

The Sainsbury's Living Well Index

A landmark study carried out by Oxford Economics
and the National Centre for Social Research

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Foreword

Our ambition at Sainsbury's has always been to help our customers live well for less – it's been the premise of the company since we began. With the launch of the Sainsbury's Living Well Index we can now begin to understand what 'living well' means to people across the UK today, so we can live up to this ambition.

The Living Well Index will help to inform how we run our business, and will also help us give voice to and engage more boldly on the issues that concern people most in their everyday lives.

To help us understand how we can best use Sainsbury's resources to improve how our colleagues, customers and communities live, we've formed the Living Well Advisory Group – a panel of experts, including: Helen Barnard, Head of Analysis, Joseph Rowntree Foundation; Nancy Kelley, Director of Policy Research Centre, the National Centre for Social Research; Lord Professor Richard Layard, Director of the Wellbeing Programme, Centre of Economic Performance and Emeritus Professor of Economics, LSE; Ian Mulheirn, Director of Consulting, Oxford Economics; James Plunkett, Executive Director of Policy & Advocacy, Citizens Advice; Dame Benita Refson, President and Founder, Place2Be; Justine Roberts, Founder and CEO, Mumsnet and Gransnet; Dr Kai Ruggeri, Senior Researcher and Executive Director, Cambridge University Wellbeing Institute; Chris Sherwood, Chief Executive, Relate; Dr Justin Varney, National Lead for Adult Health and Wellbeing, Public Health England; Dr Mark Williamson, Director, Action for Happiness.

This month, the first Living Well Forum will bring together 60 leading voices on the mental, physical and social health of the nation. We'll discuss key issues facing households today and develop ideas for initiatives that can improve how well the nation is living.

Importantly, the Sainsbury's Living Well Index is about – and for – everyone. Anyone who's interested can get their own Living Well score and some simple suggestions for how they can improve their score by visiting www.about.sainsburys.co.uk/living-well-index.

Mike Coupe, CEO, Sainsbury's

Acknowledgements

Sainsbury's, Oxford Economics and the National Centre for Social Research would like to thank the many experts who have inputted into this study. Their contributions* have helped us shape our approach, and we look forward to welcoming their suggestions and feedback as our research continues. In alphabetical order they are:

*All views expressed are those of the individuals, not of the organisations with whom they work.

- **Professor Michela Benzeval** – Professor of Longitudinal Research, University of Essex and Director of *Understanding Society: The UK Household Longitudinal Study*
- **David Buck** – Senior Fellow, Public Health and Inequalities, The King's Fund
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- **Dr Alizon Draper** – Reader in Public Health Nutrition, University of Westminster
- **Dr Melvyn Hillsdon** – Associate Professor Sport and Health Sciences, University of Exeter
- **Lord Professor Richard Layard** – Director of the Wellbeing Programme, Centre of Economic Performance and Emeritus Professor of Economics, LSE
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- **Richard Murray** – Director of Policy, the King's Fund
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- **Dr Kai Ruggeri** – Senior Researcher and Executive Director, Cambridge University Wellbeing Institute
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- **Dr Mark Williamson** – Director, Action for Happiness
- **Professor Wendy Wills** – Director of the Centre for Research in Primary and Community Care
- **Liz Zeidler** – Director, Happy City

Overview

What does it mean to live well? How well are we really living as a nation, and why? These questions are fundamental to us all and yet remain relatively underexplored. Commissioned by Sainsbury's, this study aims to provide the answers – by defining, measuring and tracking, over a number of years, what it means to live well in Britain.

To explore these questions, Oxford Economics worked with the National Centre for Social Research to interview 8,250 adults across Great Britain, using a 60-question survey. In this report we use this rich dataset to understand the association between different aspects of how we live and our subjective wellbeing which is captured by how happy, satisfied, worthwhile and anxious we feel.

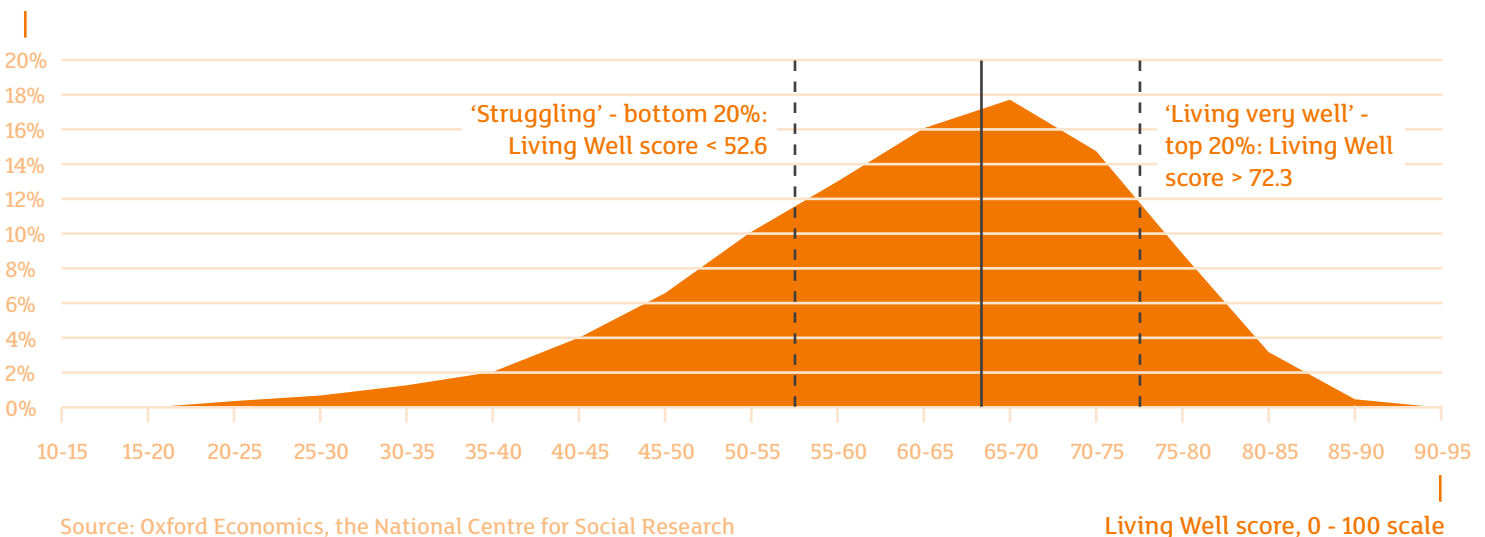
Our research shows that our wellbeing can be explained by two things: *who we are* (characteristics like age, sex, ethnicity and education); and *how we live* (such as how we spend our time, how much we earn, and whether we have children or are married).

We combine the *how we live* measures into a study that we call the **Living Well Index**. We will update the Index every six months, providing timely and uniquely granular insights into how the nation is living. Moreover, because our survey will follow the same group of individuals over time, this research will, in time, help us to go beyond identifying statistical associations to understand the factors which *cause* us to feel better or worse about our lives.

This first Living Well Index offers fresh insights into the state of the nation and explains some key differences between people who are living very well and people who are struggling to do so. Intriguingly, the Index suggests that there is greater equality in *how we live* than in the distribution of income or wealth. Nevertheless, a sizeable gap exists between the two: the Living Well score of people living very well (the top 20 percent of our survey group) was 32.8 points higher than people struggling (the bottom 20 percent), based on a zero-to-100 scale.

Fig. 1. Distribution of population by Living Well score

Percentage of sample by Living Well score

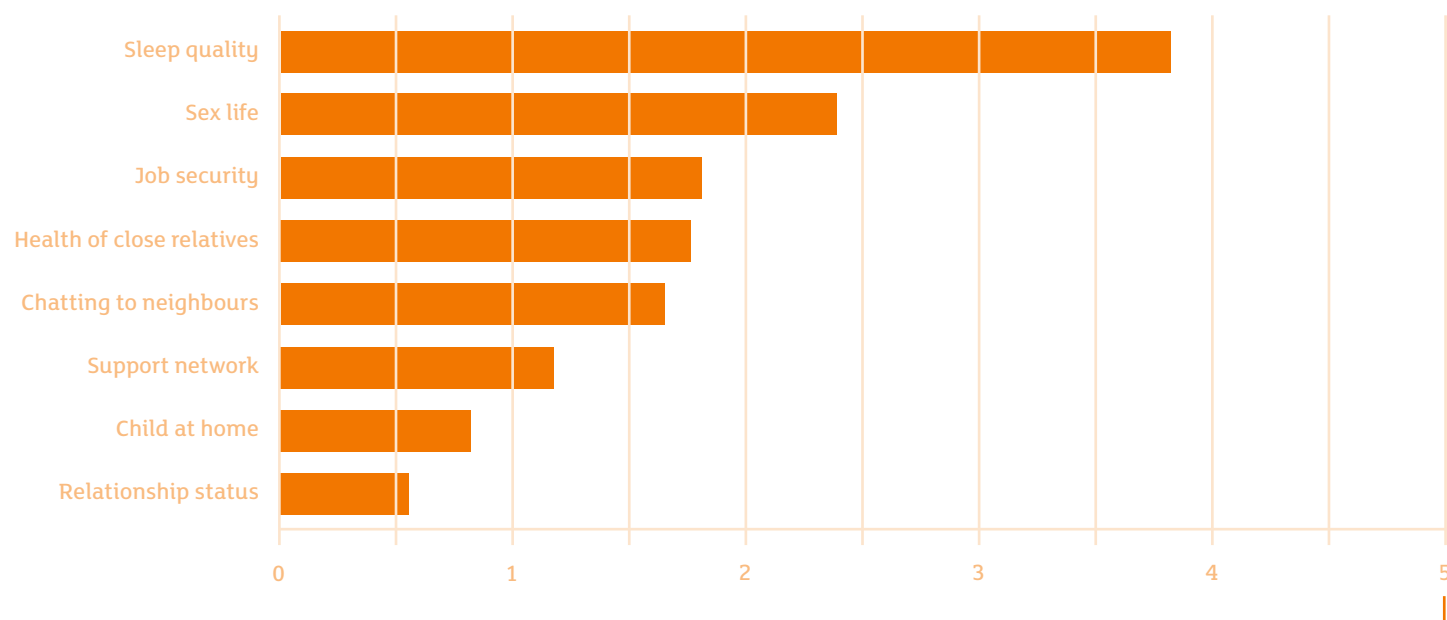


Comparing these two groups of people highlights the importance of a set of ‘risk factors’ which are strongly associated with lower wellbeing. Being unemployed, suffering from problems with physical and mental health and lacking a strong support network are all problems that commonly affect those at the bottom of the Living Well Index distribution.

For the average person, more everyday factors separate them from those living very well including: satisfaction with our sex lives, job security, health and wellbeing of immediate family and connections with our local community.

But once everything else is taken into account, getting a good night’s sleep is the thing that has the strongest association with how we feel, no matter where we land on the Index.

Fig. 2. The eight factors that explain the most difference between the typical person and the top 20 percent of people living well



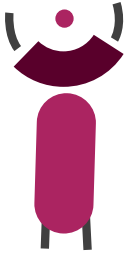
Contribution, 0-100 scale

Source: Oxford Economics, the National Centre for Social Research

Through this research programme we aim to understand which of the things can help us – as individuals and as a society – to lead better, more fulfilling lives. We ultimately want to go further, by also helping to design solutions to the challenges we identify.

Of course, what we can control in life will vary from person to person. Some things may be hard or impossible to change, such as the health of close relatives. Others may require us to think about changing our environment to make it easier to live well, such as creating regular opportunities for social interaction or seeking greater job security. But some may be simply a matter of personal choice like spending more time outdoors and eating more frequently with friends or family.

In the end, understanding what causes us to live well is the first step on the road to helping us live better. This report has embarked on that journey.



1. Introduction

How well are British households living? To answer this question, we could look at measures such as the average household income or GDP. But how we all define and experience life goes far beyond any single, simple factor such as the money we have. To find the answer, we need to look more broadly.

Our wellbeing – how happy, satisfied and anxious we feel and our sense of self-worth – matters to individual people, to families and communities and to the many organisations working to improve our society.

The Office for National Statistics (ONS) has been measuring our collective wellbeing since 2011 through national surveys, using four questions on happiness, satisfaction, self-worth and anxiety to build a picture of our sense of wellbeing and how it has evolved. The work they've done raises some interesting next-step questions about what affects our sense of wellbeing and what's driving changes in our wellbeing.

This major new piece of research, commissioned by Sainsbury's and carried out by Oxford Economics and the National Centre for Social Research, seeks to go further – to define, quantify and track what it means to *live well*. It explores what lies behind *how we live* rather than *who we are*. This approach provides a uniquely comprehensive overview of what drives how we feel so we can find out which factors are most important overall and which ones matter most to different people.

Based on a panel survey taken every six months, the Living Well Index will track how the nation is living across six themes relating to the places we live, our lifestyle choices, our health and the strength of our finances, relationships and community connections. This gives us a broader range of data about what people have, what they do and how they feel than in any previous survey on wellbeing.

We will also follow the same survey respondents over time, to move beyond simple descriptions of how people feel to also uncover the relationships between certain characteristics and what determines wellbeing. In time, we will be able to pinpoint what causes some people to live better than others. This paper shares what we discovered in our inaugural survey.

First, we found that our wellbeing can be explained by two things: *who we are* (characteristics like age, sex, ethnicity and education); and *how we live* (such as how we spend our time, how much we earn, and whether we have children or are married). We discovered that the latter - our lived experience – plays a much larger role than who we are in determining how we feel about life.

We analysed the results to uncover which aspects of how we live had the strongest associations with how we feel about our lives – and these factors form the **Living Well Index**. We also examined how these factors affect us at different life stages; which Living Well differences across the population separate people living very well from those who are struggling; and what appears to be holding the typical person back from living better.

We hope these insights provide information to people, policymakers and other groups supporting society so we live happier, more satisfying lives – and support others to do the same.

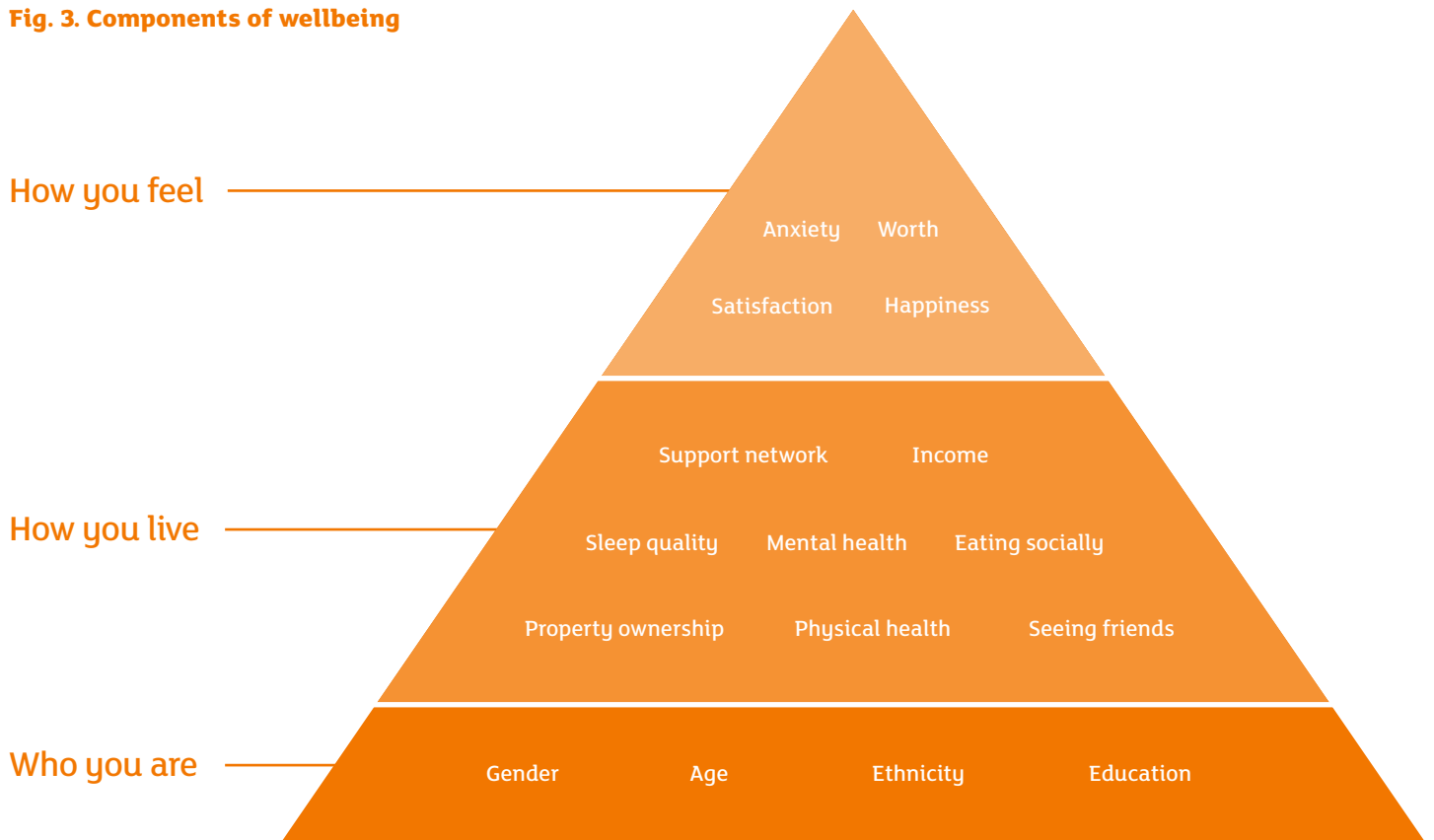
Our methodology behind the Living Well Index

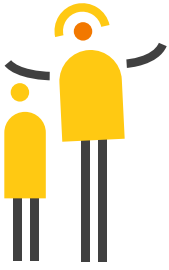
The data that underpin our research was gathered as part of a survey of 8,250 adults completed in June 2017. The survey was carried out by the National Centre for Social Research, a leading independent provider of social research with ONS certification. The sample was gathered via a combination of the the National Centre for Social Research and PopulusLive panels – the former is recruited from the British Social Attitudes Survey which uses a high quality, random probability sampling methodology to ensure that the sample is nationally representative. Subjective wellbeing was measured in the survey using the same four questions on how people feel about their lives that are used throughout ONS surveys, on life satisfaction, worth, happiness and anxiety. Respondents report how they feel in terms of each dimension on a zero-to-ten scale.

Using the data gathered in the survey, and econometric analysis by Oxford Economics, the findings revealed which indicators had the strongest association with individual wellbeing, with the Index combining information from 18 indicators. The indicators are weighted—using a regression model—based on the extent to which each factor could explain observed variation in subjective wellbeing, all else being equal.

Based on their responses, each individual was assigned a score on a scale of zero-to-100 using a ‘distance to the frontier’ method. An index score of 50 implies that someone is halfway between the minimum and maximum attainable scores. Broadly speaking, a 10-point difference in the Index is equivalent to an expected one point difference in subjective wellbeing i.e. if an individual or group scores 10 points higher on the Index we would predict that they would report that their wellbeing was one point higher (on a zero-to-ten scale).

Fig. 3. Components of wellbeing





2. Who we are

In our research we discovered two things that might influence how a person feels. The first is *who you are*, including personal characteristics like age, ethnicity and sex. The second is *how you live*, which covers factors like what you eat, how much exercise you do, how much time you spend on social media, how often you see your friends, how much you earn, whether you have children or are married and so on.

In the Index, we focus exclusively on our wellbeing based on *how we live*. The Index adjusts for the impact of *who we are*, so that we can start to understand how to live better. In this way, we've created an objective measure of living well out of the subjective responses about wellbeing. It's about maximising how we live, given who we are. But, it's still useful to understand a bit about how *who we are* affects our wellbeing.

2.1 The impact of who we are

Our analysis shows that some aspects of *who we are*, like gender and ethnicity, are unrelated to how we feel – any correlation is explained by other factors.

In fact, of all the factors we looked at, the only one that really matters to wellbeing is how old you are.

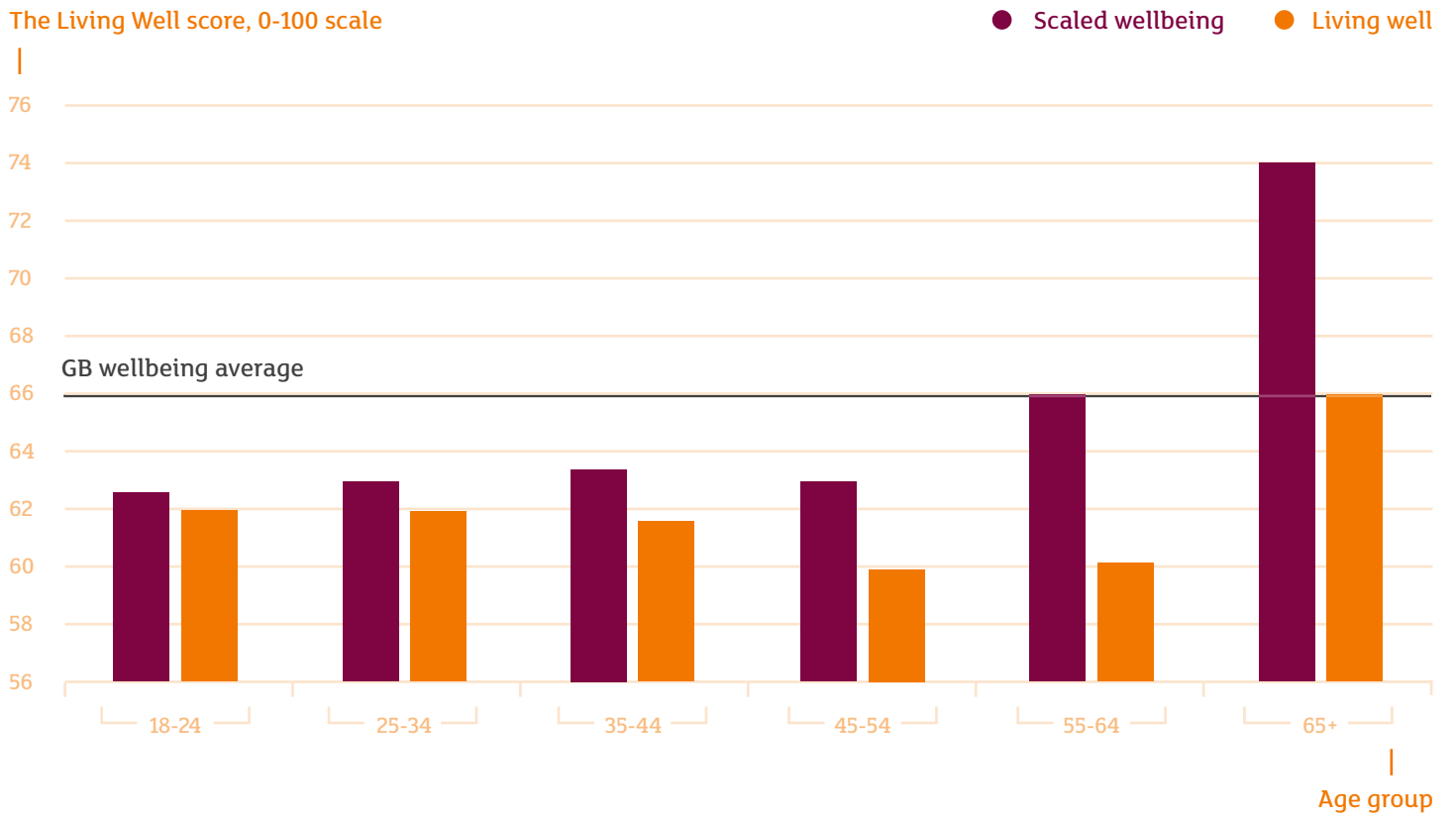
Older people consistently report higher wellbeing. Some of this is down to things like being more financially secure than younger people. But even when everything else is taken into account, older people still report higher wellbeing.

Fig. 4 shows that people over 55, and especially those over 65, report higher wellbeing scores (plum bars) than younger people. However, much of this is accounted for by something to do with their age, rather than how they live.

When we remove the impact of age, the difference in subjective wellbeing is less stark across the board (shown by the orange bars). We found that half of the high Living Well scores of over-65s is determined simply by their age (*who they are*) rather than differences in *how they live*. While the over-65s still live best, once we adjust for age the generational gaps in how people feel decrease sharply.

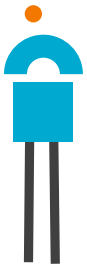
To create the Index, we have removed the intrinsic effect of age on each person's subjective wellbeing. In doing so, the Index tracks factors which describe *how we live* – our earnings, social life, eating and drinking habits etc. – allowing us to examine how they explain differences in how we feel.

Fig. 4. Subjective wellbeing and Living Well Index scores by age¹



Source: Oxford Economics,
the National Centre for
Social Research

¹For the purposes of this chart, we have re-scaled the responses to the subjective wellbeing questions to a 0-100 scale to match the scale of our Living Well Index measure.



3. How we live

3.1 The Living Well Index

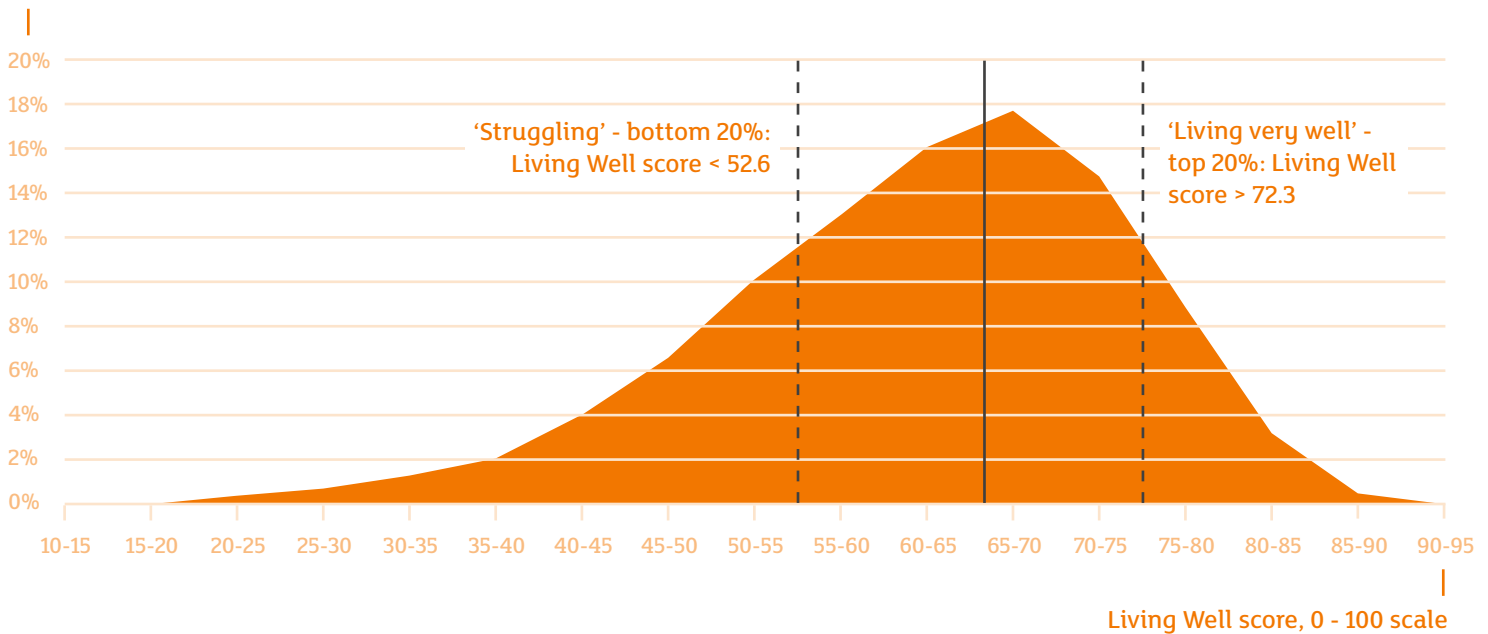
The Living Well Index measures *how we live* as a society. The British population's current mean Living Well score is 62.2 out of 100.

Fig. 5 shows the nation's entire distribution of Living Well scores. Many of us are clustered in a narrow band of scores landing between 50 and 75. But a large number of people live a lot worse than the majority of the population.

In our research we explore key differences between how certain groups in society live, including reasons why some people appear to do worse than others, and what explains the gaps between the typical person and those at the very top of our Living Well distribution.

Fig. 5. Distribution of population by Living Well score

Percentage of sample by Living Well score



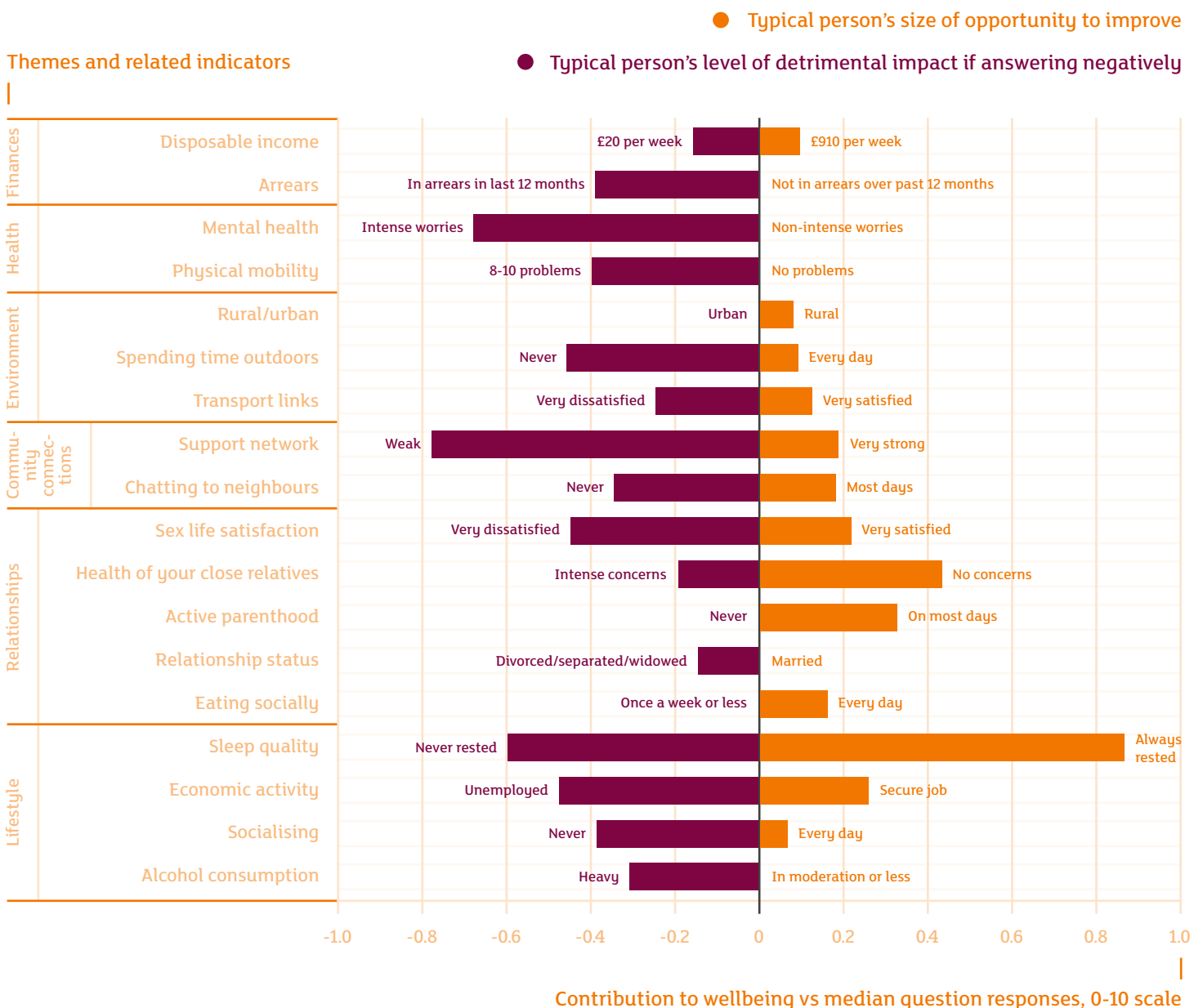
Source: Oxford Economics,
the National Centre for
Social Research

3.2 What is driving the Index?

The Living Well Index is based on 18 indicators that have the strongest association with how we feel, which we selected from a much larger set of potential indicators covered in the survey.

Our analysis reveals that some factors are far more important than others in explaining gaps in how we feel we are living. Fig. 6 shows how sensitive our wellbeing scores are to each of the 18 indicators – to reveal which ones have the strongest association with living well. The central line represents the typical person’s response. For example, the typical person is not behind on their bills, drinks in moderation or less, has no physical mobility problems and eats socially once a week or less. We grouped the indicators into six themes, visible on the left-hand side, which capture major topics that shape and define our lived experience.

Fig. 6. Impact of living well indicators



Source: Oxford Economics

Any movement away from this line (in whichever direction) represents the association of this factor with reduced or increased wellbeing. For example, compared to the typical person, being unemployed (see economic activity within the lifestyle segment) is associated with lower wellbeing. And eating socially (covered in relationships) more often than the average person is associated with higher wellbeing. Also, heavy drinking (covered in lifestyle) and having physical mobility problems (covered in the health segment) both have a negative association with wellbeing.

Long orange lines show where opportunities exist for a typical person to improve, such as sleep quality and sitting down with others to eat socially. Long plum lines show areas where negative responses are very detrimental to how well we live, such as mental health concerns or having a weak support network. These indicators are typically very strong predictors of people who are really struggling (those in the bottom 20 percent of the Living Well distribution).

The overall length of the bars shows which ones have the strongest association with our wellbeing. For example, the largest ranges can be seen in the quality of sleep, the strength of support networks, the degree of satisfaction with his or her sex life, and the intensity of worries someone has about their mental health. This information tells us, for example, that moving from 'never' spending time outdoors to doing so 'every day' is associated with a slightly larger improvement in wellbeing than moving from 'never' meeting friends socially to doing so 'every day'.

It's also revealing to consider the indicators that emerged from our analysis as having no association with our wellbeing. For example, our analysis shows that home ownership is irrelevant from a wellbeing perspective: renters are just as content with their lives as owner occupiers, all else being equal. Similarly, we found no relationship between how much leisure time someone has and how he or she feels about their life. And despite commonplace fears about the consequences of heavy social media use, our analysis shows that people using these networks heavily had the same levels of overall wellbeing as non-users once other factors were accounted for.



3.3 Living well through different life stages

To find out how much of a difference the indicators make to the Index, we combined their impact with the number of people falling into each answer category. This framework enables us to identify factors that can explain differences between people’s Living Well scores.

One application of this is to explore Living Well scores at different life stages. Mostly determined by age, we’ve also grouped people together based on other factors related to their habits and responsibilities – such as whether people are parents of children who live with them at home, or whether they are working or retired.

The six life stages we’ve analysed include:

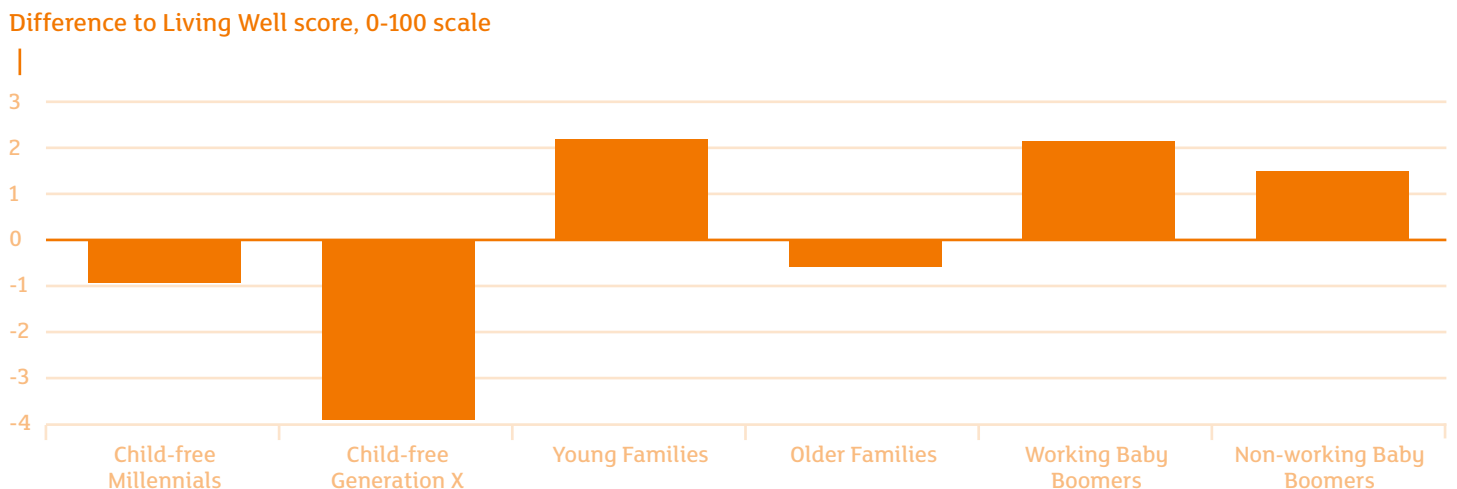
- **Child-free Millennials:** 18 to 34 year olds with no children at home;
- **Child-free Generation X:** 35 to 54 year olds with no children at home;
- **Young Families:** Parents with at least one child at home aged 0 to 5 years old;
- **Older Families:** Parents with no children aged 0 to 5 at home but at least one child aged 6 to 18 years old;
- **Working Baby Boomers:** Over 55 year olds with no children at home and who are employed²; and
- **Non-working Baby Boomers:** Over 55 year olds with no children at home and who are not working.

²N.B. Working Baby Boomers includes people who are currently unemployed but part of the labour force. Those who are economically inactive (for example, due to long-term ill-health) are included in the Non-working Baby Boomers category.

For each life stage, we can see who is living well, what matters most for living well and which indicators differentiate that group most from others. Fig. 7 compares the life stage groups to the national average.

Perhaps surprisingly, we found the Young Families group is living best, with an average score narrowly above that of the Working Baby Boomers. At the other end of the spectrum, the group feeling worst-off is Child-free Generation X – with a score almost four points below the national average.

Fig. 7. Living Well score difference by life stage vs national average

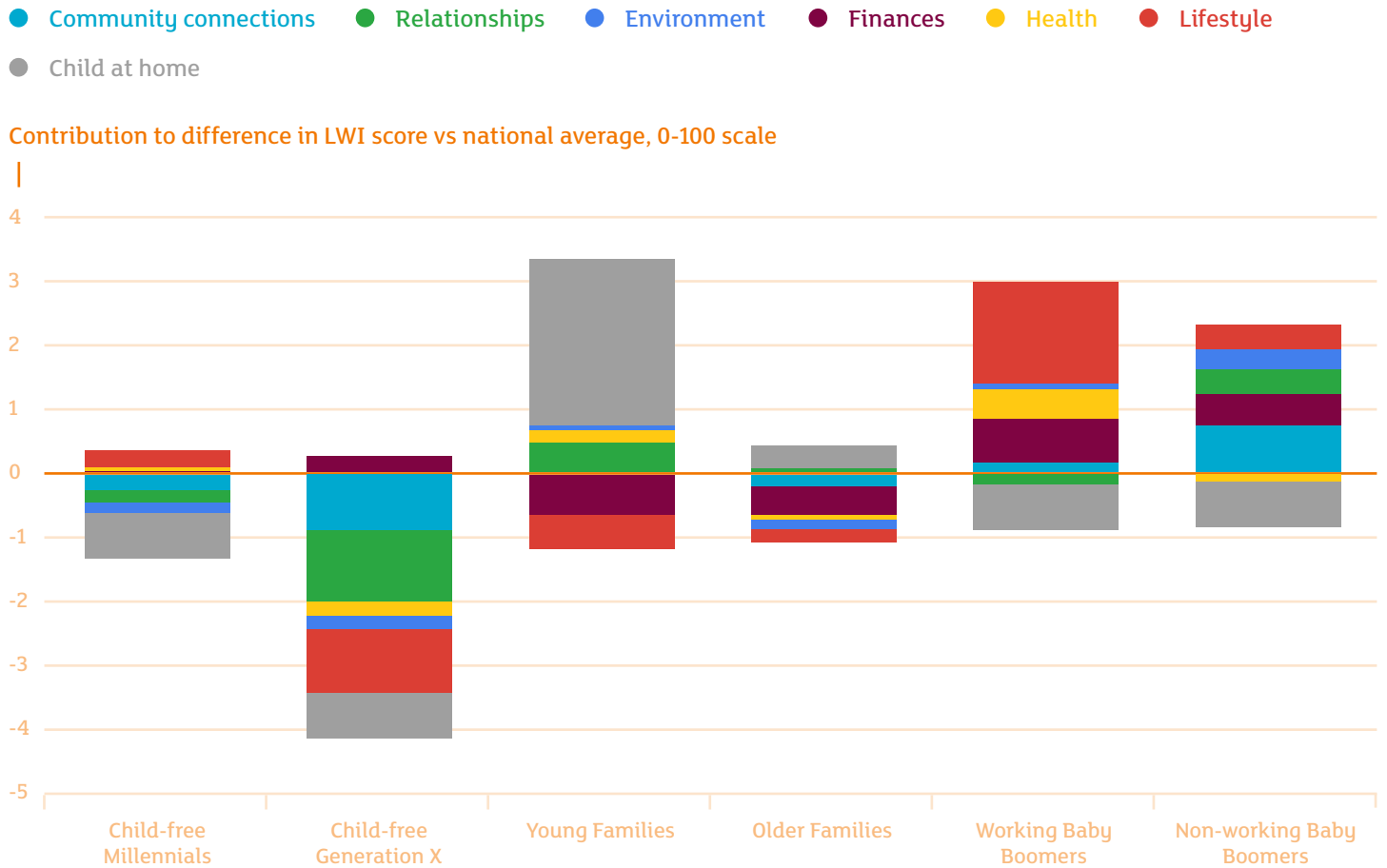


Source: Oxford Economics, the National Centre for Social Research

Life stages

So what makes a difference to living well, by life stage? Fig. 8 illustrates the most important factors that explain the gaps between each group and the national average in terms of the six major themes identified in Fig. 6.³

Fig. 8. What makes a difference to Living Well by life stage vs the national average?



We found a positive impact on wellbeing for parents of children under five years old, when parenting can be at its most intense. For our Young Families group, the value of parenthood and the stronger social bonds that tend to feature at this life stage outweighed the lack of sleep and financial pressures also associated with having young children, resulting in higher-than-average Living Well scores. In comparison, people aged 35 to 54 who don't have children have the lowest scores due to weaker support networks and poorer sex life satisfaction.

The Baby Boomer generation live better than others even after removing their age advantage – due to their strong material advantage over the rest of Britain's adults, higher levels of social interaction (evidenced by how much they interact with their neighbours), and much higher quality of sleep. Working Baby Boomers enjoy higher-than-average Living Well scores, primarily due to their status in the labour force. People in this group are not disproportionately secure in their work when compared to the national average, but the nature of having a job itself adds 1.6 points to their Index score compared to the Non-working Baby Boomers. Although Non-working Baby Boomers are less physically mobile than younger generations, this is offset by their greater resilience to mental health problems – only 14 percent report intense mental health concerns, compared to 24 percent of people under 35.

Life stages
 Source: Oxford Economics, the National Centre for Social Research

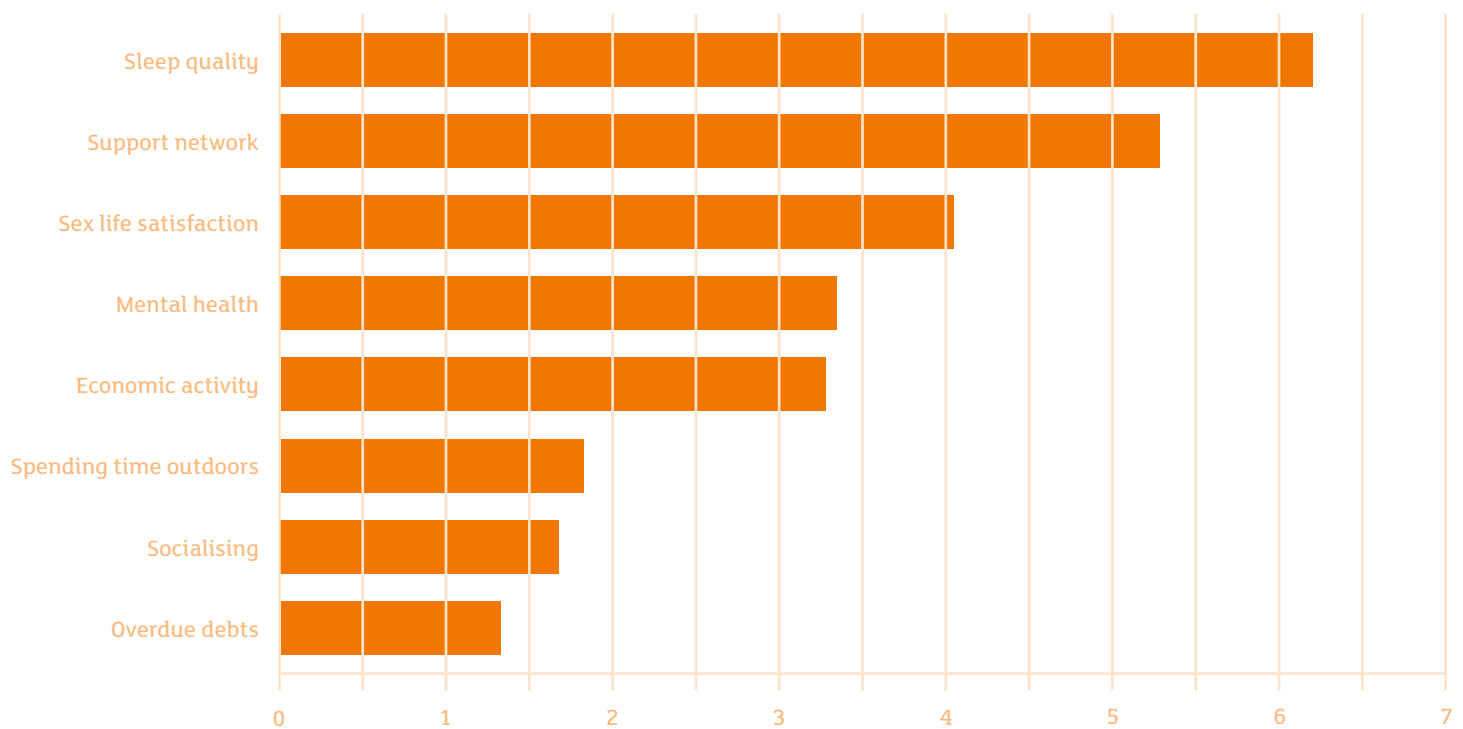
³Due to its very strong contribution to explaining inter-life stage differences, we have categorised being a parent as an individual factor in Fig.8, rather than as part of the relationships theme.

3.4 Living very well versus struggling

How equally do we live as a nation? Measures of inequality in household income offer a point of comparison for inequality in the Living Well Index. One commonly used measure for income is the 90:10 ratio, which compares the income of a person at the 10th percentile of the income range, to that of someone near the top, the 90th percentile. The population is much more divided in terms of income than it is in terms of living well: people at the 90th percentile enjoy almost four times as much disposable income as those at the 10th (a ratio of 3.9), while for how we live, the disparity is much lower, at 1.58.

Nevertheless, substantial gaps exist between people living very well and those struggling. To investigate these, we combined the impact effects in Fig. 6 with people’s survey responses – and found an average 32.8 point gap (out of 100) between our top and bottom groups. Fig. 9 shows that some factors matter much more than others, including: good sleep, supportive friends and family, a satisfying sex life, good mental health, spending time outdoors and not falling behind on paying bills.

Fig. 9. The eight factors that explain the most difference between the top and bottom 20 percent of the population in living well



Better sleep is the biggest single contributor to living better. Over 60 percent of the group living very well felt rested most or all of the time after sleep – but less than five percent of the group struggling felt this way.

Contribution, 0-100 scale

Source: Oxford Economics, the National Centre for Social Research

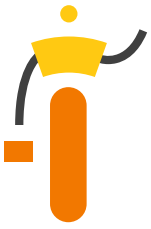
Real and regular interactions with neighbours, friends and family also make a difference. Some 73 percent of those living very well report having strong support networks, and this group frequently meets socially with friends, families or colleagues. In comparison, just 12 percent of those struggling say they have strong support networks – and the majority of people in this group meet socially with friends, family or colleagues only once a month or less.

Other factors matter too. Some 43 percent of the bottom group never or rarely spend leisure time outdoors, compared to just three percent in the top group. In the bottom group, almost a third (31 percent) are sick, disabled or unemployed, compared to less than half a percent in the top group. Those at the bottom were much more likely to suffer from physical or mental health problems – almost half of those struggling said they worry intensely about the state of their mental health, compared to just two percent of those living very well.

The analysis comparing people at the top and bottom of the Living Well Index distribution has helped us to hone in on pressing social problems that are holding millions of us back.

These living well ‘risk factors’ typically affect a minority of people intensely. Primary responsibility for addressing many of them rests with government policy – for example by reducing unemployment, widening access to mental health services, or alleviating poverty. But others - such as tackling weak social ties and loneliness - are also of concern to many civil society organisations and those in the private sector that share a stake in the wellbeing of customers and colleagues, friends and families, at large.





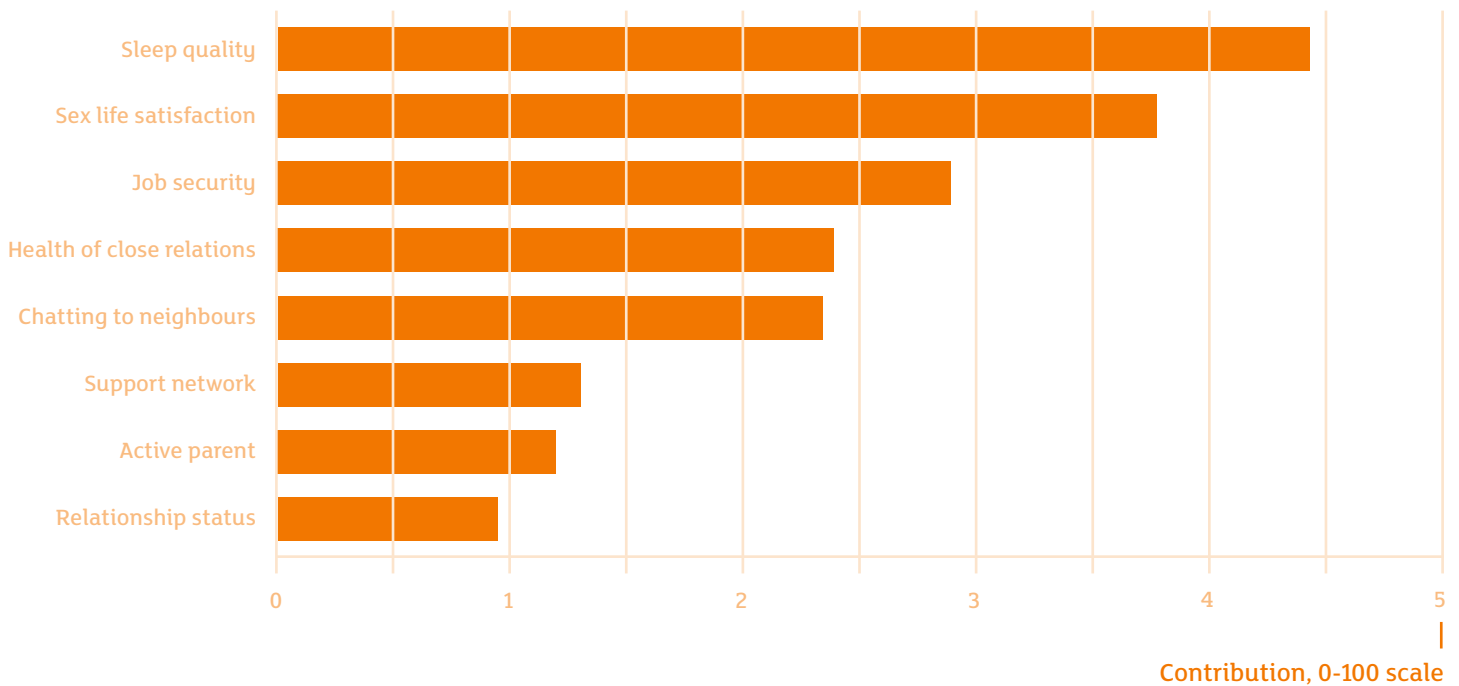
4. How we can live better

How might the typical person – someone who isn't affected by one of the major risk factors for living well - improve how they feel about their life? We set out to explore this question by creating a hypothetical typical person, using the median answer across all 18 indicators, and comparing this person with the top 20 percent group to see what those who are living very well do differently.

4.1 Living well versus the typical person

Fig. 10 shows the top eight factors explaining the gap between the Living Well score of the typical person and those in the top 20 percent who are living very well. As with our comparison of the top and bottom groups, sleep quality remains the biggest difference. Moving from feeling rested 'some of the time' to the well-rested levels of the top group would gain the typical person four points on the zero-to-100 Living Well Index scale. This improvement would exceed even the benefits of quintupling someone's disposable income. Sex life satisfaction and the quality of one's support network also remain important factors separating the typical person from those at the top.

Fig. 10. The eight factors that explain the most difference between the typical person and the top 20 percent in living well



Source: Oxford Economics,
the National Centre for
Social Research

But new factors also emerge in explaining the gap. For the typical person, worrying about the health of close relatives is a significant barrier to living very well. Also, while the typical person is employed, their sense of job security tends not to be nearly as high as that of the top group (where some 92 percent of those employed enjoy a high degree of job security).

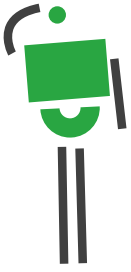
Other factors that emerged as important are, at least to some degree, more firmly within our control.

Those in the top group appear to have stronger connections with where they live – demonstrated by a greater tendency to talk to their neighbours. A typical person talks to their neighbours just once or twice a month, but our findings suggest that enhancing the quality and strength of our local relationships could result in us leading happier, more satisfied lives.

For 45 percent of the population, sitting down to eat a meal with friends and family without the television turned on is an infrequent activity. While we're not yet able to establish the degree of causality, our analysis suggests that sitting down to eat socially on most days of the week could boost a typical person's Living Well score by 0.9 points – which is equal to the improvement associated with doubling someone's disposable income.

Finally, almost half of us (44 percent) spend our free time outside less than once a week. Based on our findings the frequency of spending our leisure time outdoors was strongly associated with how we feel. Again, we can't be certain about the degree or direction of causality, but for those who currently only spend their free time outdoors once a month or less, shifting to doing so once a week could boost their Living Well score by 2.7 points – the same improvement associated with quadrupling their disposable income.





5. Conclusion

In this study, we've identified the connections between how we live and how we feel. These imply that by changing our behaviour we can improve how we live.

As it stands, the relationships we've established are associative, not necessarily causal. This means the factors we've identified explain how we feel but don't necessarily determine how we feel. As the Living Well Index evolves, we will gain greater insights that help us to pinpoint what exactly determines how well we live as a nation and what we can do individually to live better.

Of course, what we can control in life will vary from person to person. Some things may be hard or impossible to change, such as the health of close relatives. Others may require us to think about changing our environment to make it easier to live well, such as creating regular opportunities for social interaction or seeking greater job security. But some may be simply a matter of personal choice like spending more time outdoors and eating more frequently with friends or family.

In the end, understanding what causes us to live well is the first step on the road to helping us live better. This report has embarked on that journey.

Oxford Economics

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