






BANFF AND DISTRICT STATISTICAL SUMMARY

Overall Vulnerability per Theme	MMW Summary
<p>Overall COVID Vulnerability Spectrum (Based on 2 major studies)</p>  <p>Less Vulnerable 100.0 More Vulnerable</p>	<p>Ward 1– Banff and District is the most vulnerable ward in Aberdeenshire, followed by the remaining two Wards in the Banff and Buchan Area. There is some geographic access deprivation due to longer drive times, bus accessibility scores and there is still a relatively high percentage of premises without superfast broadband (21.2%) and digital vulnerability is low. Overall Age and Economic vulnerabilities are the categories that are the most vulnerable. In this ward, socio-economic factors are also a main cause for the deprivation.</p>
<p>Overall Age Vulnerability Spectrum (Based on 2 indicators)</p>  <p>Less Vulnerable 100.0 More Vulnerable</p>	<p>All IZs in this Ward are in the top 30% of IZs with a high percentage of residents aged 65+ relative to the total population (23.6% - 26.1%). Portsoy, Fordyce and Cornhill and Banff IZs have high percentages of residents 65+ relative to Attendance Allowance cases with entitlement in this Ward at 11.5% and 10.6% respectively. This has to some extent increased the overall age vulnerability of the Ward.</p>
<p>Overall Health Vulnerability Spectrum (Based on 28 indicators)</p>  <p>Less Vulnerable 84.2 More Vulnerable</p>	<p>The Health vulnerability of the Ward is one of the highest in Aberdeenshire due in part to its aging population (large 65+ population and in receipt of attendance allowance). The area is one of the most deprived in Aberdeenshire and this is where the more vulnerable areas are to be found.</p>
<p>Overall Economic Vulnerability Spectrum (Based on 15 indicators)</p>  <p>Less Vulnerable 89.5 More Vulnerable</p>	<p>Ward 1 is ranked 3rd in terms of economic vulnerability in Aberdeenshire, however, there are some differences across the Ward. The average median income in Banff is £26,384 rising to £31,089 in Aberchirder and Whitehills. Banff has the highest numbers of those on UC – both in employment and no employment.</p>
<p>Overall Other Socio-Economic Vulnerability Spectrum (Based on 30 indicators)</p>  <p>Less Vulnerable 84.2 More Vulnerable</p>	<p>The Socio-economic vulnerability in Ward 1 (82.4) ranks it 4th in Aberdeenshire 2nd in the Banff and Buchan Area behind Troup (100). Bus Accessibility score is low, and there are 21.2% of households without access to a car or van with Aberchirder (more rural) at 14% and Banff 31.9%.</p> <p>The average distance to a foodbank is high at 29 miles and food vulnerability is high. There is a large percentage of single person households and with high numbers of residents 65+ it is likely that there will be many of them living alone. Digital vulnerability is high and 22% of premises are without access to superfast broadband.</p>
<p>100 = Most Vulnerable MMW in Aberdeenshire</p>	

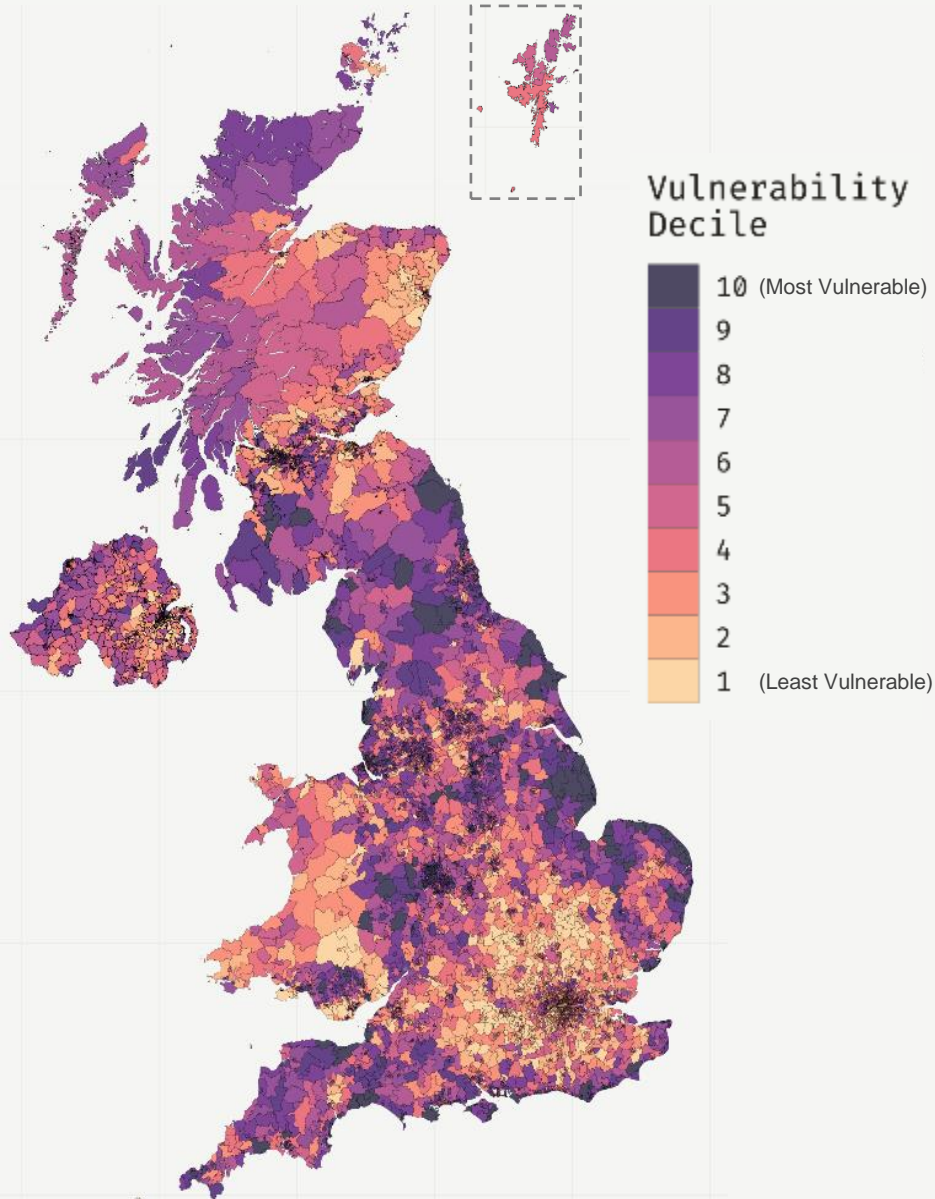
COVID Vulnerability Indices - Two Major Studies

Multi-Member Ward Overall COVID Vulnerability Spectrum

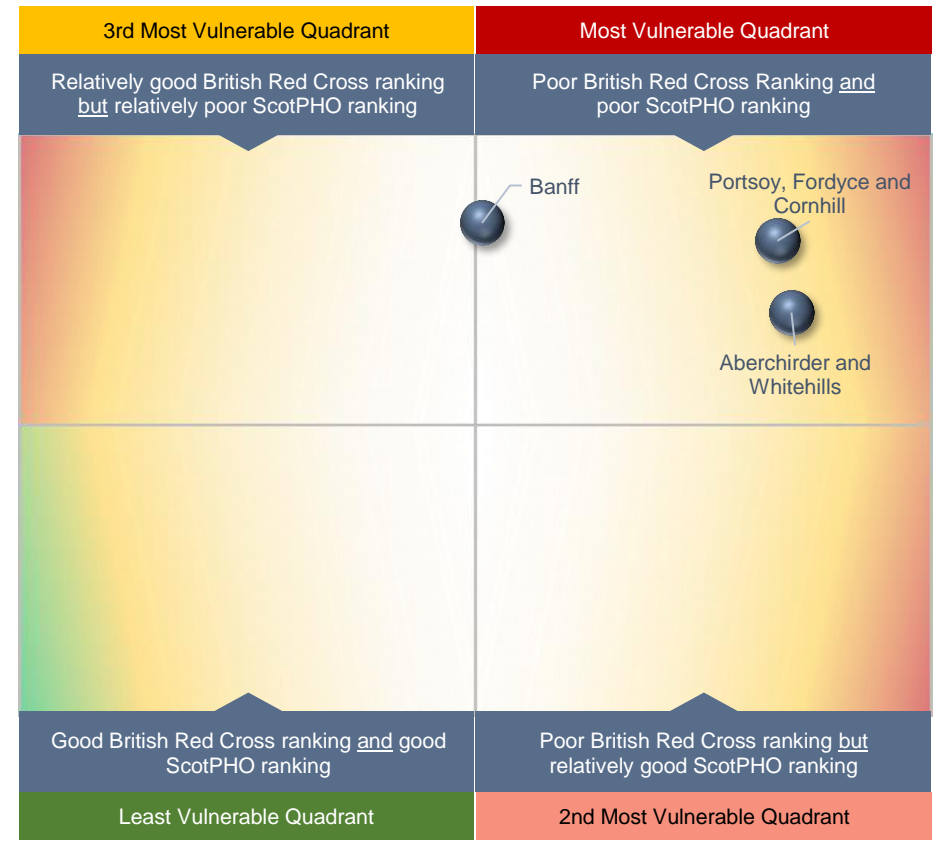
100 = Most Vulnerable MMW in Aberdeenshire



COVID Vulnerability Rankings - Aberdeenshire Intermediate Zones in a UK Context



COVID-19 Vulnerability Indices - British Red Cross (Oxford Analytics) and ScotPHO



Summary

On the overall COVID Vulnerability Spectrum this is the most vulnerable Ward. All three Intermediate Zones (IZ) are found in the top right quadrant on the chart above. Two of the IZs within this Ward are in the ten most vulnerable in Aberdeenshire, according to these indices.

Aberchirder and Whitehills and Portsoy, Fordyce and Cornhill are similarly ranked. Banff is most vulnerable from a ScotPHO perspective but less so from a British Red Cross view which puts Banff IZ as the 'least' vulnerable IZ in the Ward and Portsoy, Fordyce and Cornhill the most vulnerable.

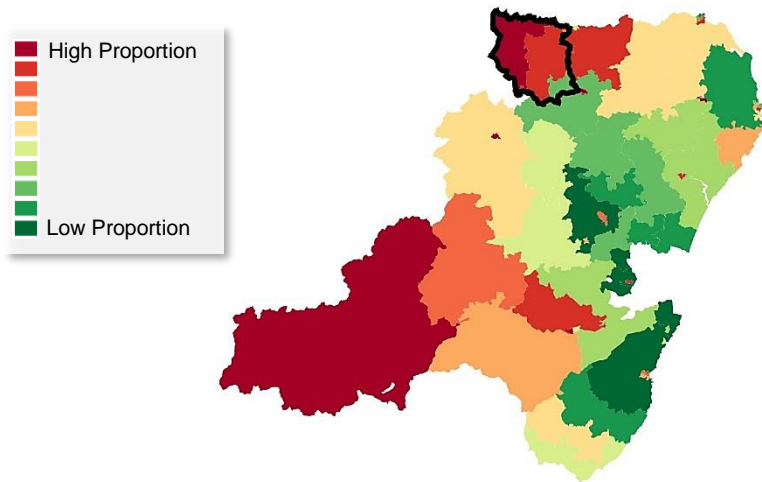
Demographics & Age-Related Vulnerability

Multi-Member Ward Age Vulnerability Spectrum

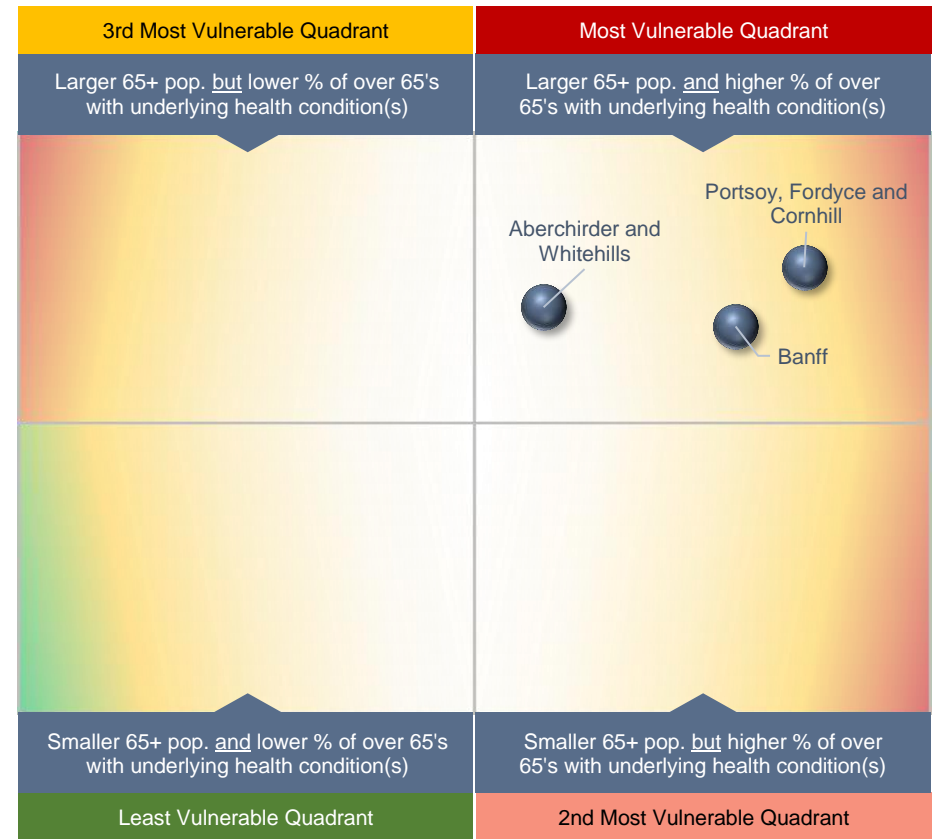
100 = Most Vulnerable MMW in Aberdeenshire



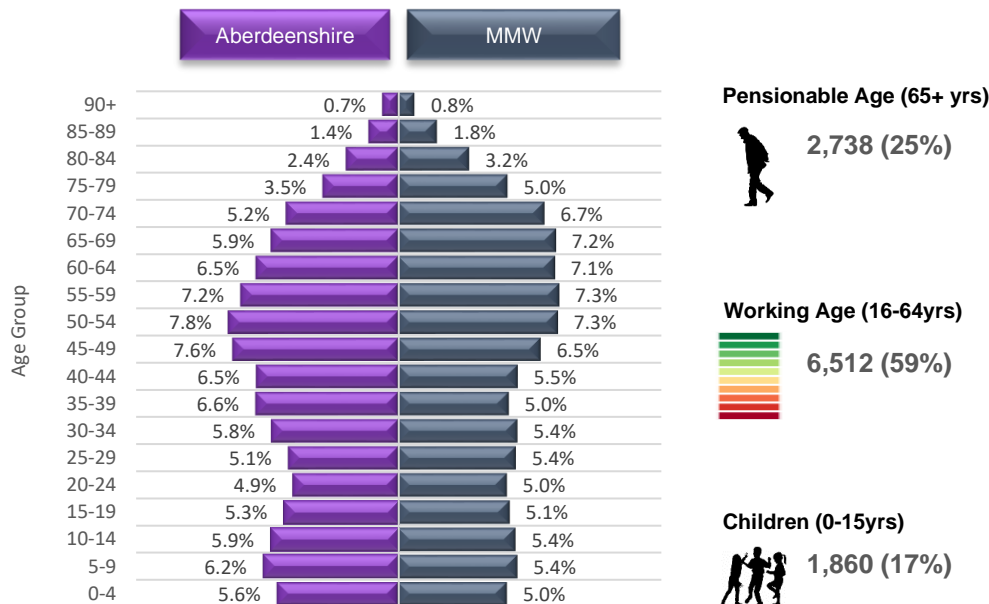
Map of Multi-Member Ward Intermediate Zones – 65+ population, 2018



Age Vulnerability / Underlying Health Condition per Intermediate Zone (65+ Age Group)



Percentage of population per age group, Aberdeenshire and MMW, 2018



Summary

The Intermediate Zones within this Ward are among the most vulnerable in Aberdeenshire, according to the age vulnerability indicators. Banff and Aberchirder and Whitehills have 23.6% and 24.5% proportion of people aged 65+ rising to 26.2% in Portsoy, Fordyce and Cornhill.

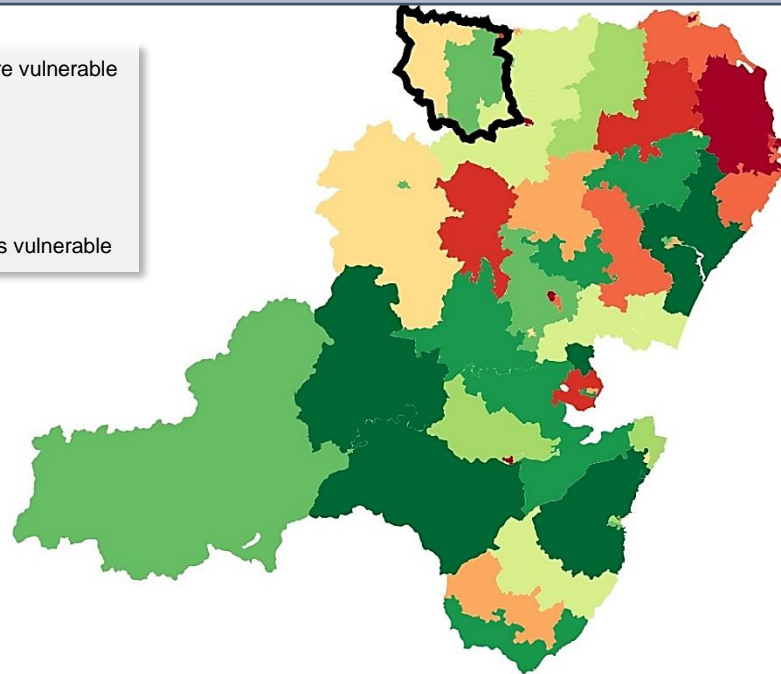
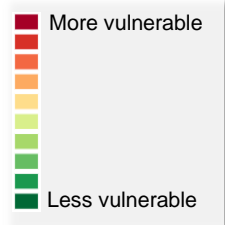
All three IZs have an above average proportion of over 65's in receipt of Attendance Allowance payments (10.1% against an average of 8.1%). Across the Council area rates vary from 3.2% to 13.5%.

Multi-Member Ward Health Vulnerability Spectrum

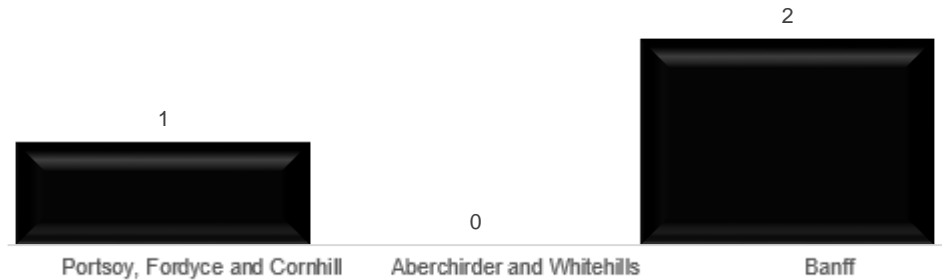
100 = Most Vulnerable MMW in Aberdeenshire



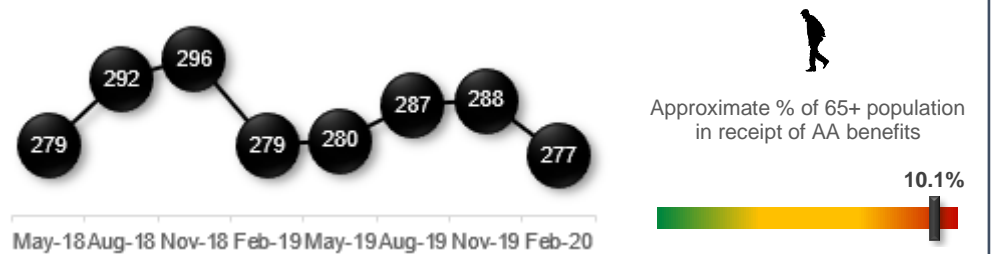
Map of Multi-Member Ward Intermediate Zones – Overall Health Ranking



Cumulative COVID-19 Deaths (1st March 2020 to 31st July 2020)



Attendance Allowance: Cases with Entitlement (Aged 65+ with Underlying Health Condition)



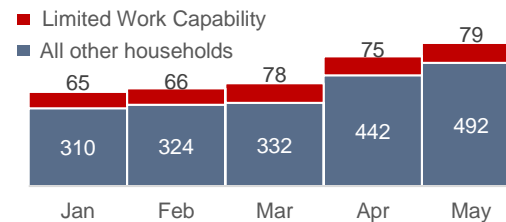
Summary

Most health-related indicators suggest the general population within the Ward has a below average health rating (Portsoy, Fordyce and Cornhill) or a just above average health rating (Banff and Aberchirder and Whitehills). The proportion of the 65+ population receiving Attendance Allowance benefits is 10.1% - above the average for Aberdeenshire (8%) but at an Intermediate Zone level Portsoy, Fordyce and Cornhill is 11.5%. It also has one of the highest proportions of a 65+ population in Aberdeenshire. The proportion of the working age population receiving Personal Independence Payments is 6.1% - the second highest rate in Aberdeenshire.

Approximately 79 households in the area receive Universal Credit based on Limited Work Capability (due to physical or mental health issues). This equates to 13.8% of total households that receive Universal Credit Payments, which is the third highest in Aberdeenshire (all Wards in the Banff and Buchan Area are in the top three). Banff and District has recorded 3 COVID-related deaths so far.

Universal Credit (Limited Work Capability)

No. of Households in receipt of Universal Credit (2020)

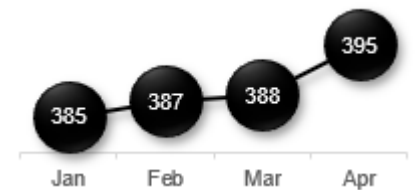


% of Households where at least 1 occupant has limited work capability



Personal Independence Payments (PIP)

No. of Cases with Entitlement



% of Working Age Population (16-64) Receiving PIPs

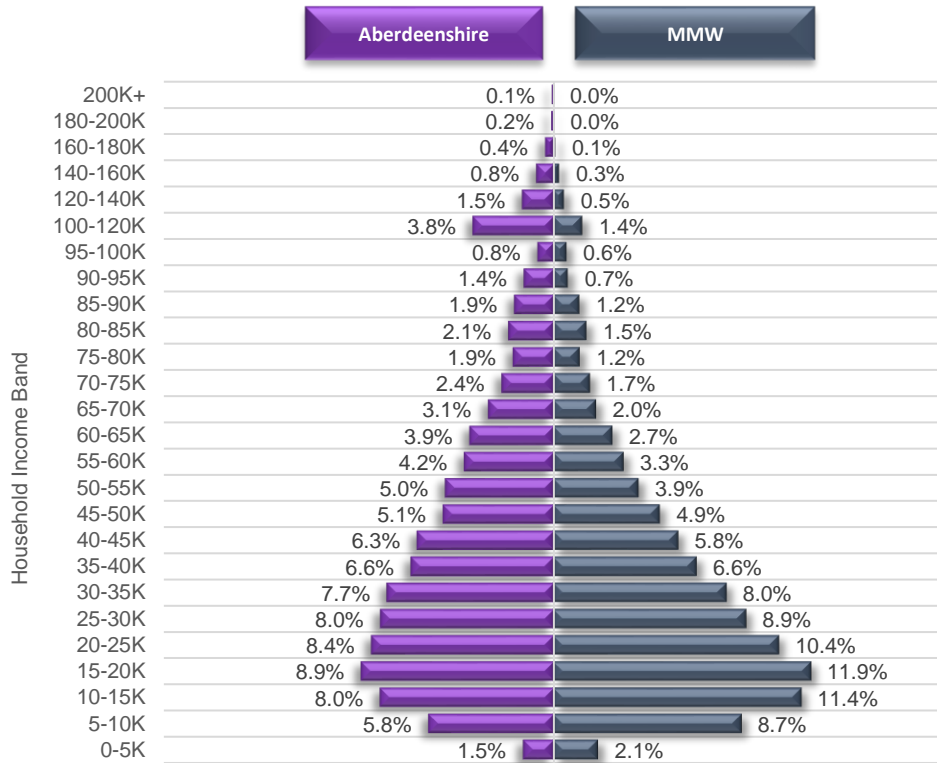


Multi-Member Ward Economic Vulnerability Spectrum

100 = Most Vulnerable MMW in Aberdeenshire

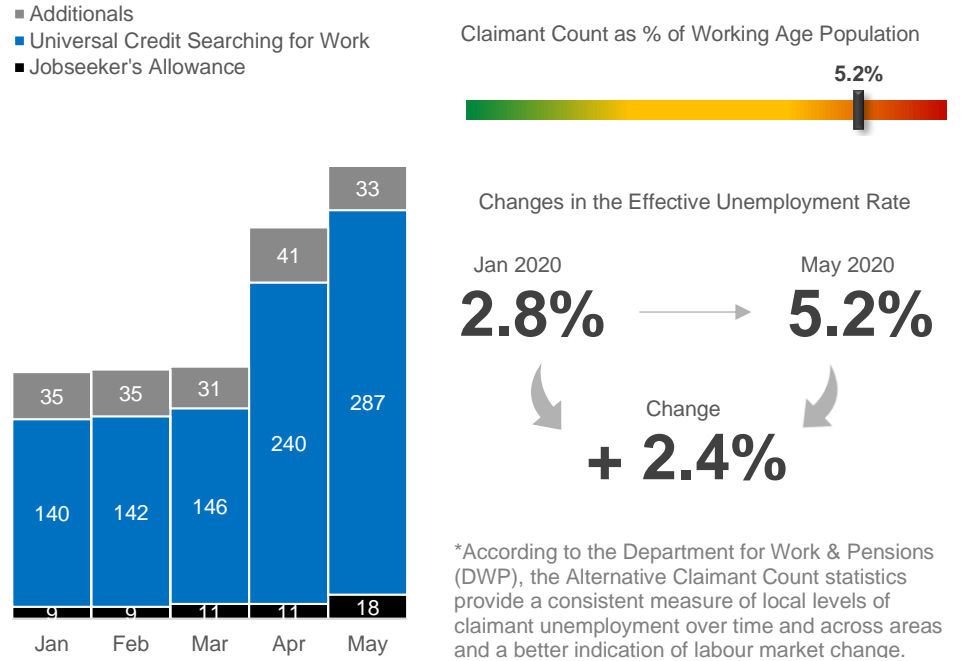


Median Household Income per Income Band - Percentage of Households (2019)

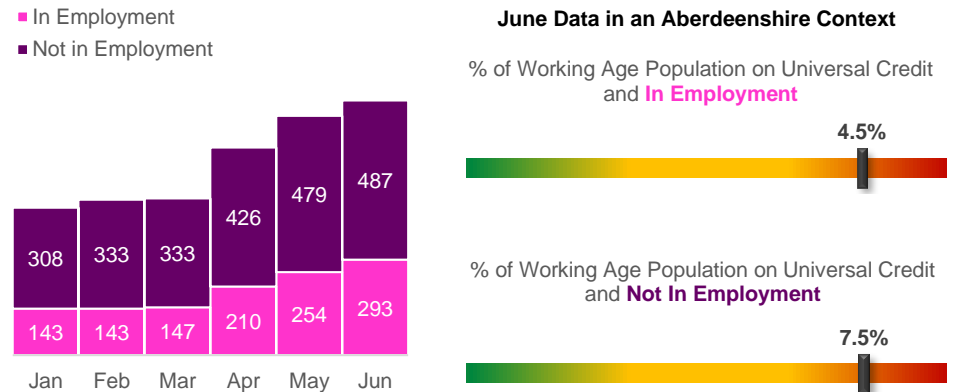


© CACI Limited 1996 - 2017 This report shall be used solely for academic, personal and/or non-commercial purposes. The applicable copyright notices can be found at <https://www.caci.co.uk/copyrightnotices.pdf>

Alternative Claimant Count* per Benefit Group - 'Unemployment Rate'(2020)



People on Universal Credit - In Employment & Not in Employment (2020)



Median Household Income (2019)

£ **£28,467**

£28,467

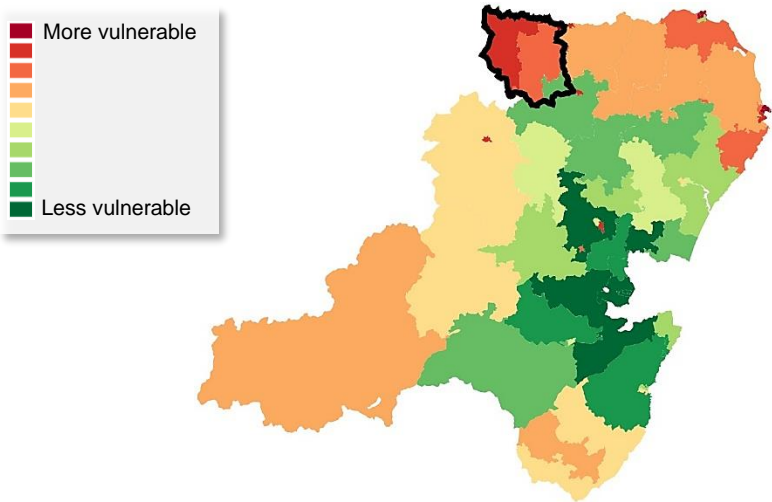
% of Households Earning <£20k (2019)

% **34.1%**

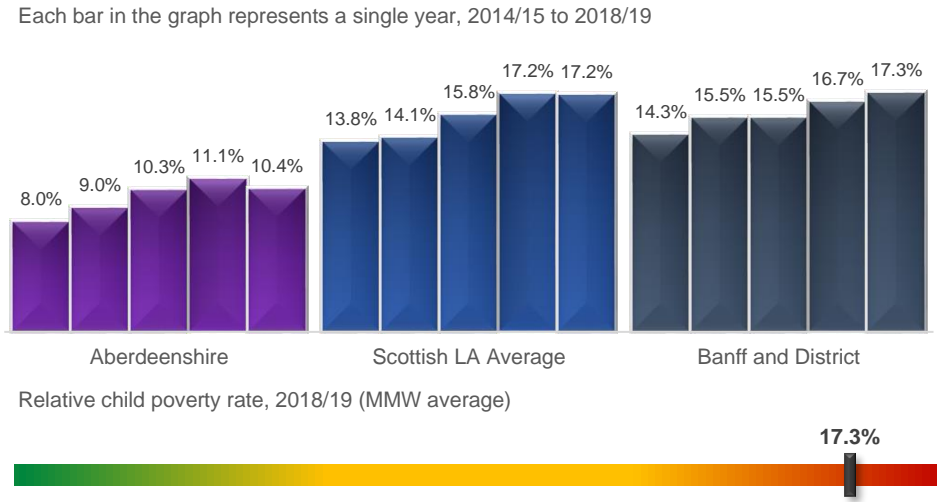
34.1%

Economic Indicators (2 of 2)

Map of Multi-Member Ward Intermediate Zones - Overall Economic Ranking



Percentage of Children in Low Income Families (Relative Poverty), 2014/15 to 2018/19



Pension Credit Benefits - Proxy Indicator for 'Pensioner Poverty' (February 2020)

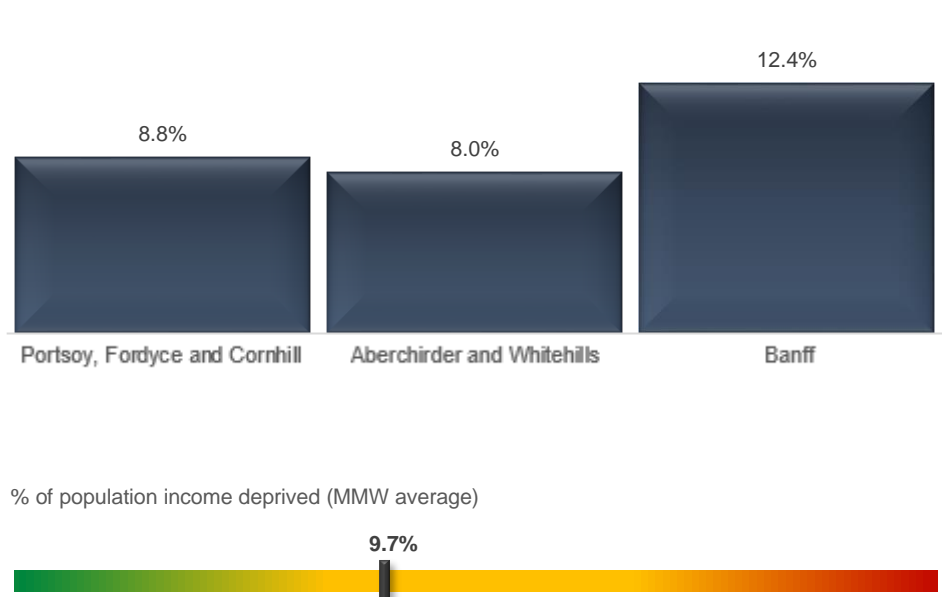


Summary

In economic terms, this Ward is more vulnerable than most (3rd) in Aberdeenshire. Median household income is the 2nd lowest in Aberdeenshire, and the proportion of households earning less than £20,000 is at the highest end of the scale at 34.1%. The area is also home to a low unemployment rate, income deprivation rate, and child poverty rate in Aberdeenshire. The unemployment rate which was joint highest in Aberdeenshire at 2.8% has almost doubled since Jan 2020 to 5.2%. Pensioner poverty, as determined by the proportion of people aged 65+ in receipt of Pension Credits, is the 4th highest in Aberdeenshire. It's a similar story for those on Universal Credit. The evidence suggests that the area is one of the more deprived areas.

This is to some extent reflected in the indicators on the next page. The Housing/Environment ranks low in terms of % of addresses with private outdoor space, % of single person households (33.9%) and the % of 16+ population in receipt of Housing Benefit (5.6%). As such, food vulnerability is high as is Food Vulnerability. The Loneliness Prescription Index is relatively low but the score for IZ Banff is high at 51.9%.

Percentage of People Income Deprived per MMW Intermediate Zone (SIMD 2020)


















Other Socio-Economic Data

Multi-Member Ward Other Socio-Economic Vulnerability Spectrum

100 = Most Vulnerable MMW in Aberdeenshire



Geographic Access / Digital Connectivity / Food Vulnerability / Loneliness Proxy	Housing / Environment	
 Average drive time to various local amenities by car (in minutes) SIMD 2020 5.4	 % of overcrowded households SIMD 2020 6.5%	
 Average drive time to various local amenities by public transport (in minutes) SIMD 2020 14.3	 % of single person households relative to total households 2019 33.9%	
 Bus Accessibility score (the higher the score, the better) 2019 3.7	 % of 16+ population in receipt of Housing Benefits MAY 2020 5.6%	
 % of households without access to a car or van 2011 21.2%	 % of addresses with private outdoor space APR 2020 87.4%	
 % of premises without access to superfast broadband (30Mb/s+ download speed) SIMD 2020 22.0%	 Average distance to nearest Park, Garden, or Public Playing Field (in metres) APR 2020 1,046	
 Digital Vulnerability score (The higher the score, the greater the vulnerability) 2020 0.71	At Risk Sectors / Workers	
 Longest distance to food bank (km) 2020 47.0	 % of jobs in arts, entertainment, recreation and other services 2018 2.2%	
 Food Vulnerability score (The higher the score, the greater the vulnerability) 2020 176.8	 % of jobs in accommodation and food services (hospitality) 2018 12.8%	
 Loneliness Prescription Index* (the higher the score, the greater the risk) 2020 0.39	 % of jobs in retail 2018 8.5%	