People's Panel
November 2024
Analysis Report

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Contents

Introduction and Methodology

Introduction

This survey was conducted between November and December 2024. Questions covered the following topics:

- Happiness and Wellbeing
- Are You A Culture Vulture?
- Hull Branding Index
- Residents Taking Responsibility
- Funding Public Services
- Using Technology in Public Services
- Telling Us What You Think
- Hull City Centre
- Financial Stability Tracker

The People's Panel includes residents of both Hull and the East Riding. The latter often work, shop, and use the entertainment facilities in Hull, as well as access some services such as healthcare.

Methodology

This survey was open to People's Panel members, and non-members, across Hull and East Riding, over a six-week period between November and December 2024.

As usual, an electronic version of the survey was emailed to over 5,000 online People's Panel members. A non-member version of the survey was also made available through the Hull City Council Your Say website and promoted on social media

Response Rate

Method	Count	%
Member	788	83.9%
Non-Member	151	16.1%
Total	**939**	

Local Authority Residence	Count	%
Hull	818	87.1%
- West Area	150	16.0%
- North Area	349	37.2%
- East Area	312	33.2%
- Hull But Unknown Area	7	0.7%
East Riding	108	11.5%
Not Hull or East Riding	2	0.2%
No Postcode Provided	11	1.2%
Total	**939**	

818 responses came from residents with a Hull postcode.

There are an estimated 213,538 residents of Hull aged 16 +.

This means that any figures reported for Hull have a confidence interval of 3.42% at a 95% confidence level (i.e., we are 95% certain that the actual result falls within +/- 3.42 percentage points of the reported figure).

This is within both corporate and industry standards of 5%.

Demographics and Weighting

The demographics of respondents from Hull are given below.

Survey responses from Hull are weighted to be demographically representative of the whole Hull population. Responses are weighted based on age, gender, ethnicity and LLTI (impairment or illness). Total weights are capped at 4.0 to avoid individual's responses carrying too much weight in the analysis.

Total		**Sample (818)**		**Hull Pop**	**Weighted Sample**
Gender	Female (inc. MTF)	394	48.2%	50.3%	48.9%
	Male (inc. FTM)	417	51.0%	49.7%	49.1%
	Other / non-binary	7	0.9%	-	1.9%
LLTI (impairment or illness)	No	472	57.8%	76.7%	72.2%
	Yes	345	42.2%	23.3%	27.8%
Age group	16-34	33	4.1%	33.8%	18.8%
	35-44	74	9.2%	16.3%	20.6%
	45-54	108	13.5%	15.7%	20.6%
	55-64	218	27.2%	15.1%	18.0%
	65-74	255	31.8%	11.1%	13.5%
	75+	113	14.1%	8.2%	8.5%
Ethnic group	BAME (Black, Asian and Minority Ethnicities inc. White Other)	37	4.5%	15.0%	12.1%
	White British	780	95.5%	85.0%	87.9%

Note: Responses are not weighted geographically. The People's Panel is a citywide survey, and it is not possible to produce ward level results.

Average Score Analysis:

A number of the questions in this panel survey asked respondents to state how much they disagree / agree with a statement, or how dissatisfied / satisfied they are with certain things.

This report includes, as standard, the proportion of respondents who disagree / agree or who are dissatisfied / satisfied. However, where appropriate, it also provides an "Average Score" measure for each aspect of these questions.

This is done by assigning a numerical value to each response category (see below) and then calculating an average value across all respondents.

Strongly Disagree	Very Dissatisfied	-2
Disagree	Dissatisfied	-1
Neither	Neither	0
Agree	Satisfied	+1
Strongly Agree	Very Satisfied	+2

Negative Average Scores suggest that respondents are more likely to be dissatisfied / disagree; with values closer to -2 suggesting they are more dissatisfied / disagree more strongly.

Positive Average Scores suggest that respondents are more likely be satisfied / to agree; with values closer to +2 suggesting they are more satisfied / agree more strongly.

Executive Summary

Happiness and Wellbeing

Respondents are significantly more likely to rate different aspects of their health and wellbeing positively rather than negatively. The only exception is feelings of stress / anxiety, where a similar proportion of respondents say they do feel stressed or anxious (35%) as say they do not feel stressed or anxious (38%).

Compared to one year ago there has been no significant change in how respondents report their health and wellbeing.

Compared to two years ago there has been a significant increase (+ 7pp) in the proportion of respondents who feel hopeful.

Are You A Culture Vulture?

Given a list of fourteen cultural type activities:

89% of respondents have attended at least one of the activities listed in Hull in the last year.

Over half (58%) have attended the cinema in Hull in the last two years, whilst other most popular activities attended in Hull in the last two years include a play / musical in a theatre (48%), a historical / museum exhibition (48%), an exhibition e.g. art, photography, crafts (45%), and a gig / music concert (not classical) (45%).

78% of respondents have attended at least one of the activities listed in another town or city in the last year.

The most popular activities attended in another town / city in the last two years include a gig / music concert (not classical) (42%), a historic / heritage visit e.g. building (40%), a historical / museum exhibition (36%), and an exhibition e.g. art, photography, crafts (27%)

Respondents are more likely to have attended all fourteen of the activities listed in Hull rather than in another town or city; with the notable exception of a historic / heritage visit e.g. building.

Analysis suggests that the activities people will do in Hull but are less likely to travel to another town or city to undertake include the cinema, large scale city centre event (e.g. Freedom, pride, Sesh), plays / musicals in a theatre, and exhibitions e.g. art, photography, crafts.

Conversely, the activities people will do in Hull and are also just as likely to travel to another town or city to undertake include gigs / music concerts (not classical) and sporting events.

Hull Branding Index

Respondents were given eighteen positive statements about Hull and asked:

- How much they personally agreed with each statement
- How much they thought people not from / who have never lived in Hull would agree

Top Qualities: Those statements which scored most positively from both an external and a personal perspective include:

- Hull has an interesting history
- Hull is an affordable place to live

Other Selling Points: The following statements also scored positively, from both an external and a resident perspective:

- Hull people are warm and friendly
- Hull is a good place to come and study

Hidden Gems: The following statements scored significantly higher from a resident view than from an outside perspective, suggesting panel members believe these qualities are significantly *under appreciated* by people living outside of Hull:

- Hull is a good place to settle / raise a family
- Hull is an attractive city

Myth Busting: The following statements all scored positively from a resident's view, but negatively from an outside perspective, meaning panel members feel these areas are *unjustly* perceived negatively by people living outside of the city.

- Hull has lots of interesting things to do
- Hull is an exciting place to live
- Hull has good public amenities
- There are always things going on
- Hull is a good place to do business
- Hull is a safe city
- There are new things to discover
- Different communities in Hull get along

Negative Qualities: The following statements scored negatively from both an external and resident perspective, suggesting Panel members feel these are valid areas for improvement:

- Hull has a good reputation
- Hull is clean and tidy
- Hull is modern
- It is easy to find a job in Hull

Residents Taking Responsibility

83% of respondents say they are willing to take more responsibility themselves, so public money and resources could be spent in other ways.

These respondents are split between those who say they are willing to do a lot more (43%) and those who say they are willing to do a bit more (40%). Only 7% of respondents state that they are not willing to take more responsibility themselves, so public money and resources could be spent in other ways.

When presented with a list of 20 ways they might take more responsibility themselves –

Over half of respondents say they would be most likely to take responsibility by not littering / fly tipping (66%), by putting the right items in the right bin and putting them out on the right days (57%), and by not being antisocial / by being a good neighbour (51%).

This is followed by keeping their property / garden in good repair (36%), voting in elections (35%), cleaning up after their dog (34%), and reporting things like fly tipping or antisocial behaviour (33%).

Conversely, over half of respondents say they would be least likely to take responsibility by challenging people who litter / fly tip (64%).

This is followed by paying small amounts for some services (44%), trying to resolve minor disputes themselves (29%, and volunteering in their community (29%).

Funding Public Services

When given a list of 9 ways the Council might make savings / fund public services –

The majority of respondents (72%) think that the local council should focus on increasing efficiency and reducing bureaucracy.

At least half of respondents also believe that the council should chase up / enforce debts and fines better (59%) and should use technology better / more (50%)

Over half of respondents (54%) think that council and democracy services should be considered first when deciding where the council should save money.

This is followed by planning / regeneration / town centre management (27%), festivals / events / libraries / other cultural activity (25%), housing (25%) and registrars / coroners (22%)

Conversely, over half of respondents think that adult social care (56%) and children and family services (52%) should be considered last when deciding where the council should save money.

This is followed by schools / colleges / adult education / preschool (39%), community safety services (31%), and roads / highways / pavements (27%)

Using Technology in Public Services

Respondents were asked about which areas they though could be improved though the use of technology, what concerns they have about integrating technology into the city, and what they think the benefits might be of doing so.

Over half of respondents (54%) think that road and traffic congestion would be most improved by the use of technology.

This is followed by health services (45%), better use of data to target services / better understand citizen's needs (43%), transport services (34%), environment and sustainability (34%) and engaging the public / consultation (31%).

The significant majority of respondents (95%) have at least one concern with integrating technology into the city. Specifically, over half of respondents are concerned with cyber hacking (57%) and privacy issues / use of personal data (53%).

Other popular concerns include consequences of system failure (45%), depersonalisation of services (41%) and job losses (37%).

Over half of respondents (57%) think that the main benefits of Hull harnessing technology are cost savings.

Other benefits identified by respondents include better local services (42%), better for the environment / more sustainable (39%), a stronger ability to react and respond to unforeseen events (37%), and an improved understanding of need (36%).

Telling Us What You Think

Respondents were provided with a list of ten ways they could have got involved in decision making / made their opinion known.

Nearly three quarters of respondents (72%) have done one of the things listed in the last 12 months. Specifically, half of respondents (50%) have completed a questionnaire (other than the People's Panel) from the local council.

Just under half (43%) have completed a questionnaire (other than the People's Panel) from another local public service (e.g. NHS, Police etc.) and round a quarter (24%) have signed a local petition.

If they had a bad experience with the council, 95% of respondents state they would do something about it. They are most likely to tell family, friends, colleagues etc (68%) and / or to make a complaint via the council's complaints process (63%).

Half of respondents (49%) would also tell the person providing the service at the time.

If they had a good experience with the council, 94% of respondents state they would do something about it. They are most likely to tell family, friends, colleagues etc (79%) and / or to tell the person providing the service at the time (73%).

A third of respondents (34%) would also make a compliment via the council's compliments process.

Respondents are significantly more likely to make a formal complaint after a bad experience (63%) than they are to make a formal compliment after a good experience (34%). Conversely, they are also significantly more likely to tell the person providing the service at the time about a good experience (73%) than a bad experience (49%).

Hull City Centre

Rating

Respondents were asked to rate sixteen features of Hull city centre.

More than half of respondents rate the following city centre offerings as good or very good; a significantly higher proportion than those who rate them poor or very poor:

- **City centre history and heritage experience including museums and galleries**
- **Major events like Freedom Festival, Pride, Sesh etc.**
- **Architecture and buildings including attractiveness, maintenance etc**
- **City centre cultural experience as a whole including concerts, plays etc.**
- **Walks and trails e.g. Hullywood Trail, Diamond Life Trail, Fish Trail etc.**

Whilst less than half of respondents rate the following city centre offerings as good or very good, this is still a significantly higher proportion than the proportion who rate them poor or very poor:

- Quality of green spaces like Queens Gardens
- City centre dining experience as a whole including restaurants, cafes etc.

More than half of respondents rate the following city centre offerings as poor or very poor; a significantly higher proportion than rate them good or very good:

- **City centre shopping experience as a whole**

A significantly higher proportion of respondents rate the following city centre offerings as poor or very poor than the proportion who rate them as good or very good.

- General ambience / atmosphere / buzz
- City centre going out / clubbing experience as a whole

City Centre Priorities

Respondents were asked to select from a list of 18 qualities, those things which are most important in making a city or town centre a great place to visit, and those things which should be prioritised for improvement in Hull city centre.

City centre priorities are identified as those qualities that are both important and in need of improvement.

Over half of respondents say the following are the <u>most important</u> in making a city or town centre a great place to visit:

- **General cleanliness (including street cleanliness and litter) (71%)**
- **The range and availability of local and independent shops (53%)**

Around a half of respondents say the following should be <u>prioritised for improvement</u> in Hull city centre:

- **The range and availability of local and independent shops (51%)**
- **General cleanliness (including street cleanliness and litter) (50%)**

Therefore, these are both top priorities for respondents when it comes to Hull City centre.

Secondary Hull city centre priorities (outside of local / independent shops and general cleanliness) have been identified as:

- Whole shopping experience
- Green and planted spaces
- National shop chains
- Parking facilities
- Transport within the city centre
- Dining experience

<u>Financial Stability Checker</u>

The majority of respondents (80%) are either keeping up without any difficulties (46%) or only struggling occasionally (34%).

17% either find it a constant struggle to keep up (10%), are falling behind financially (4%) or are having real financial problems (3%).

There is no significant difference in how respondents have replied compared to both one year ago and to March 2022, when this information was first tracked, and before the cost-of-living crisis:

Between June – August 2024 the proportion of respondents who were keeping up without any difficulties and the proportion of respondents who were struggling from time to time were very similar; a trend last seen during much of the cost-of-living crisis.

However, figures during the latest two reporting periods suggest a return to a significantly higher proportion who are keeping up without any difficulties than respondents who are struggling from time to time: as experienced during times of greater economic stability.

Happiness and Wellbeing

Q. How are you feeling?

	1 Not at All	2	3	4	5 - Very
Happy	4%	14%	28%	39%	15%
Healthy	6%	20%	29%	37%	9%
Lonely	29%	28%	23%	16%	3%
Anxious / Stressed	13%	25%	28%	27%	7%
Worthwhile	6%	11%	28%	37%	18%
Optimistic	7%	15%	32%	29%	16%
Hopeful	8%	13%	30%	34%	15%

Focus on positive feelings:

	Pre-Lockdown Jan 2020	Lockdown Apr 2020	Two Year Ago Nov 2022	One Year Ago Oct 2023	Nov 2024
Happy	65%	51%	53%	58%	**54%**
Healthy	51%	50%	49%	45%	**46%**
Not Lonely	58%	50%	59%	58%	**57%**
Not Stressed / Anxious	36%	31%	37%	37%	**38%**
Worthwhile	56%	50%	54%	53%	**55%**
Optimistic	-	-	44%	45%	**45%**
Hopeful	-	-	42%	47%	**49%**

Focus on negative feelings:

	Pre-Lockdown Jan 2020	Lockdown Apr 2020	Two Year Ago Nov 2022	One Year Ago Oct 2023	Nov 2024
Unhappy	14%	23%	19%	19%	**18%**
Unhealthy	20%	20%	23%	26%	**25%**
Lonely	23%	26%	21%	16%	**20%**
Stressed / Anxious	36%	41%	31%	31%	**35%**
Not worthwhile	14%	15%	16%	16%	**17%**
Pessimistic	-	-	23%	22%	**22%**
Not hopeful	-	-	21%	18%	**21%**

- **Respondents are significantly more likely to feel positively rather than negatively.**
- **The only exception is feelings of stress / anxiety, where a similar proportion of respondents say they do feel stressed or anxious (35%) as say they do not feel stressed or anxious (38%).**

Compared to one year ago:

- There has been no significant change in how respondents report their health and wellbeing.

Compared to two years ago:

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- There has been a significant increase (+ 7pp) in the proportion of respondents who feel hopeful.

Are You A Culture Vulture?

Q. Which of the following best describes you?

I have always lived in Hull / East Riding	47%
I was born in Hull / East Riding but spent time living elsewhere	16%
I was born elsewhere and live in Hull / East Riding temporarily (e.g. student)	<1%
I was born elsewhere and moved to Hull / East Riding over 10 years ago	30%
I was born elsewhere and move to Hull / East Riding less than 10 years ago	6%
Other	<1%

- **Nearly two thirds of respondents (64%) were born in Hull / East Riding.**
- Most of these (47%) have always lived in Hull / East Riding, whilst 16% have spent time living elsewhere.
- **Over a third of respondents (36%) were born outside of Hull / East Riding.**
- Most of these (30%) moved to Hull / East Riding over 10 years ago, whilst 6% moved to Hull / East Riding in the last 10 years.

Q. In the last 2 years have you attended any of the following **in Hull?**
Q. And in the last 2 years have you attended any of the following in **another town or city**?

	In Hull	In Another Town / City
Classical music concert (jazz, orchestra etc.)	13%	9%
Play / musical in a theatre	48%	26%
Dance performance e.g. ballet etc	15%	3%
Poetry / book reading	4%	2%
Talk / lecture	18%	9%
Exhibition e.g. art, photography, crafts	45%	27%
Historical / museum exhibition	48%	36%
Gig / music concert (not classical)	45%	42%
Comedy show / gig	27%	14%
Sporting event	30%	25%
Large scale city centre event (e.g. Freedom, Pride, Sesh)	37%	13%
Local area event / festival / fete (e.g. Veterans Day, Big Malarkey)	27%	18%
Cinema	58%	12%
Historic / heritage visit e.g. building	36%	40%
None of these	11%	22%

In Hull:

- **89% of respondents have attended at least one of the activities listed in Hull in the last year**
- Over half (58%) have attended the cinema in Hull in the last two years.
- Other most popular activities attended in Hull in the last two years include:
    - Play / musical in a theatre (48%)
    - Historical / museum exhibition (48%)
    - Exhibition e.g. art, photography, crafts (45%)
    - Gig / music concert (not classical) (45%)

- The least popular activities attended in Hull in the last two years include:

    - Poetry / book reading (4%)
    - Classical music concert (jazz, orchestra etc.) (13%)
    - Dance performance e.g. ballet etc (15%)
    - Talk / lecture (18%)

In Another Town or City;

- **78% of respondents have attended at least one of the activities listed in another town or city in the last year**

- The most popular activities attended in another town / city in the last two years include:

    - Gig / music concert (not classical) (42%)
    - Historic / heritage visit e.g. building (40%)
    - Historical / museum exhibition (36%)
    - Exhibition e.g. art, photography, crafts (27%)

- The least popular activities attended in another town / city in the last two years include:

    - Poetry / book reading (2%)
    - Dance performance e.g. ballet etc (3%)
    - Classical music concert (jazz, orchestra etc.) (9%)
    - Cinema (12%)
    - Large scale city centre event (e.g. Freedom, pride, Sesh) (13%)

Comparing The Two:

- **Respondents are more likely to have attended all of the activities listed in Hull rather than in another town or city with the notable exception of a historic / heritage visit e.g. building.**

- In this case slightly more respondents have done a historic / heritage visit in another town or city (40%) than in Hull (36%).

- Analysis suggests that the activities people will do in Hull but are less likely to travel to another town or city to undertake include:

    - Cinema
    - Large scale city centre event (e.g. Freedom, pride, Sesh)
    - Play / musical in a theatre
    - Exhibition e.g. art, photography, crafts

- Analysis also suggests that the activities people will do in Hull and are also just as likely to travel to another town or city to undertake include:

    - Gig / music concert (not classical)
    - Sporting event

Hull Branding Index

2024 Branding Index:

Q. How much do **you personally** agree with the following about Hull?
Q. How much do you think **people not from / who have never lived in Hull** would agree?

Average Score: -2 (Strongly Disagree), -1 (Disagree), 0 (Neither), +1 (Agree), +2 (Strongly Agree)

	You Personally	People not from / who have never lived in Hull	Difference
Hull has an interesting history	1.26	0.44	0.82
Hull is an affordable place to live	0.97	0.71	0.26
Hull people are warm and friendly	0.76	0.35	0.41
Hull is a good place to come to study	0.57	0.23	0.34
Hull has lots of interesting things to do	0.42	-0.19	0.61
Hull has good public amenities	0.36	-0.15	0.51
There are new things to discover	0.30	-0.09	0.39
There are always things going on	0.26	-0.21	0.47
Hull is a good place to settle / raise a family	0.40	-0.38	0.78
Different communities in Hull get along	0.05	-0.28	0.33
Hull is a good place to do business	0.08	-0.36	0.44
Hull is an attractive city	0.22	-0.53	0.75
Hull is a safe city	0.04	-0.37	0.41
Hull is an exciting place to live	0.00	-0.52	0.52
It is easy to find a job in Hull	-0.26	-0.32	0.06
Hull is modern	-0.11	-0.59	0.48
Hull is clean and tidy	-0.45	-0.50	0.05
Hull has a good reputation	-0.64	-0.83	0.19

Top Qualities:

Those statements which scored most positively from both an external and a personal perspective include:

- Hull has an interesting history
- Hull is an affordable place to live

Other Selling Points:

The following statements also scored positively, from both an external and a resident perspective:

- Hull people are warm and friendly
- Hull is a good place to come and study

Hidden Gems:

The following statements scored significantly higher from a resident view than from an outside perspective, suggesting panel members believe these qualities are significantly *under appreciated* by people living outside of Hull:

- Hull is a good place to settle / raise a family
- Hull is an attractive city

Myth Busting:

The following statements all scored positively from a resident's view, but negatively from an outside perspective, meaning panel members feel these areas are *unjustly* perceived negatively by people living outside of the city.

- Hull has lots of interesting things to do
- Hull is an exciting place to live
- Hull has good public amenities
- There are always things going on
- Hull is a good place to do business
- Hull is a safe city
- There are new things to discover
- Different communities in Hull get along

Negative Qualities:

The following statements scored negatively from both an external and resident perspective, suggesting Panel members feel these are valid areas for improvement:

- Hull has a good reputation
- Hull is clean and tidy
- Hull is modern
- It is easy to find a job in Hull

2024 Branding Index by Domain:

The City Branding Index measures the following six dimensions:

1. **Presence:** Based on the city's status and standing. It also measures the city's contribution in science, culture, and governance.

    - Hull has an interesting history
    - Hull has a good reputation

2. **Place:** Exploring people's perceptions about the physical aspects of the city in terms of cleanliness of environment and how attractive its buildings and parks are etc.

    - Hull is an attractive city
    - Hull is modern
    - Hull is clean and tidy

3. **Pre-Requisite:** Determines how people perceive the basic qualities of the city, whether they are satisfactory, affordable, and accommodating, as well as the standard of public amenities.

    - Hull is a good place to settle / raise a family
    - Hull is an affordable place to live
    - Hull has good public amenities

4. **People:** Reveals whether residents would be warm and welcoming, whether newcomers would find it easy to find and fit into a community, and if they would feel safe.

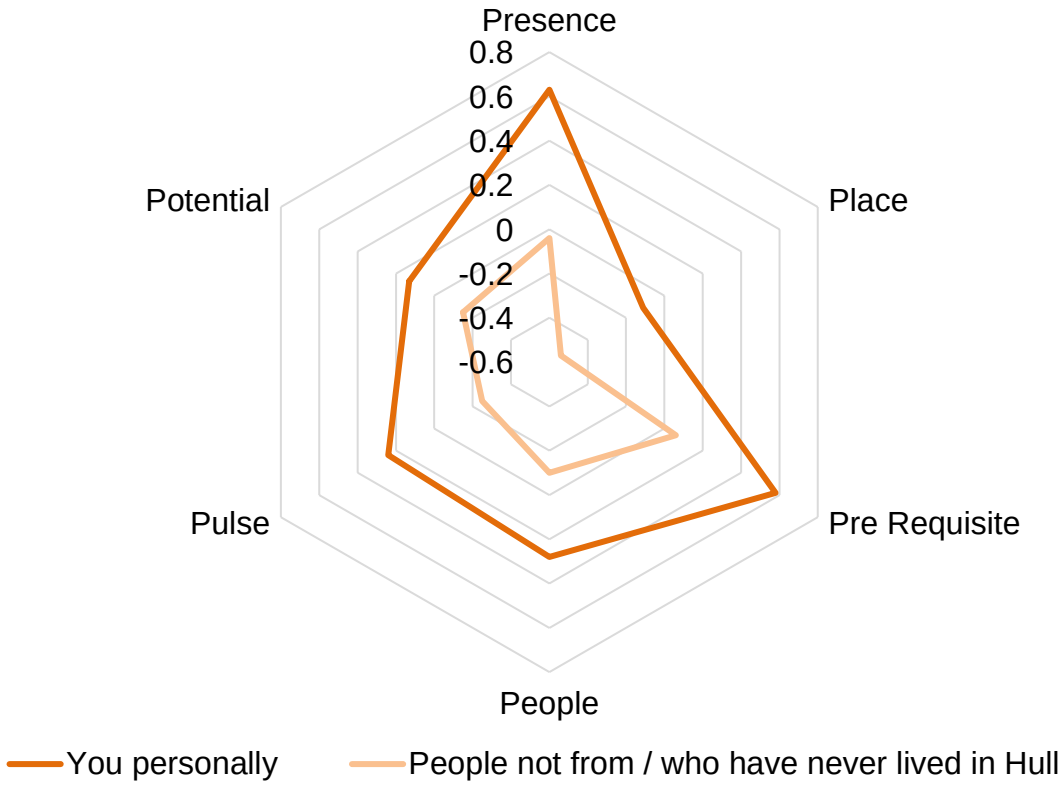
    - Different communities in Hull get along
    - Hull people are warm and friendly
    - Hull is a safe city

5. **Pulse:** Determines if there are interesting things with which to fill free time and how exciting the city is in regard to new things to discover.

    - Hull has lots of interesting things to do
    - Hull is an exciting place to live
    - There are always things going on in Hull
    - There are new things to discover in Hull

6. **Potential:** Measure the economic and educational opportunities within the city, such as how easy it might be to find a job, whether it's a good place to do business or pursue a higher education

    - Hull is a good place to do business
    - It is easy to find a job in Hull
    - Hull is a good place to come to study



Selling Points: Those dimensions which scored positively from both an external and a personal perspective include:

- **Pre-Requisite:** how people perceive the basic qualities of the city, whether they are satisfactory, affordable, and accommodating, as well as the standard of public amenities.

Hidden Gems: The following dimensions scored significantly higher from a resident view than from an outside perspective:

- **Presence:** the city's status and standing. It also measures the city's contribution in science, culture, and governance.

Myth Busting: The following dimensions all scored positively from a resident's view, but negatively from an outside perspective:

- **Pulse:** determines if there are interesting things with which to fill free time and how exciting the city is in regard to new things to discover.
- **People**: whether residents would be warm and welcoming, whether newcomers would find it easy to find and fit into a community, and if they would feel safe.
- **Potential**: measures the economic and educational opportunities within the city, such as how easy it might be to find a job, whether it's a good place to do business or pursue a higher education

Negative Qualities: The following statements scored negatively from both an external and resident perspective:

- **Place**: people's perceptions about the physical aspects of the city in terms of cleanliness of environment and how attractive its buildings and parks are etc**.**

Analysis by Type or Respondent:

Q. How much do **you personally** agree with the following about Hull?

Average Score: -2 (Strongly Disagree), -1 (Disagree), 0 (Neither), +1 (Agree), +2 (Strongly Agree)

	Overall	Always Lived in Hull	Spent Some Time Away	Moved to Hull More Than 10 Years Ago	Moved to Hull Less Than 10 Years Ago
Hull has an interesting history	1.26	1.28	1.37	1.27	0.87
Hull is an affordable place to live	0.97	0.86	1.05	1.16	0.66
Hull people are warm and friendly	0.76	0.83	0.85	0.65	0.50
Hull is a good place to come to study	0.57	0.57	0.63	0.60	0.26
Hull has lots of interesting things to do	0.42	0.37	0.66	0.47	-0.10
Hull has good public amenities	0.36	0.25	0.52	0.49	0.08
There are new things to discover	0.30	0.22	0.44	0.39	0.15
There are always things going on	0.26	0.18	0.43	0.33	0.13
Hull is a good place to settle / raise a family	0.40	0.39	0.56	0.41	-0.01
Different communities in Hull get along	0.05	-0.02	0.20	0.17	-0.31
Hull is a good place to do business	0.08	0.06	0.19	0.08	-0.06
Hull is an attractive city	0.22	0.20	0.37	0.28	-0.37
Hull is a safe city	0.04	-0.0.4	0.26	0.13	-0.41
Hull is an exciting place to live	0.00	-0.01	0.05	0.03	-0.23
It is easy to find a job in Hull	-0.26	-0.23	-0.20	-0.29	-0.50
Hull is modern	-0.11	-0.11	-0.22	-0.05	-0.09
Hull is clean and tidy	-0.45	-0.47	-0.32	-0.37	-1.01
Hull has a good reputation	-0.64	-0.63	-0.68	-0.68	-0.52

- Those respondents who were born in Hull / East Riding but have spent time living away are significantly more likely than average to personally agree that Hull has lots of interesting things to do, and there are new things to discover.

- Those respondents who were born outside Hull / East Riding and moved to Hull more than 10 years ago are significantly more likely than average to personally agree that Hull is an affordable place to live.

- **Most notably, those respondents who were born outside Hull / East Riding and moved to Hull in the last ten years tend to have a significantly more negative personal view of Hull. The are significantly less likely than average to personally agree that Hull has an interesting history, is an affordable place to live, is a good place to come and study, has lots of interesting things to do, is a good place to settle / raise a family, is a place where different communities get along, is an attractive city, is a safe city, and is clean and tidy.**

Q. How much do you think **people not from / who have never lived in Hull** would agree?

Average Score: -2 (Strongly Disagree), -1 (Disagree), 0 (Neither), +1 (Agree), +2 (Strongly Agree)

	Overall	Always Lived in Hull	Spent Some Time Away	Moved to Hull More Than 10 Years Ago	Moved to Hull Less Than 10 Years Ago
Hull has an interesting history	0.44	0.51	0.42	0.38	0.20
Hull is an affordable place to live	0.71	0.67	0.96	0.64	0.68
Hull people are warm and friendly	0.35	0.42	0.45	0.16	0.49
Hull is a good place to come to study	0.23	0.29	0.35	0.08	0.19
Hull has lots of interesting things to do	-0.19	-0.16	-0.27	-0.22	-0.55
Hull has good public amenities	-0.15	-0.11	-0.16	-0.24	0.03
There are new things to discover	-0.09	-0.09	-0.17	-0.11	0.07
There are always things going on	-0.21	-0.22	-0.27	-0.21	-0.05
Hull is a good place to settle / raise a family	-0.38	-0.32	-0.37	-0.48	-0.44
Different communities in Hull get along	-0.28	-0.24	-0.28	-0.33	-0.30
Hull is a good place to do business	-0.36	-0.38	0.35	0.41	-0.09
Hull is an attractive city	-0.53	-0.51	-0.55	-0.56	-0.55
Hull is a safe city	-0.37	-0.39	-0.36	-0.40	-0.06
Hull is an exciting place to live	-0.52	-0.50	-0.55	-0.54	-0.62
It is easy to find a job in Hull	-0.32	-0.26	-0.38	-0.41	-0.15
Hull is modern	-0.59	-0.55	-0.65	-0.65	-0.49
Hull is clean and tidy	-0.50	-0.55	-0.53	-0.47	-0.24
Hull has a good reputation	-0.83	-0.74	-0.82	-0.93	-1.13

- Those respondents who were born in Hull / East Riding but have spent time living away are significantly more likely than average to agree that people not from Hull / who have never lived in Hull see Hull as an affordable place to live.

- Those respondents who were born outside Hull / East Riding and moved to Hull more than 10 years ago are significantly less likely than average to agree that people not from Hull / who have never lived in Hull see Hull people as warm and friendly and see Hull as a good place to come to study.

- Those respondents who were born outside Hull / East Riding and moved to Hull in the last ten years are significantly less likely than average to agree that people not from Hull / who have never lived in Hull think that Hull has a good reputation but are significantly more likely than average to agree that people not from Hull / who have never lived in Hull see Hull as a good place to do business and as a safe city.

Comparison With 2015 Branding Index:

	You Personally			People not from / who have never lived in Hull		
	2015	2024	Diff	2015	2024	Diff
Hull has an interesting history	1.23	1.26	+0.03	0.98	0.44	-0.54
Hull is an affordable place to live	1.12	0.97	-0.15	1.11	0.71	-0.40
Hull people are warm and friendly	0.96	0.76	-0.20	0.78	0.35	-0.43
Hull is a good place to come to study	0.90	0.57	-0.33	0.75	0.23	-0.52
Hull has lots of interesting things to do	0.39	0.42	+0.03	0.10	-0.19	-0.29
Hull has good public amenities	0.37	0.36	-0.01	0.05	-0.15	-0.20
There are new things to discover	0.33	0.30	-0.03	0.09	-0.09	-0.18
There are always things going on	0.09	0.26	+0.17	-0.10	-0.21	-0.11
Hull is a good place to settle / raise a family	0.60	0.40	-0.20	0.12	-0.38	-0.52
Different communities in Hull get along	0.05	0.05	-	-0.05	-0.28	-0.23
Hull is a good place to do business	0.23	0.08	-0.15	0.02	-0.36	-0.38
Hull is an attractive city	0.35	0.22	-0.13	-0.04	-0.53	-0.49
Hull is a safe city	0.31	0.04	-0.27	0.09	-0.37	-0.46
Hull is an exciting place to live	0.13	0.00	-0.03	-0.18	-0.52	-0.34
It is easy to find a job in Hull	-0.79	-0.26	+0.53	-0.94	-0.32	+0.62
Hull is modern	-0.01	-0.11	-0.10	-0.24	-0.59	-0.35
Hull is clean and tidy	-0.42	-0.45	-0.03	-0.54	-0.50	+0.04
Hull has a good reputation	-0.44	-0.64	-0.20	-0.56	-0.83	-0.27

Personal Perspective:

Based on their own personal opinion of Hull, and compared to 2015, respondents are now significantly more likely to agree that it is easy to find a job in Hull (+0.53) and that there are always things going on in Hull (+0.17).

However, they are significantly less likely to agree that:

- Hull is a good place to come to study (-0.33)
- Hull is a safe city (-0.27)
- Hull people are warm and friendly (-0.20)
- Hull is a good place to settle / raise a family (-0.20)
- Hull has a good reputation (-0.20)
- Hull is an affordable place to live (-0.15)
- Hull is a good place to do business (-0.15)
- Hull is an attractive city (-0.13)
- Hull is modern (-0.10)

External Perspective:

Based on how they believe Hull is perceived by people not from / who have never lived in Hull, and compared to 2015, respondents are now significantly more likely to agree that the perception of Hull is that it is easy to find a job in Hull (+0.62)

However, against every other statement, respondents are now significantly less likely to agree that this is how Hull is perceived by people not from / who have never lived in Hull. The only exception is that Hull is clean and tidy where the change since 2005 has not been significant.

Residents Taking Responsibility

Q. Do you think people should take more responsibility themselves, so public money and resources could be spent in other ways?

Yes, a lot more	43%
Yes, a bit more	40%
No	7%
Don't know	10%

- **83% of respondents say they are willing to take more responsibility themselves, so public money and resources could be spent in other ways.**

- These respondents are split between those who say they are willing to do a lot more (43%) and those who say they are willing to do a bit more (40%).

- Only 7% of respondents state that they are not willing to take more responsibility themselves, so public money and resources could be spent in other ways.

Q. Which of the following would you be **most willing** to take personal responsibility for?

Q. Which of the following would you be **least willing** to take personal responsibility for?

	Most Willing	Least Willing
Don't litter / fly tip	66%	1%
Challenge people who litter / fly tip	10%	64%
Report things like fly tipping or antisocial behaviour	33%	11%
Put the right items in the right bins and put them out on the right days	57%	3%
Pay /apply / report online instead of in person / on the phone	15%	16%
Pay by direct debit or card instead of cash	17%	23%
Pay bills / fines on time	19%	3%
Complete forms accurately	11%	3%
Make small house repairs / adaptations yourself	14%	14%
Clean up after your dog	34%	4%
Ensure children attend school	18%	10%
Don't be anti-social - be a good neighbour	51%	2%
Try to resolve minor disputes yourself	5%	29%
Keep your property / garden in good repair	36%	2%
Use services like libraries / leisure centres to ensure they continue	23%	13%
Take care of your local environment / amenities	18%	9%
Report problems like graffiti, potholes etc.	12%	17%
Pay small amounts for some services	3%	44%
Volunteer in your community	8%	29%
Vote in elections	35%	10%

- **Over half of respondents say they would be most likely to take responsibility by not littering / fly tipping (66%), by putting the right items in the right bin and putting them out on the right days (57%), and by not being antisocial / by being a good neighbour (51%).**

- This is followed by keeping their property / garden in good repair (36%), voting in elections (35%), cleaning up after their dog (34%), and reporting things like fly tipping or antisocial behaviour (33%).

- **Conversely, over half of respondents say they would be <u>least</u> likely to take responsibility by challenging people who litter / fly tip (64%)**

- This is followed by paying small amounts for some services (44%), trying to resolve minor disputes themselves (29%), and volunteering in their community (29%).

Funding Public Services

Q. Which of the following do you think the local council should focus on?

My Council should increase efficiency, reduce bureaucracy	72%
My Council should chase up / enforce debts and fines better	59%
My Council should use technology better / more	50%
My Council should generate income through sponsorship	41%
My Council should increase partnership working	40%
My Council should generate income / reduce costs through the sale of buildings	34%
My Council should generate income / reduce costs by buying services in	18%
My Council should reduce costs by increased use of charities and volunteers	17%
My Council should increase taxes / fees before making savings	8%

- **The majority of respondents (72%) think that the local council should focus on increasing efficiency and recuing bureaucracy.**

- At least half of respondents also believe that the council should chase up / enforce debts and fines better (59%) and should use technology better / more (50%)

Q. If you had to decide where the council should save money, which of the following services do you think are the **<u>first</u>** that should be considered?

Q. If you had to decide where the council should save money, which of the following services do you think are the **<u>last</u>** that should be considered?

	Consider First	Consider Last
Adult Social care (care at home, adaptations etc)	16%	56%
Bereavement services (cemeteries etc)	11%	15%
Children and families (social care etc)	15%	52%
Community safety services (ASB team, Domestic Abuse team etc)	15%	31%
Community services (community centres etc)	15%	14%
Council and democracy (councillors and voting etc)	54%	12%
Festivals, events / libraries / other cultural activity	25%	12%
Housing (private housing / right to buy / repairs etc)	25%	14%
Leisure centres / swimming baths / sports fields	8%	17%
Museums, galleries, theatres and halls	14%	17%
Parks and open spaces	10%	23%
Planning / regeneration / town centre management	27%	9%
Public Protection (environmental health etc.)	8%	18%
Public transport / parking / car parks / park & ride	17%	21%
Recycling / waste collection / disposal / street cleansing	7%	25%
Registrars / Coroners (births, marriages, and deaths)	22%	9%
Roads / highways / pavements	14%	27%
Schools / colleges / adult education / preschool	12%	39%

- **Over half of respondents (54%) think that council and democracy services should be considered first when deciding where the council should save money.**

- This is followed by planning / regeneration / town centre management (27%), festivals / events / libraries / other cultural activity (25%), housing (25%) and registrars / coroners (22%)

- **Conversely, over half of respondents think that adult social care (56%) and children and family services (52%) should be considered last when deciding where the council should save money.**

- This is followed by schools / colleges / adult education / preschool (39%), community safety services (31%), and roads / highways / pavements (27%)

Using Technology in Public Services

Q. Which of the following areas do you think could be most improved by the use of technology?

Road and traffic congestion	54%
Health services	45%
Better use of data to target services / better understand citizens needs	43%
Transport services	34%
Environment & Sustainability (for example, clean power, air quality monitoring, energy usage monitoring)	34%
Engaging the public & consultation	31%
Education (including adult education)	29%
Democracy and voting	27%
Shared workspaces for public sector partners so services are together	21%
Emergency planning	19%
Tourist & visitor services including museums and galleries	18%
Car Parking	17%
Social Care	17%
Waste Management (bin emptying, street cleaning etc.)	16%
Use of / access to public spaces (e.g. parks, leisure centres etc.)	3%
Other	3%

- **Over half of respondents (54%) think that road and traffic congestion would be most improved by the use of technology.**

- This is followed by health services (45%), better use of data to target services / better understand citizen's needs (43%), transport services (34%), environment and sustainability (34%) and engaging the public / consultation (31%).

Q. What are your biggest concerns with integrating technology into the city?

Cyber hacking	57%
Privacy issues / use of personal information	53%
Consequences of system failure	45%
Depersonalisation of service (loss of human interaction)	41%
Job losses	37%
Cost (of implementation and maintenance)	33%
Inability to access and use (for example poor internet speeds)	26%
Robot revolution / artificial intelligence becoming too powerful	23%
Lack of confidence using technology	21%
Low take-up in use by residents, local businesses, and visitors	21%
Lack of reliability	20%
Difficulty in prioritising and implementing what to do first	12%
No concerns	5%
Other	3%

- **The significant majority of respondents (95%) have at least one concern with integrating technology into the city.**

- **Over half of respondents are concerned with cyber hacking (57%) and privacy issues / use of personal data (53%).**

- Other popular concerns include consequences of system failure (45%), depersonalisation of services (41%) and job losses (37%).

Q. Which of the following do you think are the main benefits of Hull harnessing technology?

Money saving	57%
Better local services	42%
Better for the environment / more sustainable	39%
Stronger ability to react and respond to unforeseen events	37%
Improved understanding of need	36%
Increased say in decision making	31%
Increased economic opportunities	30%
Enhanced reputation as a city	22%
Better social outcomes	21%
Improved visitor experience	19%
Better communities	11%
Improved open spaces	4%
Other	3%

- **Over half of respondents (57%) think that the main benefits of Hull harnessing technology are cost savings.**

- Other benefits identified by respondents include better local services (42%), better for the environment / more sustainable (39%), a stronger ability to react and respond to unforeseen events (37%), and an improved understanding of need (36%).

Telling Us What You Think

Q. Which of the following have you done in the last 12 months?

Completed a questionnaire (other than the People's Panel) from your local council	50%
Completed a questionnaire (other than the People's Panel) from another local public service (e.g. NHS, Police etc.)	43%
None of these	28%
Signed a local petition	24%
Completed a feedback card for a local public service	14%
Given a compliment about your council	12%
Made a complaint about your council	11%
Attended a public meeting or event about local services	11%
Taken part in a regular group such as a patient or tenant group	7%
Made a complaint about other local services (e.g. NHS, Police etc.)	7%
Other	2%

- **Nearly three quarters of respondents (72%) have done one of the things listed in the last 12 months.**

- **Half of respondents (50%) have completed a questionnaire (other than the People's Panel) from the local council.**

- Just under half (43%) have completed a questionnaire (other than the People's Panel) from another local public service (e.g. NHS, Police etc.)

- Around a quarter (24%) have signed a local petition.

Q. If you had a bad experience with the council which of the following are you most likely to do?

Tell family, friends, colleagues etc	68%
Make a complaint via their complaints process	63%
Tell the person providing the service at time	49%
Tell the person providing the service afterwards	24%
Tell your councillor	22%
Post something on social media	15%
Speak to the media	5%
Nothing	5%
Something else	2%

- **If they had a bad experience with the council, 95% of respondents would do at least one of the things listed.**

- **They are most likely to tell family, friends, colleagues etc (68%) and / or to make a complaint via the council's complaints process (63%).**

- Half of respondents (49%) would also tell the person providing the service at the time.

Q. If you had a good experience with the council which of the following are you most likely to do?

Tell family, friends, colleagues etc	79%
Tell the person providing the service at time	73%
Make a compliment via their compliments process	34%
Tell the person providing the service afterwards	24%
Post something on social media	21%
Tell your councillor	10%
Nothing	6%
Speak to the media	3%
Something else	1%

- **If they had a good experience with the council, 94% of respondents would do at least one of the things listed.**

- **They are most likely to tell family, friends, colleagues etc (79%) and / or to tell the person providing the service at the time (73%).**

- A third of respondents (34%) would also make a compliment via the council's compliments process.

Comparing The Two:

- **Respondents are significantly more likely to make a formal complaint after a bad experience (63%) than they are to make a formal compliment after a good experience (34%).**

- **Conversely, they are also significantly more likely to tell the person providing the service at the time about a good experience (73%) than a bad experience (49%).**

- Respondents are significantly more likely to tell their councillor about a bad experience (22%) than they are a good experience (10%).

- They are significantly more likely to tell family / friends / colleagues about a good experience (79%) than they are a bad experience (68%).

- They are also significantly more likely to post something on social media good experience (21%) than they are a bad experience (15%).

Hull City Centre

Q. How would you rate the following facilities and entertainment on offer in the city centre?

	-2 Very poor	-1 Poor	0 Neither	+1 Good	+2 Very good	% Good or very good
City centre history and heritage experience including museums and galleries	0%	5%	16%	58%	20%	78%
Major events like Freedom Festival, Pride, Sesh etc.	4%	7%	29%	40%	20%	61%
Architecture and buildings including attractiveness, maintenance etc.	3%	7%	30%	51%	8%	60%
City centre cultural experience as a whole including concerts, plays etc.	2%	12%	30%	45%	11%	56%
Walks and trails e.g. Hullywood Trail, Diamond Life Trail, Fish Trail etc.	2%	7%	37%	44%	9%	53%
Quality of green spaces like Queens Gardens	4%	18%	30%	40%	7%	47%
City centre dining experience as a whole including restaurants, cafes etc.	7%	23%	28%	36%	6%	42%
Business / shop opening times	6%	23%	35%	32%	5%	36%
Feelings of safety	11%	22%	31%	31%	4%	35%
Provision of facilities like seating, public toilets, waste bins and street lighting	9%	20%	35%	29%	6%	35%
Car parking	7%	19%	41%	27%	7%	34%
Public transport	9%	21%	37%	29%	4%	33%
General cleanliness and tidiness	12%	24%	31%	30%	2%	32%
General ambience / atmosphere / buzz	10%	30%	39%	19%	2%	22%
City centre going out / clubbing experience as a whole	9%	21%	53%	14%	3%	17%
City centre shopping experience as a whole	26%	35%	23%	15%	1%	16%

Rated Highly:

- **More than half of respondents rate the following city centre offerings as good or very good; a significantly higher proportion than those who rate them poor or very poor:**
    - **City centre history and heritage experience including museums and galleries**
    - **Major events like Freedom Festival, Pride, Sesh etc.**
    - **Architecture and buildings including attractiveness, maintenance etc**
    - **City centre cultural experience as a whole including concerts, plays etc.**
    - **Walks and trails e.g. Hullywood Trail, Diamond Life Trail, Fish Trail etc.**
- Whilst less than half of respondents rate the following city centre offerings as good or very good, this is still a significantly higher proportion than the proportion who rate them poor or very poor:
    - Quality of green spaces like Queens Gardens
    - City centre dining experience as a whole including restaurants, cafes etc.

Neutral / Split Opinion:

- A statistically similar proportion of respondents rate the following city centre offerings as good or very good as the proportion who rate them poor or very poor:
    - Business / shop opening times
    - Feelings of safety
    - Provision of facilities like seating, public toilets, waste bins and street lighting
    - Car parking
    - Public transport
    - General cleanliness and tidiness

Rated Poorly:

- **More than half of respondents rate the following city centre offerings as poor or very poor; a significantly higher proportion than rate them good or very good:**
    - **City centre shopping experience as a whole**
- A significantly higher proportion of respondents rate the following city centre offerings as poor or very poor than the proportion who rate them as good or very good.
    - General ambience / atmosphere / buzz
    - City centre going out / clubbing experience as a whole

Q. Which of the following do you think are **most important** in making a city or town centre a great place to visit?
Q. Which of the following do you think should be **prioritised for improvement** in Hull city centre?

	Most Important	Priority For Improvement
Architecture and the built environment	14%	6%
Availability or range of regular outdoor markets	11%	21%
Ease of getting around (for example, dropped kerbs for wheelchairs or prams, and pedestrian crossings	16%	15%
General cleanliness (including street cleanliness and litter)	71%	50%
Green and planted spaces	42%	22%
Linking up the different areas of the city centre so that it feels more unified	20%	30%
Local home-grown cultural scene (for example, local theatre groups, artists, and bands)	16%	16%
Other	3%	3%
Parking facilities	24%	27%
The dining experience	25%	19%
The evening offer (for example, increasing opening hours of shops, museums etc.)	14%	26%
The museums and galleries experience	33%	9%
The pubs and clubs experience	16%	10%
The range and availability of local and independent shops	53%	51%
The range and availability of national shop chains	23%	34%
The shopping experience as a whole (for example, opening times and location)	37%	37%
Theatres, music, and other live performances (for example, plays, orchestras and concerts)	34%	13%
Transport within the city centre (for ease of getting from one area to another)	23%	23%

- **Over half of respondents say the following are the most important in making a city or town centre a great place to visit:**
    - **General cleanliness (including street cleanliness and litter) (71%)**
    - **The range and availability of local and independent shops (53%)**
- **Around a half of respondents say the following should be prioritised for improvement in Hull city centre**
    - **The range and availability of local and independent shops (51%)**
    - **General cleanliness (including street cleanliness and litter) (50%)**
- **Therefore, these are both top priorities for respondents when it comes to Hull city centre.**

Most important in making a good city / town centre:

1. General cleanliness (71%)
2. Local and independent shops (53%)
3. Green and planted spaces (42%%)
4. Shopping experience as whole (37%)
5. Theatres, music, and live performance (34%)

Least important in making a good city / town centre:

1. Outdoor markets (11%)
2. Evening offer (14%)
3. Architecture and built environment (14%)
4. Local home-grown culture (16%)
5. Pubs and clubs (16%)

Most in need of improvement in Hull:

1. Local and independent shops (51%)
2. General cleanliness (50%)
3. Shopping experience as whole (37%)
4. National shop chains (34%)
5. Linkin gup / unifying different areas of the city centre (30%)

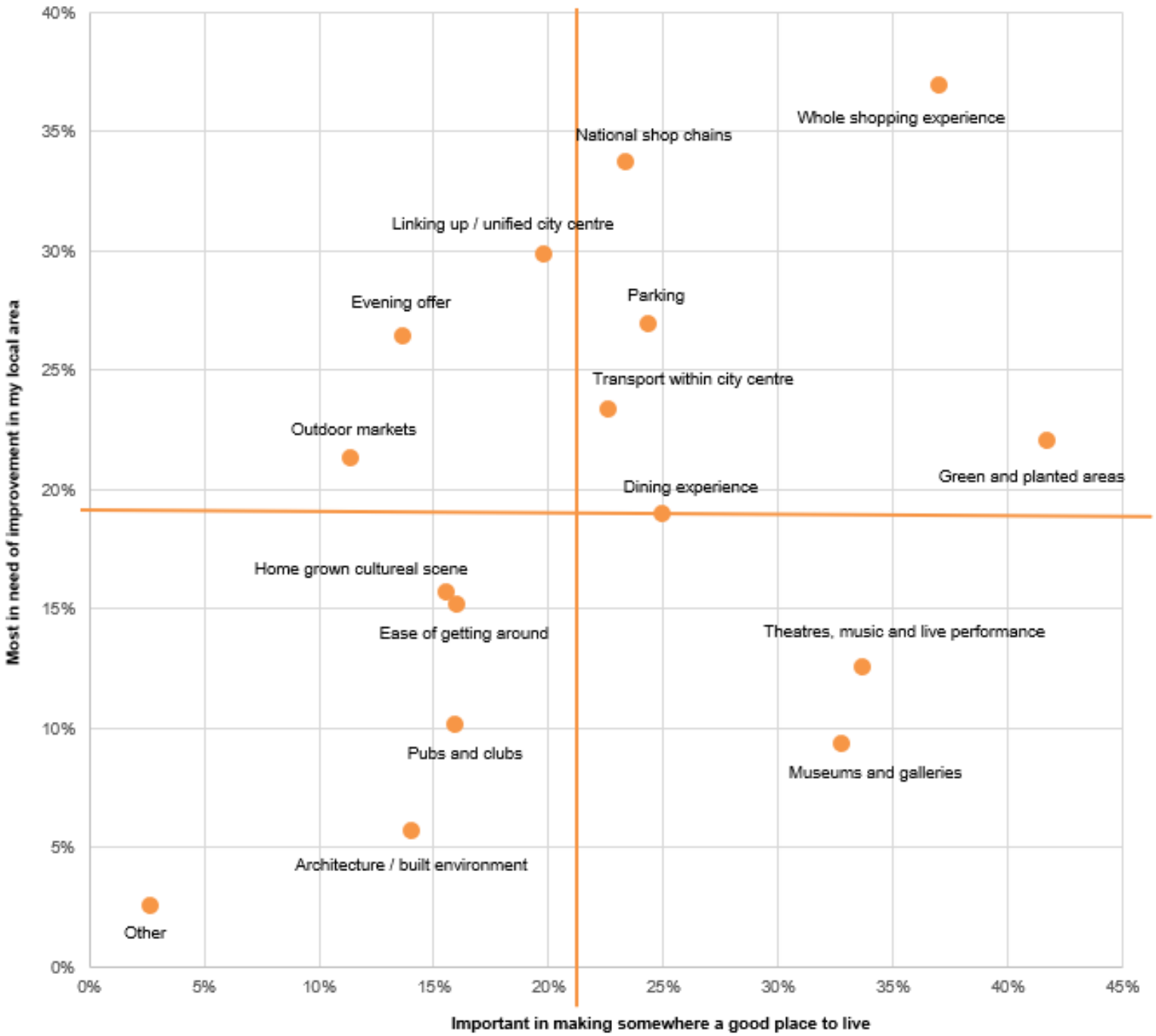
Least in need of improvement in local area:

1. Architecture and built environment (6%)
2. Museums and galleries (9%)
3. Pubs and clubs (10%)
4. Theatres, music, and live performance (13%)
5. Ease of getting around / accessibility (15%)

The chart overleaf plots the importance of each factor against how much respondents think that it should be prioritised for improvement.

Note that the two top priorities (general cleanliness and local / independent shops) have been excluded as they skew this additional analysis.

- **From this chart it is possible to identify secondary Hull city centre priorities of:**
    - **Whole shopping experience**
    - **Green and planted spaces**
    - **National shop chains**
    - **Parking facilities**
    - **Transport within the city centre**
    - **Dining experience**



City Centre Priorities

Top Priorities:

1. **General cleanliness**
2. **Local and independent shops**

Secondary Priorities:

1. Whole shopping experience
2. Green and planted spaces
3. National shop chains
4. Parking facilities
5. Transport within the city centre
6. Dining experience

More in Need of Improvement But Less Important:

1. Linking up / unified city centre
2. Evening offer
3. Regular outdoor markets

More Important But Less in Need of Improvement:

1. Theatres, music and live performance
2. Museums and galleries

Less Important & Less in Need of Improvement:

1. Local home-grown cultural scene
2. Ease of getting around
3. Pubs and clubs
4. Architecture and built environment

Financial Stability Tracker

Q. Which of the following best describes how your household is managing?

Keeping up with bills / credit commitments without any difficulties	46%
Keeping up with bills / credit commitments, but it is a struggle from time to time	34%
Keeping up with bills / credit commitments, but it is a constant struggle	10%
Falling behind with some bills / credit commitments	4%
Having real financial problems, have fallen behind with many bills / credit commitments	3%
Don't have any bills / credit commitments	<1%
Don’t know / prefer not to say	1%

- **The majority of respondents (80%) are either keeping up without any difficulties (46%) or only struggling occasionally (34%).**

- **17% either find it a constant struggle to keep up (10%), are falling behind financially (4%) or are having real financial problems (3%).**

  Compared to March 2022, when this information was first tracked, and before the cost-of-living crisis:

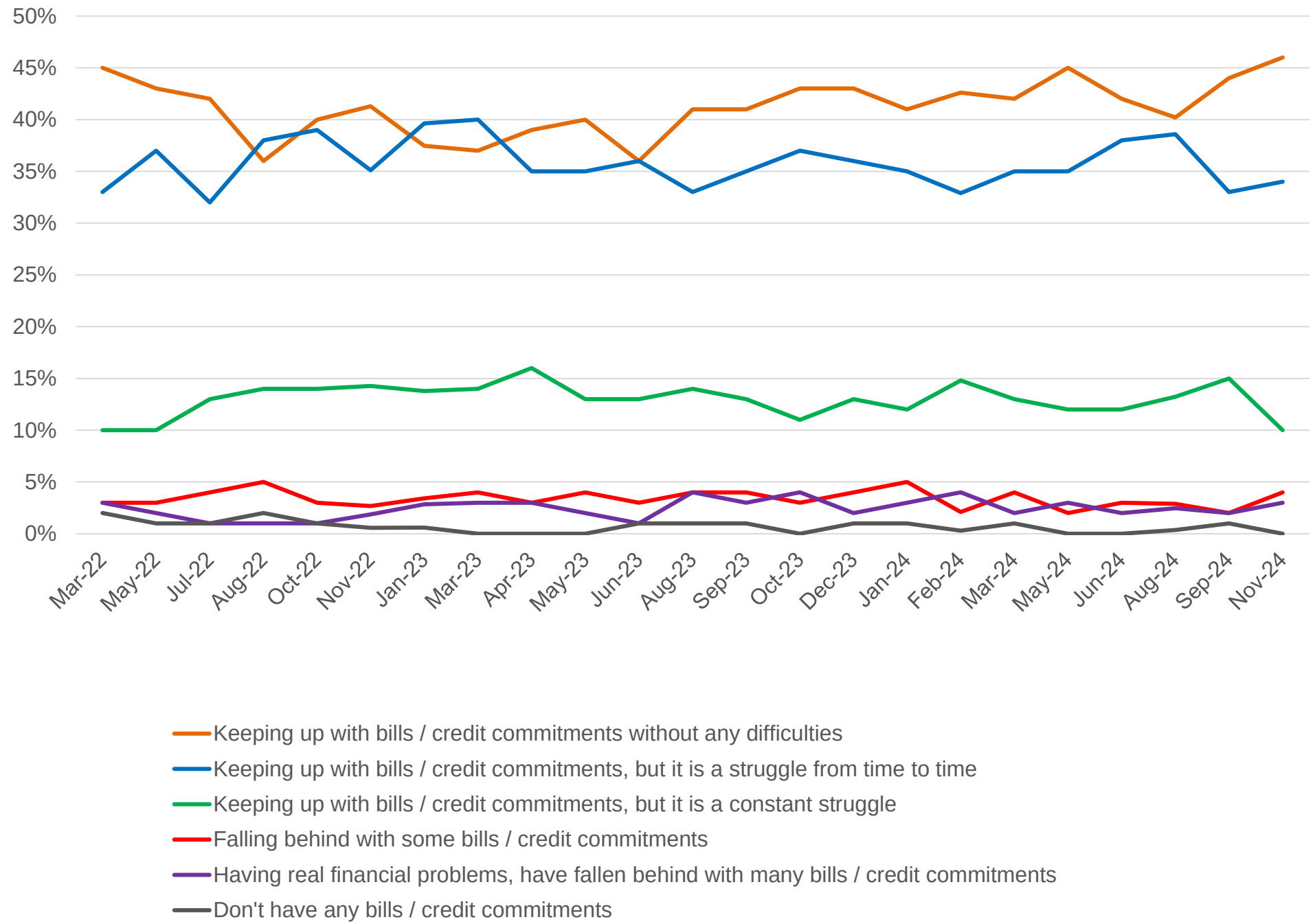
- There is no significant difference in how respondents have replied.

  Compared to a year ago:

- There is no significant difference in how respondents have replied.

- **Between June – August 2024 the proportion of respondents who were keeping up without any difficulties and the proportion of respondents who were struggling from time to time were very similar; a trend last seen during much of the cost-of-living crisis.**

- **However, figures during the latest two reporting periods suggest a return to a significantly higher proportion who are keeping up without any difficulties than respondents who are struggling from time to time: as experienced during times of greater economic stability.**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Keeping up with bills / credit commitments without any difficulties
Keeping up with bills / credit commitments, but it is a struggle from time to time
Keeping up with bills / credit commitments, but it is a constant struggle
Falling behind with some bills / credit commitments
Having real financial problems, have fallen behind with many bills / credit commitments
Don't have any bills / credit commitments