Labour Market Briefing November 2023

Cumbria Intelligence Observatory

Introduction

This briefing contains the most recent data from the standard Claimant Count and Universal Credit registers (both counts taken on **12th October 2023**). The briefing also the latest available data on payrolled employment, job postings, NEETs, business start-ups and active companies.

For more information about any of the data in the briefing or to be added / removed from the distribution list, please contact Ginny Murphy, Senior Analyst, Cumberland Council. Email: *ginny.murphy@cumberland.gov.uk* Tel: 07826 859026. Copies of this and other briefings can be found on the Observatory website: *www.cumbriaobservatory.org.uk*.

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1. KEY FINDINGS FOR CUMBRIA

- There were estimated to be 224,198 underlined payrolled employees resident in Cumbria in Oct 2023, an increase of 318 from the revised Sep figure (0.1%). This means there are 3,269 more residents in payrolled employment than this time last year (1.5% v 1.2% for the UK). Note: these data measure those on PAYE payrolls which is not the same as total employment as it doesn't include self-employment or other non-PAYE employment.

- Median monthly payrolled earnings in Oct 2023 in Cumbria were £2,141 which is 94% of the UK average. They were highest in West Cumbria (101% of UK) but lower in East Cumbria (90% of UK) which is partly to be expected due to the sector balance and the prevalence of part time jobs in the latter area (NB: these are the ITL area definitions which are not the same as those for the new unitary authorities (see page 4).

- Median payrolled earnings growth in Cumbria compared to a year ago was 6.1% which is above the UK (5.9%) and has been stronger in East Cumbria (6.5%) than West Cumbria (6.2%).

- Survey estimates for the year ending Jun 2023 suggest that the proportion of 16-64 year olds in employment in Cumbria was 77.1% which is slightly above the national average of 75.5%. The rate was 77.9% in Cumberland and 76.1% in Westmorland & Furness. These local and national variations are not statistically significant due to the margin on error in the survey data.

- The economic inactivity rate (those aged 16-64 who are not working or actively looking for work) was estimated to be 19.8% in the year to Jun 2023, slightly lower than the national average of 21.5% but within statistical variation. It is higher in Westmorland & Furness (22.3%) than in Cumberland (17.9%).

- There were 6,540 claimants of JSA / UC (out of work and seeking work) on 12th Oct 2023 which is 30 fewer than the revised Sep figure. This is in contrast to another rise nationally. The count fell in the former districts of Barrow and South Lakeland, was unchanged in Allerdale and Eden but rose slightly in Carlisle and Copeland.

- Compared to the same time last year, the claimant count (actively seeking work) is 400 lower, a fall of 5.8% compared to a rise of 3.4% nationally.

- The claimant rate (actively seeking work) in Cumbria was 2.2% in Oct 2023 unchanged from Sep and it remains below the national rate of 3.7% in all the former district areas. The claimant rate in Cumbria is 0.1ppt down from a year ago.

- Claimant rates (of those actively seeking work) are below the national average in all age groups at Cumbria level. However, rates for 18-24 year olds remain above the national average in Barrow (5.6% v 4.9%).
- There were 36,865 claimants of Universal Credit in Cumbria on 12th Oct 2023 (in work, out of work or not required to seek work), a rise of 596 (1.6%) from the revised Sep figure. This is 2,065 more than a year ago (+5.9%).
- The number of claimants rose slightly in the searching/planning/preparing conditionality group (+8) and also rose in the working conditionality group (+284) and the no work requirements group (+304).
- The claimant rate for all UC claimants was 12.3% in Oct 2023 compared to 15.1% nationally and the rate was below the national rate in all 6 former districts. However, UC claimant rates for 18-24 year olds were above the national average in Allerdale, Barrow and Copeland and were also above the national average for 25-34 year olds year olds in Allerdale, Barrow, Carlisle and Copeland as well as for 35-44 year olds in Allerdale and Copeland.
- 28,551 of the UC claimants had been claiming for more than 12 months in Oct 2023, an increase of 318 from Sep and 2,392 more than a year ago. This means 77% of UC claimants have been claiming for more than a year.
- In Jun 2023, 12,665 UC claimants were on "UC health" which was 35.2% of all claimants. This is a higher proportion than nationally (29.4%) and was above the national average in all the former district areas except Eden where it was slightly lower.
- The number of UC claimants on "UC health" has risen by 63.1% (+4,901) in the past 2 years in Cumbria even though the overall number of UC claimants has only risen by 0.5%.
- Data for households on Universal Credit are published quarterly and the latest are for Aug 2023. This shows that there were 31,221 households in receipt of Universal Credit, up by 1,674 (5.7%) from a year previously.
- There were an estimated 26,947 children/young people under the age of 20 living in Universal Credit households in Aug 2023 which is 1,685 (6.7%) more than a year ago.
- There were 466 young people (aged 16/17) classed as NEET (inc not knowns) in Sep 2023, up 125 from Aug (young people are still making destination choices at this time of year). There were 281 NEET/NKs resident in Cumberland and 185 resident in Westmorland & Furness.
- The NEET rate was 4.5% in Cumbria in Sep 2023, down by 0.2 percentage points from Sep last year (England not comparable at this time of year due to lack of tracking in many areas). The rate was 4.8% in Cumberland and 4.2% in Westmorland & Furness with the highest rates in the former districts of Barrow (5.3%) and Carlisle (5.1%). NB: these data are residence-based (previously they used location of the office responsible for tracking).
- The participation rate for 16/17 year olds was 90.4% in Cumbia in Sep (89.1% in Cumberland and 92.2% in Westmorland & Furness) (England data not comparable at this time of year.).
- There were 11,905 active online job postings in Oct 2023, 3,291 more than the Sep total (+38.2%) with increases in all former district areas and also nationally. However, new postings fell by 48 (-1.2%) suggesting the issue is that more vacancies are remaining "live" for longer than previously.
- The occupations most in demand cleaners & domestics, care workers, sales, kitchen & catering assistants and customer services.
- The sectors accounting for most postings were employment activities (often recruitment companies), health, retail, food & beverage services and accommodation.
- Job-related skills most in demand were auditing, housekeeping, project management and finance whilst the personal attributes most in demand were communications, customer service and management.
- The recruiting organisations with the most active job postings were the NHS, BAE Systems and Adecco (a recruitment agency).
- There were 560 small business start-ups in the quarter ending Sep 2023 which is 6 fewer than last quarter but 75 more than the same quarter last year.
- Start-ups were highest in real estate & professional services (102), recreation, personal & community services (96) and retail (87).
- There were 243 new Companies House incorporations in Sep 2023, a rise of 27 from Aug and 55 more than in Sep last year.
- There were 30,949 active companies in Cumbria at the end of Oct 2023, 62 more than in Sep.
- There were 179 businesses newly recorded as dissolved/in liquidation during Oct 2023 (2 in liquidation, 177 dissolved).

- Of the active businesses in Oct 2023, 2,037 had posted financial results showing a 10% increase in employment and/or turnover in their most recent accounts (6.6% of businesses) whilst 1,384 had posted results showing a 10% decline in one or both measures (4.5% of all businesses) (note: the majority of businesses do not file detailed financial accounts).
- In Oct 2023, 8.0% of Cumbria's total companies on the Red Flag Alert system were rated as having Red Flags (not including provisional flags). This is lower than the national average of 10.7%. It was highest in the former district areas of Barrow (9.2%) and Carlisle (8.6%).
- A fifth of businesses on the Red Flag Alert system are assigned a growth score and of these, 22.7% in Cumbria were rated as very likely or likely to grow compared to 18.5% for the UK.

2.   NATIONAL LABOUR MARKET OVERVIEW (Source: ONS release)

NB: Unless stated otherwise, the unemployment figures in the national overview use a survey-based method of calculation which includes non-claimants and is measured over a quarterly period using the economically active population as denominator. This is very different from the monthly claimant-based method used for local areas and can produce different trends. Therefore these figures should not be compared to the local area data.

- Because of increased uncertainty around the Labour Force Survey (LFS) estimates, ONS is publishing an alternative series of estimates of UK employment, unemployment, and economic inactivity. These figures were derived using growth rates from Pay As You Earn Real-Time Information (excluding the early flash estimate) and the Claimant Count for the periods from May to July 2023 onwards. These alternative estimates for Jul to Sep 2023 show that;
  - the UK employment rate decreased by 0.1 percentage points on the quarter to 75.7%
  - the UK unemployment rate was largely unchanged on the quarter at 4.2%
  - the UK economic inactivity rate was largely unchanged on the quarter at 20.9%.
- Annual growth in regular pay (excluding bonuses) was 7.7% in Jul to Sep 2023, this is slightly down on the previous periods but is still among the highest annual growth rates since comparable records began in 2001.
- Annual growth in employees' average total pay (including bonuses) was 7.9% in Jul to Sept 2023; this total growth rate is affected by the civil service one-off payments in Jul/Aug 2023.
- Annual growth in real terms (adjusted for inflation using the Consumer Prices Index including owner occupiers' housing costs (CPIH)) for total pay rose on the year by 1.4% in Jul to Sep 2023, and for regular pay rose on the year by 1.3%.
- Annual average regular pay growth for the public sector was 7.3% in Jul to Sep 2023 and is the highest regular annual growth rate since comparable records began in 2001; for the private sector this was 7.8% and among the largest annual growth rates seen outside of the coronavirus (COVID-19) pandemic period.
- The finance and business services sector saw the largest annual regular growth rate at 9.4%, followed by the manufacturing sector at 7.7%.
- Early estimates for Oct 2023 indicate that the number of payrolled employees rose by 1.3% compared with Oct 2022, a rise of 398,000 employees; the number of payrolled employees was up by 4.1% since Feb 2020, a rise of 1,190,000.
- This annual increase was largest in the health & social work sector, a rise of 221,000 employees.
- Payrolled employment increased by 33,000 employees (0.1%) in Oct 2023 from Sep 2023.
- Early estimates for Oct 2023 indicate that median monthly pay increased by 5.9% compared with Oct 2022, and increased by 22.3% when compared with Feb 2020.
- Annual growth in median pay in Oct 2023 was highest in the other services sector, with an increase of 8.2%, and lowest in the information & communication sector, with an increase of 3.8%.
- The estimated number of vacancies in Aug to Oct 2023 was 957,000, a decrease of 58,000 from May to Jul 2023.
- Vacancy numbers fell on the quarter for the 16th consecutive period in Aug to Oct 2023, down by 5.7% since May to Jul 2023, with vacancies falling in 16 of the 18 industry sectors.
- In Aug to Oct 2023, total estimated vacancies were down by 257,000 from the level of a year ago, although they remained 156,000 above pre-pandemic levels.
- The industry sector showing the largest annual decrease in the number of vacancies is professional, scientific, and technical activities, which fell by 35,000 from the equivalent period last year.
- There were 229,000 working days lost because of labour disputes across the UK in Sept 2023. The majority of the strikes were in the health and social work and education sectors.

3. PAYROLLED EMPLOYMENT & EARNINGS

These data are from HMRC's Pay As You Earn (PAYE) Real Time Information (RTI) system. They cover employees payrolled by employers and not self-employment income or income from other sources such as pensions. This data is <u>not a measure of total employment</u> and can be influenced by administrative changes such as the IR35 reforms introduced in April 2021. Payrolled employees are recorded at their place of residence not work and latest month figures are a "flash estimate" and revised in the subsequent publication. Furloughed employees <u>were</u> included in the counts. Unless otherwise stated, figures here are seasonally adjusted.

NB: District data are released quarterly, the ITL areas of West Cumbria (Allerdale, Copeland, Barrow) and East Cumbria (Carlisle, Eden, South Lakeland) are released monthly.

3a. Payrolled employees (seasonally adjusted)

There were estimated to be 224,198 residents in Cumbria in payrolled employment in Oct 2023, an increase of 318 from the revised Sep total and 3,269 more than a year ago, an annual increase of 1.5% which is just above the national increase of 1.3%

Figure 1: Payrolled employees - Cumbria
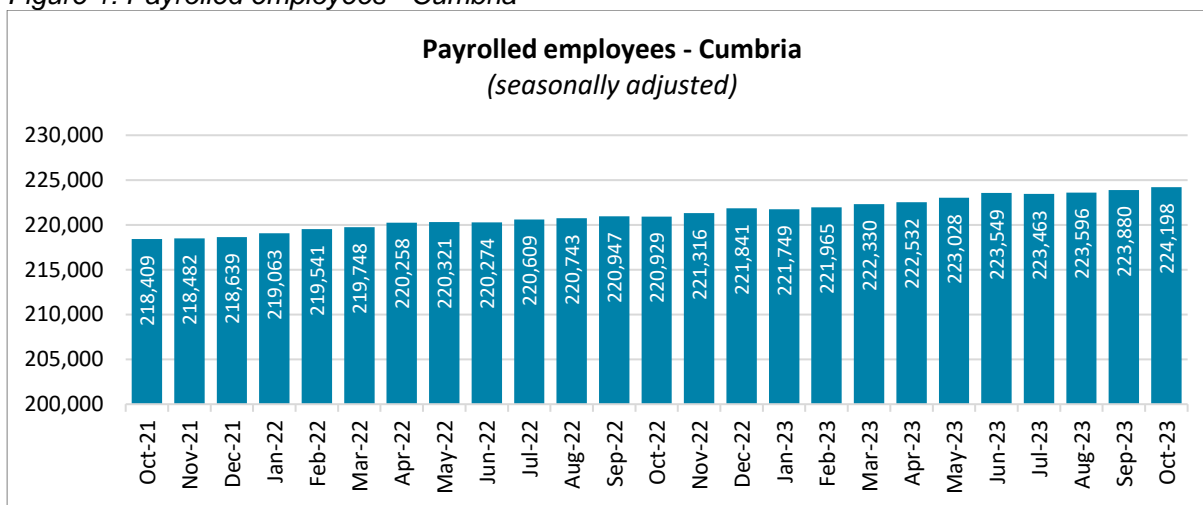
Source: HMRC / ONS. Latest month data are always provisional.

Figure 2: Payrolled employees – Seasonally adjusted

Payrolled employees (seasonally adjusted)					
	Oct 2023	**Month change**		**One year change**	
	No	**No**	**%**	**No**	**%**
UK	30,210,895	32,587	0.1%	397,959	1.3%
England	25,647,550	27,119	0.1%	346,955	1.4%
Cumbria	224,198	318	0.1%	3,269	1.5%
West Cumbria ITL	103,593	3	0.0%	943	0.9%
East Cumbria ITL	120,605	315	0.3%	2,325	2.0%

Source: HMRC / ONS. District data are only released quarterly. Latest month data are provisional.

These charts show the % annual change in payrolled employees each month (seasonally adjusted) compared to the same month the previous year. N*B: district / unitary data only updated quarterly.*

Figure 3: % change in employees from same month previous year (seasonally adjusted)
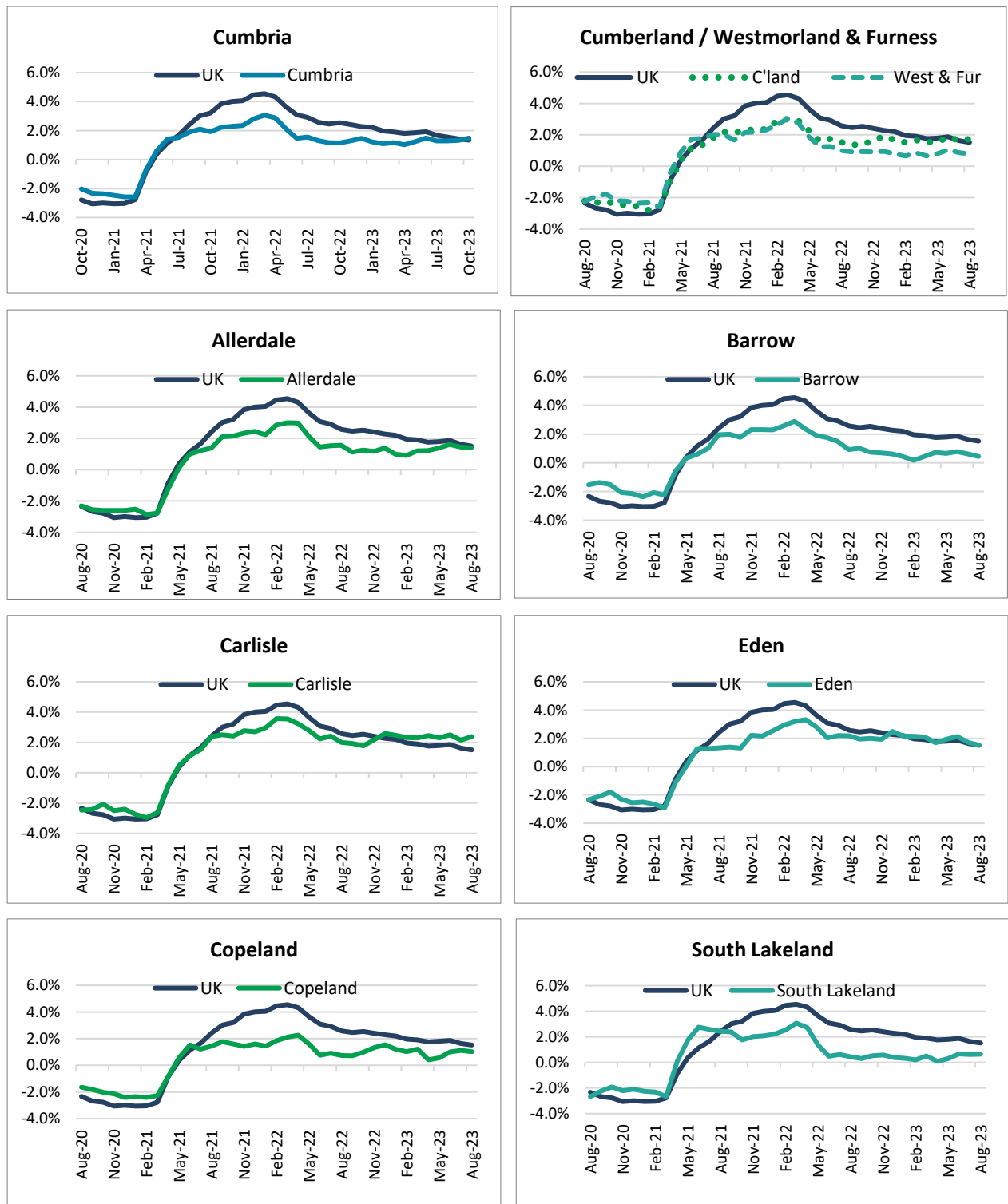
Source: HMRC / ONS. District data are released quarterly. Latest month data are provisional.
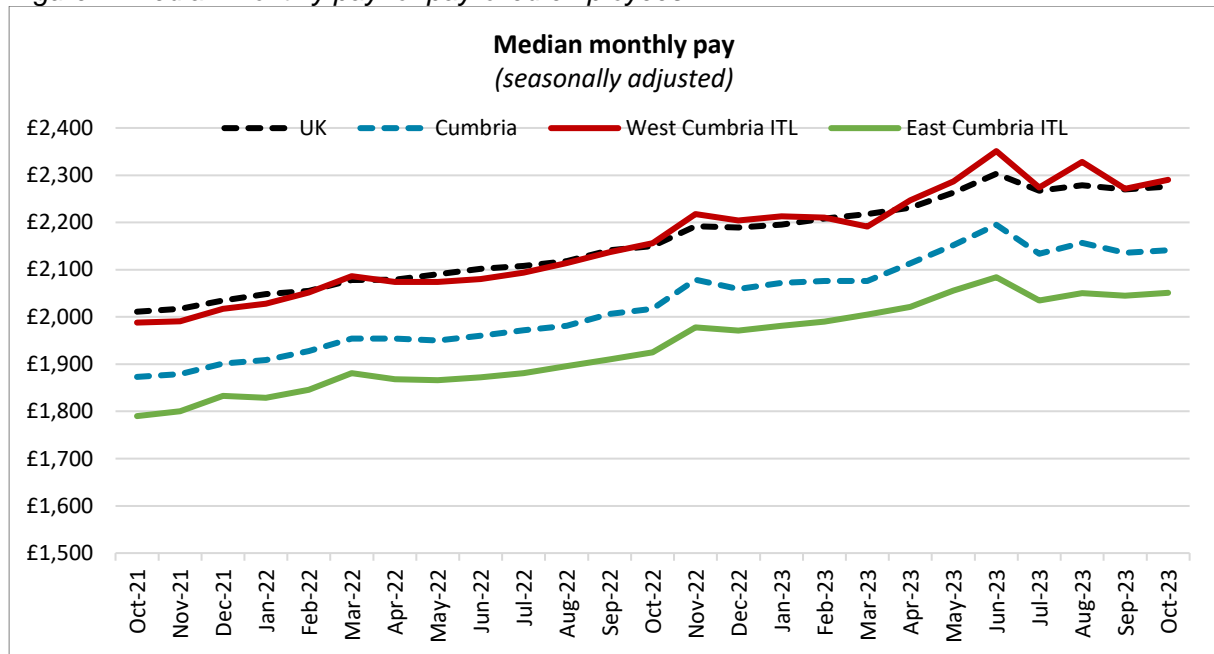
3b. Median monthly pay (seasonally adjusted)

Median monthly pay for employees in Cumbria was £2,141 in Oct 2023 which is 94% of the UK average. There was a variation between West and East Cumbria with earnings in West Cumbria (Allerdale, Copeland, Barrow) similar to the UK average (101%) but those in East Cumbria (Carlisle, Eden, South Lakeland) only 90%. Median earnings data are not available for the unitary areas.

Despite remaining lower than the national average, median earnings in Cumbria have been growing more quickly over 1, 2 and 3 years and this is the case both in West and East Cumbria.

Figure 4: Median monthly pay for payrolled employees

Source: HMRC / ONS. Latest month data are always provisional. Unitary data are not available.

Figure 5: Median pay for payrolled employees

Median pay (seasonally adjusted)						
	Oct 2023	UK Index	Month change		One year change	
	No	Index	No	%	No	%
UK	2,276	100	6	0.3%	126	5.9%
Cumbria	2,141	94	5	0.2%	124	6.1%
West Cumbria ITL	2,290	101	19	0.8%	134	6.2%
East Cumbria ITL	2,051	90	6	0.3%	126	6.5%

Source: HMRC / ONS. District data are only released quarterly. Unitary data are not available. Latest month data are always provisional.

4. ANNUAL POPULATION SURVEY *(released quarterly – next release Jan 24)*

The Annual Population Survey is a residence-based labour market survey from ONS encompassing population, economic activity (employment + unemployment), economic inactivity and qualifications. It is released quarterly with each release providing data for a 12 month period.

NOTE: *Sample sizes are small in Cumbria which means the margins of error in the data are relatively high, particularly below the level of the two unitary authorities. For example, the employment rate has an average error margin of +/- 4% in each of the two unitaries compared to just 0.2% nationally and this should be taken into account when making comparisons between areas and changes over time should be treated with caution.*

In the year ending Jun 2023, an estimated 77.1% of Cumbria's working age population (aged 16-64) was in employment. Allowing for the margin of error in the survey, this is broadly similar to the national average of 75.1%. The rate is estimated to be slightly lower than before the pandemic. The rates in the two unitary authorities are similar at 77.9% in Cumberland and 76.1% in Westmorland & Furness.

Figure 6: Employment rate (age 16-64)
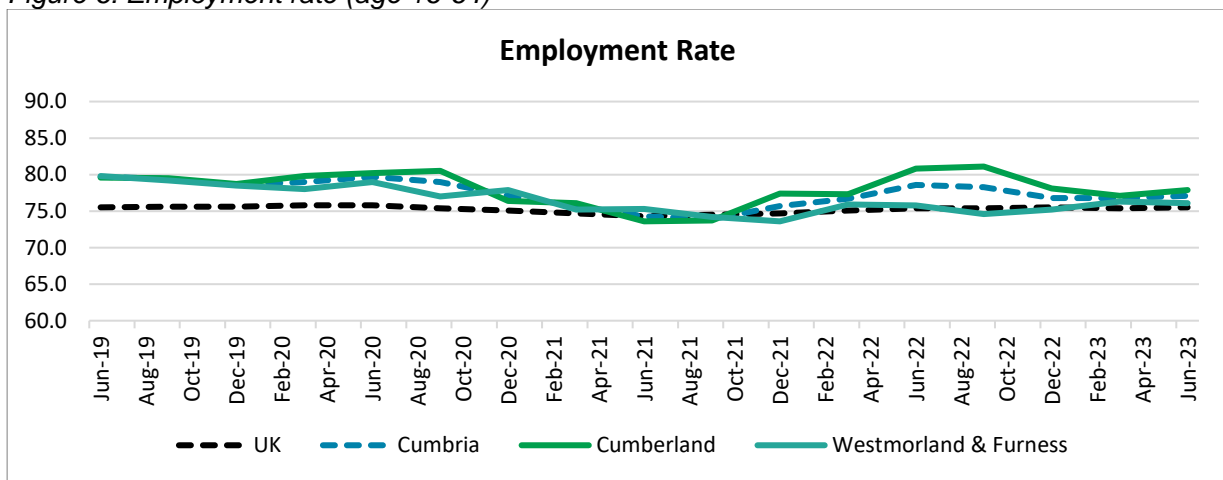
Source: ONS Annual Population Survey

A person is deemed economically inactive if they are neither in work nor available for work (someone out of work but actively looking and available for work is classified as unemployed). In the year ending Jun 2023, the inactivity rate in Cumbria was estimated to be 19.8% which is similar to the national average of 21.5% when survey error is taken into account. This equates to approximately 56,800 inactive residents. The inactivity rate in Cumbria is slightly higher than before the pandemic but the difference is within the margins of survey error. The rate was estimated to be 17.9% in Cumberland and 22.3% in Westmorland & Furness. Whilst the rate in Cumberland is similar to before the pandemic, it has risen in Westmorland & Furness, although this could be within survey error. The survey estimates that 84.1% of those who are inactive do not want a job.

Figure 7: Economic Inactivity rate (age 16-64)
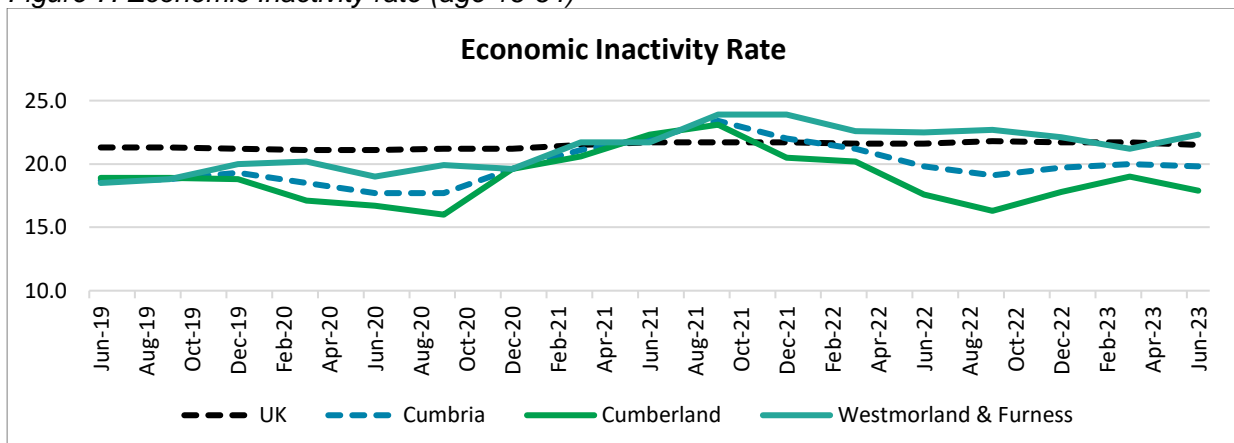
Source: ONS Annual Population Survey

The Annual Population Survey also provides annual estimates of qualification levels among the working age population using the Regulated Qualifications Framework (RQF) levels. The data are only released once a year and in Dec 2022 Cumbria was estimated to have a lower proportion of working age residents qualified to Level 4 or above (eg degree, Level 4 NVQ, Higher Apprenticeship) or higher. Even allowing for the margin of error in the dataset, this appears to be a genuine difference. Cumbria has a higher proportion qualified up to level 3 than nationally (eg A level, level 3 NVQ, Advanced Apprenticeship) which reflects the higher than average progression into Apprenticeships locally. The data for the two unitaries should be treated with caution due to survey error but does suggest that a higher proportion of residents in Westmorland & Furness have RQF4+ qualifications than in Cumberland. NB: due to the change from NVQ equivalents to RQF equivalents, it is not possible to make comparisons over time.

Figure 8: Qualification levels (age 16-64) – Dec 2022

Qualification levels (% aged 16-64)
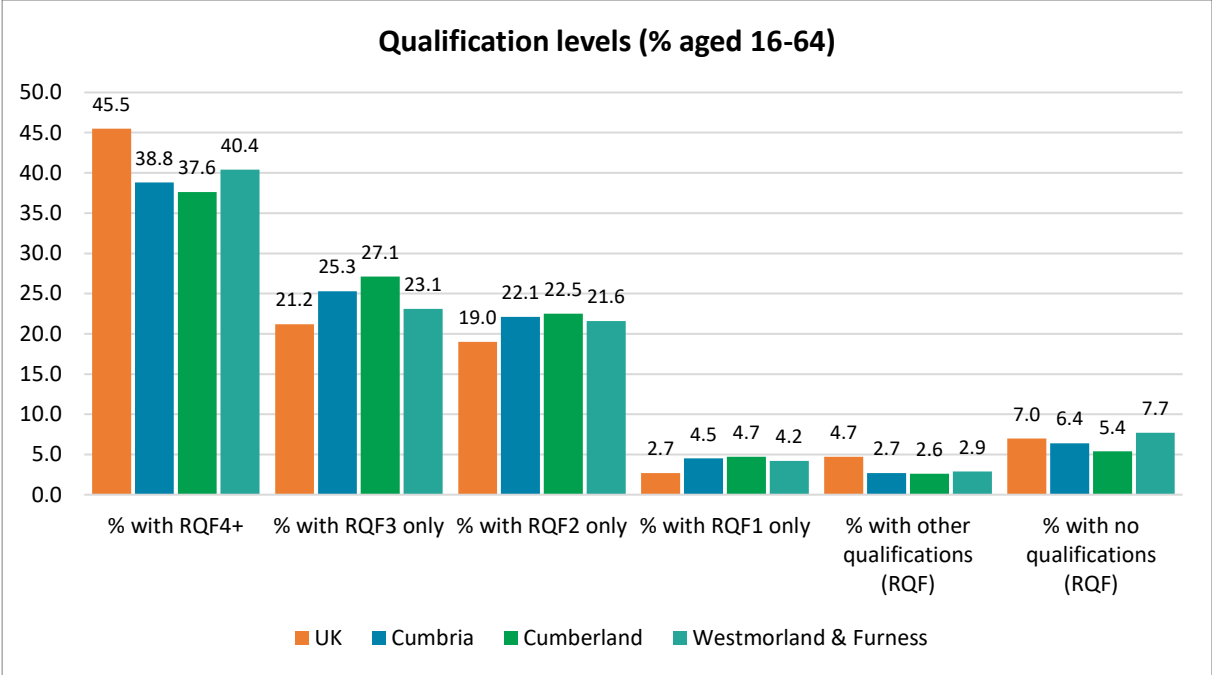
Source: ONS Annual Population Survey

5. UNEMPLOYMENT (CLAIMANTS) (released <u>monthly</u>) – count 12th Oct 2023

Important notes: *The claimant count is a measure of those claiming benefits principally for the reason of being unemployed. It counts those on Job Seekers Allowance and those on Universal Credit who are required to seek work. It is not the same measure as the internationally agreed definition of unemployment which includes non-claimants and which is derived from a survey and published at national level on a monthly basis (see section 2). Similar figures are not available on a reliable or timely basis for local areas.*

Please see Appendix 1 at the end of the briefing for ward level data and data for Community Panel (Cumberland) / Locality Board (Westmorland & Furness) areas.

There was a decrease of 30 in the number of claimants seeking work in Cumbria in Oct 2023 compared to the revised Sep figure, down to a total of 6,540. This is a monthly decrease of 0.5% compared to a national rise of 1.1%. The count fell in the former districts of Barrow and South Lakeland, was unchanged in Allerdale and Eden but rose slightly in Carlisle and Copeland. The claimant rate in Oct 2023 in Cumbria was 2.2% which is below the national rate of 3.7% and is unchanged from Sep. The claimant count at county level is 400 lower than a year ago and the rate is 0.1ppt lower.

Figure 9: Standard Claimant Count – Oct 2023

	Male		Female		All Persons		Monthly Change (all persons)			Annual Change (all persons)		
	No	Rate	No	Rate	No	Rate	No	% chg	Rate chg	No	% chg	Rate chg
UK	865,735	4.2	674,650	3.2	1,540,385	3.7	16,410	1.1	0.0	51,045	3.4	0.1
Cumbria	3,695	2.5	2,845	1.9	6,540	2.2	-30	-0.5	0.0	-400	-5.8	-0.1
Cumberland	2,320	2.8	1,770	2.1	4,090	2.5	35	0.8	0.0	-125	-3.0	-0.1
Allerdale	775	2.8	630	2.2	1,405	2.5	0	0.1	0.0	45	3.2	0.1
Carlisle	965	2.9	725	2.1	1,690	2.5	15	0.8	0.0	-170	-9.1	-0.3
Copeland	575	2.8	420	2.1	995	2.5	15	1.7	0.0	0	-0.2	0.0
Westmorland & Furness	1,375	2.1	1,075	1.6	2,450	1.8	-65	-2.6	0.0	-270	-10.0	-0.2
Barrow	715	3.5	475	2.3	1,195	2.9	-50	-4.2	-0.1	-115	-8.9	-0.3
Eden	240	1.5	235	1.4	475	1.5	0	0.0	0.0	-70	-13.0	-0.2
South Lakeland	420	1.4	365	1.2	780	1.3	-15	-1.6	0.0	-85	-9.8	-0.1
of which LDNPA	165	1.4	145	1.3	305	1.3	20	6.2	0.1	-35	-10.0	-0.1

Source: ONS/DWP, due to rounding, totals may not sum Note: LDNPA is a "best-fit" comprising LSOAs with 50%+ of population within NP. LDNPA data are also included in relevant district.
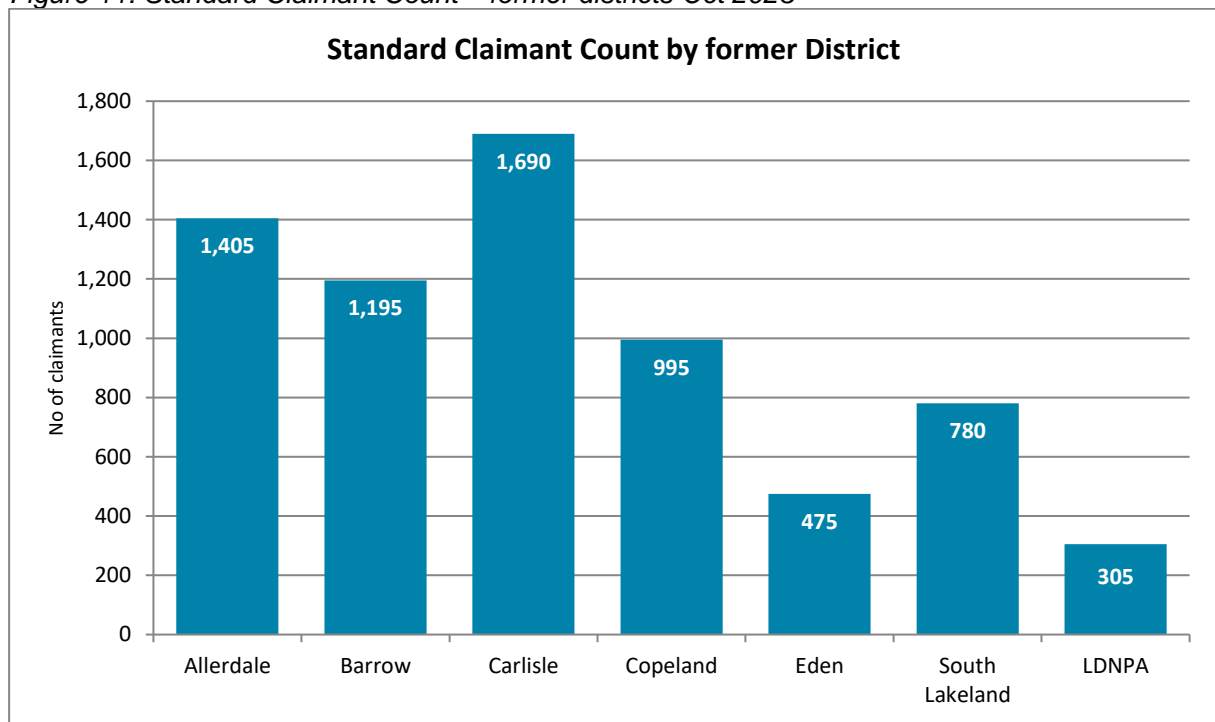
Figure 10 shows the claimant count and rate by broad age group in Oct 2023. Claimant rates at Cumbria level are below the national average for all age groups and this is also the case for all districts with the exception of 18-24 year olds in Barrow where the rate remains well above the national average (5.6% v 4.9%).

Figure 10: Standard Claimant Count & Rate by Age Group in Cumbria – Oct 2023

	Aged 18-24		Aged 25-34		Aged 35-44		Aged 45-54		Aged 55-64		Total	
	No	Rate	No	Rate	No	Rate	No	Rate	No	Rate	No	Rate
UK	274,050	4.9%	404,835	4.5%	375,795	4.3%	255,175	2.9%	226,485	2.7%	1,540,385	3.7%
Cumbria	1,225	3.8%	1,725	3.1%	1,550	2.8%	985	1.5%	1,045	1.4%	6,540	2.2%
Cumberland	730	4.0%	1,100	3.5%	965	3.2%	600	1.6%	690	1.7%	4,090	2.5%
Allerdale	265	4.4%	355	3.4%	340	3.3%	195	1.5%	250	1.7%	1,405	2.5%
Carlisle	255	3.2%	480	3.5%	415	3.2%	270	1.9%	270	1.7%	1,690	2.5%
Copeland	210	4.8%	265	3.4%	210	2.9%	135	1.5%	170	1.6%	995	2.5%
Westmorland & Furness	495	3.5%	625	2.5%	585	2.5%	385	1.2%	350	1.0%	2,450	1.8%
Barrow	280	5.6%	340	3.8%	255	3.4%	160	1.8%	155	1.6%	1,195	2.9%
Eden	75	2.3%	110	2.0%	120	2.1%	90	1.2%	85	0.9%	475	1.5%
South Lakeland	140	2.3%	175	1.7%	215	2.0%	135	1.0%	115	0.7%	780	1.3%
of which LDNPA	35	1.5%	70	2.1%	105	2.6%	55	1.0%	45	0.6%	305	1.3%

Source: ONS (data are rounded). LDNPA is a "best-fit" of LSOAs with 50%+ of pop in NP - data are also included in relevant district.

Figure 11: Standard Claimant Count – former districts Oct 2023

Standard Claimant Count by former District

No of claimants

District	No of claimants
Allerdale	1,405
Barrow	1,195
Carlisle	1,690
Copeland	995
Eden	475
South Lakeland	780
LDNPA	305

Source: ONS. LDNPA is a "best-fit" of LSOAs with 50%+ of pop in NP - data are also included in relevant district.

Figure 12: Standard Claimant Count Rate – former districts, Oct 2023

Standard Claimant Count Rate

% 16-64 population

Area	% 16-64 population
Cumbria	2.2
Allerdale	2.5
Barrow	2.9
Carlisle	2.5
Copeland	2.5
Eden	1.5
South Lakeland	1.3
LDNPA	1.3
Cumberland	2.5
W&F	1.8

Local rates   UK
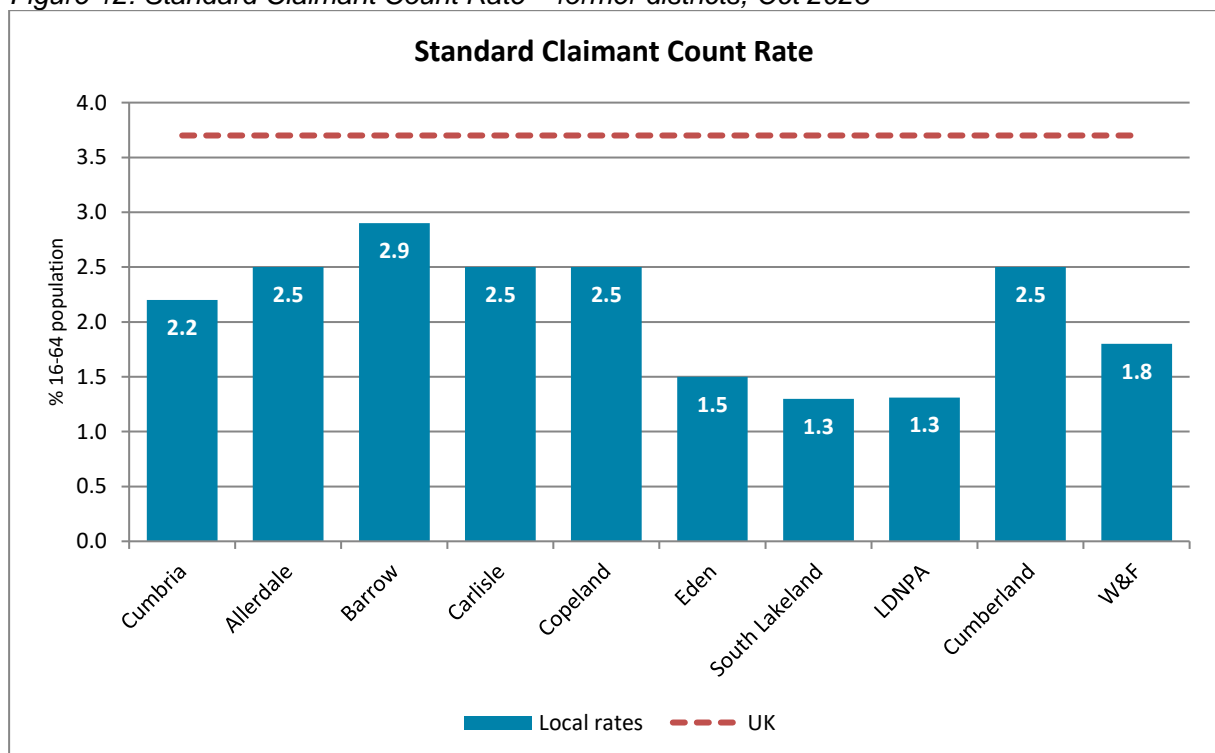
Source: ONS/DWP

Figure 13: Standard Claimant Count - timeseries

Standard Claimant Count Timeseries

Legend: Allerdale, Barrow, Carlisle, Copeland, Eden, South Lakeland, LDNPA
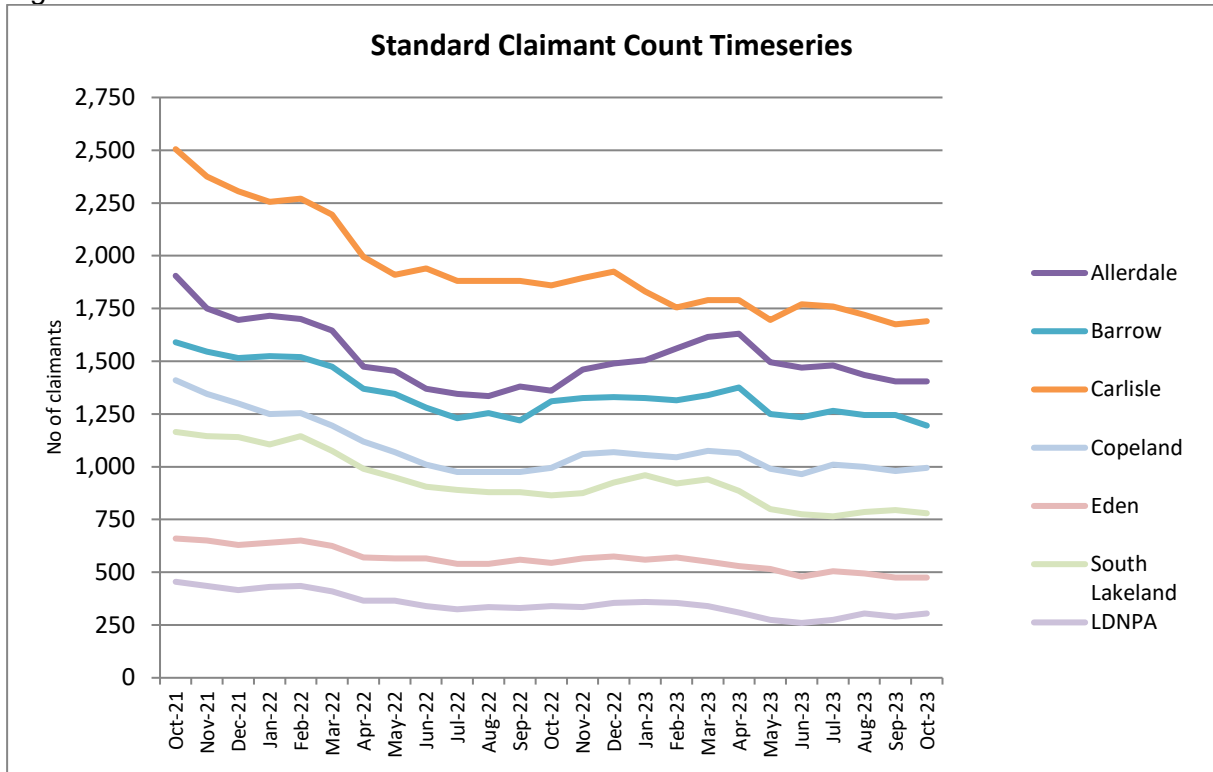
Figure 14: Standard Claimant Rate - timeseries

Standard Claimant Rate Timeseries

Legend: UK, Cumbria, Cumberland, Westmorland & Furness, Allerdale, Barrow, Carlisle, Copeland, Eden, South Lakeland, LDNPA
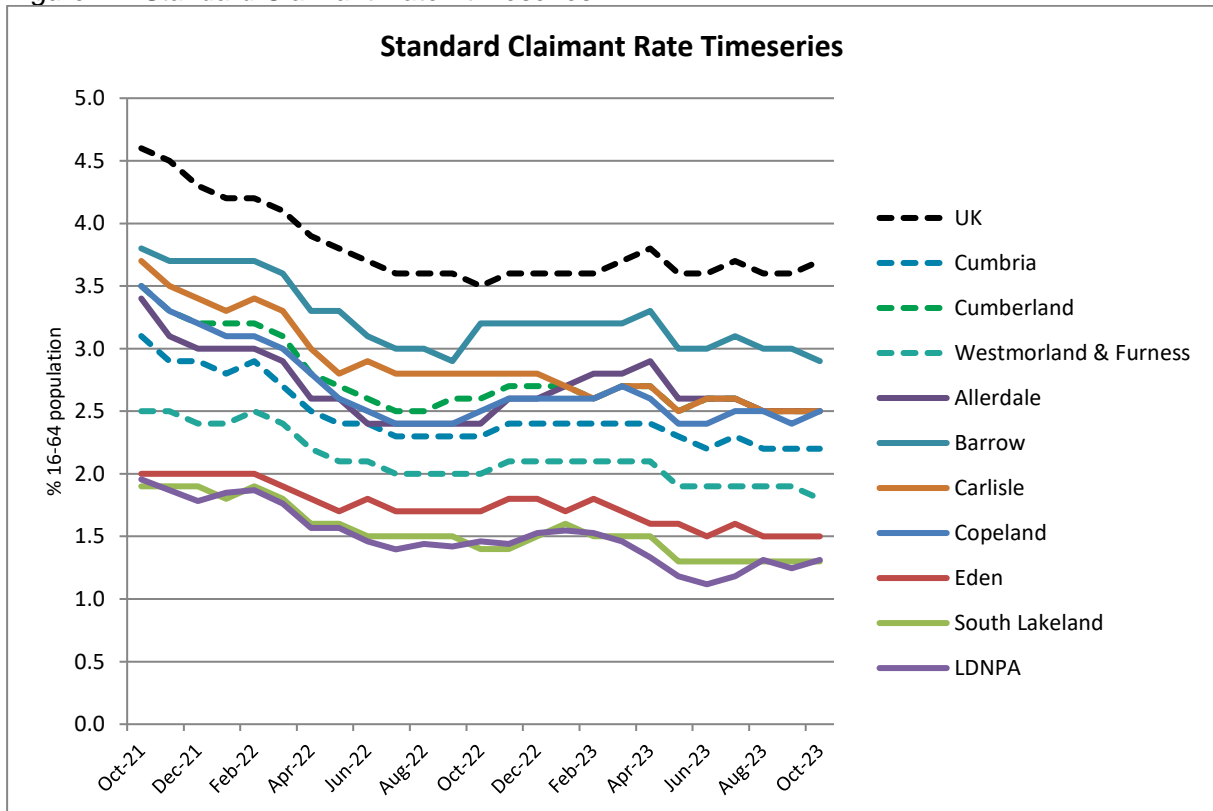
Source: ONS/DWP

6. UNIVERSAL CREDIT (released _monthly_) – count taken 12th Oct 2023

Universal Credit (UC) is a single monthly payment for people in or out of work which replaces existing benefits including Housing Benefit, Child Tax Credit, Income Support, Working Tax Credit, Income-based Jobseeker's Allowance, Income-related Employment and Support Allowance.
Note: due to the phased rollout of UC, care should be taken when comparing change over time.

Please see Appendix 1 at the end of the briefing for ward level data and data for Community Panel / Locality Board areas.

6a. Individuals on Universal Credit

There were 36,865 people on Universal Credit in Cumbria in Oct 2023 (both in work and out of work). This is a rise of 596 from the revised Sep total (+1.6%) and 2,065 more than a year before (+5.9%). The count rose from last month in all the former district areas. The number of people searching/planning/preparing for work rose by 8, the number claiming while in work rose by 284 and the number with no work requirements rose by 304. The latest total means that 12.3% of the working age population is claiming Universal Credit compared to a national rate of 15.1%. The overall rate is below the national average in all parts of Cumbria. However, UC claimant rates for 18-24 year olds were above the national average in Allerdale, Barrow and Copeland and were also above the national average for 25-34 year olds in Allerdale, Barrow, Carlisle and Copeland as well as for 35-44 year olds in Allerdale and Copeland.

Figure 15: Universal Credit Claimants – Oct 2023 and monthly / annual change

|	Male		Female		All Persons		Monthly Change (all persons)			Annual Change (all persons)		
	No	Rate	No	Rate	No	Rate	No	% chg	Rate chg	No	% chg	Rate chg
Great Britain	2,624,307	13.0%	3,577,776	17.2%	6,202,150	15.1%	110,419	1.8%	0.3%	475,011	8.3%	1.2%
Cumbria	15,353	10.3%	21,512	14.3%	36,865	12.3%	596	1.6%	0.2%	2,065	5.9%	0.7%
Cumberland	9,802	12.0%	13,627	16.4%	23,430	14.2%	421	1.8%	0.3%	1,299	5.9%	0.8%
Allerdale	3,502	12.5%	4,936	17.2%	8,438	14.9%	139	1.7%	0.2%	402	5.0%	0.7%
Carlisle	3,799	11.4%	5,367	15.7%	9,168	13.6%	181	2.0%	0.3%	556	6.5%	0.8%
Copeland	2,501	12.3%	3,317	16.5%	5,820	14.4%	93	1.6%	0.2%	329	6.0%	0.8%
Westmorland & Furness	5,551	8.3%	7,890	11.7%	13,437	10.0%	179	1.4%	0.1%	767	6.1%	0.6%
Barrow	2,514	12.1%	3,314	16.1%	5,824	14.1%	44	0.8%	0.1%	355	6.5%	0.9%
Eden	1,053	6.5%	1,635	10.1%	2,689	8.3%	58	2.2%	0.2%	195	7.8%	0.6%
South Lakeland	1,987	6.6%	2,937	9.6%	4,923	8.1%	74	1.5%	0.1%	218	4.6%	0.4%
of which LDNPA	783	6.7%	1,137	9.8%	1,919	8.2%	40	2.1%	0.2%	10	0.5%	0.0%

Source: DWP (due to disclosure control, gender totals may not sum to overall total): LDNPA is a "best-fit" of LSOAs with 50%+ of pop in NP - data are also included in relevant district.

Figure 16: Universal Credit Claimants by Age – Oct 2023

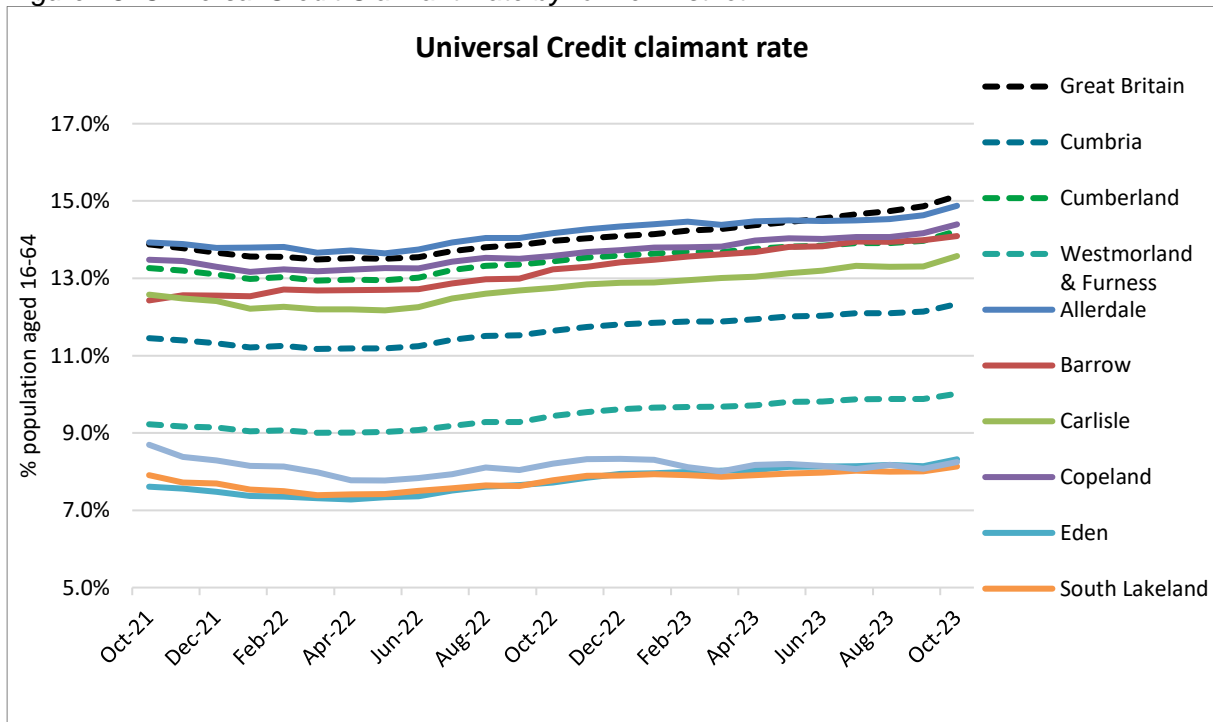| Universal Credit Claimant Count and Rate by Age												
	Aged 18-24		Aged 25-34		Aged 35-44		Aged 45-54		Aged 55+		Total	
	No	Rate	No	Rate	No	Rate	No	Rate	No	Rate	No	Rate
Great Britain	709,387	13.2%	1,691,316	19.3%	1,721,103	20.4%	1,121,694	13.0%	949,983	11.5%	6,202,150	15.1%
Cumbria	4,221	12.9%	10,454	18.6%	9,882	18.2%	6,305	9.3%	5,948	7.7%	36,865	12.3%
Cumberland	2,569	14.0%	6,741	21.2%	6,259	20.5%	3,940	10.7%	3,880	9.3%	23,430	14.2%
Allerdale	943	15.5%	2,310	22.3%	2,183	21.4%	1,487	11.2%	1,508	10.2%	8,438	14.9%
Carlisle	944	12.0%	2,845	20.7%	2,542	19.4%	1,496	10.3%	1,339	8.4%	9,168	13.6%
Copeland	683	15.7%	1,593	20.7%	1,543	21.2%	955	10.6%	1,042	9.7%	5,820	14.4%
Westmorland & Furness	1,650	11.5%	3,705	15.1%	3,613	15.1%	2,366	7.7%	2,077	5.8%	13,437	10.0%
Barrow	855	17.1%	1,768	20.0%	1,466	19.5%	881	9.8%	829	8.7%	5,824	14.1%
Eden	250	7.7%	714	13.2%	740	13.2%	502	6.5%	477	5.2%	2,689	8.3%
South Lakeland	545	8.9%	1,225	11.9%	1,404	13.1%	976	6.9%	767	4.5%	4,923	8.1%
of which LDNPA	157	6.6%	444	13.5%	598	15.0%	378	6.5%	339	4.8%	1,919	8.2%

Source: DWP (due to disclosure control, age totals may not sum to overall total): LDNPA is a "best-fit" of LSOAs with 50%+ of pop in NP - data are also included in relevant district.

Figure 17: Universal Credit Claimants by former district

Persons on Universal Credit

Legend: Allerdale, Barrow, Carlisle, Copeland, Eden, South Lakeland, LDNPA
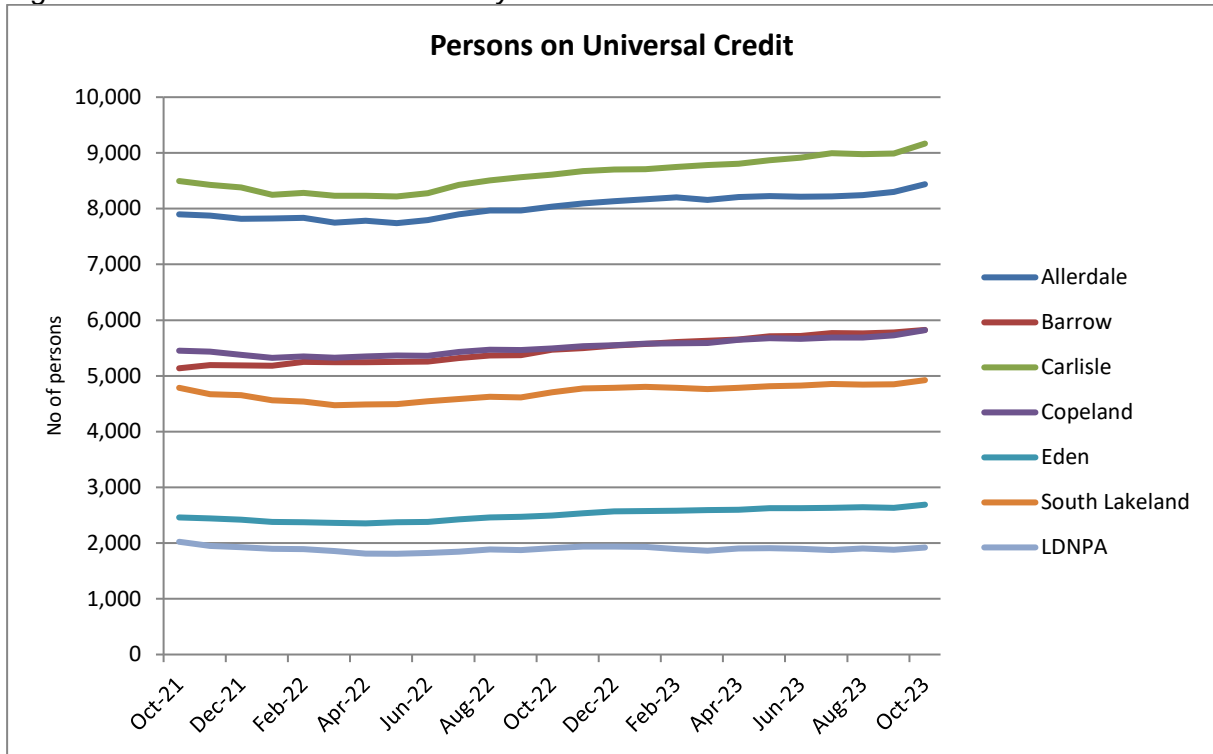
Source: DWP via Stat-Xplore (LDPNA claimants are also included in the relevant district)

Figure 18: Universal Credit Claimant Rate by former District

Universal Credit claimant rate

Legend: Great Britain, Cumbria, Cumberland, Westmorland & Furness, Allerdale, Barrow, Carlisle, Copeland, Eden, South Lakeland

Source: DWP via Stat-Xplore

Universal Credit claimants are placed in a conditionality group based on their circumstances and work capability and this determines what is expected of them during their claim. In Oct 2023 the number of people searching/planning/preparing for work rose by 8, the number claiming while in work rose by 284 and the number with no work requirements rose by 304.
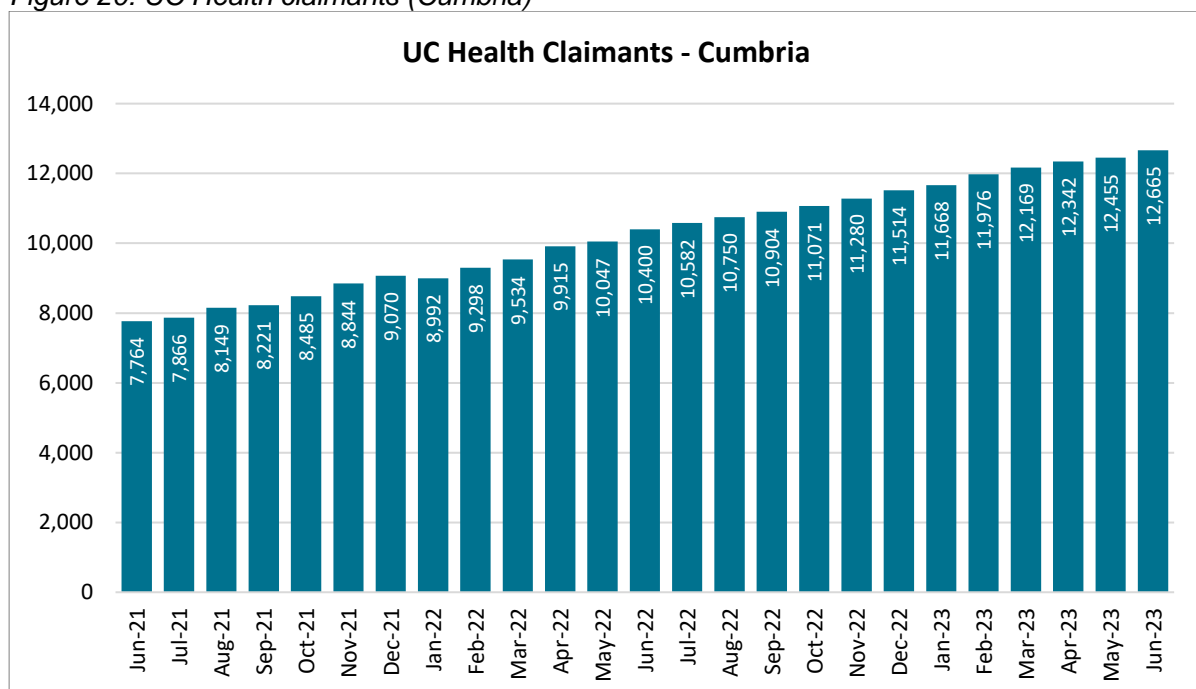
Figure 19: Universal Credit Claimants by Conditionality Group – timeseries (Cumbria)

UC Claimants by Conditionality Group

Legend: Searching / planning / preparing for work — Working — No work requirements
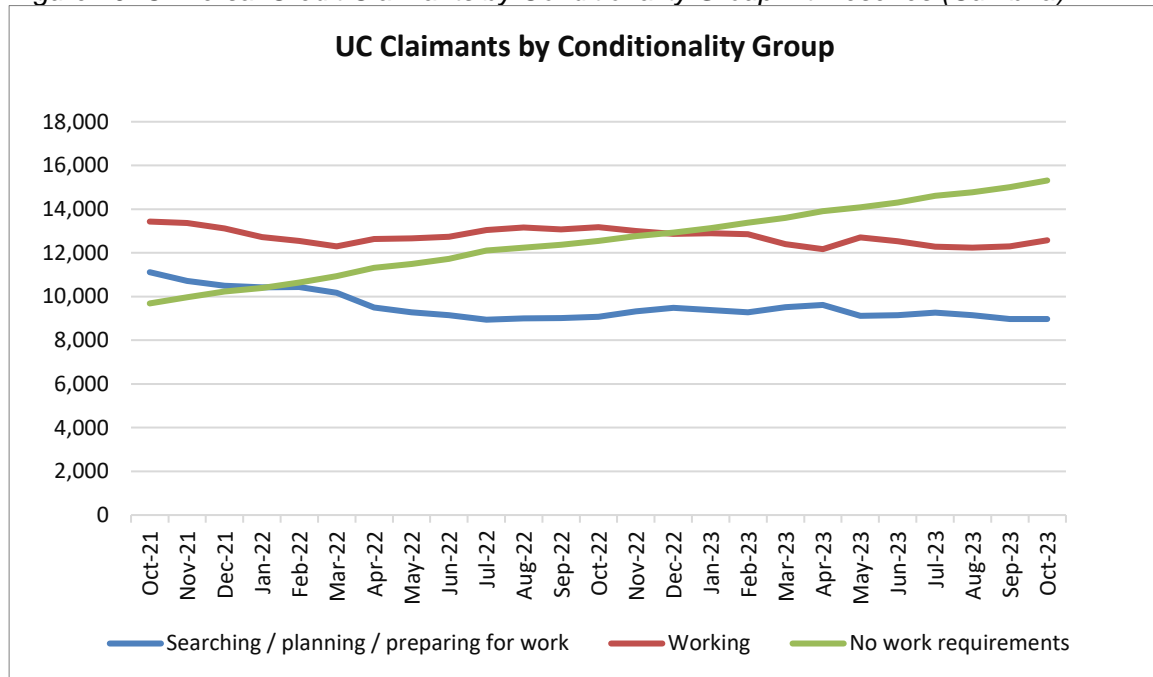
Source: DWP via Stat-Xplore Note: Conditionality is based on an individual's circumstances on the count date)

In June 2023, 12,665 UC claimants were on "UC Health" which comprises those with a restricted ability to work supported by acceptable medical evidence (pre-Work Capability Assessment) or with a Limited Capacity for Work/Limited Capacity for Work & Work Related Activity) outcome. The number of such claimants has risen by 63.1% (+4,901) in the past 2 years compared to an increase of just 0.5% in the overall number of UC claimants. UC Health claimants made up 35.2% of UC claimants in Cumbria in June 2023 compared to 29.4% nationally and this has risen from 21.7% 2 years ago.
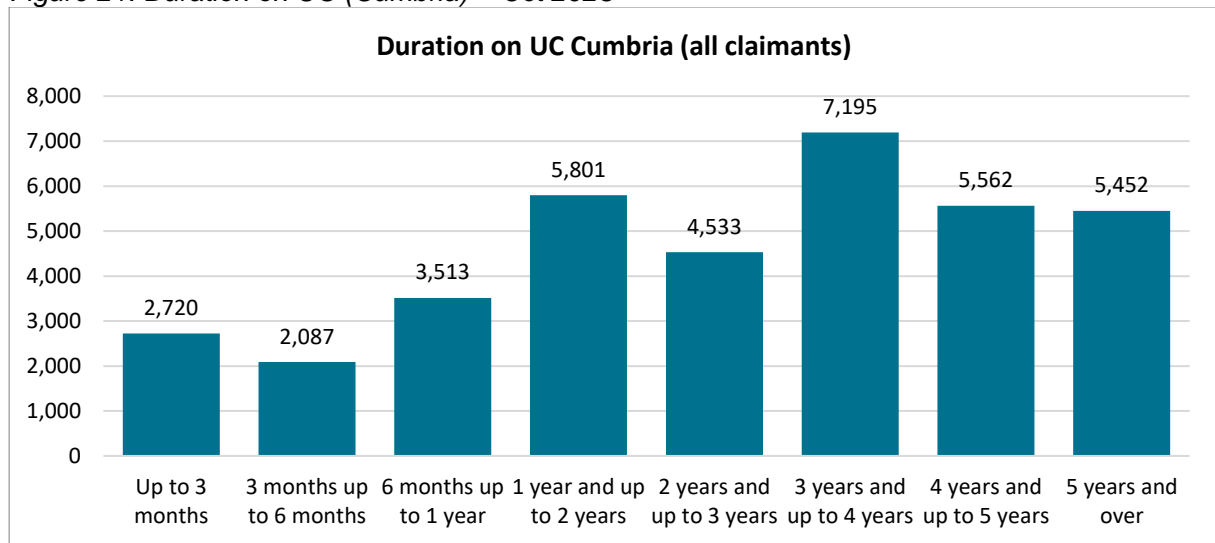
Figure 20: UC Health claimants (Cumbria)

UC Health Claimants - Cumbria

Values: Jun-21 7,764; Jul-21 7,866; Aug-21 8,149; Sep-21 8,221; Oct-21 8,485; Nov-21 8,844; Dec-21 9,070; Jan-22 8,992; Feb-22 9,298; Mar-22 9,534; Apr-22 9,915; May-22 10,047; Jun-22 10,400; Jul-22 10,582; Aug-22 10,750; Sep-22 10,904; Oct-22 11,071; Nov-22 11,280; Dec-22 11,514; Jan-23 11,668; Feb-23 11,976; Mar-23 12,169; Apr-23 12,342; May-23 12,455; Jun-23 12,665
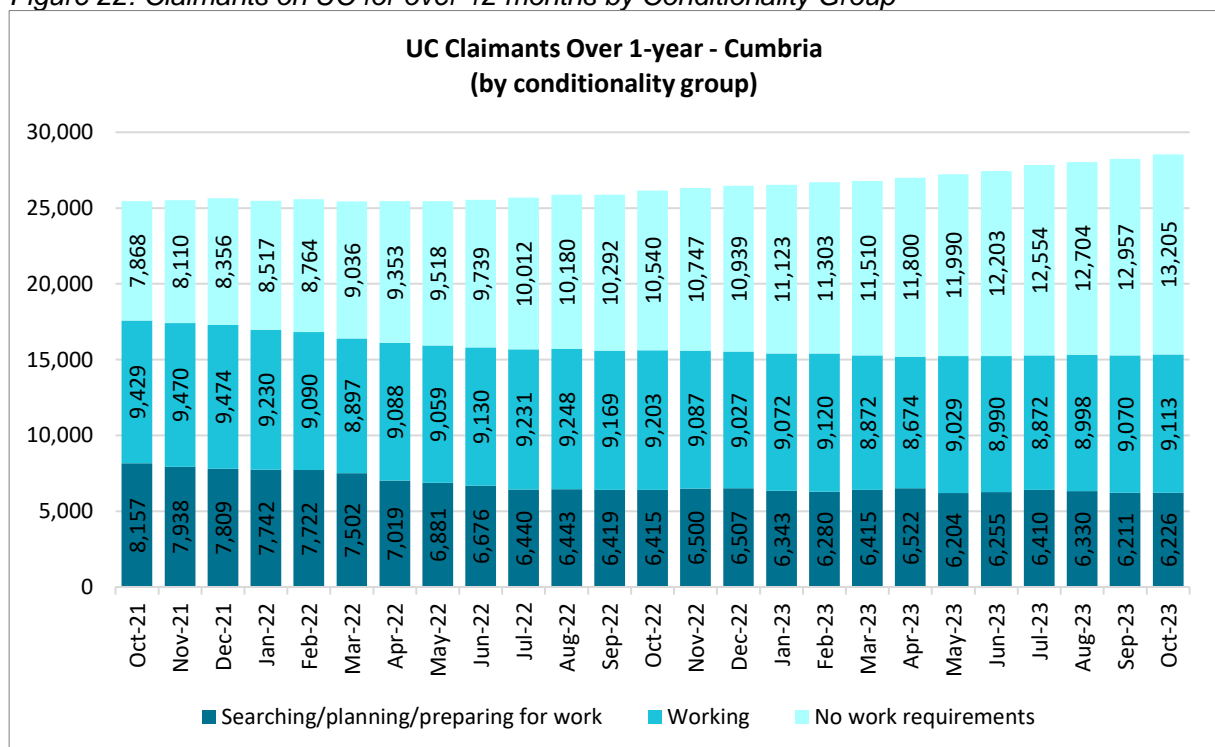
Source: DWP via Stat-Xplore :

In Oct 2023, over three quarters of UC claimants (28,551) had been claiming for over 12 months an annual increase of 2,392 (9.1%). The highest proportions of these long term claimants were in the working and no work requirements conditionality groups (32% and 46% of the total respectively), although they may have been in different groups during their claim. Long term claimants made up 77% of all UC claimants compared to 73% in Oct 2021.

Figure 21: Duration on UC (Cumbria) – Oct 2023

Duration on UC Cumbria (all claimants)

Up to 3 months: 2,720
3 months up to 6 months: 2,087
6 months up to 1 year: 3,513
1 year and up to 2 years: 5,801
2 years and up to 3 years: 4,533
3 years and up to 4 years: 7,195
4 years and up to 5 years: 5,562
5 years and over: 5,452

Source: DWP via Stat-Xplore

Figure 22: Claimants on UC for over 12 months by Conditionality Group

UC Claimants Over 1-year - Cumbria
(by conditionality group)

Month	Searching/planning/preparing for work	Working	No work requirements
Oct-21	8,157	9,429	7,868
Nov-21	7,938	9,470	8,110
Dec-21	7,809	9,474	8,356
Jan-22	7,742	9,230	8,517
Feb-22	7,722	9,090	8,764
Mar-22	7,502	8,897	9,036
Apr-22	7,019	9,088	9,353
May-22	6,881	9,059	9,518
Jun-22	6,676	9,130	9,739
Jul-22	6,440	9,231	10,012
Aug-22	6,443	9,248	10,180
Sep-22	6,419	9,169	10,292
Oct-22	6,415	9,203	10,540
Nov-22	6,500	9,087	10,747
Dec-22	6,507	9,027	10,939
Jan-23	6,343	9,072	11,123
Feb-23	6,280	9,120	11,303
Mar-23	6,415	8,872	11,510
Apr-23	6,522	8,674	11,800
May-23	6,204	9,029	11,990
Jun-23	6,255	8,990	12,203
Jul-23	6,410	8,872	12,554
Aug-23	6,330	8,998	12,704
Sep-23	6,211	9,070	12,957
Oct-23	6,226	9,113	13,205

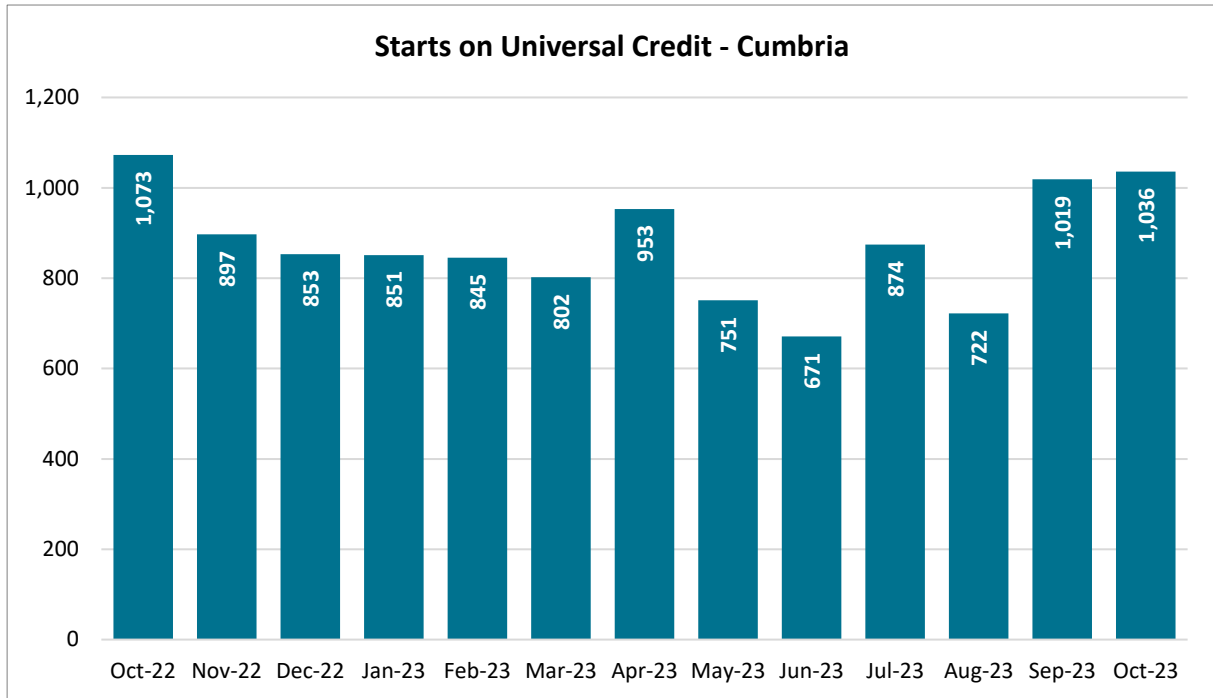Legend: Searching/planning/preparing for work | Working | No work requirements

Source: DWP via Stat-Xplore

6b. _Starts_ to Universal Credit (next data release _Feb 2024_)

The data presented so far relate to the stock of Universal Credit claimants at a point in time (ie the total number of claimants irrespective of how long they have been claiming). The following data relate just to those who started claims in the period. Geographic analysis is based on the JCP office to which the original claim was made. These figures are only released once a quarter.

The number of starts on Universal Credit is primarily influenced by labour market conditions but there is also some element of administrative effect as claimants moving onto UC from other benefits also count as a new start (it is not possible to separate the two in the data).

Figure 23: Monthly Starts to Universal Credit – timeseries

Starts on Universal Credit - Cumbria

Oct-22	Nov-22	Dec-22	Jan-23	Feb-23	Mar-23	Apr-23	May-23	Jun-23	Jul-23	Aug-23	Sep-23	Oct-23
1,073	897	853	851	845	802	953	751	671	874	722	1,019	1,036

Source: DWP via Stat-Xplore

Figure 24: Starts on Universal Credit by JCP Office – timeseries

Starts on Universal Credit by JCP Office

Barrow, Carlisle, Kendal, Penrith, Whitehaven, Workington
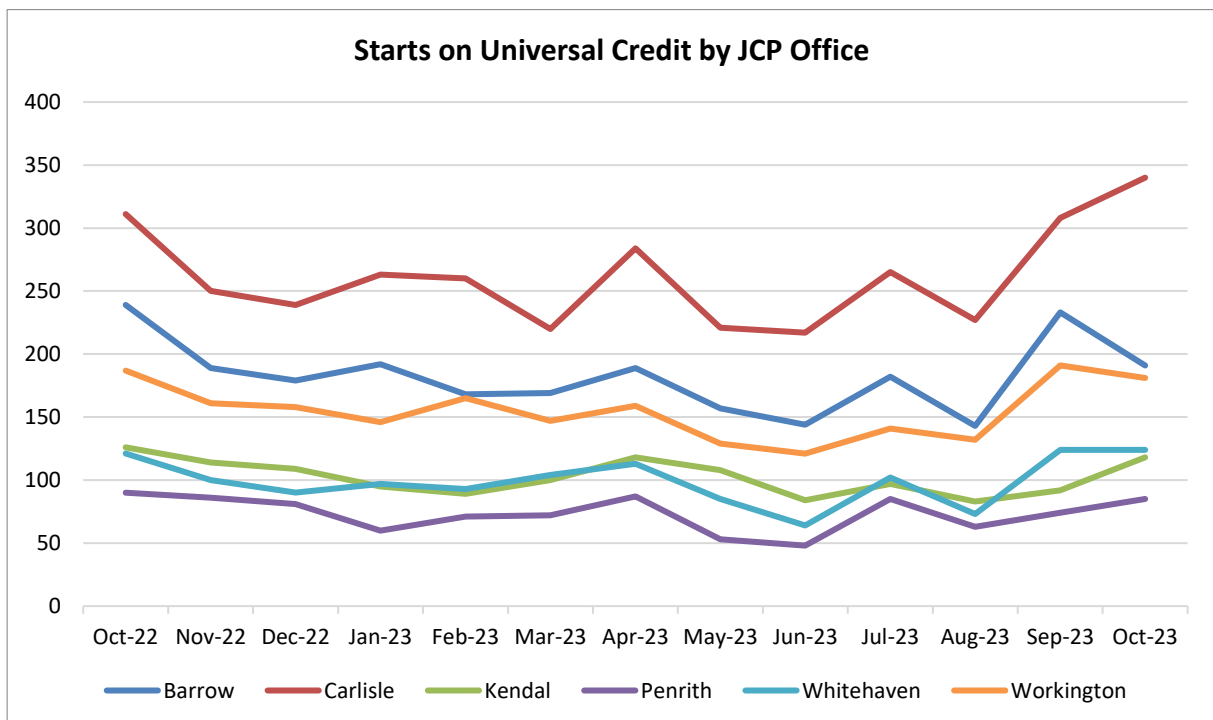
Source: DWP via Stat-Xplore

6c.   Households on Universal Credit (next data release Feb 2024)

Data for **households** on Universal Credit are only released quarterly which puts them out of line with the data for individuals. The most recent household data are for <u>Aug 2023</u> when there were 31,221 households on Universal Credit in Cumbria, a rise of 1,674 from the same month last year (5.7%). The number of households on UC rose year on year in all 6 districts in Cumbria with the biggest percentage increases in Barrow (+8.7%) and Eden (+7.5%).

Figure 25: Number of Households on Universal Credit by former district

Number of Households on Universal Credit - this year v last year

District	Aug-22	Aug-23
Allerdale	6,832	7,102
Barrow	4,711	5,121
Carlisle	7,313	7,737
Copeland	4,762	4,925
Eden	2,050	2,204
South Lakeland	3,884	4,125
LDNPA	1,564	1,587
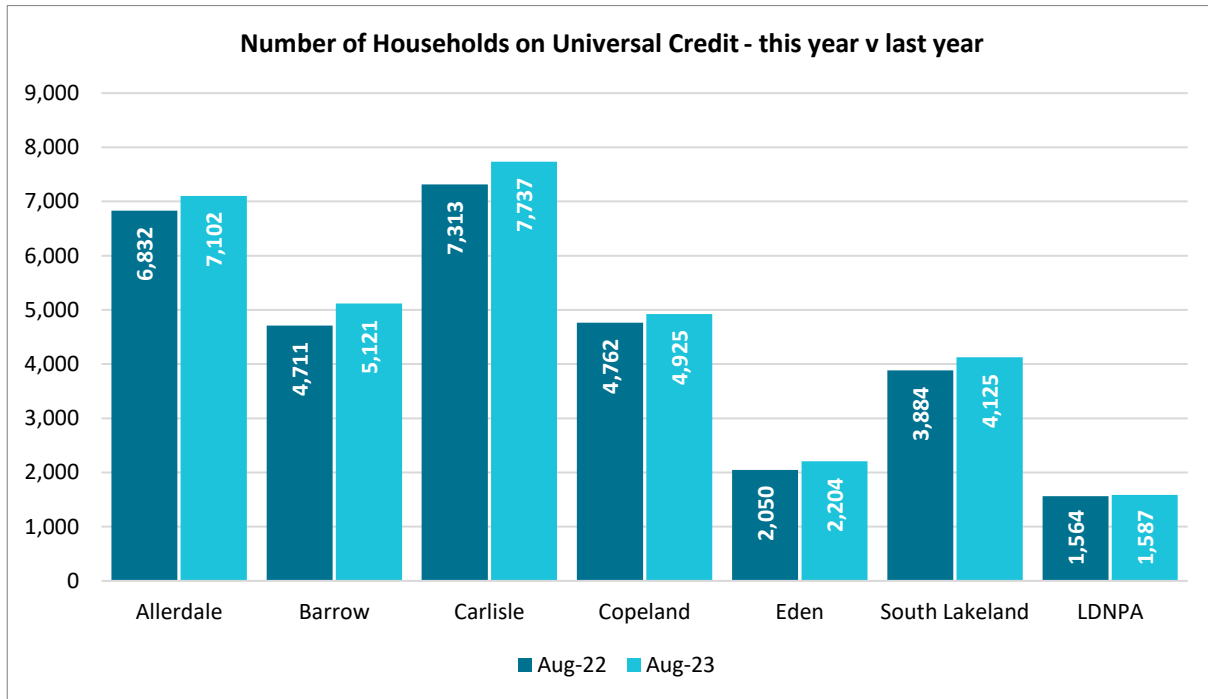
Figure 26: Annual % increase in Households on Universal Credit

Annual change in Households on UC (%)

Area	%
Allerdale	4.0%
Barrow	8.7%
Carlisle	5.8%
Copeland	3.4%
Eden	7.5%
South Lakeland	6.2%
LDNPA	1.5%
Cumbria	5.7%
Great Britain	7.4%
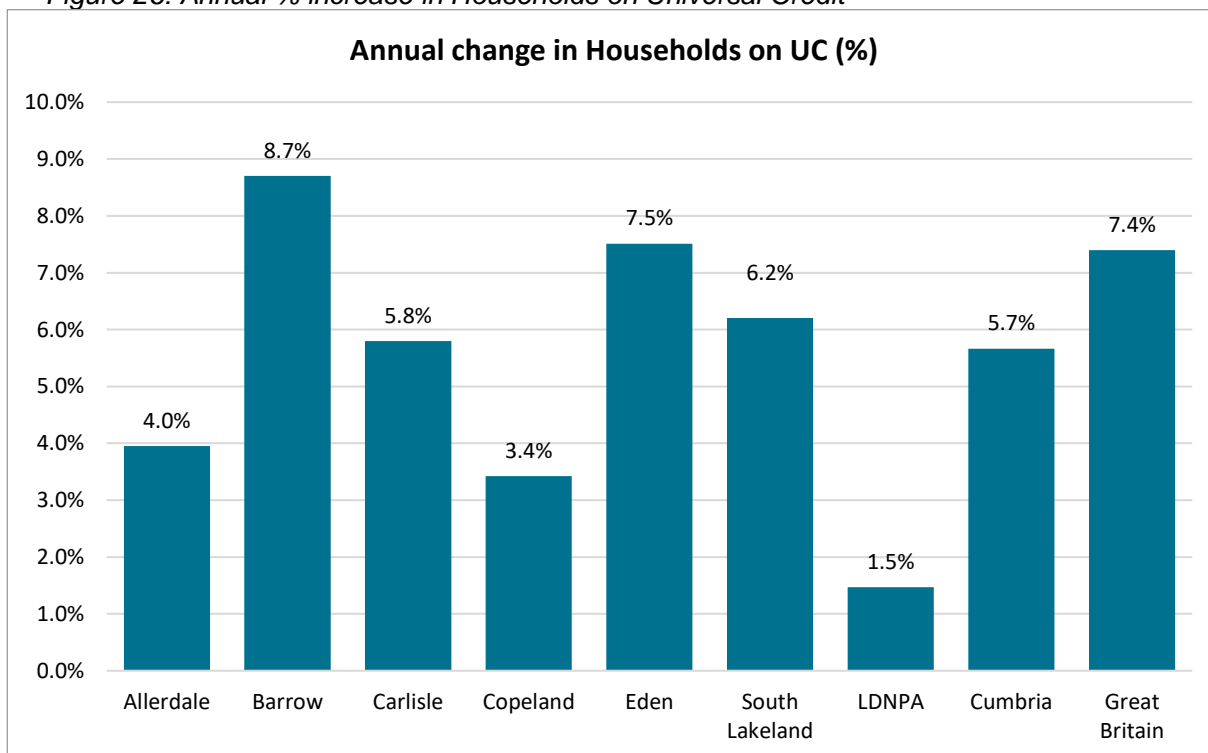
Source: DWP via Stat-Xplore Note: LDNPA is a "best-fit" comprising LSOAs with 50%+ of area within NP. LDNPA claimants are also included in the relevant district

An estimated 26,947 children in Cumbria were living in UC households in Aug 2023. The number has risen by 1,685 (6.7%) from Aug last year. The number of households containing children has increased by 6.2% year on year compared to a rise of 5.3% in households without children. More specifically, single person households with children have increased by 8.9% year on year. Note: a child is anyone declared as living in a household on UC who is under 20 and whose details have been verified by DWP

Figure 27: Estimated children in UC households - timeseries
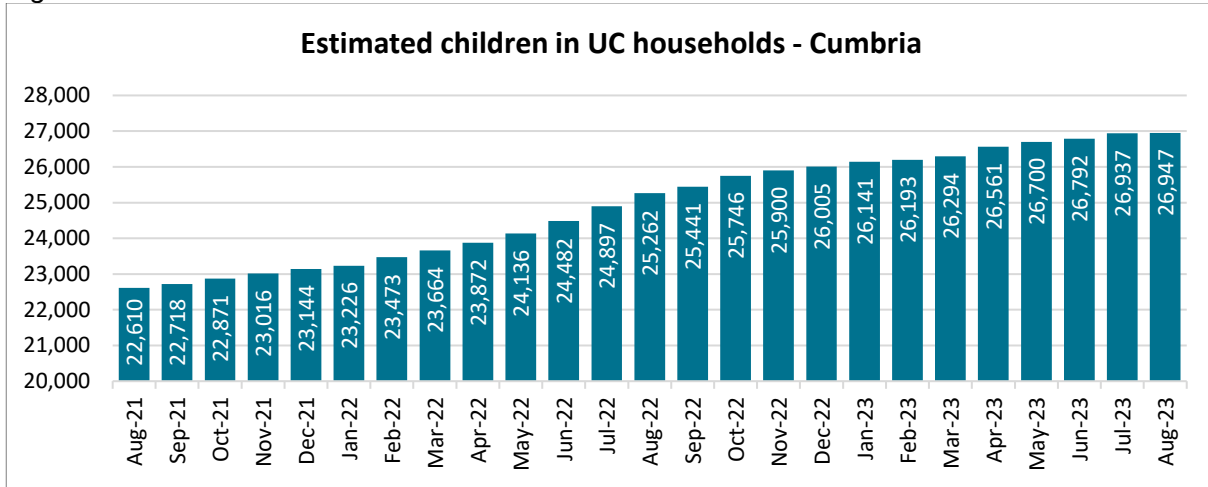
Source: DWP via Stat-Xplore

Figure 28: Estimated children in UC households – former districts, Aug 2023
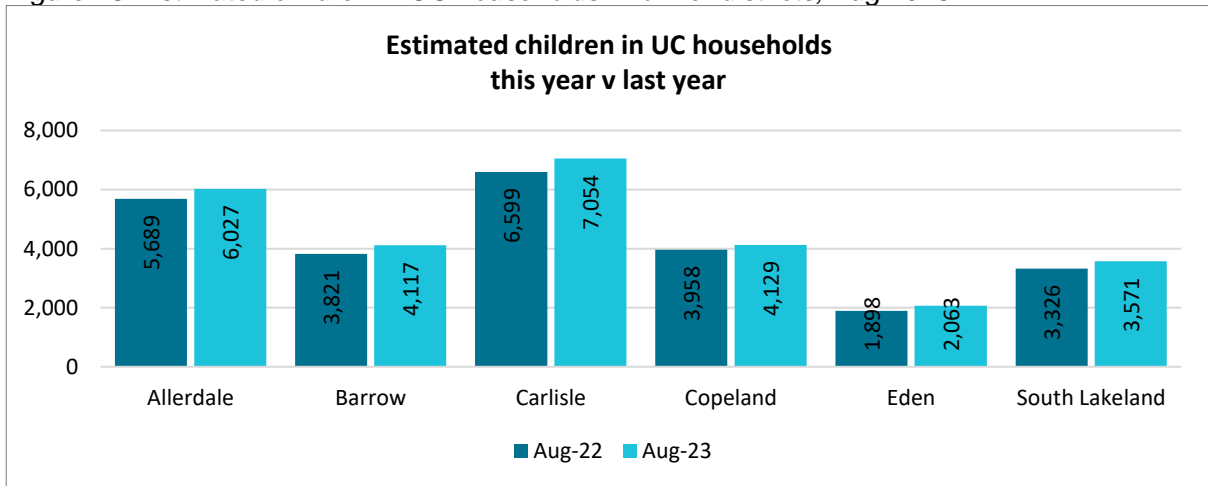
Source: DWP via Stat-Xplore

Figure 29: UC households by family type – Aug 2023
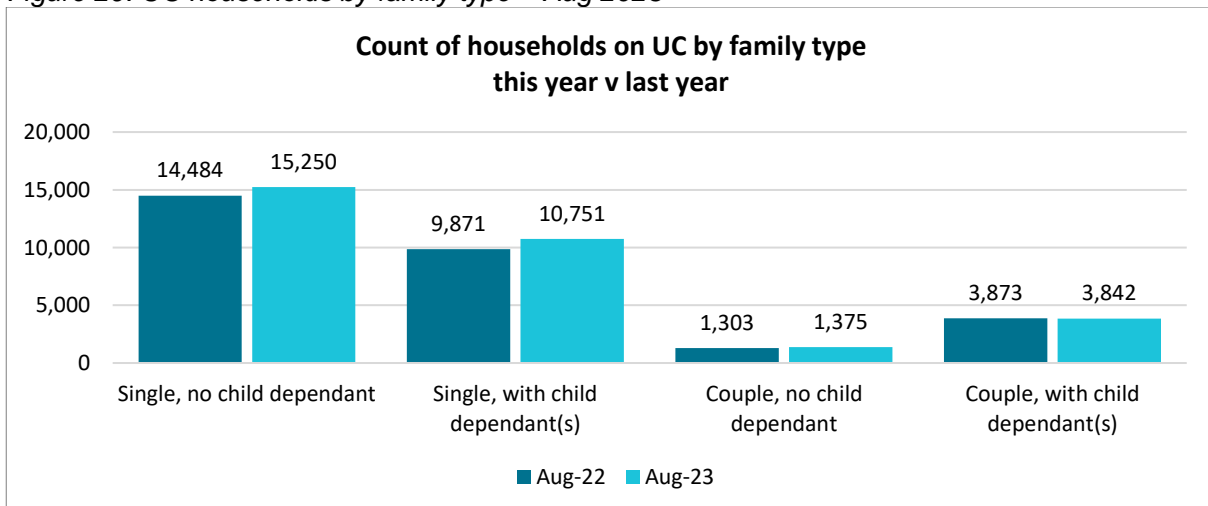
Source: DWP via Stat-Xplore

7. NEETs & Participation (*released* <u>*monthly*</u>)

7a. Not in Education, Employment or Training (NEET)

Young people are described as NEET if they are not in any form of education, employment or training. Those whose status is Not Known at the time of follow up are also classed as NEET.

In Sep 2023, there were 466 16-17 year olds classed as NEET in Cumbria (171 NEET and 295 whose status was Not Known), an increase of 125 from Aug. The highest number of NEET/NKs was in the former district of Carlisle where there were 119 followed by Allerdale where there were 94. At this time of year, these figures are subject to significant variations as young people are still making choices about their destinations. . *NB: since Sept 2022 data have been based on the <u>resident location</u> of the young person.*

Figure 30: Number of 16-17 Year Olds NEET or Not Known, Sep 2023
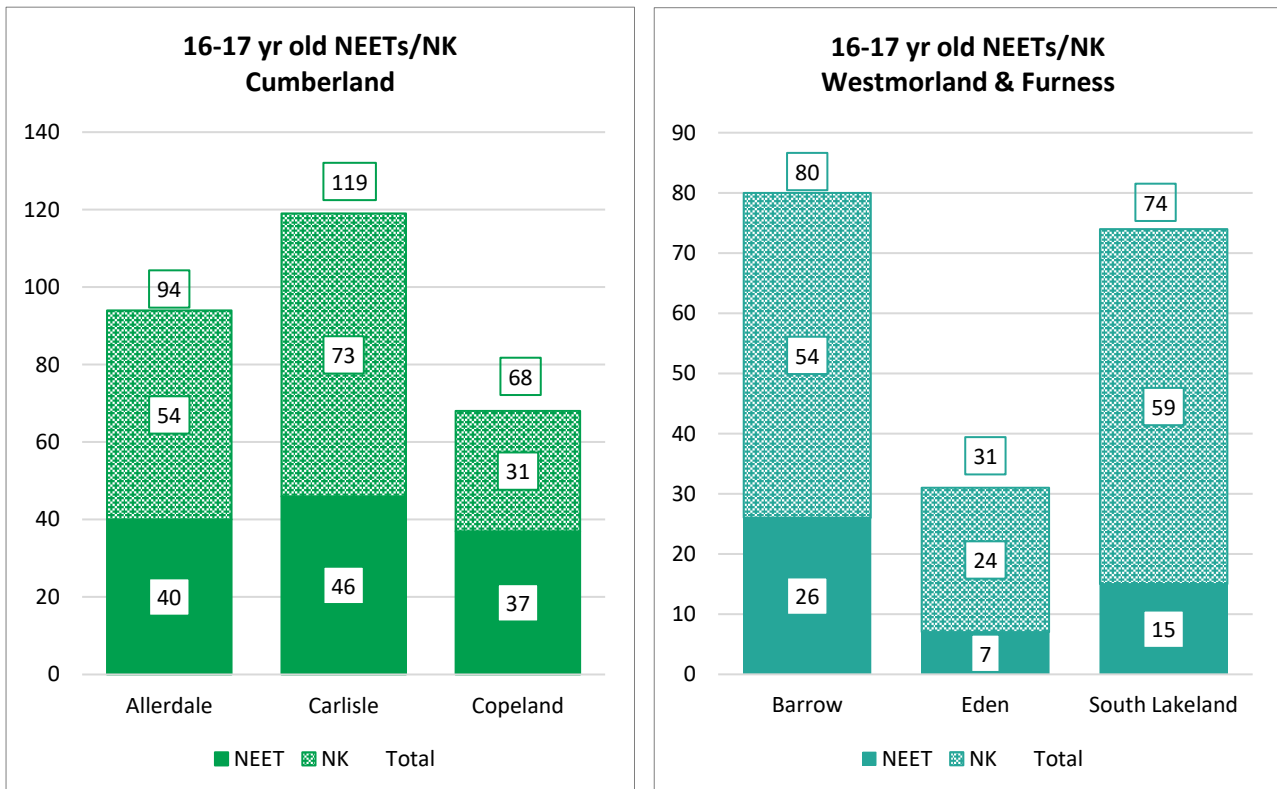
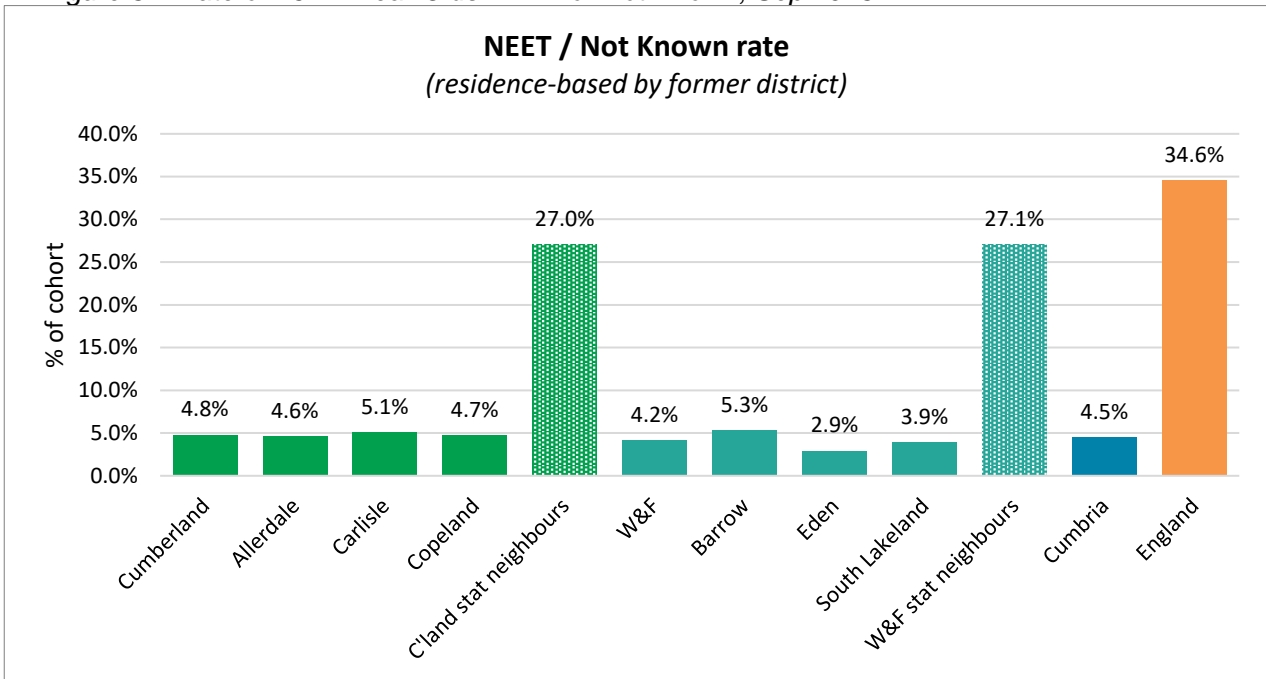*Source: Inspira / Cumbria Intelligence Observatory*

Figure 31: Number of 16-17 Year Olds NEET or Not Known, former district timeseries
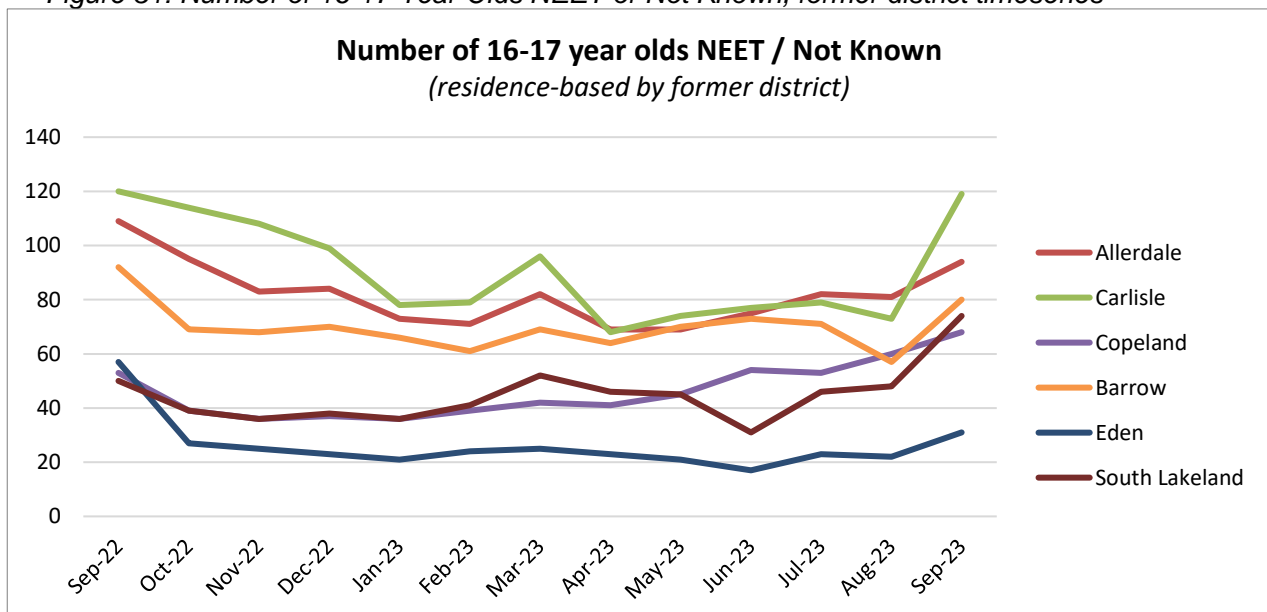
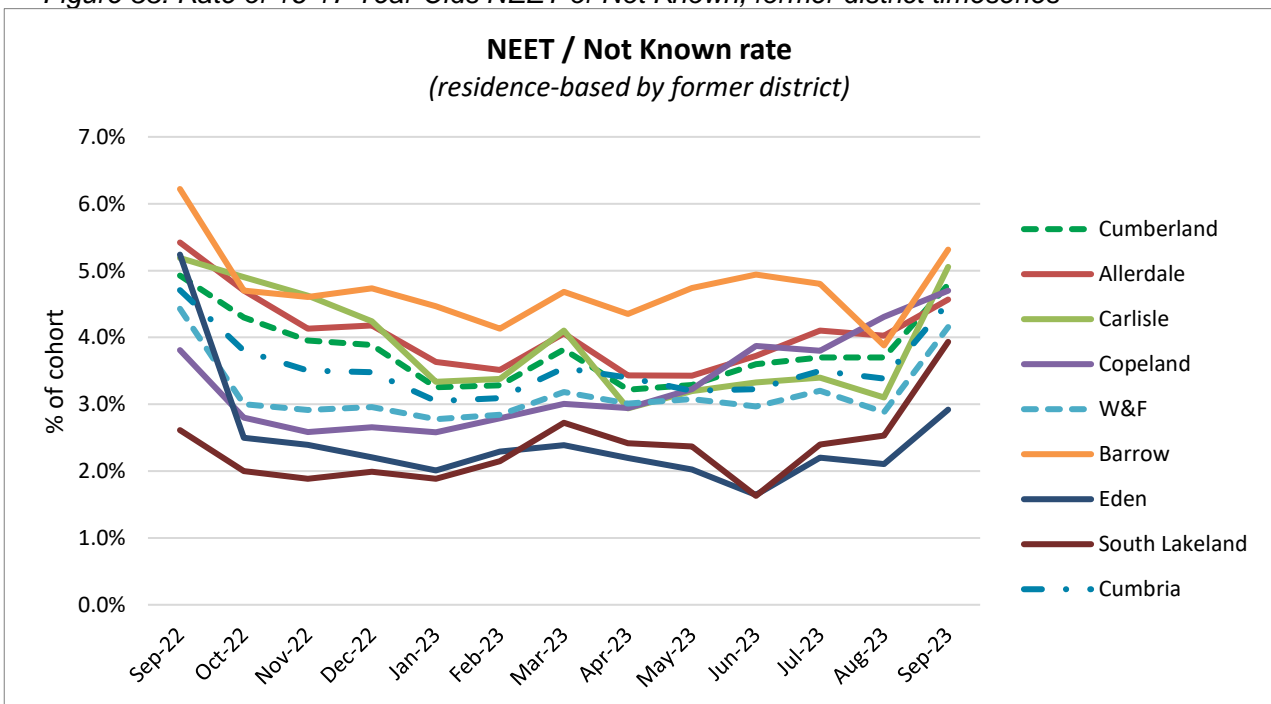*Source: Inspira / Cumbria Intelligence Observatory*

The county NEET/NK rate (% of cohort) was 4.5% in Sep 2023 – comparison with England not reliable as some areas of the country do not track at this time of year. The highest local rates were in in the former districts of Barrow (5.3%) and Carlisle (5.1%). The NEET rate in Cumbria was down by 0.2 percentage points from the same month a year ago.

Figure 32: Rate of 16-17 Year Olds NEET or Not Known, Sep 2023

NEET / Not Known rate
(residence-based by former district)

Category	Rate
Cumberland	4.8%
Allerdale	4.6%
Carlisle	5.1%
Copeland	4.7%
C'land stat neighbours	27.0%
W&F	4.2%
Barrow	5.3%
Eden	2.9%
South Lakeland	3.9%
W&F stat neighbours	27.1%
Cumbria	4.5%
England	34.6%

Source: Inspira / NCCIS / Cumbria Intelligence Observatory

Figure 33: Rate of 16-17 Year Olds NEET or Not Known, former district timeseries

NEET / Not Known rate
(residence-based by former district)

Series: Cumberland, Allerdale, Carlisle, Copeland, W&F, Barrow, Eden, South Lakeland, Cumbria
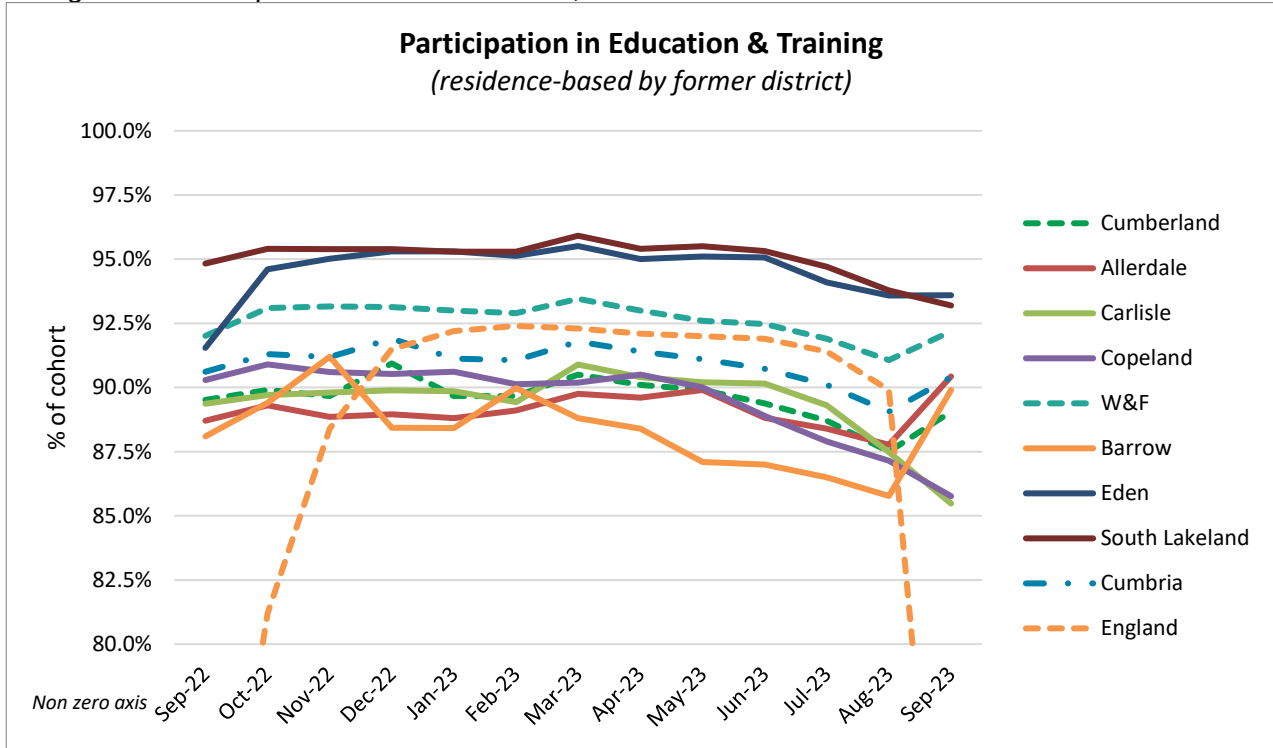
Source: Inspira / NCCIS / Cumbria Intelligence Observatory

7b. Participation

The Education & Skills Act 2008 introduced a requirement for young people to remain in education or training until at least their 18th birthday and a duty on local authorities to encourage, enable and assist young people to participate. As part of the tracking process that produces the NEET data, participation data is also produced at county level on a monthly basis.

In Sep 2023, 90.4% of young people in Cumbria were classed as meeting the participation requirement - comparison with England not reliable as some areas of the country do not track at this time of year. The highest participation rate was in the former district of Eden (93.6%) and the lowest in Carlisle (85.5%).

Figure 34: Participation of 16/17 Year Olds, former district timeseries

Source: Inspira / NCCIS / Cumbria Intelligence Observatory

Figure 35: Participation of 16/17 Year Olds, by activity type – Sep 23
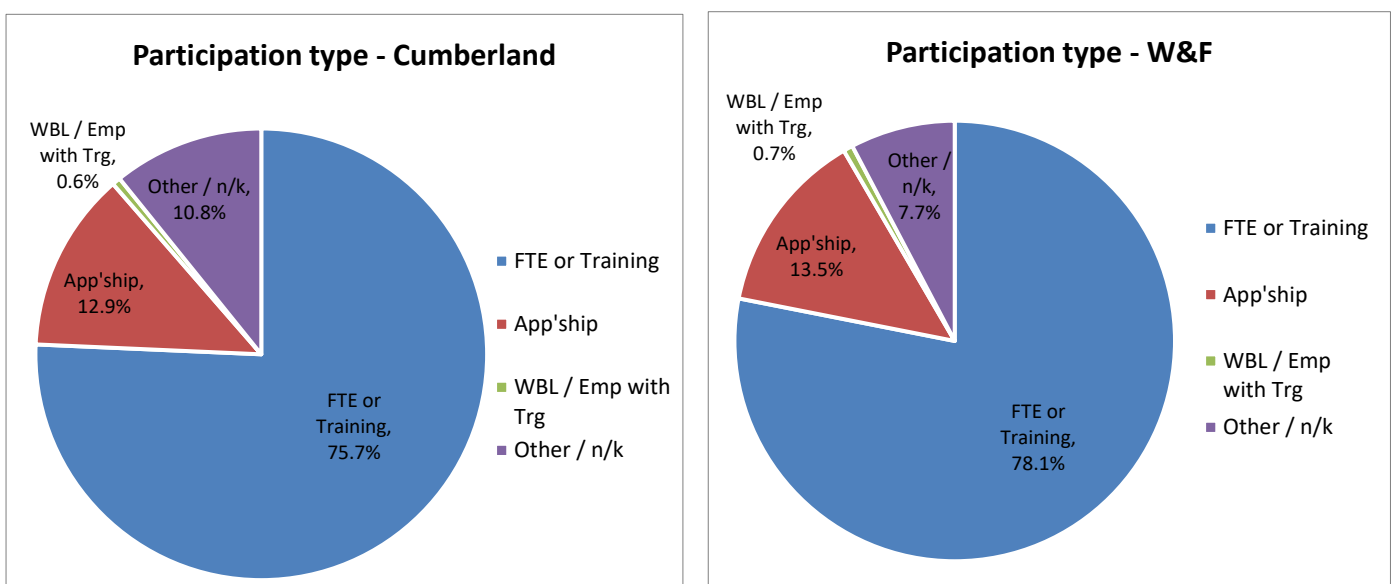

Source: NCCIS

8. JOB POSTINGS

The following data are drawn from Lightcast™ Analyst, an interactive tool which delivers real time access to job postings from a range of sources including job boards, employer sites, newspapers, public agencies etc. Data extraction and analysis technologies mine and code data from each posting to provide analysis on occupations and skills.

During Oct 2023 there were 11,905 active job postings in Cumbria, 2,825 of which were new postings during the month. The number of active postings was 3,291 higher than in Sep (+38.2%) whilst the number of new postings was similar. The rate of increase in "live" postings in October was similar across all the former district areas as well as nationally. Despite the variation in live postings, the volume of new postings has been broadly stable for several months which suggests postings are remaining open for longer rather than there being an increase in new demand.
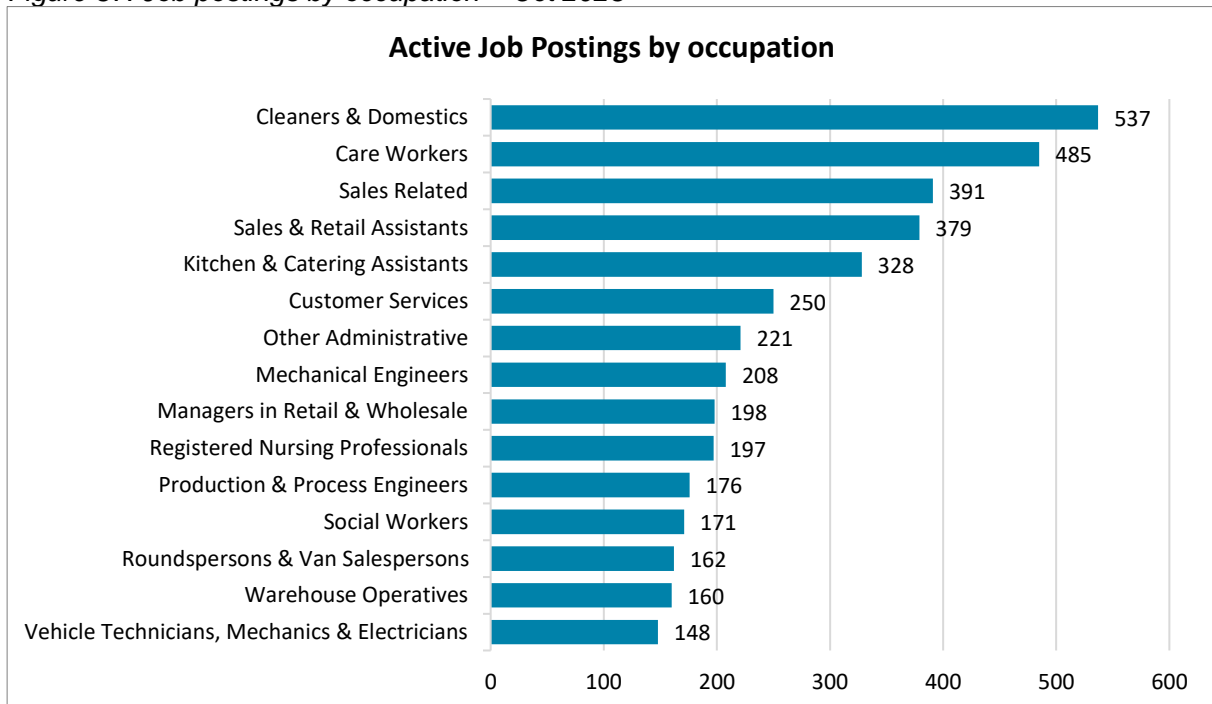
Figure 36: Active job postings by month
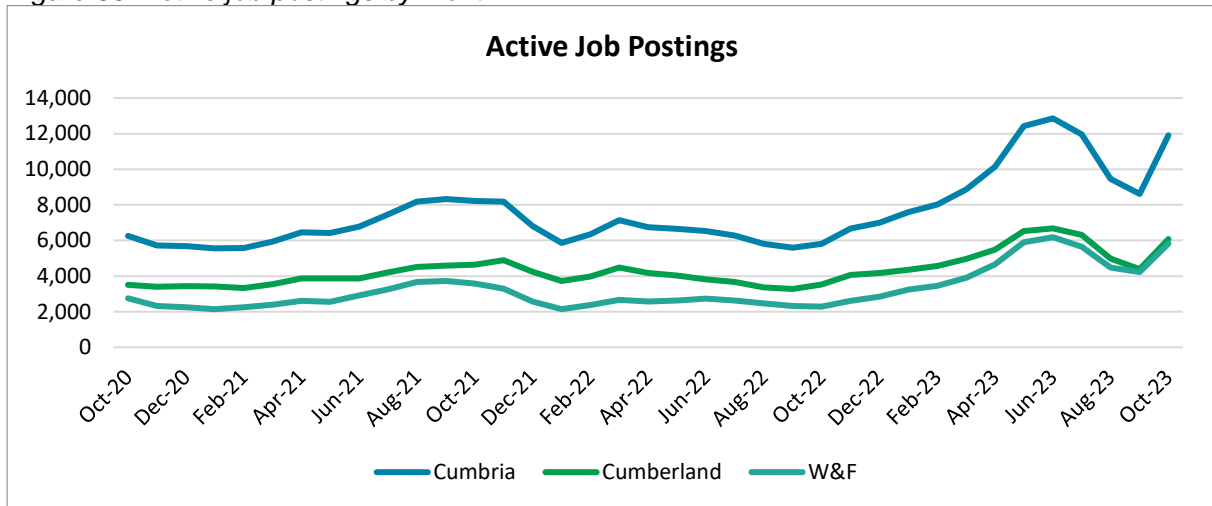
Source: Lightcast™ Analyst

The most commonly advertised jobs were for cleaners & domestics, care workers, sales occupations and kitchen & catering assistants.
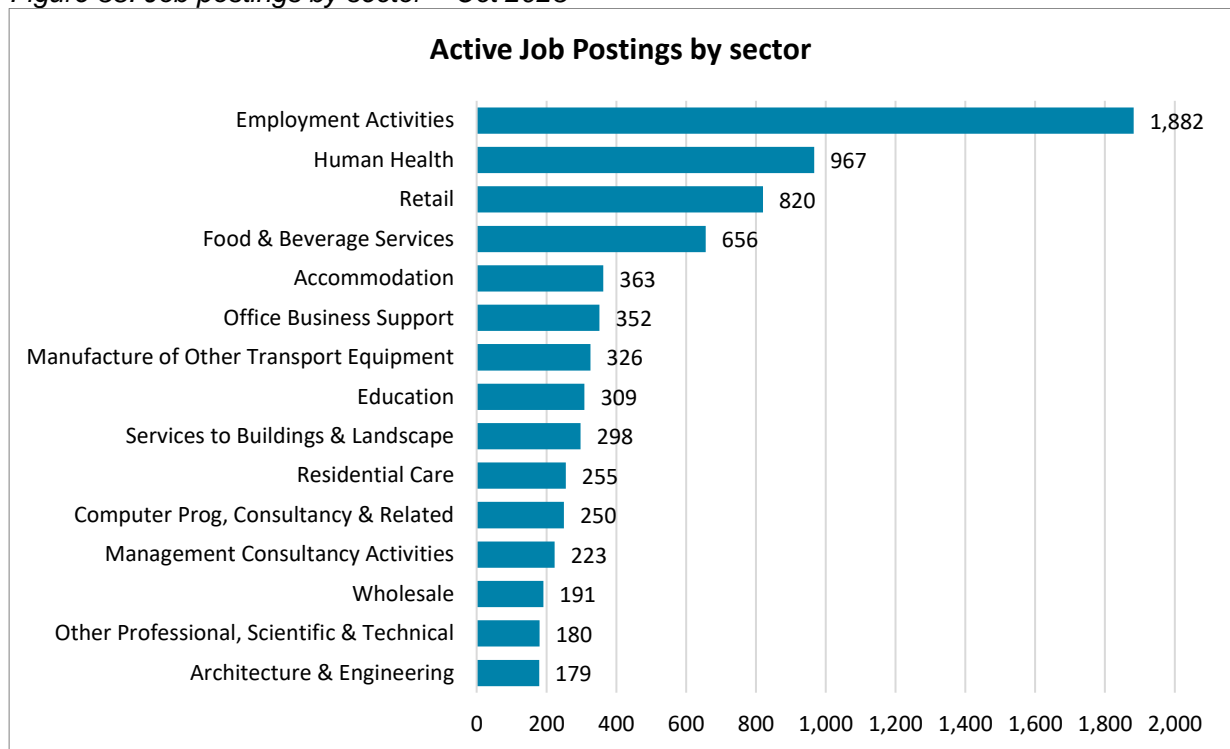
Figure 37: Job postings by occupation – Oct 2023

Source: Lightcast™ Analyst

The sector posting the most vacancies was employment activities (most of these will be recruitment agencies where the sector of the actual job cannot be determined). This was followed by health, retail, food & beverage services and accommodation.
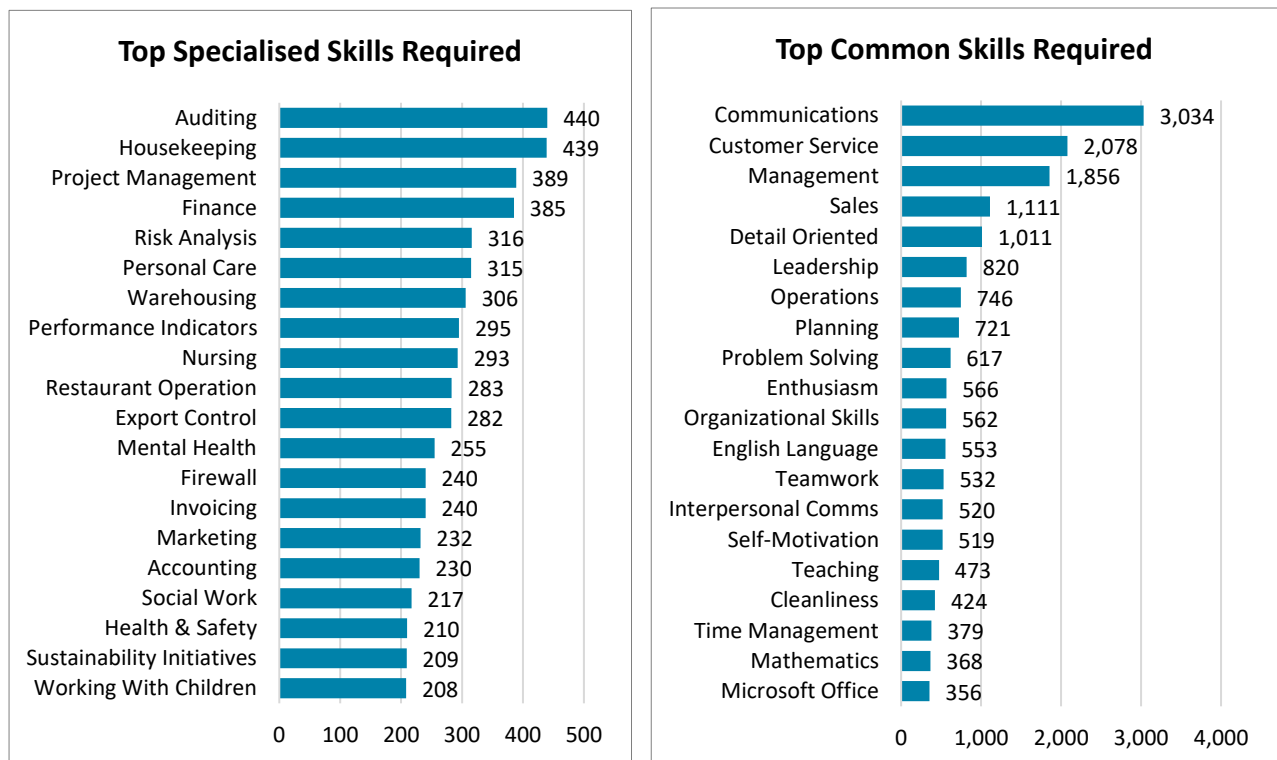
Figure 38: Job postings by sector – Oct 2023

Active Job Postings by sector

Sector	Postings
Employment Activities	1,882
Human Health	967
Retail	820
Food & Beverage Services	656
Accommodation	363
Office Business Support	352
Manufacture of Other Transport Equipment	326
Education	309
Services to Buildings & Landscape	298
Residential Care	255
Computer Prog, Consultancy & Related	250
Management Consultancy Activities	223
Wholesale	191
Other Professional, Scientific & Technical	180
Architecture & Engineering	179

Source: Lightcast™ Analyst

The web scraping software analyses key words about job requirements and where possible classifies them as "specialised skills" which are those specific to a job role and as "common skills" which are typically self-developed / personal attributes that candidates need.
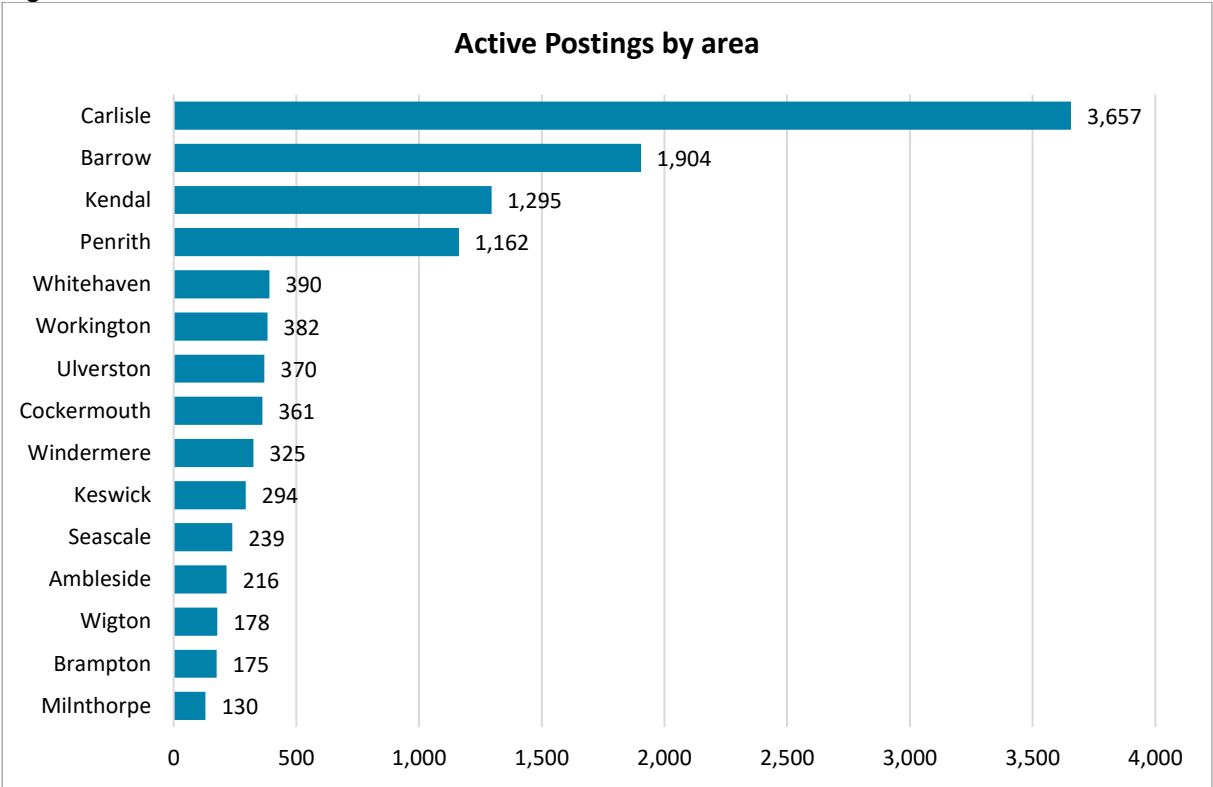
Figure 39: Skills required – Oct 2023

Top Specialised Skills Required

Skill	Count
Auditing	440
Housekeeping	439
Project Management	389
Finance	385
Risk Analysis	316
Personal Care	315
Warehousing	306
Performance Indicators	295
Nursing	293
Restaurant Operation	283
Export Control	282
Mental Health	255
Firewall	240
Invoicing	240
Marketing	232
Accounting	230
Social Work	217
Health & Safety	210
Sustainability Initiatives	209
Working With Children	208

Top Common Skills Required

Skill	Count
Communications	3,034
Customer Service	2,078
Management	1,856
Sales	1,111
Detail Oriented	1,011
Leadership	820
Operations	746
Planning	721
Problem Solving	617
Enthusiasm	566
Organizational Skills	562
English Language	553
Teamwork	532
Interpersonal Comms	520
Self-Motivation	519
Teaching	473
Cleanliness	424
Time Management	379
Mathematics	368
Microsoft Office	356

Source: Lightcast™ Analyst

Active postings rose at a similar rate in all of the former district areas in Oct. The specific locations mentioned most frequently in postings were Carlisle, Barrow, Kendal and Penrith.
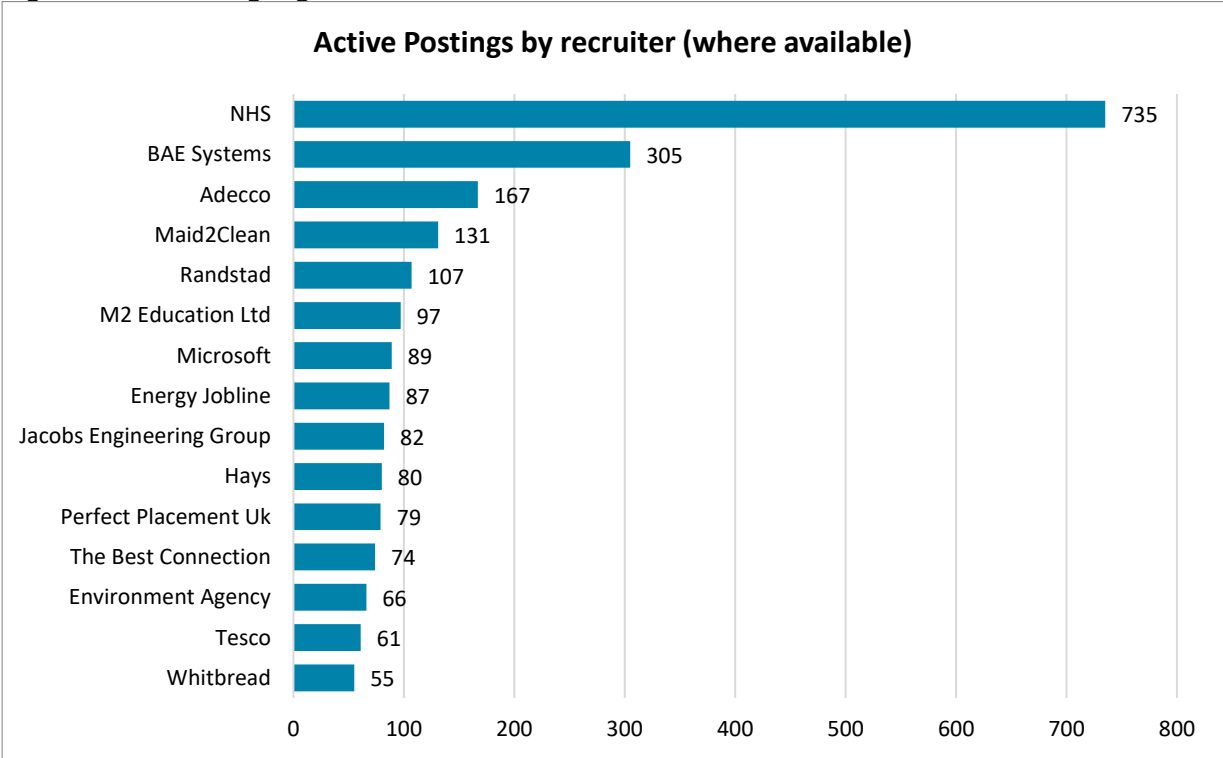
Figure 40: Job location – Oct 2023

Active Postings by area

Area	Postings
Carlisle	3,657
Barrow	1,904
Kendal	1,295
Penrith	1,162
Whitehaven	390
Workington	382
Ulverston	370
Cockermouth	361
Windermere	325
Keswick	294
Seascale	239
Ambleside	216
Wigton	178
Brampton	175
Milnthorpe	130

Source: Lightcast™ Analyst

As is usually the case, the NHS advertised the most vacancies during the month (1,067) followed by BAE Systems and Adecco.

Figure 41: Recruiting organisation – Oct 2023

Active Postings by recruiter (where available)

Recruiter	Postings
NHS	735
BAE Systems	305
Adecco	167
Maid2Clean	131
Randstad	107
M2 Education Ltd	97
Microsoft	89
Energy Jobline	87
Jacobs Engineering Group	82
Hays	80
Perfect Placement Uk	79
The Best Connection	74
Environment Agency	66
Tesco	61
Whitbread	55

Source: Lightcast™ Analyst

9. BUSINESS START-UPS

9a. Small business start-ups

The following data are from BankSearch, a service which collects data from Barclays, Co-operative Bank, HSBC, Lloyds Banking Group, Royal Bank of Scotland Group, Santander and TSB Bank. In addition, the dataset now includes Neobank / Challenger bank starts. A 'Start-up' reflects the opening of a first current account from a small business banking product range by a business new to banking or previously operated through a personal account. The data exclude businesses operating through personal accounts, those without banking relationships or those banking with institutions other than those mentioned.

There were 206 business start-ups in Cumbria in Sep 2023, a rise of 33 from Aug and 36 more than the same month last year. Over the quarter (Jul-Sep) there were 560 start-ups which is 6 fewer than last quarter but 75 more than the same quarter last year.

Figure 42: Monthly Start-Ups (number)
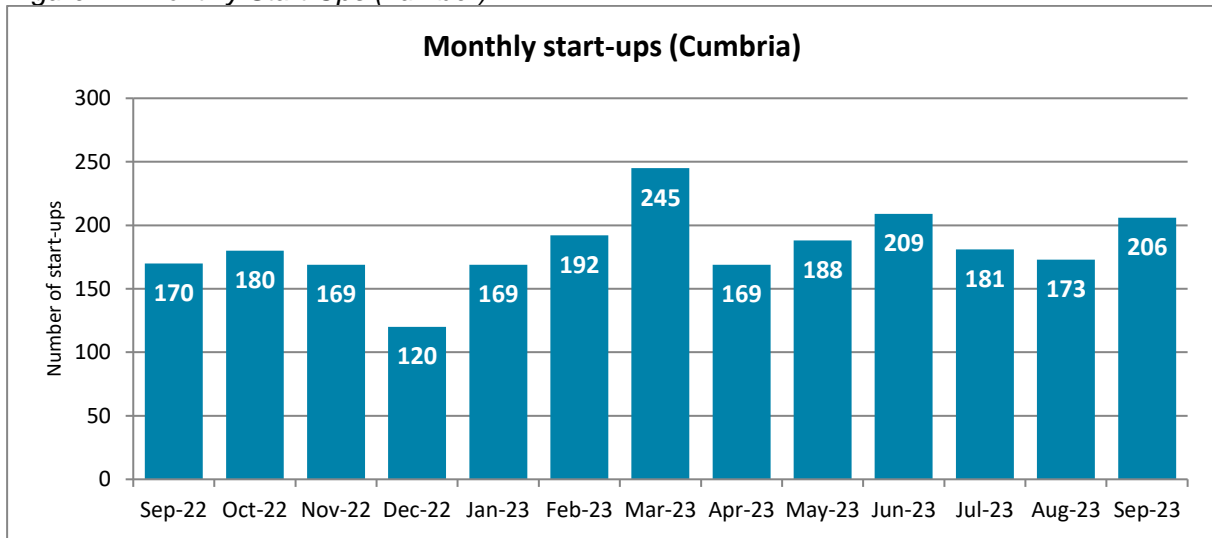
Source: BankSearch

The highest volume of start-ups in the quarter (Jul-Sep) was in real estate, prof services & support activities (102) followed by recreation, personal & community services (96) and retail (87).

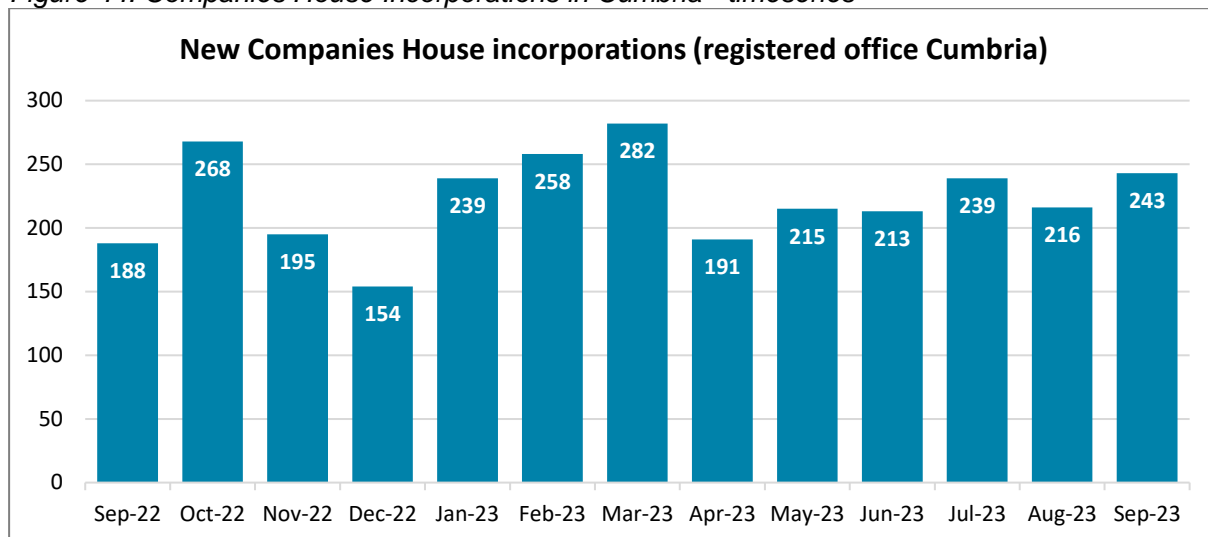*Figure 43: Quarterly start-ups by sector*
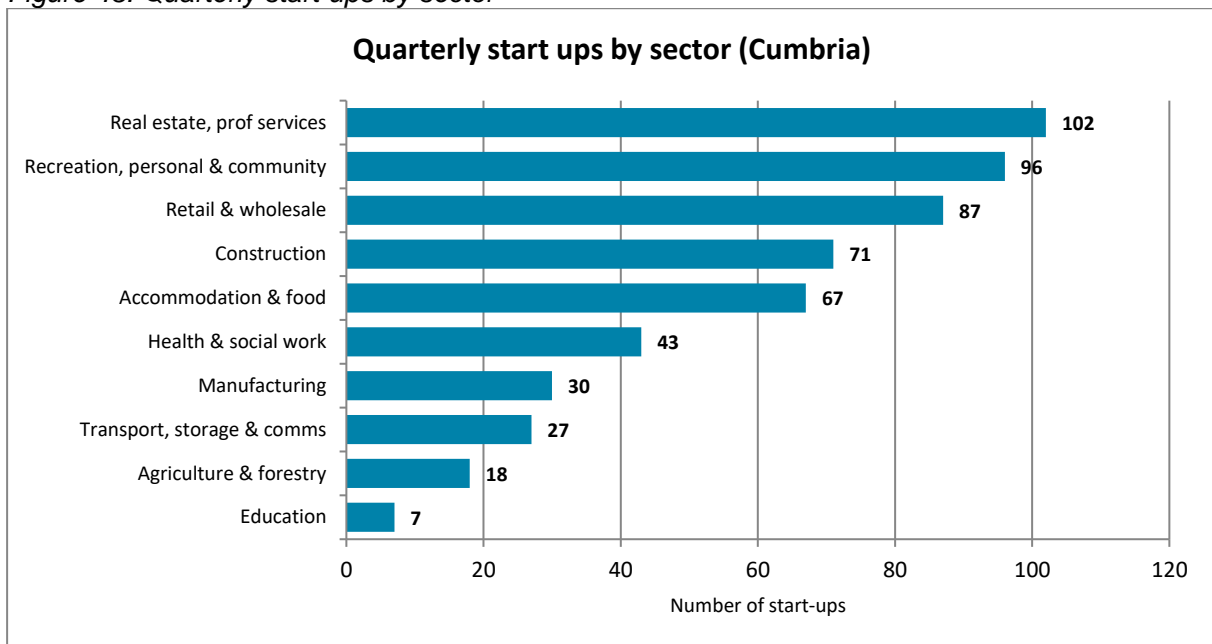
Source: BankSearch

9b: New Companies House Incorporations

These data represent new entries on the Companies House database where the registered office is Cumbria. NB: a change of name, address, merger or other changes can result in a new record and therefore these figures do not necessarily represent newly formed businesses.

There were 243 new Companies House incorporations in Sep 2023, a rise of 27 from Aug and 55 more than the same month last year. New registrations rose from last month in the former districts of Allerdale, Carlisle, Copeland and Eden but fell in Barrow and South Lakeland.

Figure 44: Companies House Incorporations in Cumbria - timeseries

New Companies House incorporations (registered office Cumbria)

Month	Value
Sep-22	188
Oct-22	268
Nov-22	195
Dec-22	154
Jan-23	239
Feb-23	258
Mar-23	282
Apr-23	191
May-23	215
Jun-23	213
Jul-23	239
Aug-23	216
Sep-23	243

Source: BankSearch, data relate to registered office address.

Figure 45: Companies House Incorporations by former district, Sep 2023

New Companies House Registrations

District	Value
Allerdale	41
Carlisle	75
Copeland	24
Barrow	31
Eden	24
SL	48
LDNPA	16
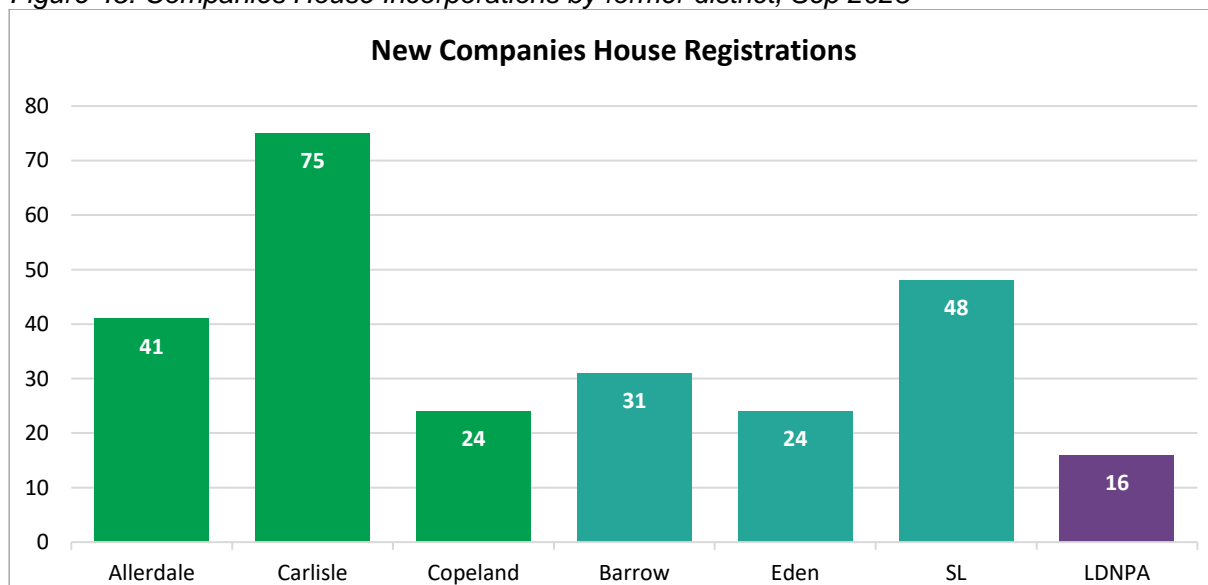
Source: BankSearch   Note 1: LDNPA area is a "best-fit" comprising wards with 50%+ of area within NP. Note 2: LDNPA starts are also counted in the relevant district. Note 3: Data relate to registered office address.

10. COMPANIES HOUSE STOCK – ACTIVE, DISSOLVED, FINANCIAL HEALTH

10a Companies House stock, dissolved, growth

These data are extracted from the FAME database of over 5 million active companies (including unincorporated businesses) and measure those with a registered office or primary trading address in Cumbria.

At the end of Oct 2023 there were 30,949 entries on the FAME database for Cumbria, an increase of 62 from last month. There were 179 dissolutions/liquidations (177 dissolutions, 2 liquidations) which is 25 more than last month. The monthly average for the year to date is similar to the same period last year.

Figure 46: Stock of Active Companies - timeseries
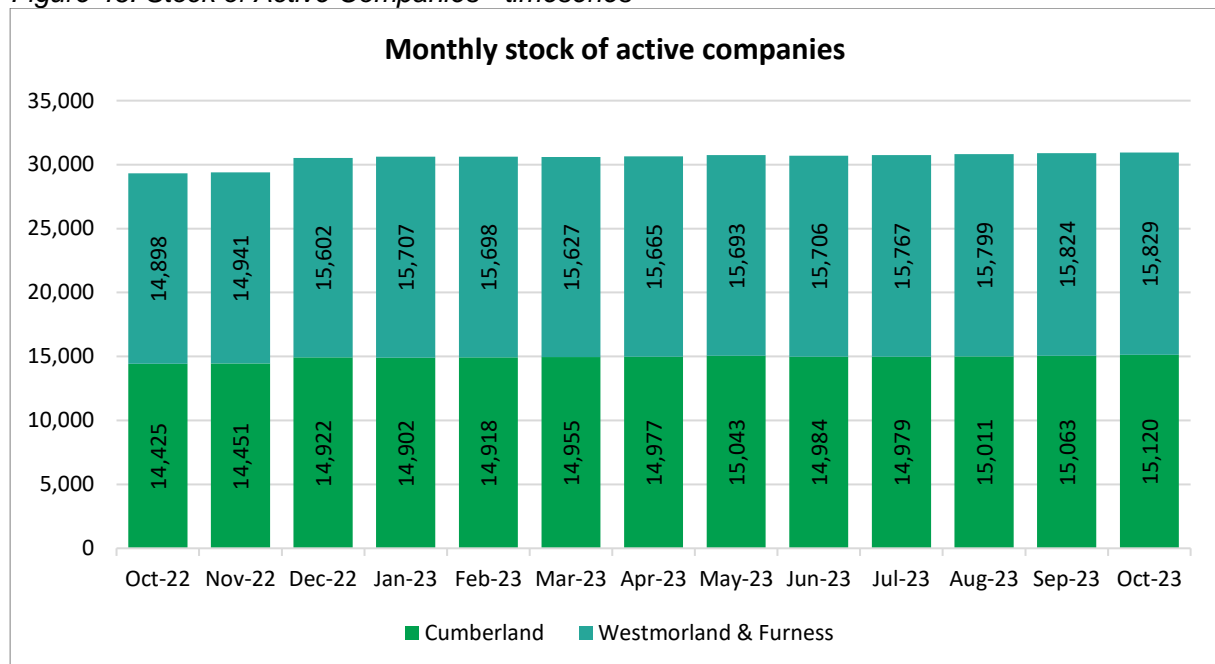
Source: FAME (Bureau Van Dijk)

Figure 47: Stock of Active Companies by former district, Oct 2023
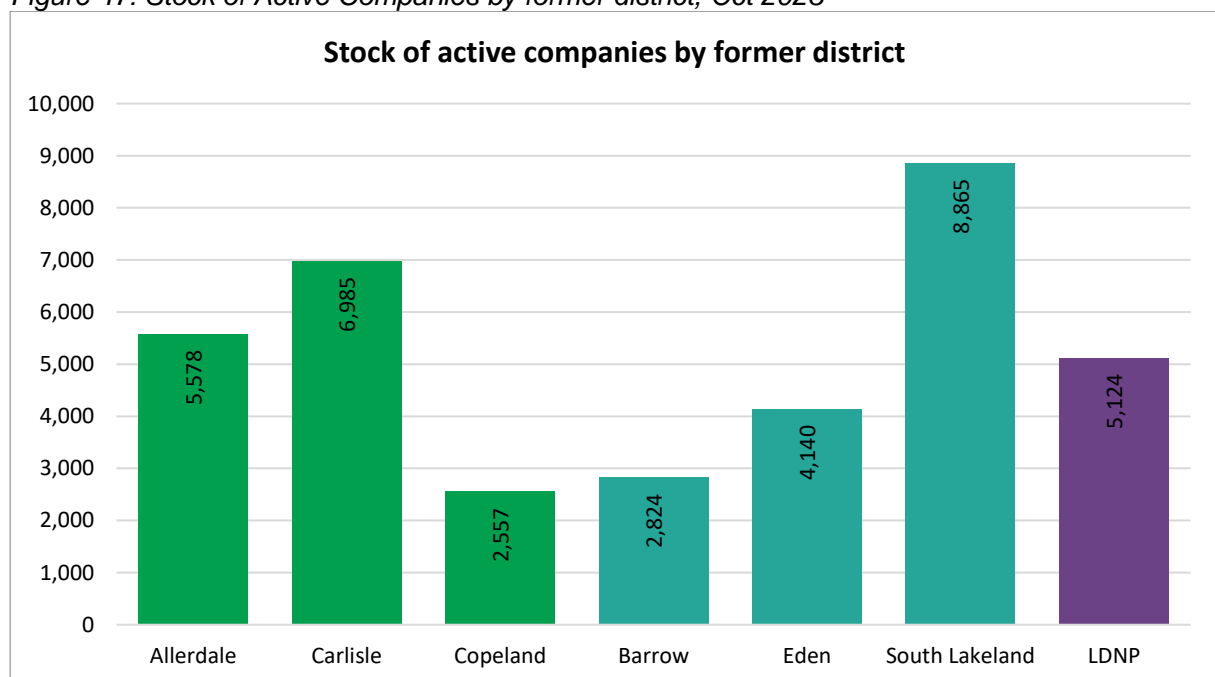
*Source: FAME (Bureau Van Dijk) Note: LDNPA also included in relevant district*

Figure 48: Businesses dissolved/in liquidation during month, timeseries

Dissolved / In Liquidation
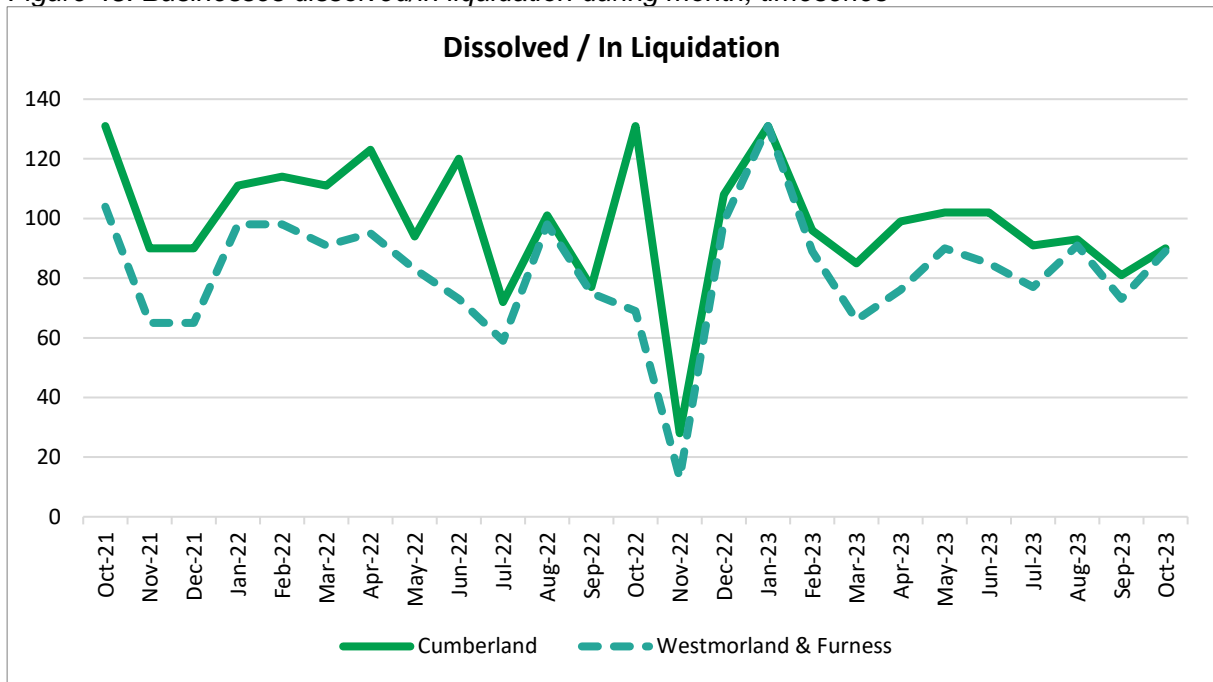
Source: FAME (Bureau Van Dijk)

Of the businesses which were active in Cumbria in Oct 2023, 2,037 had shown an increase of 10% in either employment or turnover in their most recent accounts whilst 1,384 had shown a decrease. This repesents 6.6% of businesses growing on one or both measures and 4.5% declining. In both cases these percentages are higher than for the UK as a whole. (NB: the majority of businesses do not file detailed accounts at Companies House. Business may appear in both measures if they reported differing trends in employment and turnover.)

Figure 49: Businesses showing growth/decline

% businesses showing annual growth/decline
(of 10% or more in employment and/or turnover in most recent accounts)
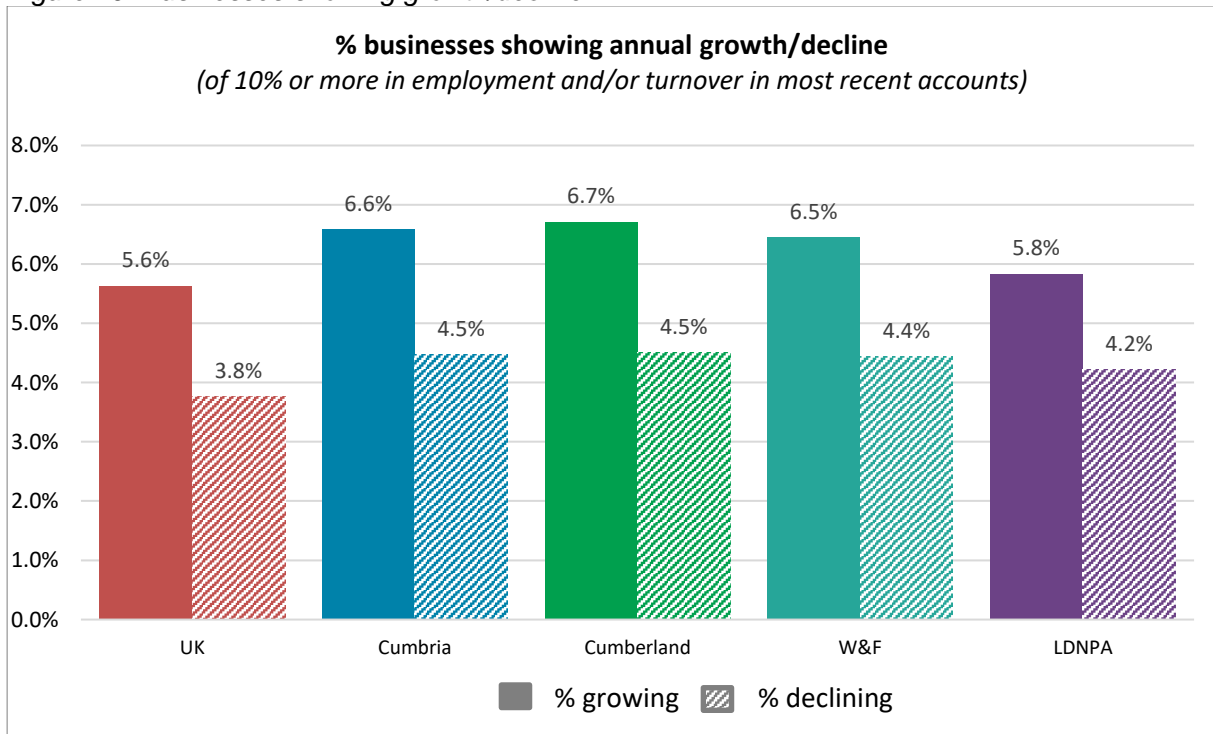
Source: FAME (Bureau Van Dijk) NB: % is of all active businesses including those without financial results

10b   Financial Health

These data are extracted from the Red Flag Alert (RFA) database system which rates businesses from Gold (stable, little risk) down to 3 Red Flags (highest risk of failure). The system captures those active at Companies House with a registered or trading location in the relevant area.

At the end of Oct 2023, 3,057 companies in Cumbria were rated as having Red Flags (not including provisional flags) which equates to 8.0% of Cumbria's companies on the system compared to 10.7% nationally. This was highest in the former district areas of Barrow and Carlisle (9.2% and 8.6% respectively).
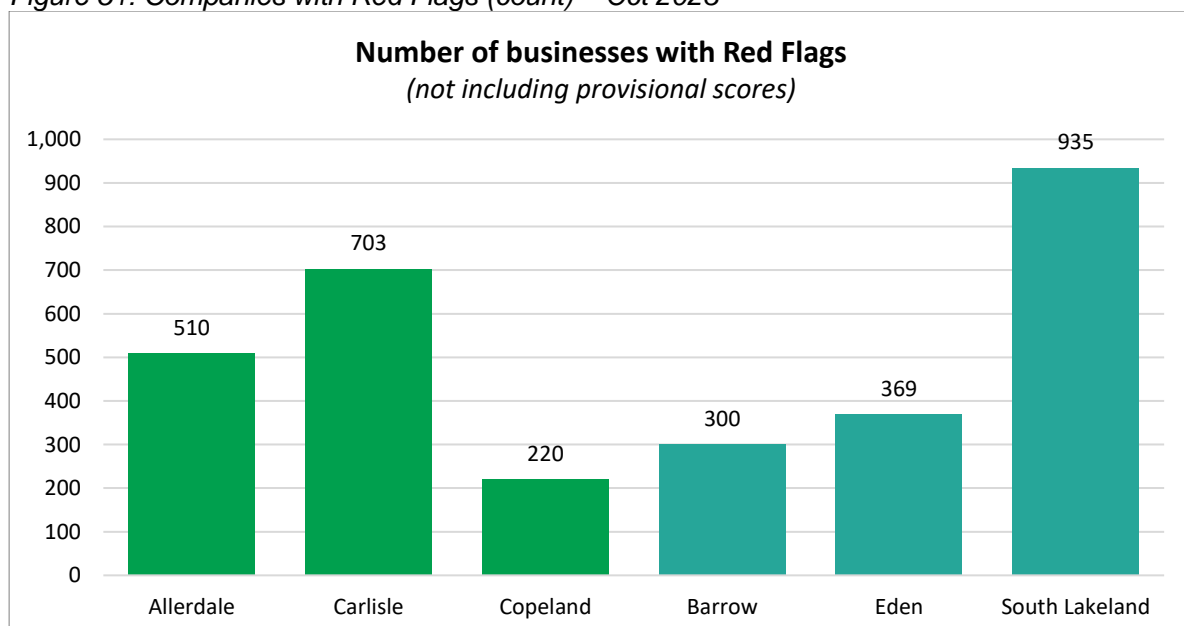
The RFA system also assigns a "likelihood of growth" score to businesses where sufficient data exists – typically this is around a fifth of businesses on the system. Among these, 77.3% of Cumbrian businesses were rated very unlikely or unlikely to grow compared to 81.5% for the UK and 22.7% were rated likely or very likely to grow compared to 18.5% for the UK..
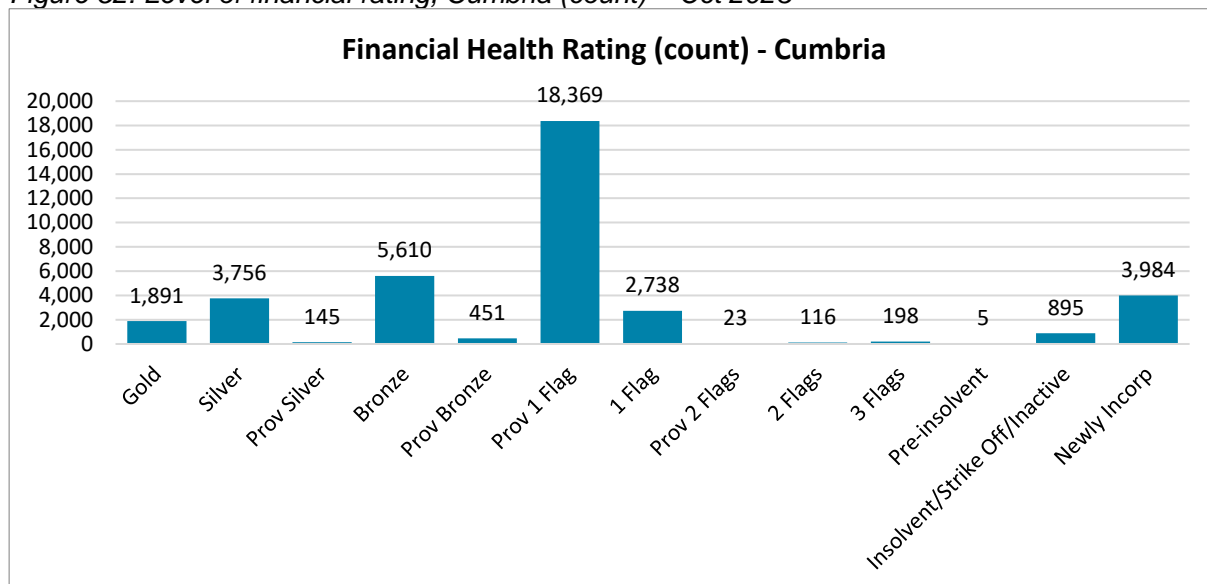
Figure 50: Companies with Red Flags (%) - Oct 2023
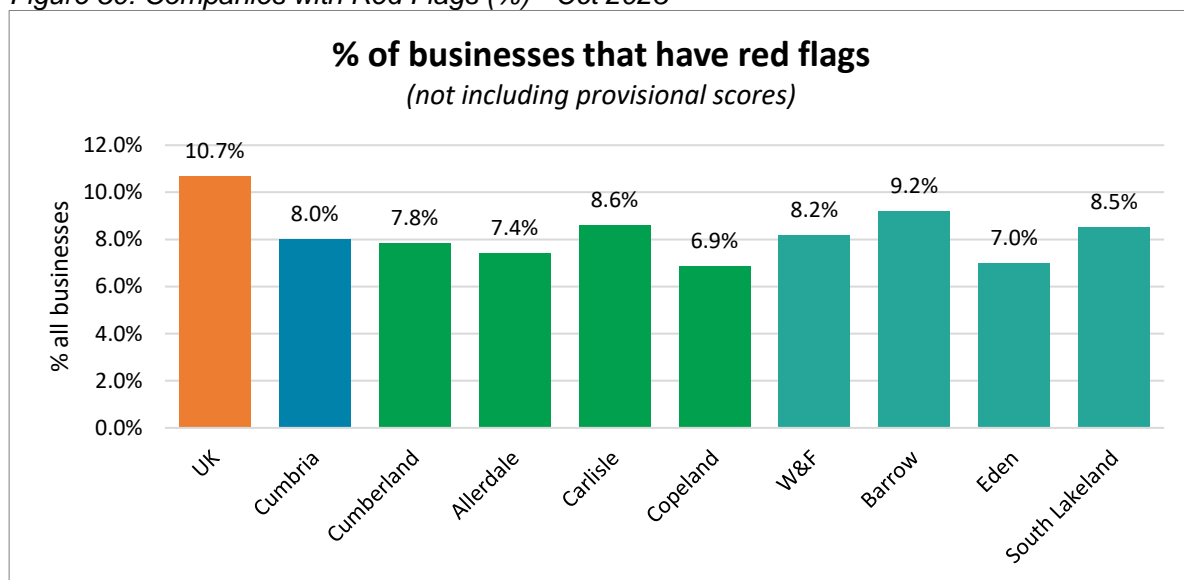
Source: Red Flag Alert

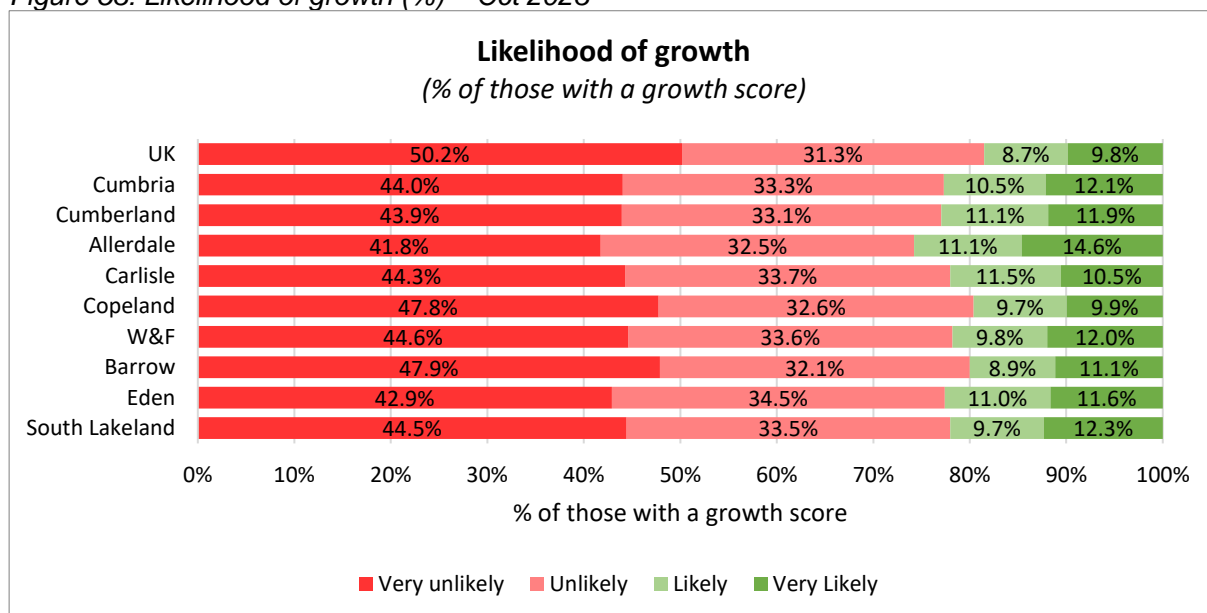*Figure 51: Companies with Red Flags (count) – Oct 2023*

Source: Red Flag Alert

Figure 52: Level of financial rating, Cumbria (count) – Oct 2023

Financial Health Rating (count) - Cumbria

Category	Count
Gold	1,891
Silver	3,756
Prov Silver	145
Bronze	5,610
Prov Bronze	451
Prov 1 Flag	18,369
1 Flag	2,738
Prov 2 Flags	23
2 Flags	116
3 Flags	198
Pre-insolvent	5
Insolvent/Strike Off/Inactive	895
Newly Incorp	3,984

Source: Red Flag Alert

Figure 53: Likelihood of growth (%) – Oct 2023

Likelihood of growth
(% of those with a growth score)

Area	Very unlikely	Unlikely	Likely	Very Likely
UK	50.2%	31.3%	8.7%	9.8%
Cumbria	44.0%	33.3%	10.5%	12.1%
Cumberland	43.9%	33.1%	11.1%	11.9%
Allerdale	41.8%	32.5%	11.1%	14.6%
Carlisle	44.3%	33.7%	11.5%	10.5%
Copeland	47.8%	32.6%	9.7%	9.9%
W&F	44.6%	33.6%	9.8%	12.0%
Barrow	47.9%	32.1%	8.9%	11.1%
Eden	42.9%	34.5%	11.0%	11.6%
South Lakeland	44.5%	33.5%	9.7%	12.3%

% of those with a growth score

Source: Red Flag Alert

Rating	Description
Gold	Strongest key financial ratios, excellent history of filing accounts on time, health all-round financials. Chance of failure less than 0.1%.
Silver	Strong financial ratios but may have slightly higher gearing or lower liquidity, efficiency or profitability ratios than idea. Unlikely to fail but less stable than gold companies.
Bronze	Some suboptimal financial ratios that prevent a higher rating. These companies are in acceptable health and nothing significantly detrimental is known so they are considered a fair trade risk and recommended for open credit.
1 Red Flag	May be in the process of an ongoing downward slide into insolvency or may have held a 1 Red Flag status for an extended period. There may be evidence of recent or significant legal notices and the risk is elevated so suppliers should seek suitable assurances or guarantees.
2 Red Flags	High chance of failure and represent a significant risk. May be able to trade back to financial but any credit offered is done so at extreme risk.
3 Red Flags	Represent the most significant financial risk and are on the verge of insolvency. Likely to be recent and/or significant legal notices and/or court judgements as well as a deteriorating financial position. No credit should be extended.
Newly incorporated	Newly incorporated and have not filed accounts therefore no data to score on.
Pre insolvent	Usually in the early stages of formally declaring or being declared insolvent and in 98% of circumstances will fail within 28 days.
Provisional	Can be applied to Silver, Bronze, 1 Red Flag and 2 Red Flags when a company has only one set of filed accounts. Should be considered as slightly more of a credit risk than a company with the equivalent non-provisional rating.

Figure 54: Ward claimant data

CUMBERLAND	Claimant Count (JSA / UC seeking work)					Universal Credit (all claimants)				
	Oct 2023		Change from Sep 2023			Oct 2023		Change from Sep 2023		
	No	Rate	No	%	Rate	No	Rate	No	%	Rate
GB	1,502,845	3.7	16,520	1.1	0.0	6,202,150	15.1	110,419	1.8	0.3
Cumbria	6,540	2.2	-30	-0.5	0.0	36,865	12.3	596	1.6	0.2
Cumberland	4,090	2.5	35	0.8	0.0	23,430	14.2	421	1.8	0.3
1.Carlisle West	600	3.2	20	3.4	0.1	3,168	16.9	60	1.9	0.3
2.Petteril	705	3.8	-20	-2.8	-0.1	3,819	20.5	64	1.7	0.3
3.Border, Fellside & North Carlisle	345	1.5	15	4.5	0.1	1,897	8.3	41	2.2	0.2
4.Fells & Solway	425	2.3	5	1.2	0.0	2,283	12.2	42	1.9	0.2
5.Lakes to Sea	480	2.0	-15	-3.0	-0.1	2,994	12.2	65	2.2	0.3
6.Workington Together	560	2.9	15	2.8	0.1	3,453	18.0	45	1.3	0.2
7.Whitehaven & Coastal	510	2.5	10	2.0	0.0	3,083	15.1	62	2.1	0.3
8.South Cumberland	480	2.3	5	1.1	0.0	2,731	13.2	25	0.9	0.1
Aspatria	110	2.8	5	4.8	0.1	608	15.4	5	0.8	0.1
Belah	50	1.5	-5	-9.1	-0.2	347	10.6	-2	-0.6	-0.1
Belle Vue	120	3.0	5	4.3	0.1	695	17.2	20	3.0	0.5
Botcherby	135	3.3	-10	-7.1	-0.1	799	19.3	13	1.7	0.3
Bothel & Wharrels	35	0.9	-5	-14.3	0.0	184	4.8	10	5.7	0.3
Brampton	80	2.1	0	0.0	0.1	427	11.3	5	1.2	0.1
Bransty	110	2.7	0	0.0	0.0	497	12.2	8	1.6	0.2
Castle	200	5.2	10	5.1	0.1	828	21.7	16	2.0	0.4
Cleator Moor East & Frizington	90	2.4	-5	-5.3	-0.1	555	14.7	2	0.4	0.1
Cleator Moor West	95	2.7	5	5.3	0.0	577	16.2	4	0.7	0.1
Cockermouth North	80	2.6	0	0.0	-0.3	430	13.8	9	2.1	0.3
Cockermouth South	40	1.1	0	0.0	0.0	175	4.7	-2	-1.1	-0.1
Corby & Hayton	30	1.3	0	0.0	0.2	127	5.4	5	4.1	0.2
Currock	215	5.2	-5	-2.3	-0.1	893	21.4	3	0.3	0.1
Dalston & Burgh	55	1.1	0	0.0	0.0	295	5.9	20	7.3	0.4
Dearham & Broughton	35	0.9	5	14.3	0.0	348	9.2	9	2.7	0.2
Denton Holme	110	2.6	0	0.0	-0.2	669	15.6	12	1.8	0.3
Egremont	100	2.7	5	5.3	0.1	680	18.4	9	1.3	0.2
Egremont North & St. Bees	65	2.3	0	0.0	-0.2	425	15.3	13	3.2	0.5
Gosforth	40	1.2	5	16.7	0.3	253	7.7	4	1.6	0.1
Harraby North	135	2.9	0	0.0	0.0	863	18.6	31	3.7	0.7
Harraby South	80	4.7	0	0.0	-0.3	369	21.6	9	2.5	0.5
Harrington	110	2.6	-10	-8.3	-0.2	756	18.1	5	0.7	0.1
Hillcrest & Hensingham	65	1.8	5	9.1	0.3	330	9.0	16	5.1	0.4
Houghton & Irthington	30	1.1	0	0.0	0.0	147	5.3	3	2.1	0.1
Howgate	80	2.6	0	0.0	0.0	518	16.7	14	2.8	0.5
Kells & Sandwith	105	3.0	-10	-9.1	-0.1	733	21.3	7	1.0	0.2
Keswick	50	1.7	0	0.0	0.0	280	9.4	10	3.7	0.3
Longtown	65	2.8	5	8.3	0.2	308	13.0	5	1.7	0.2
Maryport North	130	3.3	0	0.0	0.0	764	19.1	18	2.4	0.5
Maryport South	110	3.6	5	4.3	-0.2	813	26.3	11	1.4	0.4
Millom	115	3.3	-10	-8.3	-0.1	493	14.3	6	1.2	0.2
Millom Without	40	1.4	0	0.0	0.0	173	6.1	0	0.0	0.0
Mirehouse	85	2.6	10	13.3	0.3	580	17.5	4	0.7	0.1
Morton	120	3.4	0	0.0	0.4	731	21.0	8	1.1	0.2
Moss Bay & Moorclose	215	5.5	5	2.4	0.1	1,338	34.3	24	1.8	0.6
Seaton	110	2.9	0	0.0	0.3	581	15.1	4	0.7	0.1
Solway Coast	40	1.5	0	0.0	0.2	295	11.3	12	4.2	0.5
St. John's & Great Clifton	85	1.8	5	6.3	0.1	483	10.4	0	0.0	0.0
St. Michael's	130	4.1	0	0.0	0.0	663	21.0	10	1.5	0.3
Stanwix Urban	40	1.3	5	14.3	0.2	202	6.4	8	4.1	0.3
Thursby	25	1.2	0	0.0	0.0	109	5.3	4	3.8	0.2
Upperby	140	3.5	-5	-3.4	-0.1	895	22.5	8	0.9	0.2
Wetheral	50	1.0	5	10.0	0.0	339	6.6	17	5.3	0.3
Wigton	105	2.3	0	0.0	0.0	608	13.4	3	0.5	0.1
Yewdale	50	1.6	5	11.1	0.2	245	7.7	4	1.7	0.1

WESTMORLAND & FURNESS	Claimant Count (JSA / UC seeking work)					Universal Credit (all claimants)				
	Oct 2023		Change from Sep 2023			Oct 2023		Change from Sep 2023		
	No	Rate	No	%	Rate	No	Rate	No	%	Rate
GB	1,502,845	3.7	16,520	1.1	0.0	6,202,150	15.1	110,419	1.8	0.3
Cumbria	6,540	2.2	-30	-0.5	0.0	36,865	12.3	596	1.6	0.2
Westmorland & Furness	2,450	1.8	-65	-2.6	0.0	13,437	10.0	179	1.4	0.1
Eden	475	1.5	0	0.0	0.0	2,689	8.3	58	2.2	0.2
South Lakeland	780	1.3	-15	-1.6	0.0	4,923	8.1	74	1.5	0.1
Furness	1,195	2.9	-50	-4.2	-0.1	5,824	14.1	44	0.8	0.1
Alston & Fellside	50	1.4	0	0.0	0.0	266	7.2	4	1.5	0.1
Appleby & Brough	55	1.5	5	9.1	0.0	328	8.8	12	3.8	0.3
Bowness & Lyth	30	1.3	5	20.0	0.2	174	7.4	1	0.6	0.0
Burton & Holme	10	0.6	0	0.0	0.0	115	6.8	3	2.7	0.2
Coniston & Hawkshead	20	1.2	0	0.0	-0.3	104	6.1	-1	-1.0	-0.1
Dalton North	60	1.5	5	9.1	0.1	280	7.2	5	1.8	0.1
Dalton South	70	2.1	0	0.0	0.2	321	9.7	3	0.9	0.1
Eamont & Shap	25	1.0	0	0.0	0.0	171	7.0	3	1.8	0.1
Eden & Lyvennet Vale	45	1.5	5	12.5	0.2	166	5.5	-1	-0.6	0.0
Grange & Cartmel	60	1.2	5	9.1	0.1	323	6.4	19	6.3	0.4
Greystoke & Ulswater	30	1.3	10	50.0	0.4	99	4.2	11	12.5	0.5
Hawcoat & Newbarns	80	1.3	5	6.7	0.1	387	6.3	-3	-0.8	0.0
Hesket & Lazonby	25	0.7	0	0.0	-0.1	141	3.8	1	0.7	0.0
High Furness	30	1.4	0	0.0	0.0	116	5.3	3	2.7	0.1
Kendal Castle	40	1.2	5	14.3	0.2	209	6.3	18	9.4	0.5
Kendal Highgate	70	1.9	-5	-7.1	0.0	485	13.4	4	0.8	0.1
Kendal Nether	55	1.4	0	0.0	-0.1	445	11.4	8	1.8	0.2
Kendal South	40	1.1	0	0.0	-0.1	299	8.0	9	3.1	0.2
Kendal Strickland & Fell	75	1.8	-10	-11.8	-0.2	564	13.4	10	1.8	0.2
Kent Estuary	25	0.8	-5	-16.7	-0.2	229	7.3	10	4.6	0.3
Kirkby Stephen & Tebay	45	2.0	0	0.0	0.2	252	11.1	6	2.4	0.3
Levens & Crooklands	20	0.9	0	0.0	0.2	97	4.5	-4	-4.0	-0.2
Low Furness	15	0.6	0	0.0	0.0	108	4.7	-3	-2.7	-0.1
Old Barrow	495	6.3	-30	-5.7	-0.4	2,346	29.9	6	0.3	0.1
Ormsgill & Parkside	215	3.2	-15	-6.5	-0.2	1,002	14.9	10	1.0	0.1
Penrith North	75	1.8	10	14.3	0.1	520	12.3	12	2.4	0.3
Penrith South	110	2.0	-15	-11.5	-0.4	759	13.7	27	3.7	0.5
Risedale & Roosecote	155	2.4	0	0.0	-0.1	843	13.2	22	2.7	0.3
Sedbergh & Kirkby Lonsdale	35	0.7	-10	-20.0	-0.3	220	4.7	8	3.8	0.2
Ulverston	125	1.8	-10	-7.4	-0.1	671	9.9	1	0.1	0.0
Upper Kent	25	1.1	-5	-20.0	0.0	195	8.6	1	0.5	0.0
Walney Island	115	1.9	-5	-4.3	0.0	641	10.5	-1	-0.2	0.0
Windermere & Ambleside	95	1.5	5	6.3	0.2	573	9.2	9	1.6	0.1

Source: ONS/DWP – Cumbria Intelligence Observatory calculations, totals may not sum due to rounding & disclosure controls

Areas contained in Cumberland Community Panels / Westmorland & Furness Board Areas

Cumberland Community Panels			
Community Panel	**Wards covered**	**Community Panel**	**Wards covered**
1.Carlisle West	Belle Vue	5. Lakes to Sea	Bothel & Wharrels
	Castle		Cockermouth North
	Denton Holme		Cockermouth South
	Morton		Dearham & Broughton
	Yewdale		Keswick
2. Petteril	Botcherby		Maryport North
	Currock		Maryport South
	Harraby North	6. Workington Together	Harrington
	Harraby South		Moss Bay & Moorclose
	Upperby		Seaton
3. Border, Fellside & North Carlisle	Belah		St. John's & Great Clifton
	Brampton		St Michael's
	Corby & Hayton	7. Whitehaven & Coastal	Bransty
	Houghton & Irthington		Egremont North & St. Bees
	Longtown		Hillcrest & Hensingham
	Stanwix Urban		Howgate
	Wetheral		Kells & Sandwith
4. Fells & Solway	Aspatria		Mirehouse
	Dalston & Burgh	8. South Cumberland	Cleator Moor East & Frizington
	Solway Coast		Cleator Moor West
	Thursby		Egremont
	Wigton		Gosforth
			Millom
			Millom Without

Westmorland & Furness Locality Boards	
Locality Board	**Areas covered**
Eden	former Eden district
South Lakeland	former South Lakeland district
Furness	former Barrow-in-Furness district

Figure Number and Description   **Page**