error of 3.5% and 95% confidence means that were the study to be replicated 20 times, we would expect the results to vary by no more than + or – 3.5% in 19 (95%) of the subsequent studies. The Market Research Society considers a margin of error of 5% @ 95% confidence to be a robust sample.

It is recognised that the margin for error in our trader sampling does go over this slightly. We would still consider results with 5.9% margin to be a reliable indicator of prevailing sentiment.

Coronavirus Restrictions

At the end of March, beginning of April 2020 – Northern Ireland was still under some of the most restrictive COVID regulations since the beginning of the pandemic. This included restrictions on which traders were allowed to open / operate, as well as restrictions on the movement of the general public. The removal of these restrictions only really began in late April.

https://www.executiveoffice-ni.gov.uk/news/executive-agrees-relaxations-covid-restrictions

This is likely to have had significant ramifications on both our visitor and trader sampling as the profile of each will have been dramatically altered from what would be considered 'the norm'.

Weather & Climate

According to the Met Office, the UK experienced one of the coldest Aprils since 1922, and the highest level of air frost in 60 year.

https://www.metoffice.gov.uk/about-us/press-office/news/weather-and-climate/2021/lowest-average-minimum-temperatures-since-1922-as-part-of-dry-april

The inclement weather, in combination with the aforementioned Coronavirus restrictions, are likely to have had a significant impact on visitor footfall and composition in comparison to what would normally be expected for the time of year.

Appendix 2 – ACORN & Sentiment Explained

Causeway Coast & Glens Borough Council

About ACORN

ACORN is a geodemographic segmentation of the UK's population. It segments households, postcodes & neighbourhoods into 6 categories and 18 associated sub-groups. Through analysis of demographic data, social factors & individual consumer behaviour, it provides precise information and an in-depth understanding of different types of people at a postcode level.

Categorisation

	ACORN Groups		Sub-Categories	
1	Affluent Achievers	These are some of the most financially successful people in the UK. They live in affluent, high status areas of the country. They are healthy, wealthy and confident consumers.	Lavish Lifestyles	The most affluent people in the UK who live comfortable lifestyles with few financial concerns.
			Executive Wealth	High income people, successfully combining jobs and families.
			Mature Money	Older, affluent people with the money and time to enjoy life.
2	Rising Prosperity	These are generally younger, well educated, professionals moving up the career ladder, living in our major towns and cities. Singles or couples, some are yet to start a family, others will have younger children.	City Sophisticates	Younger individuals enjoying the city lifestyle with lots of opportunities to socialise and spend.
			Career Climbers	Younger singles and couples, some with young children, living in more urban locations.
3	Comfortable Communities	This category contains much of middle-of-the-road UK, whether in the suburbs, smaller towns or the countryside. They are stable families and empty nesters in suburban or semirural areas.	Countryside Communities	Older people with leisure interests reflecting rural locations.
			Successful Suburbs	Home-owning families living comfortably in stable areas in suburban and semi-rural locations
			Steady Neighbourhoods	These working families form the bedrock of many towns across the UK.
			Comfortable Seniors	Older people with sufficient investments and pensions for a secure future.
			Starting Out	Young couples and early career climbers in their first homes.

Annex 2 – ACORN & Sentiment Explained

	ACORN Groups		Sub-Categories	
4	Financially Stretched	This category contains a mix of traditional areas of the UK, including social housing developments specifically for the elderly. It also includes student term-time areas.	Student Life	Students and young people with little income living in halls of residence or shared houses
			Modest Means	Younger families in smaller homes with below average incomes.
			Striving Families	Struggling families on limited incomes in urban areas.
			Poorer Pensioners	Older people and pensioners, the majority of whom live in social housing.
5	Urban Adversity	This category contains the most deprived areas of towns and cities across the UK. Household incomes are low, nearly always below the national average.	Young Hardship	People with a modest lifestyle who may be struggling in the economic climate.
			Struggling Estates	Large, low income families surviving with benefits.
			Difficult Circumstances	Young adults, many of whom are single parents, enduring hardship.

Sentiment Scoring

The Sentiment Score tracks how people feel about a brand or place and ranges from -100 to +100. The score is calculated by taking the percentage who do not like the town away from the percentage who do like the town. The average score for all towns in +71.The table below provides a contextual overview for how sentiment scores should be viewed.

Score Range	Result	Rationale
-100 to -1	Very Poor	The town is actively disliked by its residents/traders. This should be the first targets for change
0 to 24	Poor	Overall the residents/traders have a low opinion of the town.
25 to 49	Neutral	a score between 25 and 50 indicates 25-50% more people like rather than dislike the town
50 to 74	Good	The town is receiving very high scores meaning very few people dislike the town
75 to 89	Very Good	The town has few people who dislike or feel neutral about the town
90 to 100	Excellent	Almost the entire population likes/enjoys the town

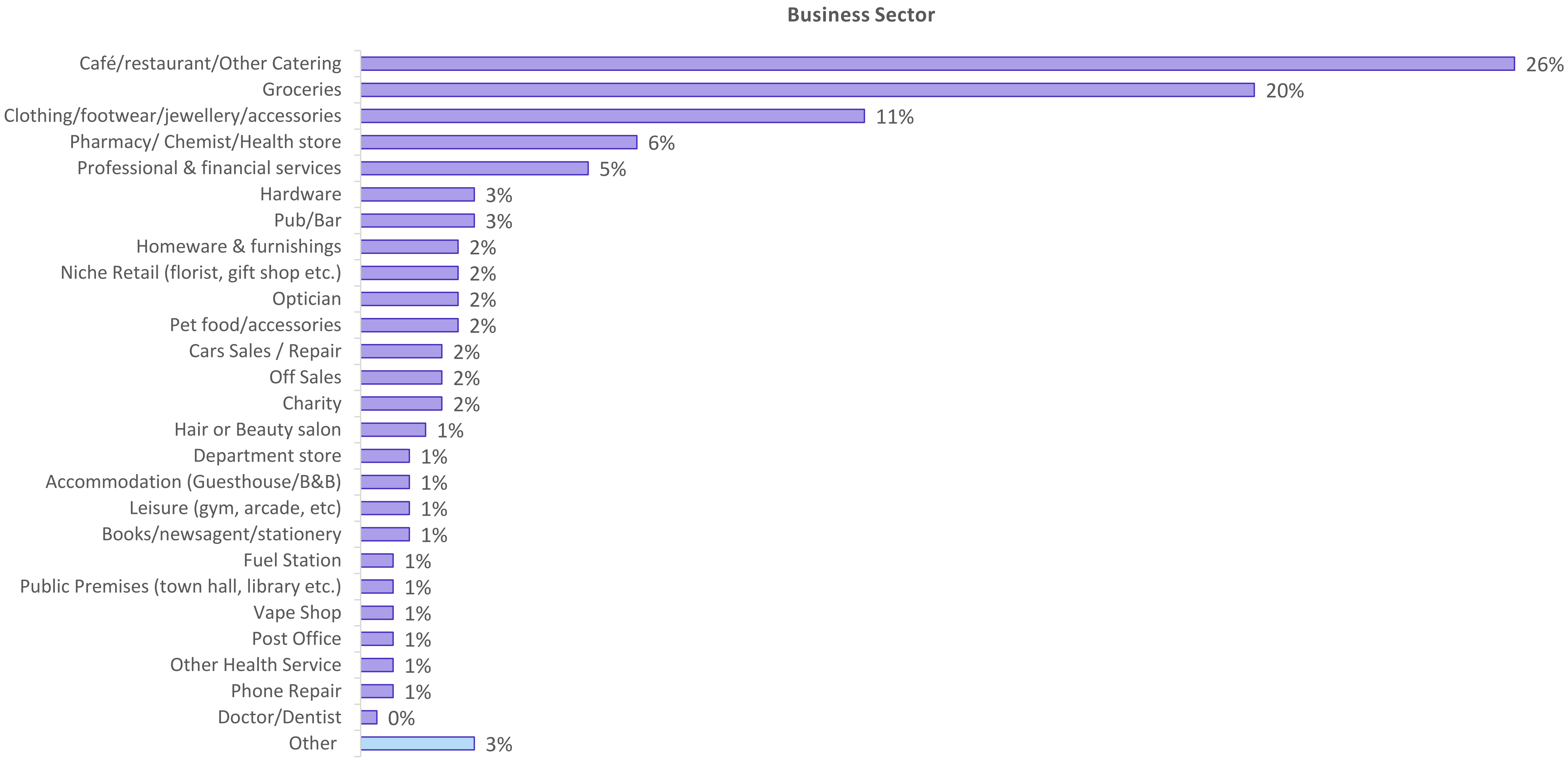
Appendix 3 – Results Expanded

Detailed ACORN Results

No.	ACORN Group	%	Sub-Category		%
1	Affluent Achievers	**7%**	A	Lavish Lifestyles	**0%**
			B	Executive Wealth	**4.1%**
			C	Mature Money	**2.9%**
2	Rising Prosperity	**1%**	D	City Sophisticates	**0%**
			E	Career Climbers	**0.8%**
3	Comfortable Communities	**52%**	F	Countryside Communities	**45.6%**
			G	Successful Suburbs	**2.3%**
			H	Steady Neighbourhoods	**1.6%**
			I	Comfortable Seniors	**1.4%**
			J	Starting Out	**1.1%**
4	Financially Stretched	**28%**	K	Student Life	**0.4%**
			L	Modest Means	**8.4%**
			M	Striving Families	**12.1%**
			N	Poorer Pensioners	**7.7%**
5	Urban Adversity	**12%**	O	Young Hardship	**7.1%**
			P	Struggling Estates	**3.0%**
			Q	Difficult Circumstances	**1.5%**

Annex 3 – Sentiment Scoring

Traders – Business Sectors Expanded



Disclaimer

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