






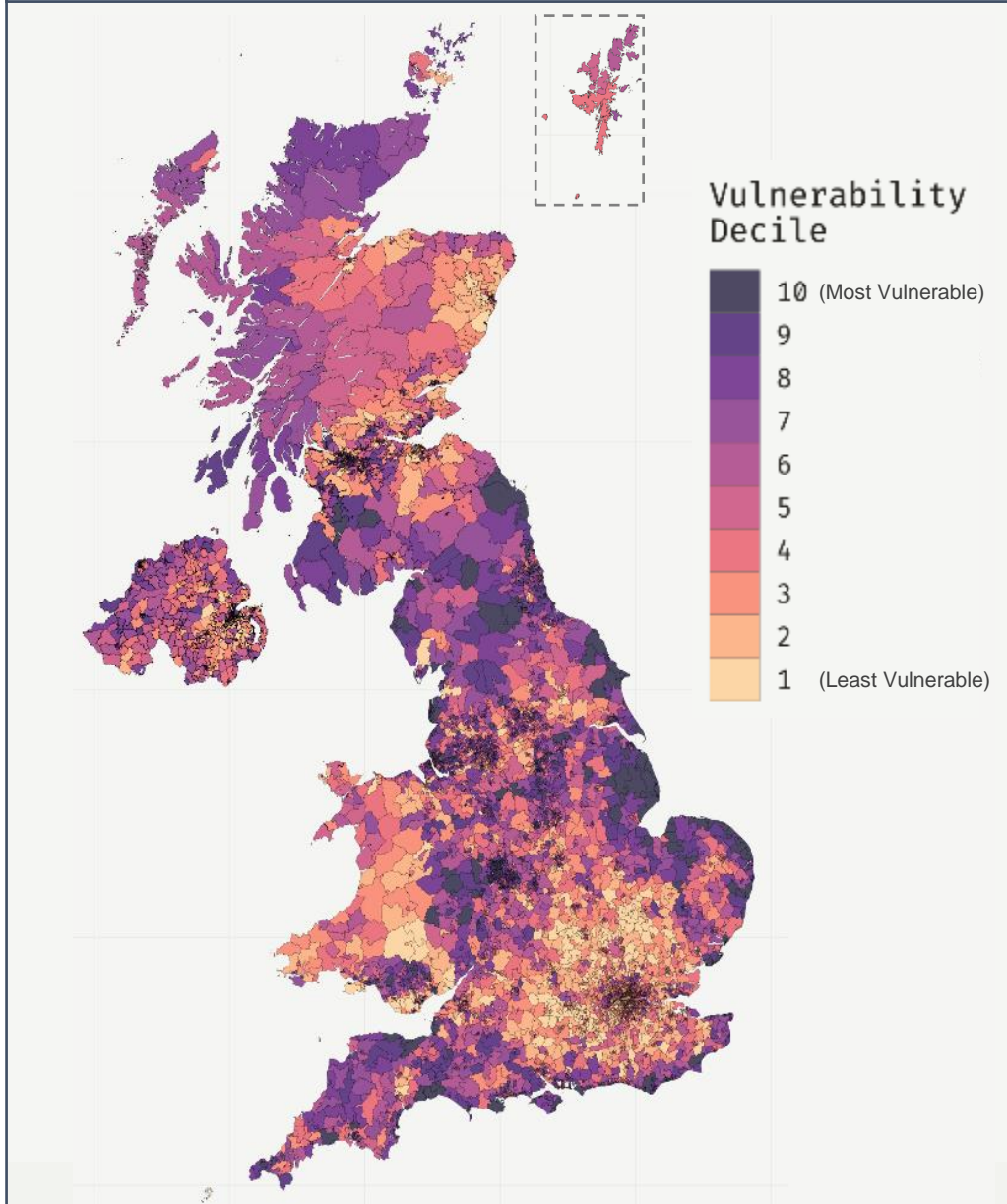
Overall Vulnerability per Theme (Aberdeenshire Context)	MMW Summary
<p><b>Overall COVID Vulnerability Spectrum</b> (Based on 2 major studies)</p>  <p style="text-align: right; margin-right: 50px;">100.0</p> <p>Less Vulnerable <span style="color: green;">▶</span> <span style="color: red;">◀</span> More Vulnerable</p>	<p>Ward 1 – Banff and District – remains one of the most vulnerable Wards in Aberdeenshire when all relevant indicators are taken into account. This evidenced by the ‘slider’ graphs on the left, which place the Ward on a spectrum, from least vulnerable to most vulnerable. The Ward’s score per Theme is situated above the black markers in each graph. The closer the black marker is to the green side of the graph the less vulnerable that Ward is relative to all other Wards in Aberdeenshire.</p> <p><b>Overall COVID Vulnerability Spectrum</b> – The Ward scored 100 (unchanged since the previous CIA report). This is the highest (i.e. worst) in Aberdeenshire. Portsoy, Fordyce and Cornhill may be considered the most vulnerable IZ in this Ward. This is largely a result of the age profile of residents in this region and the related health issues associated with age/disability/ill-health, etc.</p>
<p><b>Overall Age Vulnerability Spectrum</b> (Based on 2 indicators)</p>  <p style="text-align: right; margin-right: 50px;">100.0</p> <p>Less Vulnerable <span style="color: green;">▶</span> <span style="color: red;">◀</span> More Vulnerable</p>	<p><b>Overall Age Vulnerability Spectrum</b> – The Ward again scored 100 (unchanged since the previous CIA report). This is the highest (i.e. worst) in Aberdeenshire. Portsoy, Fordyce and Cornhill would be considered the most vulnerable IZ in this Ward. Indeed, the entire region is home to a higher-than-average proportion of people aged 65+ with underlying health conditions (i.e. those in receipt of Attendance Allowance (AA) benefits); and all three IZs are associated with a higher-than-average population aged 65+.</p>
<p><b>Overall Health Vulnerability Spectrum</b> (Based on 28 indicators)</p>  <p style="text-align: center; margin-right: 50px;">42.1</p> <p>Less Vulnerable <span style="color: green;">▶</span> <span style="color: red;">◀</span> More Vulnerable</p>	<p><b>Overall Health Vulnerability Spectrum</b> – The Ward scored 42.1 (an improvement on the previous CIA report). Generally speaking, this is a result of fewer Covid-related deaths since the previous iteration of the report relative to a number of other IZs in Aberdeenshire. Overall, Banff has the worst health profile in this region, although by no means the worst in Aberdeenshire. Uptake of the HPV vaccine in S3 girls is relatively poor in the region. This could suggest a degree of vaccine hesitancy in the general Ward area.</p>
<p><b>Overall Economic Vulnerability Spectrum</b> (Based on 15 indicators)</p>  <p style="text-align: center; margin-right: 50px;">89.5</p> <p>Less Vulnerable <span style="color: green;">▶</span> <span style="color: red;">◀</span> More Vulnerable</p>	<p><b>Overall Economic Vulnerability Spectrum</b> – The Ward scored 89.5 (unchanged since the previous CIA report). This is the 3<sup>rd</sup> highest (i.e. 3<sup>rd</sup> worst) in Aberdeenshire. In the context of this Ward, Banff is arguably the most vulnerable in an economic sense given the area’s relative unemployment rate, Universal Credit rate, child poverty rate and SIMD income deprivation rate.</p>
<p><b>Overall Other Socio-Economic Vulnerability Spectrum</b> (Based on 30 indicators)</p>  <p style="text-align: center; margin-right: 50px;">84.2</p> <p>Less Vulnerable <span style="color: green;">▶</span> <span style="color: red;">◀</span> More Vulnerable</p>	<p><b>Overall Other Socio-Economic Spectrum</b> – The Ward scored 84.2 (unchanged since the previous CIA report). This is the 4<sup>th</sup> highest (i.e. 4<sup>th</sup> worst) in Aberdeenshire. The area suffers a bit in terms of the relatively high proportion of jobs in the hospitality sector (vulnerable in the context of the Covid-related restrictions), and scores relatively poorly in terms of digital and food vulnerability. A relatively large proportion of households are occupied by a single person, and a relatively large proportion of the population receives housing benefits.</p>
<p><b>100 = Most Vulnerable MMW in Aberdeenshire</b></p>	

**COVID Vulnerability Indices - Two Major Studies**

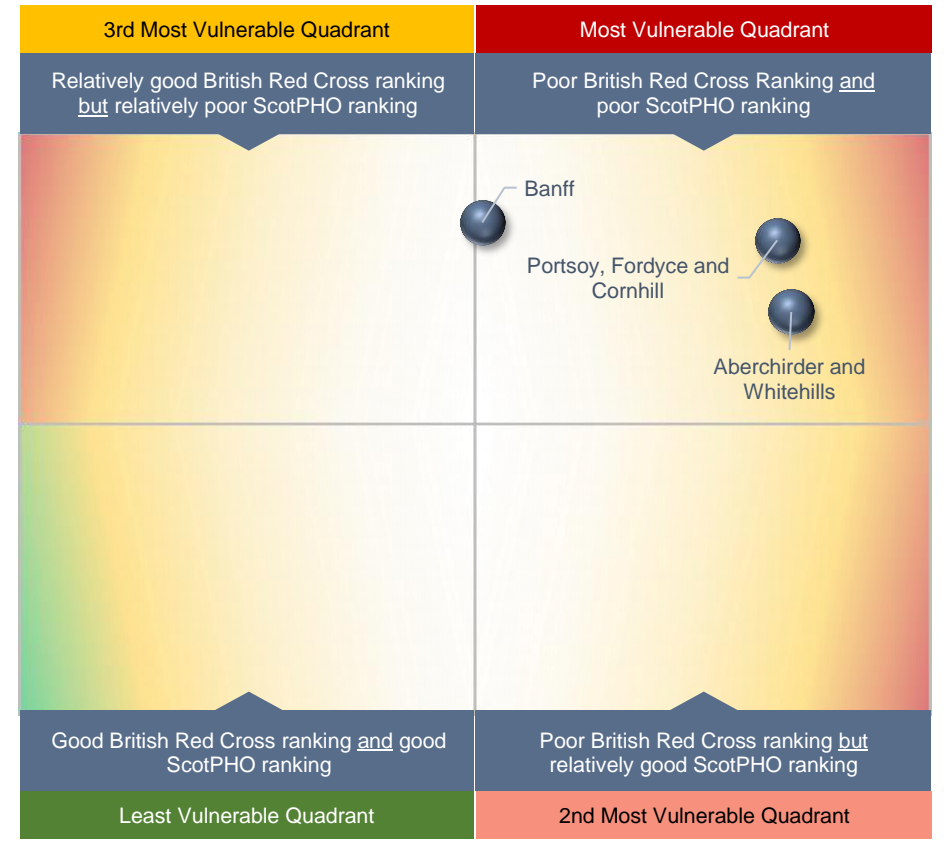
100 = Most Vulnerable MMW in Aberdeenshire



**COVID Vulnerability Rankings - Aberdeenshire Intermediate Zones in a UK Context**



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



**Summary**

The chart above aims to place the MMW's Intermediate Zones on a scale based on two major Covid-specific studies conducted last year – one from the Scottish Public Health Observatory (ScotPHO), the other from the British Red Cross. These were based on dozens of indicators encompassing health and other socio-economic datasets.

The black circles in the chart represent each Intermediate Zone (IZ) associated with the Ward. The closer the black circle is to the top-right of the chart, the more vulnerable it is in the context of Aberdeenshire ('Most Vulnerable Quadrant').

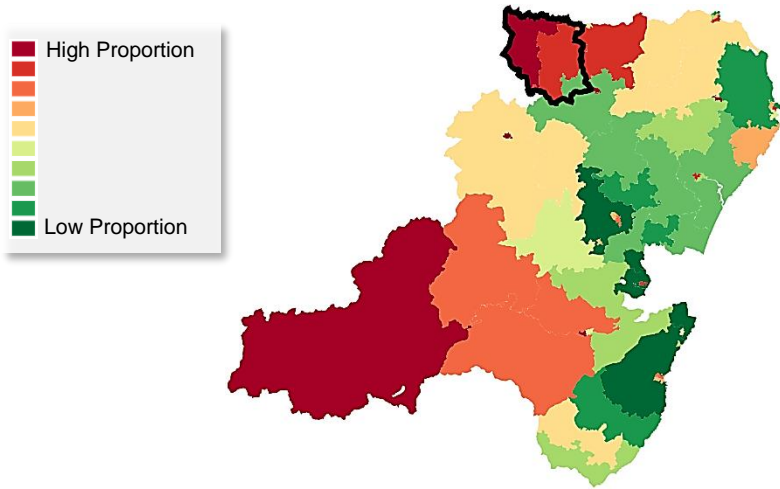
Taken together, this Ward is among the most vulnerable in Aberdeenshire. Portsoy, Fordyce and Cornhill is the most vulnerable in the Ward based on the two major studies conducted last year. These rankings have not changed since the previous CIA report.

**Demographics & Age-Related Vulnerability**

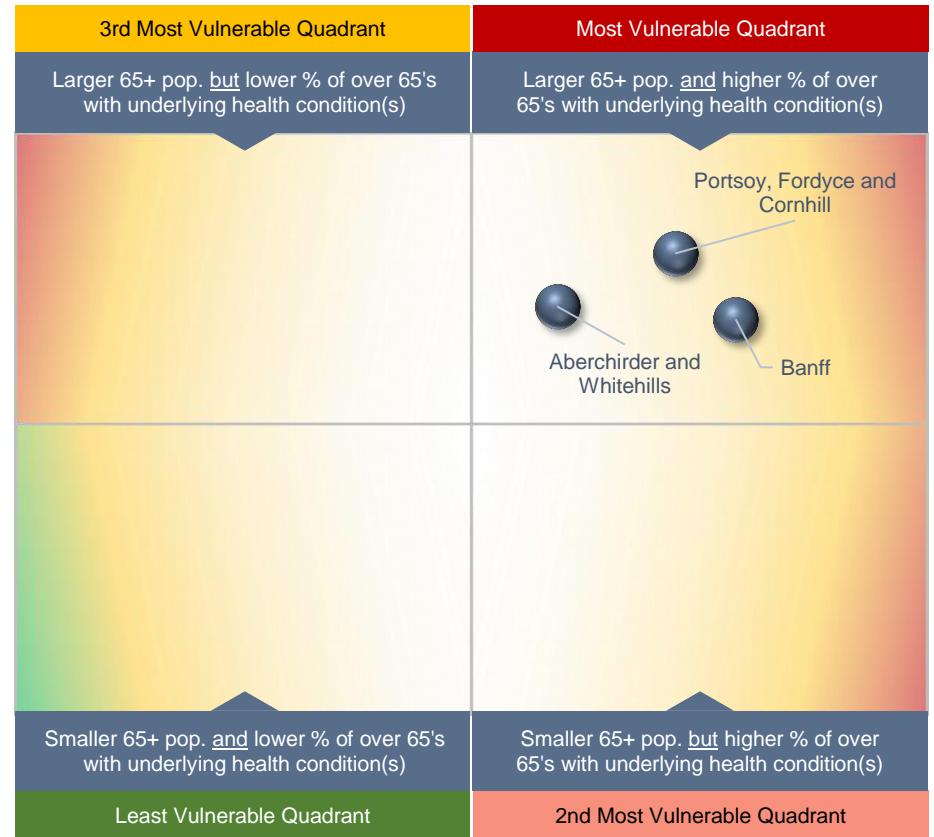
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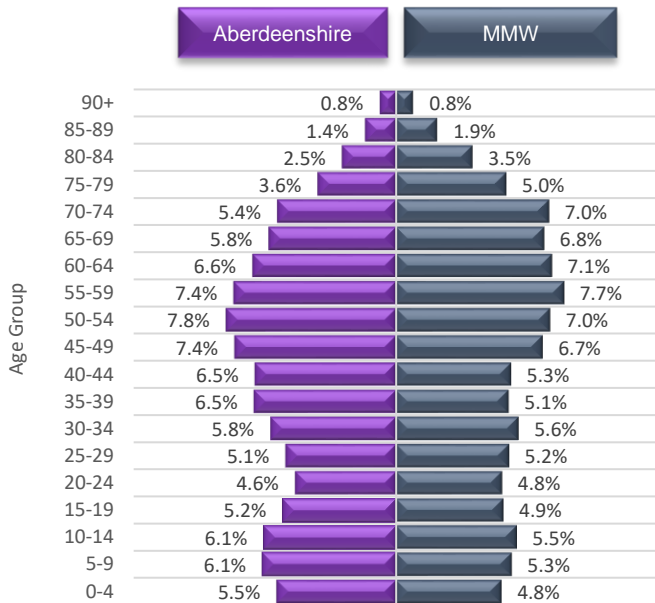
**Map of Multi-Member Ward Intermediate Zones – 65+ population (2019)**



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



**Percentage of population per age group, Aberdeenshire and MMW (2019)**



**Pensionable Age (65+ yrs)**

**2,753 (25%)**

**Working Age (16-64yrs)**

**6,436 (58%)**

**Children (0-15yrs)**

**1,835 (17%)**

**Summary**

Banff and District remains one of the most vulnerable Wards in Aberdeenshire in terms of certain age-specific vulnerability indicators. All three IZ are in the top-right quadrant of the chart above (the 'Most Vulnerable Quadrant'). This is because the general region is home to a higher-than-average proportion of people aged 65+ with underlying health conditions (i.e. those in receipt of Attendance Allowance (AA) benefits); and a higher-than-average population aged 65+.

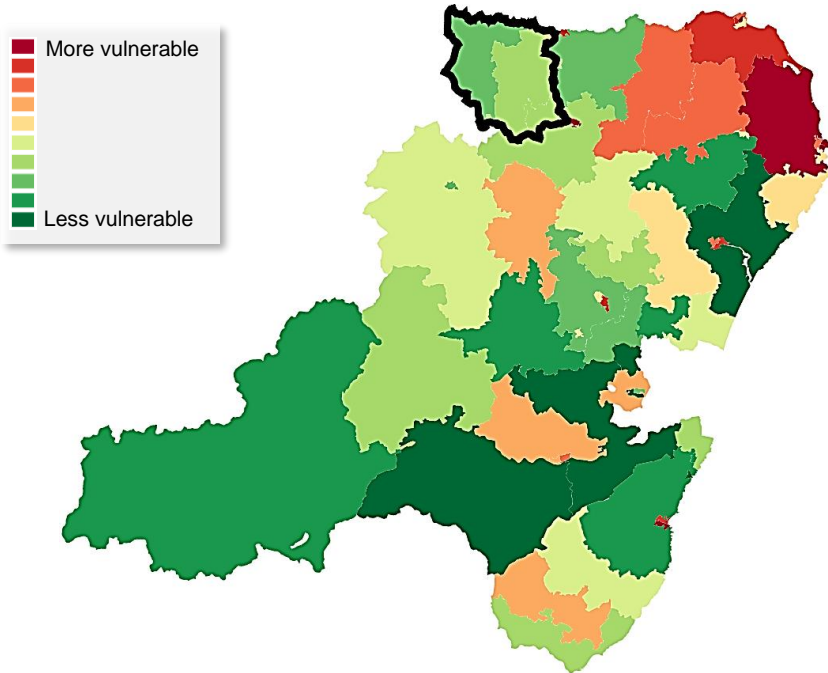
Within the Ward, AA rates range from 8.5% in Aberchirder and Whitehills to 10.7% in Banff (Portsoy's rate is 10.0%). Across the Council area rates range from 2.3% to 12.3%, so these IZs are towards the higher end of the spectrum. Rates have remained stable since the previous iteration, with only Porstoy experiencing a relatively significant reduction (from 11.5% to 10.0%). Reasons for this are not entirely clear.

General Health / COVID Proxy Health Indicators

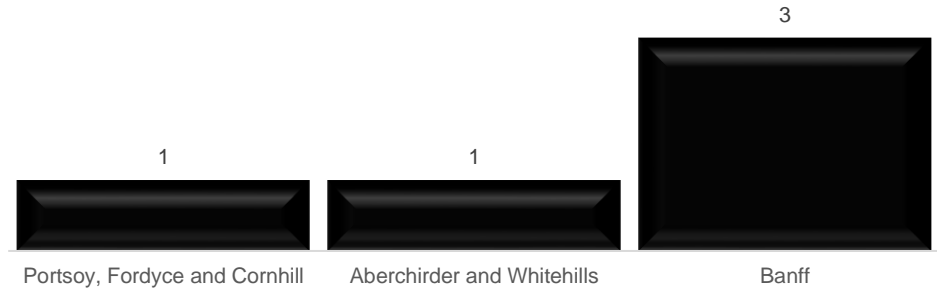
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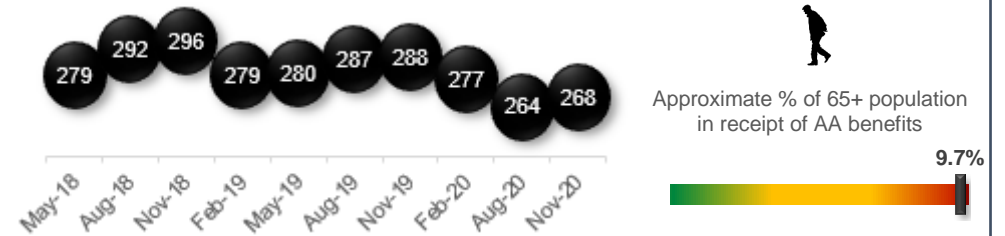
Map of Multi-Member Ward Intermediate Zones – Overall Health Ranking



Cumulative COVID-19 Deaths (1st March 2020 to 30th June 2021)



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

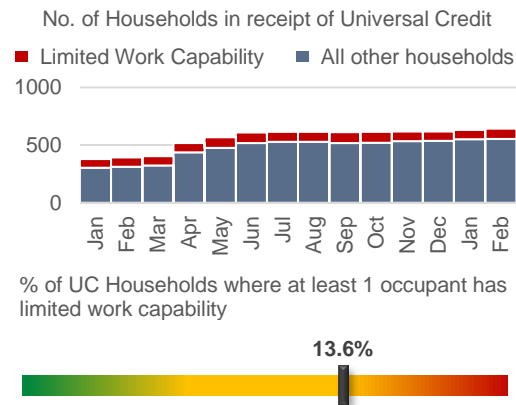


Summary

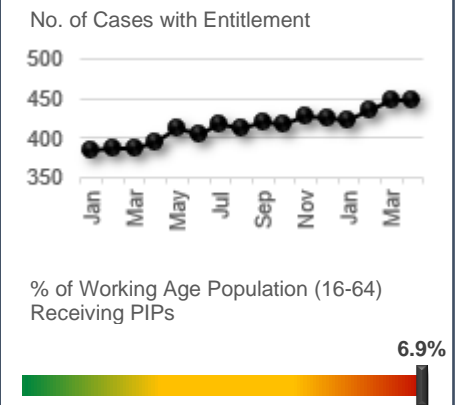
Most health-related indicators suggest the general population within the Ward is not as healthy as the general population of Aberdeenshire as a whole – but the fact that fewer people have died from Covid-related causes moves this Ward to the lower (i.e. better) end of the health spectrum. IZs associated with this Ward recorded 5 COVID-related deaths between March 1<sup>st</sup> and June 30<sup>th</sup> 2021, an increase of 2 deaths since the previous report (1 more in Banff, 1 in Aberchirder). The death rate per head of population is lower across all three IZs relative to the Aberdeenshire IZ average. (Note: Aberdeenshire recorded a total of 253 COVID-related deaths between March 1<sup>st</sup> and June 30<sup>th</sup> 2021, an increase of 136 since the previous report.)

Banff generally has the worst overall health profile in this Ward. This is due to a relatively high rate of patients hospitalised with chronic obstructive pulmonary disease (COPD) or coronary heart disease, early deaths from cancer and alcohol-related hospital admissions. The area also ranks poorly in terms of maternal obesity. Banff is also home to a relatively large proportion of households in receipt of Universal Credit with Limited Work Capability relative to the other Intermediate Zones in the Ward, and a relatively high proportion of people receiving benefits related to disability (PIP payments). These have increased across the Ward since Jan 2020.

Universal Credit (UC) Jan 2020 to Feb 2021



Personal Independence Payments (PIP)

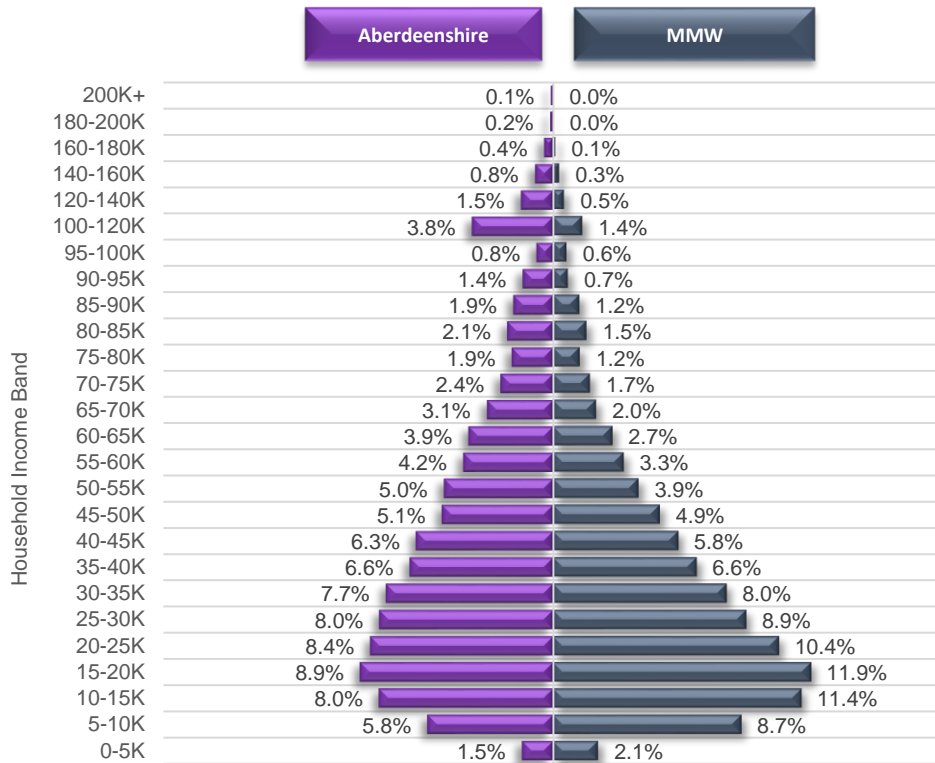


Economic Indicators (1 of 2)

100 = Most Vulnerable MMW in Aberdeenshire

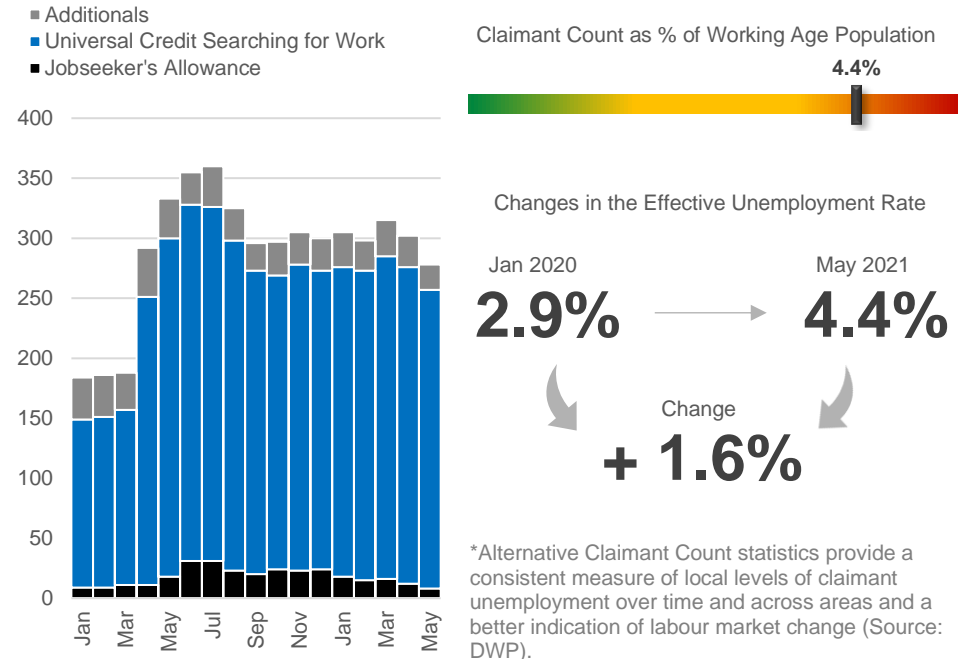


Median Household Income per Income Band - Percentage of Households (2019)

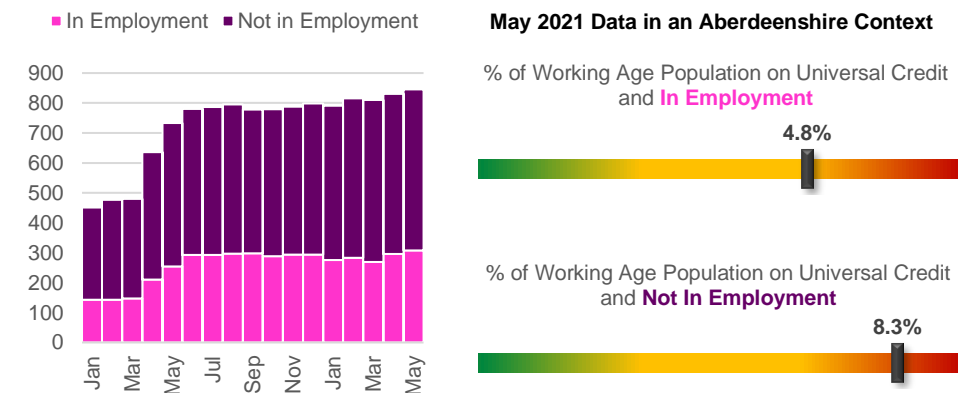


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Alternative Claimant Count\* per Benefit Group - 'Unemployment Rate'(Jan 2020 to May 2021)



People on Universal Credit - In Employment & Not in Employment (Jan 2020 to May 2021)



Median Household Income (2019)



£28,467

£28,467



% of Households Earning <£20k (2019)

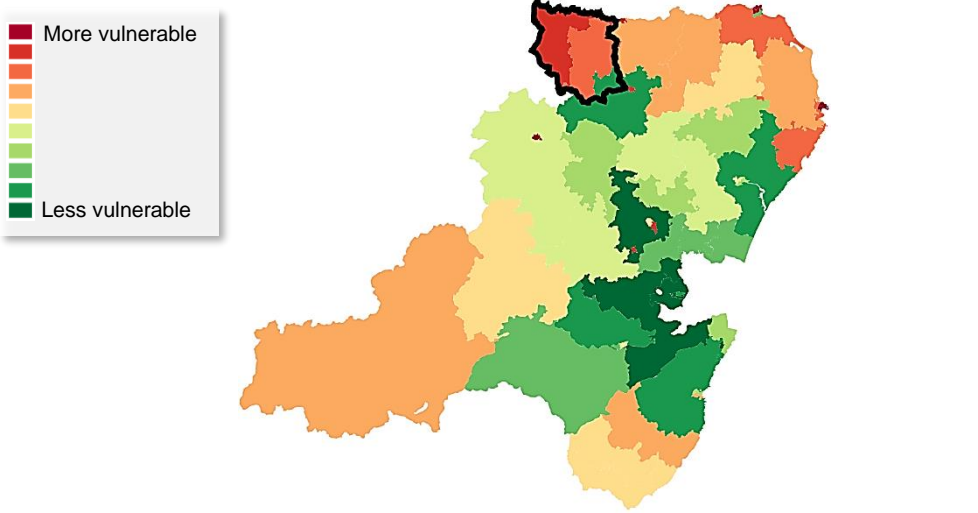
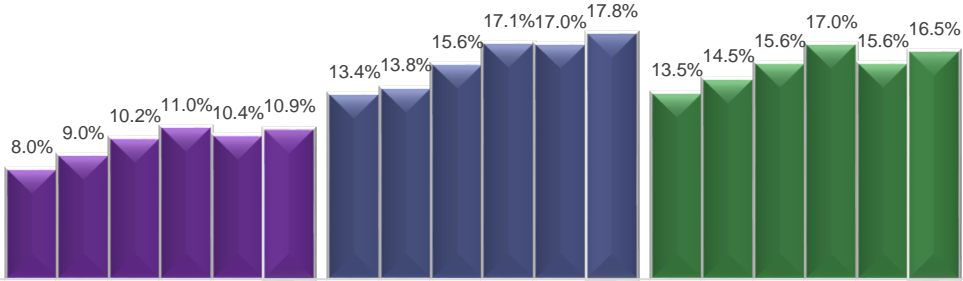


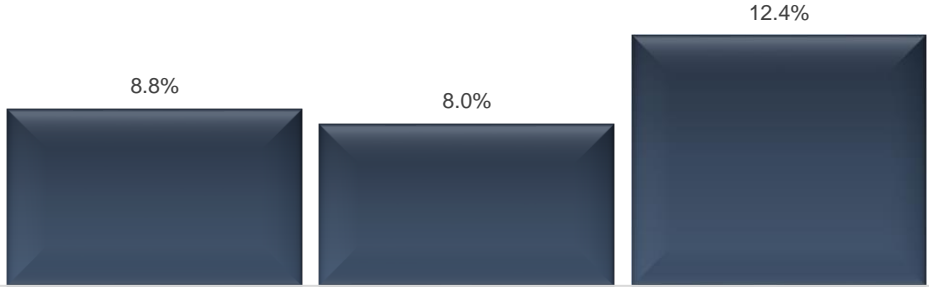



34.1%

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), 2015 to 2020																												
 <p>More vulnerable</p> <p>Less vulnerable</p>	<p>Each bar in the graph represents a single year, 2015 to 2020</p>  <table border="1"> <caption>Percentage of Children in Low Income Families (Relative Poverty), 2015 to 2020</caption> <thead> <tr> <th>Year</th> <th>Aberdeenshire</th> <th>Scottish LA Average</th> <th>Banff and District</th> </tr> </thead> <tbody> <tr> <td>2015</td> <td>8.0%</td> <td>13.4%</td> <td>13.5%</td> </tr> <tr> <td>2016</td> <td>9.0%</td> <td>13.8%</td> <td>14.5%</td> </tr> <tr> <td>2017</td> <td>10.2%</td> <td>15.6%</td> <td>15.6%</td> </tr> <tr> <td>2018</td> <td>11.0%</td> <td>17.1%</td> <td>17.0%</td> </tr> <tr> <td>2019</td> <td>10.4%</td> <td>17.0%</td> <td>15.6%</td> </tr> <tr> <td>2020</td> <td>10.9%</td> <td>17.8%</td> <td>16.5%</td> </tr> </tbody> </table> <p>Relative child poverty rate, 2020 (MMW average)</p>  <p>16.5%</p>	Year	Aberdeenshire	Scottish LA Average	Banff and District	2015	8.0%	13.4%	13.5%	2016	9.0%	13.8%	14.5%	2017	10.2%	15.6%	15.6%	2018	11.0%	17.1%	17.0%	2019	10.4%	17.0%	15.6%	2020	10.9%	17.8%	16.5%
Year	Aberdeenshire	Scottish LA Average	Banff and District																										
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Pension Credit Benefits - Proxy Indicator for 'Pensioner Poverty' (November 2020)	Percentage of People Income Deprived per MMW Intermediate Zone (SIMD 2020)																												
<p>Average Weekly Amount (£)</p> <p>Cases as a % of 65+ population</p>  <p>£51.50</p> <p>11.0%</p>	 <table border="1"> <caption>Percentage of People Income Deprived per MMW Intermediate Zone (SIMD 2020)</caption> <thead> <tr> <th>MMW Intermediate Zone</th> <th>Percentage</th> </tr> </thead> <tbody> <tr> <td>Portsoy, Fordyce and Cornhill</td> <td>8.8%</td> </tr> <tr> <td>Aberchirder and Whitehills</td> <td>8.0%</td> </tr> <tr> <td>Banff</td> <td>12.4%</td> </tr> </tbody> </table> <p>% of population income deprived (MMW average)</p>  <p>9.7%</p>	MMW Intermediate Zone	Percentage	Portsoy, Fordyce and Cornhill	8.8%	Aberchirder and Whitehills	8.0%	Banff	12.4%																				
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Summary																													
<p>This Ward is generally worse off than other areas in Aberdeenshire in terms of the various indicators seen on this, and the previous, page. The proportion of households earning less than £20,000, for instance, is among the highest in Aberdeenshire, and median household income is towards the lower end of the spectrum. The proportion of pensioners in receipt of Pension Credits is among the highest in the Aberdeenshire, suggesting pensioner poverty may be an issue here – so, too, may income deprivation, with all three areas recording a higher-than-average proportion. Banff's rate is among the highest in the authority area.</p> <p>Unemployment figures appear to have plateaued after a steep rise from Jan to Jul 2020. Indeed, latest figures show a slight decrease. However, the number of people on Universal Credit continues to increase, which suggests a degree of financial hardship exists for a portion of the population, particularly Banff residents.</p> <p>The indicators on the next page are something of a 'mixed bag'. The area suffers a bit in terms of the relatively high proportion of jobs in the hospitality sector (vulnerable in the context of the Covid-related restrictions), and scores relatively poorly in terms of digital and food vulnerability. A relatively large proportion of households are occupied by a single person (could have affected mental wellbeing), and a relatively large proportion of the population receives housing benefits.</p>																													

100 = Most Vulnerable MMW in Aberdeenshire

Other Socio-Economic Data



Geographic Access / Digital Connectivity / Food Vulnerability / Loneliness Proxy	Housing / Environment	
 Average drive time to various local amenities by car (in minutes) SIMD 2020 <span style="float: right;">5.4</span> 	 % of overcrowded households SIMD 2020 <span style="float: right;">6.5%</span> 	
 Average drive time to various local amenities by public transport (in minutes) SIMD 2020 <span style="float: right;">14.3</span> 	 % of single person households relative to total households 2019 <span style="float: right;">34.1%</span> 	
 Bus Accessibility score (the higher the score, the better) 2019 <span style="float: right;">3.7</span> 	 % of 16+ population in receipt of Housing Benefits FEB 2021 <span style="float: right;">5.6%</span> 	
 % of households without access to a car or van 2011 <span style="float: right;">21.2%</span> 	 % of addresses with private outdoor space APR 2020 <span style="float: right;">87.4%</span> 	
 % of premises without access to superfast broadband (30Mb/s+ download speed) SIMD 2020 <span style="float: right;">22.0%</span> 	 Average distance to nearest Park, Garden, or Public Playing Field (in metres) APR 2020 <span style="float: right;">1,046</span> 	
 Digital Vulnerability score (The higher the score, the greater the vulnerability) 2020 <span style="float: right;">0.71</span> 	<b>At Risk Sectors / Workers</b>	
 Longest distance to food bank (km) 2020 <span style="float: right;">47.0</span> 	 % of jobs in arts, entertainment, recreation and other services 2018 <span style="float: right;">2.2%</span> 	
 Food Vulnerability score (The higher the score, the greater the vulnerability) 2020 <span style="float: right;">176.8</span> 	 % of jobs in accommodation and food services (hospitality) 2018 <span style="float: right;">12.8%</span> 	
 Loneliness Prescription Index* (the higher the score, the greater the risk) 2020 <span style="float: right;">0.39</span> 	 % of jobs in retail 2018 <span style="float: right;">8.5%</span> 	