



## **OGL**

© Crown copyright 2022

You may re-use this information (excluding logos) free of charge in any format or medium, under the terms of the Open Government Licence v.3.

To view this licence visit:

[Open Government Licence for public sector information](#)

or email:

[psi@nationalarchives.gsi.gov.uk](mailto:psi@nationalarchives.gsi.gov.uk)

Where we have identified any third party copyright information, you will need to obtain permission from the copyright holders concerned.

### **Contact Us**

Any enquiries regarding this document should be sent to:

Youth Training Statistics and Research Branch

Department for the Economy

Adelaide House

39/49 Adelaide Street

Belfast

BT2 8FD

E-mail: [analyticalservices@economy-ni.gov.uk](mailto:analyticalservices@economy-ni.gov.uk)



## Introduction

In early 2020, Northern Ireland (NI) experienced its first wave of Coronavirus (COVID-19), leading to unexpected changes to peoples' lives, lifestyles and behaviours. The NI Executive introduced a range of schemes and initiatives to support local people and businesses due to the negative impacts of the Coronavirus pandemic. One such scheme was the NI High Street Scheme, implemented by DfE, with the aim of stimulating economic recovery by providing businesses with a financial boost.

The Scheme was launched on 27 September 2021 and invited each eligible person aged 18 or over in NI to apply for a Spend Local £100 prepaid card to spend in local businesses over a short period. The Spend Local prepaid card was to be used to purchase goods and services from any business located throughout NI that accepts card payments. The cards could be used for multiple transactions, limited to a maximum spend of £100, however could not be used for online purchases, withdrawing money, gambling, legal or financial payments. More information on the Scheme is detailed in the [User Guidance](#).

## An Official Statistics Publication

The statistics within this bulletin have been compiled in accordance with Official Statistics guidelines. They aim to meet identified user needs; are accessible and explained; are produced in accordance with sound methods; and are managed impartially and objectively in the public interest.

Further information on the [Code of Practice for Statistics](#) is available on the UK Statistics Authority website.

Further information on the [DfE Statement of Compliance](#) in relation to the Pre-release Access to Official Statistics Order (Northern Ireland) 2009 is available on the DfE website.

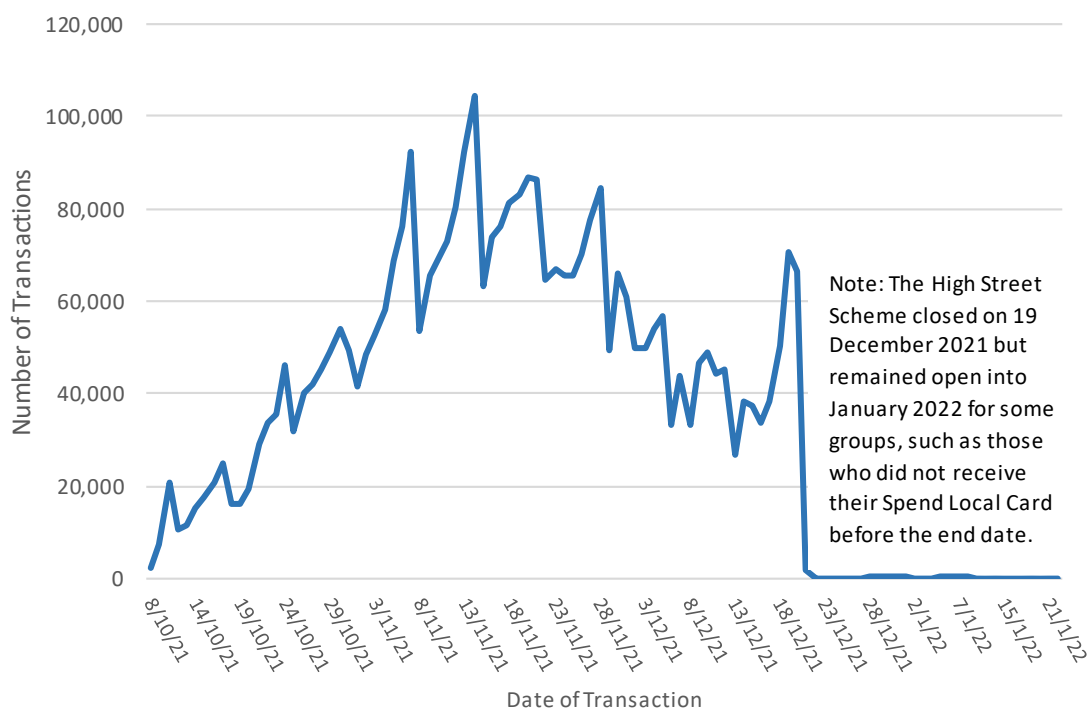
**PART 1: Information taken directly from the High Street Scheme Spend database**

**Spend Local Card Scheme Numbers**

At 27 January 2022:

- 1,399,051 NI residents were issued with a Spend Local card
- 1,393,043 (99.6%) Spend Local cards were activated
- total spend on Spend Local cards was £136.5 million
- total number of transactions was 3,713,609
- average amount spent on activated cards was £97.94
- busiest day of transactions was Sunday 14<sup>th</sup> November 2021 with 104,477 transactions
- busiest day of spend, not including refunds, was Sunday 14<sup>th</sup> November 2021 with £4.0 million spent
- number of cards with zero balance remaining was 779,461

**Chart 1: Number of Card Transactions per Day of the Scheme 8/10/21 to 26/01/22**







































## User Guidance

### NI High Street Scheme Eligibility Criteria

Persons resident in NI and aged 18 or over on or before 25 October 2021 were eligible to apply for a Spend Local prepaid card. Prisoners (either convicted or on remand) who were incarcerated throughout the duration of the Scheme were not eligible for a Spend Local prepaid card.

### NI High Street Scheme Application Methods

There were two ways to make an application for the Scheme:

- Online – the online portal via NI Direct opened on 27 September 2021
- By telephone – the telephone application service opened on 11 October 2021

The closing date for applications was 25 October 2021.

### Using the Spend Local Prepaid Card

The Spend Local prepaid card was delivered pre-loaded with £100 and worked just like any other bank or building society debit or credit card. It was to be used to purchase goods and services from any business located in NI that accepts card payments. It could not be used online or to withdraw cash and it could not be topped up. It also could not be used for gambling or for paying for some legal and financial services such as mortgages, credit card payments, fines, insurance, and vehicle tax. The card could be used for numerous transactions but limited to a maximum spend of £100.

### Key dates of the NI High Street Scheme

Spend Local prepaid cards were delivered from 4 October 2021 onwards to verified, approved applicants. All cards expired at midnight on 19 December 2021 when the Scheme closed. The Scheme re-opened on 24 December 2021 for a two week period for a limited number of individuals. In February 2022, DfE contacted a small proportion of individuals who were deemed eligible for a remedy payment in relation to the NI High Street Scheme.

### Additional Information

- Information on the eligibility criteria, the application process for the Scheme, how to use the Spend Local card and timelines is available on the [DfE High Street Scheme Frequently Asked Questions page](#).
- Information on [remedy measures for the High Street Scheme](#) is detailed on the DfE website.



## PART 2: Mapping Merchant Category Codes to Standard Industrial Classification Codes

### **INDUSTRIAL SECTOR ANALYSIS OF HSS EXPENDITURE AND ESTIMATING HSS EXPENDITURE IN BUSINESS WITHIN INDUSTRIAL SECTORS CLOSED BY 2020 COVID-19 REGULATIONS**

The Northern Ireland High Street Scheme (HSS)<sup>1</sup> which opened on the 27<sup>th</sup> September 2021, provided an opportunity for eligible adults in Northern Ireland to apply for a £100 pre-paid card to spend in local businesses as part of a range of programmes aimed to stimulate economic recovery given the impacts of Covid-19 and associated restrictions. The pre-paid card could be used in any local business that accepted card payments. It could not be used online or for gambling, or paying for certain legal or financial services.

Spend via the pre-paid debit card was categorised in terms of the business/organisation at which the expenditure was made utilising Merchant Category Codes (MCC). Merchant Category Codes are a classification system used by debit/credit card providers.

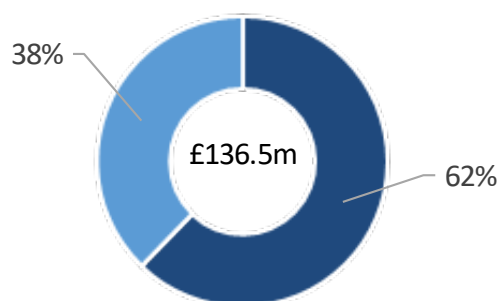
Work was undertaken by statisticians in the Analytical Services Division of the Department for the Economy to map the MCC data to Standard Industrial Classification (SIC) codes which are widely used by Government and Academia to describe the characteristics and performance of the economy. Mapping the MCCs to SIC enabled a profile of spend on the pre-paid HSS card in the economy as a whole to be produced in a manner consistent with official statistics sources of economic data. That work also enabled an assessment of the extent to which the pre-paid card expenditure was directed to those businesses which had been closed, and therefore most directly impacted by the Covid-related lockdown requirements during 2020, as specified by Regulations made during 2020.

Further details in relation to this analytical work can be found in the technical notes in Annex 2.

#### **Key Points<sup>2</sup>**

In total, £136.5m was spent through the High Street Scheme pre-paid cards, of which, £84.9m (62%) was spent in businesses required by Regulations to close during 2020.

#### High Street Scheme expenditure



- Expenditure in businesses required to close by 2020 Covid-19 Regulations
- Expenditure in other businesses

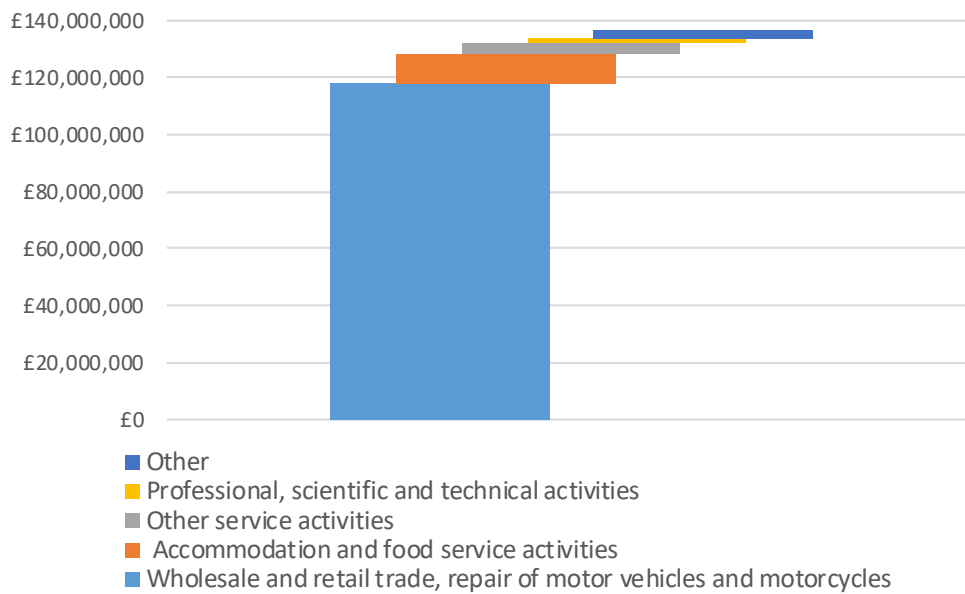
<sup>1</sup> See: [High Street Scheme | Department for the Economy \(economy-ni.gov.uk\)](https://www.economy-ni.gov.uk/high-street-scheme)

<sup>2</sup> Note: Percentages may not sum due to rounding



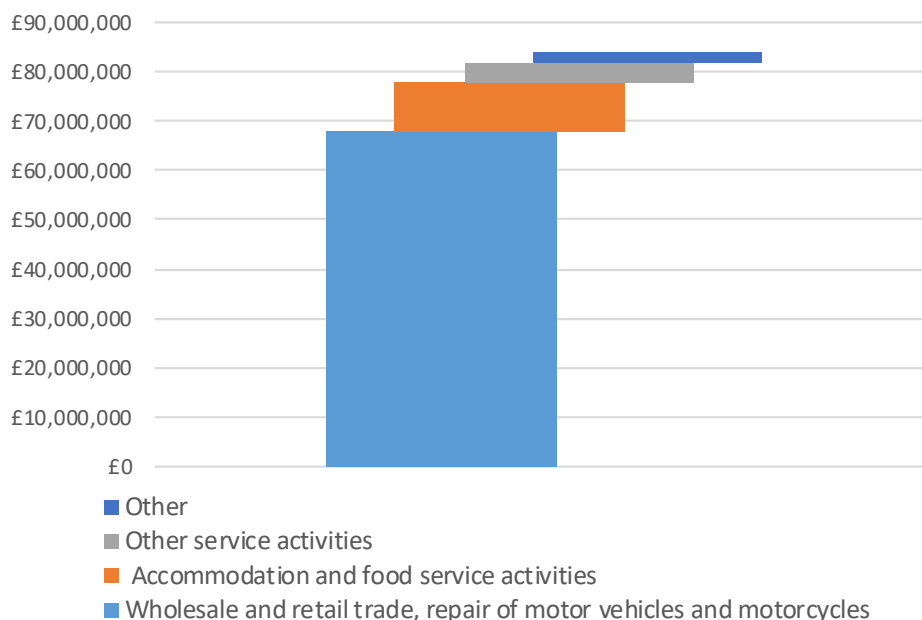
The vast majority (97%) of all spend was accounted for by businesses in 4 industrial sectors with 87% (£118m) spent in retail businesses with a further £10m (8%) spent in accommodation and food service businesses, £4m (3%) spent on other service activities, and £1m (1%) in professional, scientific and technical businesses.

### High Street Scheme expenditure



Nearly all (96%) of the £84.9m spent in businesses required by Regulations to close during 2020 was accounted for by businesses in retail (£68m), accommodation and food services (£10m), and other service activities (£4m).

### High Street Scheme expenditure in businesses closed by 2020 Covid-19 Regulations





## ANNEX 1: SUPPORTING TABLES

**Table 1: High Street Scheme pre-paid card expenditure by Standard Industrial Classification in all businesses and in businesses required to close by 2020 Covid-19 Regulations.**

Industry category	All Spend		Spend in businesses required to close by 2020 Regulations		Proportion of category spend in businesses required to close by 2020 Regulations
	£	%	£	%	%
<b>A Agriculture, Forestry and Fishing</b>	157,751	0%			
<b>B Mining and quarrying</b>					
<b>C Manufacturing</b>	162,644	0%	63,925	0%	39%
<b>D Electricity, gas, steam and air conditioning supply</b>	182,542	0%			
<b>E Water supply, sewerage, waste management and remediation activities</b>	404	0%			
<b>F Construction</b>	263,097	0%	69,618	0%	26%
<b>G Wholesale and retail trade, repair of motor vehicles and motorcycles</b>	118,045,603	87%	67,748,020	80%	57%
<b>H Transportation and storage</b>	252,913	0%	104,413	0%	41%
<b>I Accommodation and food service activities</b>	10,201,406	8%	10,201,406	12%	100%
<b>J Information and communication</b>	120,109	0%	89,087	0%	74%
<b>K Financial and insurance activities</b>	3,872	0%	3,872	0%	100%
<b>L Real estate activities</b>					
<b>M Professional, scientific and technical activities</b>	1,414,180	1%	1,095,044	1%	77%
<b>N Administrative and support service activities</b>	411,022	0%	405,668	1%	99%
<b>O Public administration and defence; compulsory social security</b>					
<b>P Education</b>	99,169	0%	38,266	0%	39%
<b>Q Human health and social work activities</b>	703,725	1%	624,422	1%	89%
<b>R Arts, entertainment and recreation</b>	563,653	0%	563,653	1%	100%
<b>S Other service activities</b>	3,920,064	3%	3,903,110	5%	100%
<b>T Activities of households as employers, undifferentiated goods &amp; services</b>					
<b>U Activities of extraterritorial organizations and bodies</b>					
<b>Total</b>	136,502,155	100%	84,910,504	100%	62%

**Table 2: High Street Scheme pre-paid card transactions by Standard Industrial Classification in all businesses and in businesses required to close by 2020 Covid-19 Regulations.**

Industry category	All Transactions		Transactions in businesses required to close by 2020 Regulations		Proportion of all transactions in businesses required to close by 2020 Regulations
	N	%	N	%	
A Agriculture, Forestry and Fishing	1,921	0%			
B Mining and quarrying					
C Manufacturing	2,275	0%	833	0%	37%
D Electricity, gas, steam and air conditioning supply	2,245	0%			
E Water supply, sewerage, waste management and remediation activities	5	0%			
F Construction	3,507	0%	848	0%	24%
G Wholesale and retail trade, repair of motor vehicles and motorcycles	3,120,969	84%	1,363,297	71%	44%
H Transportation and storage	16,088	0%	7,372	0%	46%
I Accommodation and food service activities	434,246	12%	434,246	23%	100%
J Information and communication	5,047	0%	4,470	0%	89%
K Financial and insurance activities	250	0%	250	0%	100%
L Real estate activities					
M Professional, scientific and technical activities	18,650	1%	12,762	1%	68%
N Administrative and support service activities	5,013	0%	4,937	0%	98%
O Public administration and defence; compulsory social security					
P Education	4,148	0%	1,487	0%	36%
Q Human health and social work activities	18,873	1%	17,831	1%	94%
R Arts, entertainment and recreation	12,444	0%	12,444	1%	100%
S Other service activities	67,928	2%	67,697	4%	100%
T Activities of households as employers, undifferentiated goods & services					
U Activities of extraterritorial organizations and bodies					
<b>Total</b>	<b>3,713,609</b>	<b>100%</b>	<b>1,928,474</b>	<b>100%</b>	<b>52%</b>

**Table 3: High Street Scheme pre-paid card average transaction spend by Standard Industrial Classification in all businesses and in businesses required to close by 2020 Covid-19 Regulations.**

Industry category	All average transaction spend	Average transaction spend businesses required to close by 2020 Regulations	Percentage difference
	£	£	%
<b>A Agriculture, Forestry and Fishing</b>	82		
<b>B Mining and quarrying</b>			
<b>C Manufacturing</b>	70	77	10%
<b>D Electricity, gas, steam and air conditioning supply</b>	81		
<b>E Water supply, sewerage, waste management and remediation activities</b>	81		
<b>F Construction</b>	81	82	1%
<b>G Wholesale and retail trade, repair of motor vehicles and motorcycles</b>	54	56	4%
<b>H Transportation and storage</b>	36	42	17%
<b>I Accommodation and food service activities</b>	43	43	0%
<b>J Information and communication</b>	43	20	-53%
<b>K Financial and insurance activities</b>	15	15	0%
<b>L Real estate activities</b>			
<b>M Professional, scientific and technical activities</b>	64	70	9%
<b>N Administrative and support service activities</b>	65	64	-2%
<b>O Public administration and defence; compulsory social security</b>			
<b>P Education</b>	47	31	-34%
<b>Q Human health and social work activities</b>	60	57	-5%
<b>R Arts, entertainment and recreation</b>	40	40	0%
<b>S Other service activities</b>	63	61	-3%
<b>T Activities of households as employers, undifferentiated goods &amp; services</b>			
<b>U Activities of extraterritorial organizations and bodies</b>			
<b>Total</b>	54	54	0%

## ANNEX 2:

### NORTHERN IRELAND HIGH STREET SCHEME

#### TECHNICAL NOTE ON THE MAPPING OF MERCHANT CATEGORY CODES TO STANDARD INDUSTRIAL CLASSIFICATION CODES TO ESTIMATE SPEND ACROSS ALL INDUSTRIAL SECTORS AND IN BUSINESS IN INDUSTRIAL SECTORS CLOSED BY 2020 COVID-19 REGULATIONS

##### Summary

The Northern Ireland High Street Scheme (HSS) distributed £100 to all eligible adults in Northern Ireland through the commissioned services of a pre-paid debit card provider. Spend via the pre-paid debit card was categorised in terms of the business/organisation at which the expenditure was made utilising Merchant Category Codes (MCC) which is a classification system used by debit/credit card providers.

These technical details outline the steps taken, building on earlier analytical work, to map the MCCs to Standard Industrial Classification (SIC) codes which are widely used by Government and Academia to describe the characteristics and performance of the economy. Mapping the MCCs to SIC enabled a profile of spend on the pre-paid HSS card in the economy as a whole. That work also enabled an assessment of the extent to which spend was directed to businesses which had been closed, and therefore most directly impacted by the Covid-related lockdown requirements during 2020, as specified by Regulations during 2020.

##### Mapping 2020 Lockdown Regulations to Standard Industrial Classification (SIC) codes

The Covid-19 pandemic has, since March 2020, impacted significantly on business activity and employment driven by the range of restrictions imposed to mitigate the impacts of transmission and infection on the population and the need to protect the health service in terms of its ability and capacity to respond.

In Northern Ireland, the immediate range and nature of the first wave of restrictions in terms of social and economic activities and the specification of individuals subject to specific measures, were detailed in the Department of Health's Coronavirus Restrictions Regulations<sup>3</sup> made, laid and operating on the 28<sup>th</sup> March 2020. Amendments, adjustments and clarifications to these initial Regulations were made on a subsequent ongoing basis.

In addition to a suite of restrictions and guidance focused on the general movement and gatherings of the population, those Regulations listed a range of businesses and business activities subject to a range of measures, including closure, for the duration of the "emergency period". For retail in particular, outlets were classed as either essential or non-essential. Subsequently, with the easing of the pandemic during the Summer months and the rise again of infection rates in the early Autumn of 2020, a second set of restrictions were made operational by Regulations from the 16<sup>th</sup> October 2020<sup>4</sup> albeit 'lighter in touch' in comparison to those around Spring 2020.

Analytical work was taken forward by statisticians in the Analytical Services Division of the Department for the Economy to attempt to describe and quantify the scale and nature of those businesses and the

---

<sup>3</sup> See: [The Health Protection \(Coronavirus, Restrictions\) Regulations \(Northern Ireland\) 2020 \(legislation.gov.uk\)](https://www.legislation.gov.uk)

<sup>4</sup> See: The Health Protection (Coronavirus, Restrictions) (No. 2) (Amendment No. 9) Regulations (Northern Ireland) 2020 [https://www.health-ni.gov.uk/sites/default/files/publications/health/nisr\\_2020224.pdf](https://www.health-ni.gov.uk/sites/default/files/publications/health/nisr_2020224.pdf)

associated employment impacted directly in terms of a requirement to close their premises.

The Steps taken included:

Step 1.

Scrutinising the Regulations and Amendments made, manually mapping the business activities identified in the Spring and Autumn 2020 Regulations which were required to close, to Standard Industrial Classification (SIC) codes. SIC codes are a numerical classification system for business activity used extensively for analytical, statistical and research purposes within Government and Academia<sup>5</sup>. On that basis, two separate lists of SIC codes for businesses required to close in the Spring and Autumn of 2020 respectively were derived. In practice, the Autumn Regulations were a smaller subset of the broader coverage of the Regulations of Spring 2020.

Step 2.

The mapping of the Regulations to SIC codes were cross-checked, queried and reviewed against official guidance issued in support of the Regulations. In the main, the mapping of the business activity covered by the Regulations to SIC codes was straightforward. There were a small number of instances which required discussion and an element of judgement in coming to a final decision.

Step 3.

A range of business survey data relating to Pay As You Earn (PAYE) and/or VAT registered businesses was accessed and analysed on the basis of the list of businesses identified above, to assess the scale of impact. That data included:

- Inter Departmental Business Register (IDBR) – for
  - business counts
- Annual Business Inquiry (ABI) and the Broad Economy Sales and Export Statistics (BESES) – for
  - Turnover
  - Approximate Gross Value Added
  - Number of Exporters/External sellers
  - Number of Importers/External purchasers
  - Value of Exports/External sales
  - Value of sales
  - Cost of Imports/External Purchases
  - Cost of purchases
  - Total employment costs
- Business Register and Employment Survey (BRES) - for
  - Total employees
  - Male Full Time
  - Female Full Time
  - Male Part Time
  - Female Part Time
- Annual Survey of Hours and Earnings (ASHE) - for
  - Gross pay (ex overtime)
  - Basic paid Hours (ex overtime) (hourly, weekly, annual)

---

<sup>5</sup> See: [UK SIC 2007 - Office for National Statistics \(ons.gov.uk\)](http://ons.gov.uk)

The outcome of this work were estimates of the scale and impact of the closure of businesses as required by the Spring and Autumn 2020 Covid Regulations.

For example, Table 1 below illustrates the number of PAYE and/or VAT registered businesses required to close under the Spring and Autumn 2020 Covid Regulations. For Spring 2020, a total of 9,558 businesses were estimated to be required to close by Regulations compared to 5,109 businesses in the Autumn of 2020. Given that the data related to businesses registered for PAYE/VAT purposes, the analyses did not cover any business activity that did not reach the VAT threshold for registration, or operated a PAYE scheme. Coverage, was therefore likely to underestimate the actual number and scale of business activity impacted.

**Table 1: The number of PAYE and/or VAT registered businesses required to be closed by the Spring and Autumn 2020 Covid Regulations**

<i>Standard Industrial Classification (3 digit level)</i>	<b>Spring Regulations</b>		<b>Autumn Regulations</b>	
	Number	%	Number	%
<i>Sale of motor vehicles</i>	871	9%		
<i>Retail sale of information and communication equipment in specialised stores</i>	137	1%		
<i>Retail sale of other household equipment in specialised stores</i>	688	7%		
<i>Retail sale of cultural and recreation goods in specialised stores</i>	297	3%		
<i>Retail sale of other goods in specialised stores</i>	1,606	17%		
<i>Retail sale via stalls and markets</i>	6	0%		
<i>Retail trade not in stores, stalls or markets</i>	125	1%		
<i>Hotels and similar accommodation</i>	169	2%	169	3%
<i>Holiday and other short-stay accommodation</i>	117	1%	117	2%
<i>Camping grounds, recreational vehicle parks and trailer parks</i>	42	0%	42	1%
<i>Other accommodation</i>	22	0%	22	0%
<i>Restaurants and mobile food service activities</i>	1,412	15%	1,412	28%
<i>Event catering and other food service activities</i>	139	1%	139	3%
<i>Beverage serving activities</i>	962	10%	962	19%
<i>Motion picture, video and television programme activities</i>	13	0%	13	0%
<i>Renting and operating of own or leased real estate</i>	11	0%	11	0%
<i>Other education</i>			25	0%
<i>Creative, arts and entertainment activities</i>	138	1%	138	3%
<i>Libraries, archives, museums and other cultural activities*</i>	40	0%	34	1%
<i>Gambling and betting activities</i>	97	1%	97	2%
<i>Sports activities</i>	535	6%		
<i>Amusement and recreation activities</i>	117	1%	117	2%
<i>Repair of computers and communication equipment</i>	87	1%		
<i>Repair of personal and household goods</i>	116	1%		
<i>Other personal service activities</i>	1,811	19%	1,811	35%
<b>Total Business Closed</b>	<b>9,558</b>	<b>100%</b>	<b>5,109</b>	<b>100%</b>

Notes:

Data are from the 2018 Inter Departmental Business Register.

\* The difference of 6 businesses closing within the 3-digit SIC group 910 (Libraries, archives, museums and other cultural activities) between March and October can be explained by SIC91011 in that Libraries were required to be closed in March but not in October 2020.



## **Mapping Merchant Category Codes (MCC) to Standard Industrial Classification (SIC) codes**

To facilitate the distribution of £100 to all eligible adults in Northern Ireland under the High Street Scheme, a card provider was commissioned to provide that money via a £100 pre-paid card and to manage and deliver the underpinning processes.

Spend via the card was classified at the business or organisation at which the expenditure was made according to Merchant Category Codes (MCC). MCCs are a numerical classification system used widely by credit and debit card providers classifying businesses by their activities<sup>6</sup>.

The MCC codes are not generally used within Government or Academia for economic analyses and reporting. In order to translate the MCCs into Standard Industrial Classification (SIC) codes, a mapping exercise was taken forward by statisticians in the Analytical Services Division of the Department for the Economy.

The steps involved included:

### **Step 1.**

All the MCCs that were listed from expenditure on the HSS pre-paid cards were allocated to a team who manually mapped the MCCs to SIC codes cross-referencing the respective classification reference material. Queried instances were flagged for further discussion and decision.

### **Step 2.**

Mapped lists of MCC and SIC codes were cross-checked by the team and any queries discussed and resolved. There were a small number of instances which required discussion and an element of judgement in coming to a final decision. For example, there were a small number of instances where an MCC covered more than one SIC code. In these instances, and after consideration, a judgement was made as to the most appropriate SIC code to map.

## **Outturn**

The outturn of the work detailed above, was a mapped list of Merchant Category Codes to Standard Industrial Classification codes facilitating analysis of the High Street Scheme spend data across businesses in the economy based on SIC codes. Importantly, this also facilitated comparison of the expenditure of the pre-paid card spend to PAYE and/or VAT registered businesses identified in the earlier work as being most directly impacted by the Covid Regulations during 2020 in being required to close.

On the basis of the approach taken, these estimates in relation to businesses required by Regulations to close will not, nor are intended, to reflect the full number and scale of business and economic activity directly and indirectly impacted in the round by the Covid-19 pandemic.

---

<sup>6</sup> See: [Quick Reference Booklet \(mastercard.us\)](https://www.mastercard.us/quick-reference-booklet)