Labour Market Briefing April 2024

Cumbria Intelligence Observatory

Introduction

This briefing contains the most recent data from the standard Claimant Count and Universal Credit registers (both counts taken on **14th March 2024**). 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 224,046 payrolled employees resident in Cumbria in Mar 2024, a decrease of 324 from the revised Feb figure. This means there are 1,643 more residents in payrolled employment than this time last year (0.7% v 0.7% 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 Mar 2024 in Cumbria were £2,237 which is 96% of the UK average. They were highest in West Cumbria (102% of UK) but lower in East Cumbria (91% 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 year on year was 7.2% which is above the UK (5.6%) and this has been the case in all parts of the area. The strongest annual growth has been in Barrow at 8.1% and the slowest in Copeland at 5.7%.

- Survey estimates for the year ending Dec 2023 suggest that the proportion of 16-64 year olds in employment in Cumbria was 82.2% compared to the national average of 75.7% (even allowing for survey error this does suggest the rate was higher locally). The rate was 82.3% in Cumberland and 82.0% in Westmorland & Furness.

- The economic inactivity rate (those aged 16-64 who are not working or actively looking for work) was estimated to be 16.0% in the year to Dec 2023, lower than the national average of 21.3%. It is broadly similar in both Cumberland (15.5% and Westmorland & Furness (16.6%). Nine out of ten of the inactive in Cumbria say they do not currently want a job.

- The annual estimates of qualification levels suggest that 34.4% of working age residents in Cumbria were qualified to level 4 or above (eg degree) which, even allowing for the degree of survey error, is lower than the national average of 47.1%

- There were 7,110 claimants of JSA / UC (out of work and seeking work) in Mar 2024 which is a rise of 235 from the revised Feb figure. The count rose in all former district areas except Allerdale.

- Despite the recent increase, compared to the same time last year, the claimant count (actively seeking work) is 195 lower, a fall of 2.7% in contrast to a rise of 4.4% nationally.

- The claimant rate (actively seeking work) in Cumbria was 2.4% in Mar 2024 up 0.1 from Feb and it remains below the national rate of 3.9% 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 (6.1% v 5.2%).
- There were 40,380 claimants of Universal Credit in Cumbria in Mar 2024 (in work, out of work or not required to seek work), a rise of 1,187 (3.0%) from the revised Feb figure and 4,862 more UC claimants than a year ago (+13.7%). The monthly increase is the biggest since the early phase of the pandemic and will have been influenced by increased activity to migrate claimants from legacy benefits to UC.
- The number of claimants rose in the searching/planning/preparing conditionality group (+275), the working conditionality group (+505) and the no work requirements group (+400).
- The claimant rate for all UC claimants was 13.5% in Mar 2024 compared to 16.2% 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, Barrow and Copeland.
- 29,259 of the UC claimants had been claiming for more than 12 months in Mar 2024, an increase of 282 from Feb and 2,460 more than a year ago. This means 72% of UC claimants have been claiming for more than a year.
- In Dec 2023, 14,014 UC claimants were on "UC health" which is approximately 4.7% of all working age residents (aged 16-64) compared to 4.8% nationally. The rate of UC Health claimants was above the national average in the former districts of Allerdale (6.0%), Barrow (5.6%), Carlisle (5.0%) and Copeland (5.9%) but lower in Eden (2.7%) and South Lakeland (2.7%). .
- The number of UC claimants on "UC health" has risen by 21.7% (+2,503) in the year to Dec 2023 in Cumbria even though the overall number of UC claimants has only risen by 7.1% over the same period. They now make up 37.1% of all UC claimants
- Data for households on Universal Credit are published quarterly and the latest are for Nov 2023. This shows that there were 32,159 households in receipt of Universal Credit, up by 1,981 (6.6%) from a year previously.
- There were an estimated 28,804 children/young people under the age of 20 living in Universal Credit households in Nov 2023 which is 2,190 (8.5%) more than a year ago.
- There were 306 young people (aged 16/17) classed as NEET (inc not knowns) in Feb 2024, 8 fewer than in Jan. There were 205 NEET/NKs resident in Cumberland and 101 in Westmorland & Furness.
- The NEET rate was 3.0% in Cumbria in Feb 2024, unchanged from Jan. The rate was 3.5% in Cumberland and 2.2% in Westmorland & Furness with the highest rates in the former districts of Carlisle (4.1%) and Barrow (3.7%). The national rate was 4.9% (comparison should be treated with caution as tracking activity varies across the country).
- The participation rate for 16/17 year olds was 90.8% in Cumbia in Feb (89.3% in Cumberland and 93.0% in Westmorland & Furness) compared to 92.2% nationally.
- There were 9,126 active online job postings in Mar 2024, 475 more than the Feb total (+5.5%) with increases in all former district areas as well as nationally and regionally. New postings also rose locally, up by 195 (+4.9%), although this varied more with increases in Allerdale, Barrow, Copeland and South Lakeland but a slight fall in new postings in Carlisle and Eden..
- The occupations most in demand were care workers, cleaners & domestics, sales assistants and kitchen & catering assistants.
- The sectors accounting for most postings were employment activities (often recruitment companies), health, retail, residential care, food & beverage services and accommodation.
- Job-related skills most in demand were project management, housekeeping, nursing and auditing, whilst the personal attributes most in demand were communications, management and customer service.
- The recruiting organisations with the most active job postings were the NHS, BAE Systems and several recruitment agencies.
- There were 505 small business start-ups in the quarter ending Feb 2024 which is 87 fewer than last quarter but 24 more than the same quarter last year.
- Start-ups were highest in real estate & professional services (103), recreation, personal & community services (89) and construction (66).

- There were 257 new Companies House incorporations in Feb 2024, a decrease of 13 from Jan and 1 fewer than in Feb last year.
- There were 31,132 active companies in Cumbria at the end of Mar 2024, 53 more than in Feb.
- There were 169 businesses newly recorded as dissolved/in liquidation during Mar 2024.
- Of the active businesses in Mar 2024, 1,948 had posted financial results showing a 10% increase in employment and/or turnover in their most recent accounts (6.3% of businesses) whilst 1,432 had posted results showing a 10% decline in one or both measures (4.6% of all businesses) (note: the majority of businesses do not file detailed financial accounts).
- In Mar 2024, 3.3% 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 4.9%. It was highest in the former district areas of Barrow (4.3%) and Carlisle (3.5%).
- A fifth of businesses on the Red Flag Alert system are assigned a growth score and of these, 22.9% in Cumbria were rated as very likely or likely to grow compared to 18.6% 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.

- The early estimate of payrolled employees for March 2024 decreased by 67,000 (0.2%) on the month but increased by 204,000 (0.7%) on the year to 30.3 million. The March 2024 estimate should be treated as a provisional estimate and is likely to be revised when more data are received next month.
- Labour Force Survey (LFS) estimates have been weighted to latest population estimates for periods from July to September 2022; headline UK seasonally adjusted series prior to this have been modelled, but other series have a discontinuity at this point.
- Increased volatility of LFS estimates, resulting from smaller achieved sample sizes, means that estimates of quarterly change should be treated with additional caution, and we recommend using them as part of our suite of labour market indicators alongside workforce jobs, Claimant Count data, and Pay As You Earn Real Time Information (PAYE RTI) estimates.
- The UK employment rate for December 2023 to February 2024 (74.5%) remains below estimates a year ago (December 2022 to February 2023), and decreased in the latest quarter.
- The UK unemployment rate for December 2023 to February 2024 (4.2%) is above estimates a year ago (December 2022 to February 2023), and increased in the latest quarter.
- The UK economic inactivity rate for December 2023 to February 2024 (22.2%) is above estimates a year ago (December 2022 to February 2023), and increased in the latest quarter.
- The estimated number of vacancies in January to March 2024 was 916,000, a decrease of 13,000 or 1.4% from October to December 2023.
- Vacancy numbers fell on the quarter for the 21st consecutive period in January to March 2024, despite vacancies falling in only 8 of the 18 industry sectors.
- Total estimated vacancies were down by 204,000 in January to March 2024 from the level of a year previously, although they remained 120,000 above their pre-coronavirus (COVID-19) January to March 2020 levels.
- The number of unemployed people per vacancy was 1.6 in December 2023 to February 2024, up from 1.4 the previous quarter (September to November 2023), with vacancies falling and unemployment increasing.
- Annual growth in regular earnings (excluding bonuses) was 6.0%, and annual growth in employees' average total earnings (including bonuses) was 5.6%.
- Annual growth in real terms (adjusted for inflation using the Consumer Prices Index including owner occupiers' housing costs (CPIH)) for regular pay was 1.9%, and for total pay was 1.6%.
- Annual average regular earnings growth for the public sector remains relatively strong at 6.1%; for the private sector this was 6.0%, with growth last lower than this in April to June 2022 (5.4%).
- The manufacturing sector saw the largest annual regular growth rate at 6.9%, closely followed by the finance and business services sector at 6.8%.

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 224,046 residents in Cumbria in payrolled employment in Mar 2024, a decrease of 324 from the revised Feb total but 1,643 more than a year ago, an annual increase of 0.7% which is the same as the national increase%

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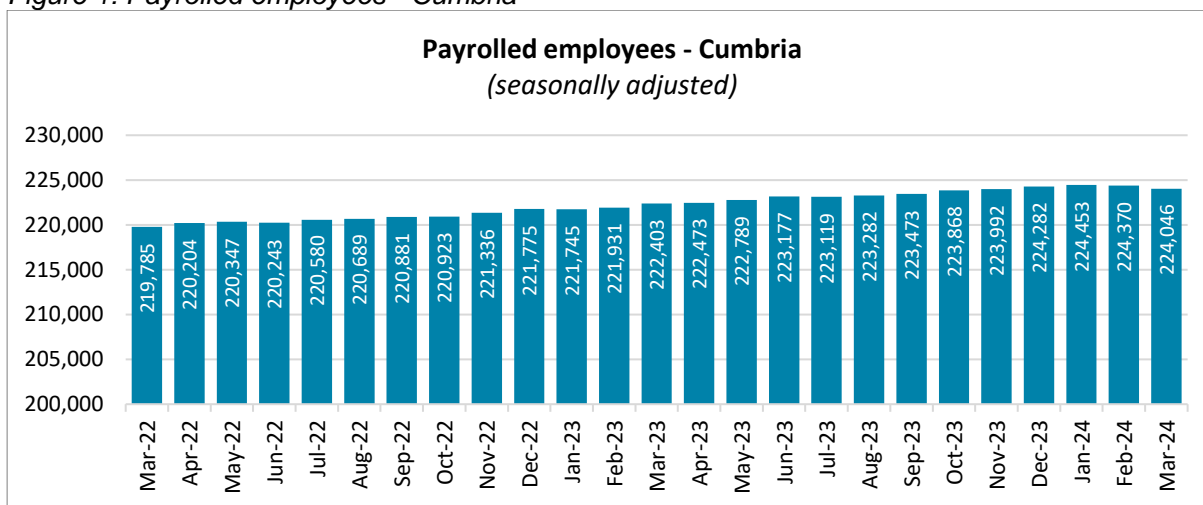
Source: HMRC / ONS. Latest month data are always provisional.

Figure 2: Payrolled employees – Seasonally adjusted

Payrolled employees (seasonally adjusted)					
	Mar 2024	**Month change**		**One year change**	
	No	**No**	**%**	**No**	**%**
UK	30,269,226	-66,661	-0.2%	204,181	0.7%
England	25,697,262	-61,116	-0.2%	174,273	0.7%
Cumbria	224,046	-324	-0.1%	1,643	0.7%
West Cumbria ITL	103,901	-192	-0.2%	813	0.8%
East Cumbria ITL	120,145	-132	-0.1%	830	0.7%

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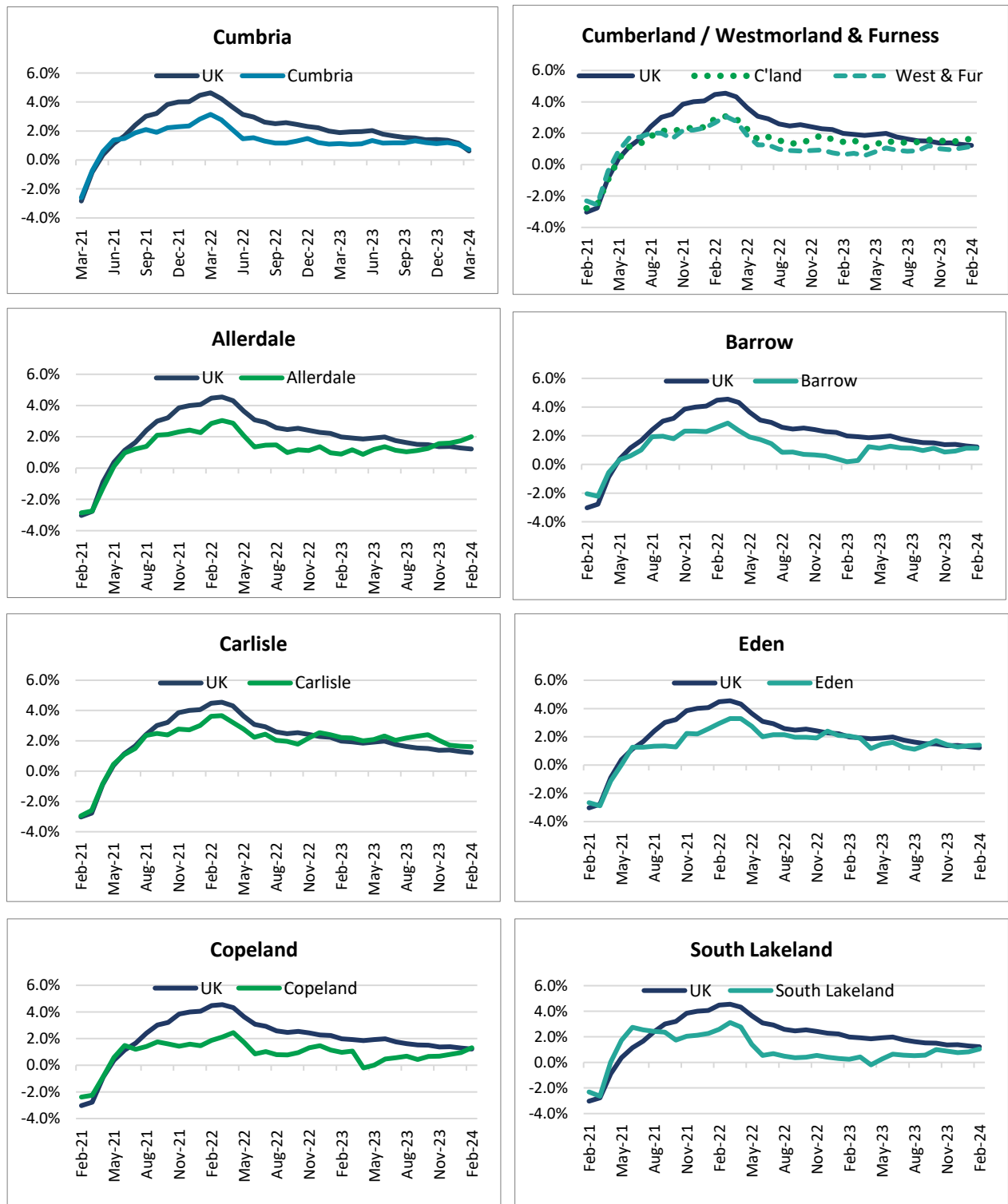
Source: HMRC / ONS. District data are released quarterly. Latest month data are provisional.

3b. Median monthly pay (seasonally adjusted)

Median monthly pay for employees in Cumbria was £2,237 in Mar 2024 which is 96% 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 (102%) but those in East Cumbria (Carlisle, Eden, South Lakeland) only 91%. 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 in all parts of the area.

Figure 4: Median monthly pay for payrolled employees

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

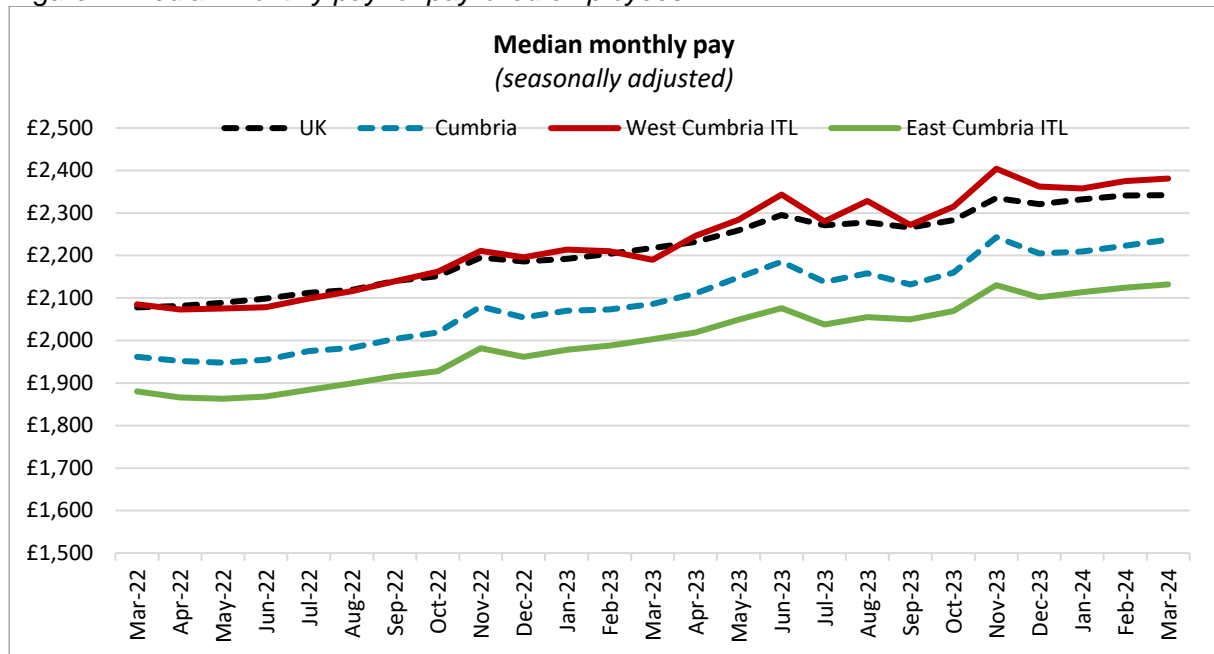*Figure 5: Median pay for payrolled employees*

Median pay (seasonally adjusted)						
	Mar 2024	**UK Index**	**Month change**		**One year change**	
	No	**Index**	**No**	**%**	**No**	**%**
UK	2,342	100	1	0.0%	124	5.6%
Cumbria	2,237	96	14	0.6%	151	7.2%
West Cumbria ITL	2,381	102	6	0.3%	191	8.7%
East Cumbria ITL	2,132	91	8	0.4%	129	6.4%

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 Jul 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 Dec 2023, an estimated 82.2% of Cumbria's working age population (aged 16-64) was in employment. Even allowing for the margin of error in the survey, this is higher than the national average of 75.7%. The rate is broadly similar to before the pandemic. The rates in the two unitary authorities are similar at 82.3% in Cumberland and 82.0% in Westmorland & Furness.

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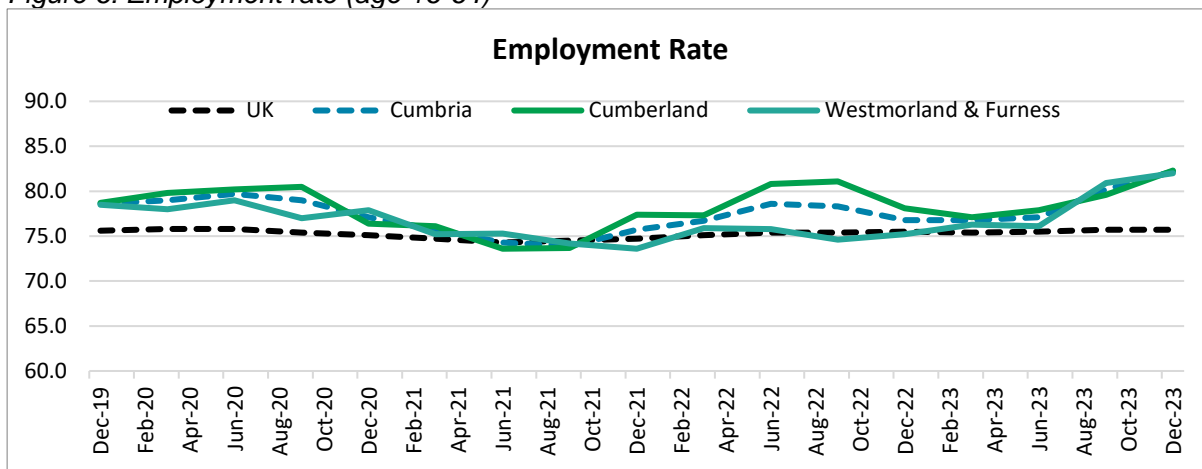
Source: ONS Annual Population Survey

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 Dec 2023, the inactivity rate in Cumbria was estimated to be 16.0% which is lower than the national average of 21.3%. This equates to approximately 45,900 inactive residents. The inactivity rate in Cumbria is lower than before the pandemic, although the margin of survey error means this may not be significant. The inactivity rate was estimated to be 15.5% in Cumberland and 16.6% in Westmorland & Furness. The survey estimates that 90.7% of those who are inactive do not want a job which is above the national average and is probably influenced by the finding that a higher proportion of inactive residents in Cumbria are early retired than nationally.

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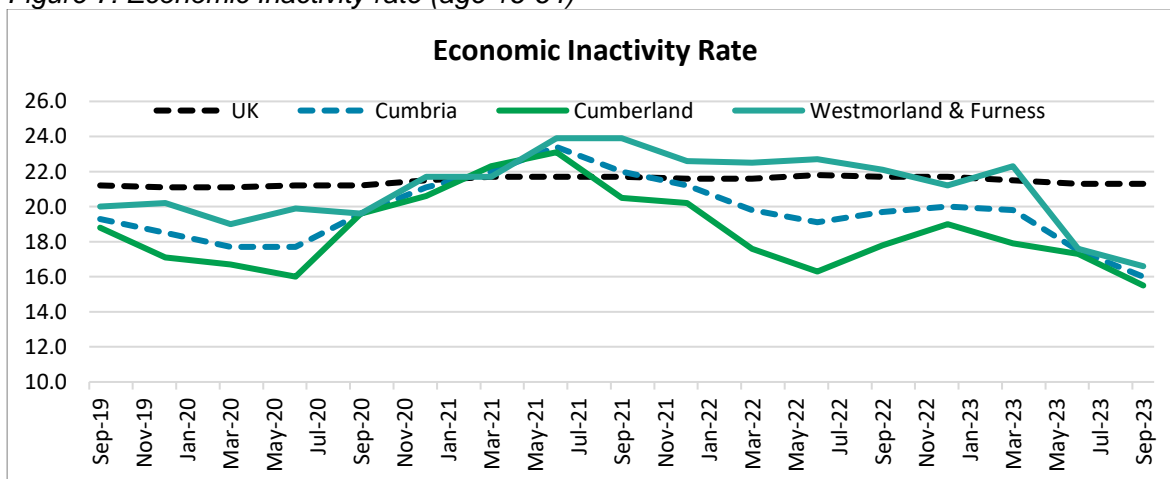
Source: ONS Annual Population Survey

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 2023 Cumbria was estimated to have a lower proportion of working age residents qualified to Level 4 or above than nationally (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. NB: the data for the two unitaries should be treated with caution due to survey error.

The survey suggests that the proportion of residents qualified to level 4+ has fallen in Cumbria but due to survey error, we cannot say if this is significant or not. ONS is due to increase the sample size which should improve reliability for local areas.

Figure 8: Qualification levels (age 16-64) – Dec 2023

Qualification levels (% aged 16-64)

	% with RQF4+	% with RQF3 only	% with RQF2 only	% with RQF1 only	% with other quals (RQF)	% with no quals (RQF)
UK	47.1	20.6	18.7	2.4	4.5	6.6
Cumbria	34.4	27.4	23.1	3.9	3.5	7.8
Cumberland	34.1	29.4	23.4	3.3	2.7	7.0
Westmorland & Furness	34.8	24.6	22.7	4.6	4.4	8.8
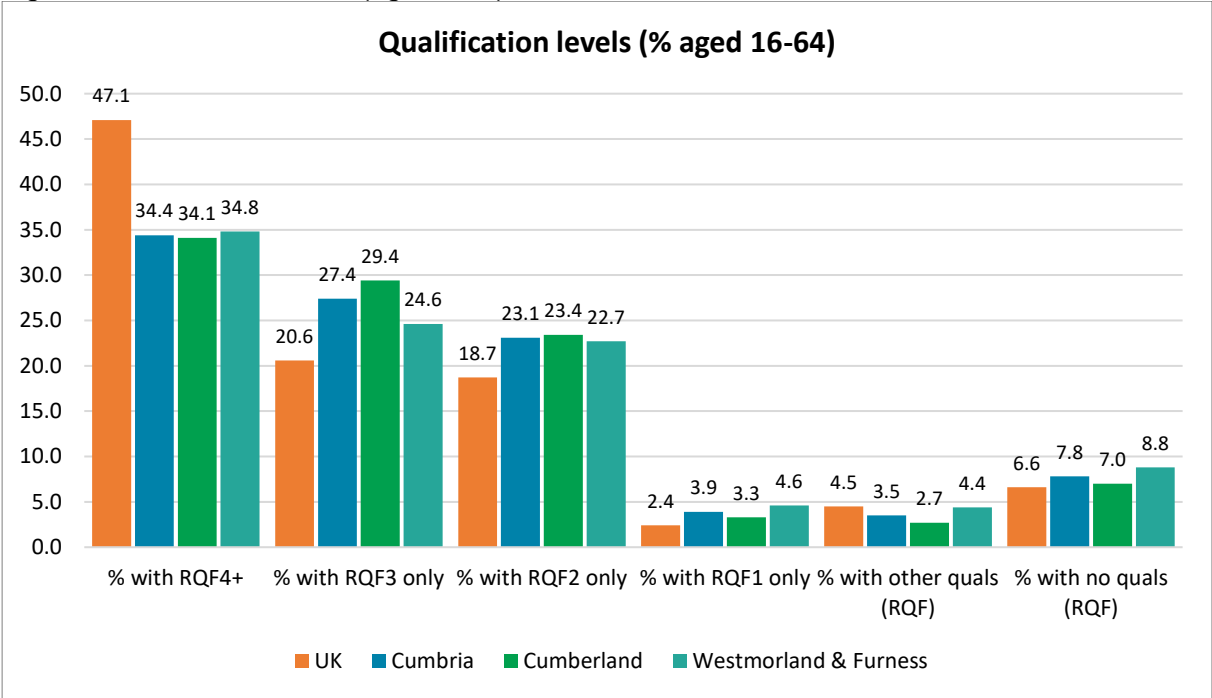
Source: ONS Annual Population Survey

5.   UNEMPLOYMENT (CLAIMANTS) (released _monthly_) – count 14th Mar 2024

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 an increase of 280 in the number of claimants seeking work in Cumbria in Mar 2024 compared to the revised Feb figure, up to a total of 6,940. This is a monthly increase of 4.2% compared to a national rise of 4.0%. The count rose in all former district areas except Copeland with the biggest increase in Carlisle where it rose by 105 (6.3%). The claimant rate in Cumbria was 2.3% which is below the national rate of 3.8% and is up 0.1ppt from Jan. The claimant count at county level is 225 lower than a year ago and the rate is 0.1ppt lower.

Figure 9: Standard Claimant Count – Mar 2024

	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	928,240	4.5	697,995	3.3	1,626,235	3.9	30,880	1.9	0.1	68,320	4.4	0.2
Cumbria	4,075	2.7	3,035	2.0	7,110	2.4	235	3.4	0.1	-195	-2.7	-0.1
Cumberland	2,480	3.0	1,825	2.2	4,305	2.6	80	1.9	0.0	-175	-3.9	-0.1
Allerdale	830	3.0	685	2.4	1,520	2.7	-10	-0.5	0.0	-95	-5.9	-0.2
Carlisle	1,045	3.1	770	2.2	1,815	2.7	45	2.5	0.1	20	1.2	0.0
Copeland	605	3.0	370	1.8	975	2.4	45	4.6	0.1	-100	-9.3	-0.2
Westmorland & Furness	1,595	2.4	1,210	1.8	2,805	2.1	155	5.8	0.1	-20	-0.7	0.0
Barrow	785	3.8	510	2.5	1,300	3.1	60	4.8	0.1	-40	-3.1	-0.1
Eden	320	2.0	290	1.8	610	1.9	55	9.5	0.2	60	10.9	0.2
South Lakeland	490	1.6	410	1.3	900	1.5	45	5.0	0.1	-40	-4.2	-0.1
of which LDNPA	165	1.4	150	1.3	315	1.4	-5	-1.9	0.0	-25	-7.3	-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.
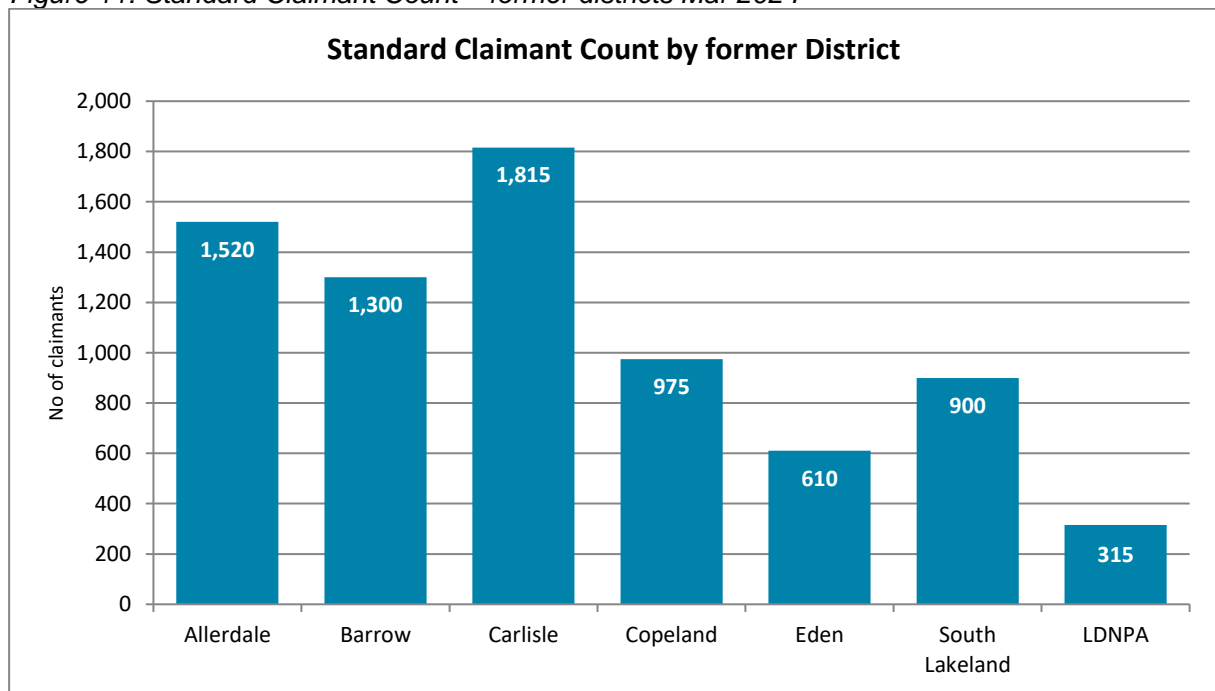
The following table shows the claimant count and rate by broad age group in Mar 2024. Claimant rates at Cumbria level are below the national average for all age groups and this is also the case for all districts with the exception of 18-24 year olds in Barrow where the rate remains well above the national average (6.1% v 5.2%).

Figure 10: Standard Claimant Count & Rate by Age Group in Cumbria – Mar 2024

	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	287,240	5.2%	418,645	4.6%	402,455	4.6%	276,425	3.1%	237,490	2.8%	1,626,235	3.9%
Cumbria	1,240	3.8%	1,830	3.2%	1,715	3.2%	1,135	1.7%	1,175	1.5%	7,110	2.4%
Cumberland	730	4.0%	1,135	3.6%	1,030	3.4%	655	1.8%	745	1.8%	4,305	2.6%
Allerdale	270	4.4%	400	3.9%	360	3.5%	225	1.7%	265	1.8%	1,520	2.7%
Carlisle	260	3.3%	480	3.5%	465	3.6%	305	2.1%	305	1.9%	1,815	2.7%
Copeland	205	4.7%	255	3.3%	215	3.0%	125	1.4%	170	1.6%	975	2.4%
Westmorland & Furness	510	3.6%	690	2.8%	685	2.9%	475	1.5%	430	1.2%	2,805	2.1%
Barrow	305	6.1%	340	3.8%	305	4.1%	165	1.8%	180	1.9%	1,300	3.1%
Eden	65	2.0%	135	2.5%	165	2.9%	125	1.6%	115	1.2%	610	1.9%
South Lakeland	140	2.3%	215	2.1%	220	2.0%	190	1.3%	140	0.8%	900	1.5%
of which LDNPA	35	1.5%	70	2.1%	85	2.1%	65	1.1%	55	0.8%	315	1.4%

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 Mar 2024

Standard Claimant Count by former District

No of claimants

District	No of claimants
Allerdale	1,520
Barrow	1,300
Carlisle	1,815
Copeland	975
Eden	610
South Lakeland	900
LDNPA	315

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, Mar 2024

Standard Claimant Count Rate

% 16-64 population

District	Rate
Cumbria	2.4
Allerdale	2.7
Barrow	3.1
Carlisle	2.7
Copeland	2.4
Eden	1.9
South Lakeland	1.5
LDNPA	1.4
Cumberland	2.6
W&F	2.1

Local rates — — — UK

Source: ONS/DWP

Figure 13: Standard Claimant Count - timeseries

Standard Claimant Count Timeseries

Figure 14: Standard Claimant Rate - timeseries

Standard Claimant Rate Timeseries
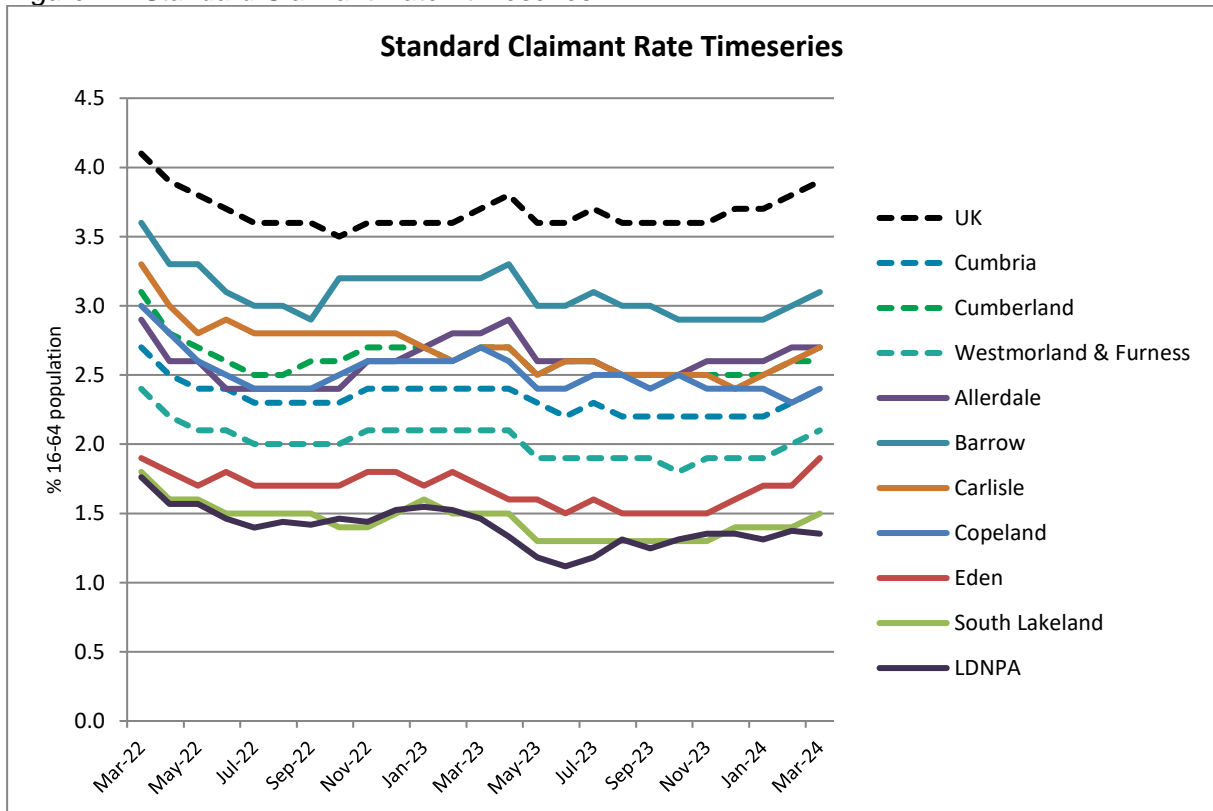
Source: ONS/DWP

6. UNIVERSAL CREDIT (released _monthly_) – count taken 14th Mar 2024

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 40,380 people on Universal Credit in Cumbria in Mar 2024 (both in work and out of work). This is a rise of 1,187 from the revised Feb total (+3.0%) and 4,862 more than a year ago (+13.7%). The count rose from last month in all the former district areas. The number of people searching/planning/preparing for work rose by 275, the number claiming while in work rose by 505 and the number with no work requirements rose by 400. The latest total means that 13.5% of the working age population is claiming Universal Credit compared to a national rate of 16.2%. 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, Barrow and Copeland.

Figure 15: Universal Credit Claimants – Mar 2024 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	2,820,222	14.0%	3,831,976	18.4%	6,652,280	16.2%	196,920	3.1%	0.5%	802,519	13.7%	2.0%
Cumbria	16,704	11.2%	23,677	15.8%	40,380	13.5%	1,187	3.0%	0.4%	4,862	13.7%	1.6%
Cumberland	10,565	12.9%	14,819	17.8%	25,387	15.4%	665	2.7%	0.4%	2,854	12.7%	1.7%
Allerdale	3,733	13.3%	5,316	18.5%	9,048	16.0%	183	2.1%	0.3%	890	10.9%	1.6%
Carlisle	4,177	12.5%	5,933	17.4%	10,112	15.0%	324	3.3%	0.5%	1,329	15.1%	2.0%
Copeland	2,659	13.1%	3,567	17.7%	6,228	15.4%	158	2.6%	0.4%	641	11.5%	1.6%
Westmorland & Furness	6,136	9.2%	8,858	13.2%	14,990	11.2%	518	3.6%	0.4%	2,003	15.4%	1.5%
Barrow	2,703	13.0%	3,707	18.0%	6,409	15.5%	157	2.5%	0.4%	780	13.9%	1.9%
Eden	1,227	7.6%	1,879	11.6%	3,103	9.6%	142	4.8%	0.4%	510	19.7%	1.6%
South Lakeland	2,209	7.4%	3,265	10.7%	5,472	9.0%	212	4.0%	0.4%	711	14.9%	1.2%
of which LDNPA	838	7.2%	1,225	10.6%	2,064	8.9%	88	4.5%	0.4%	200	10.7%	0.9%

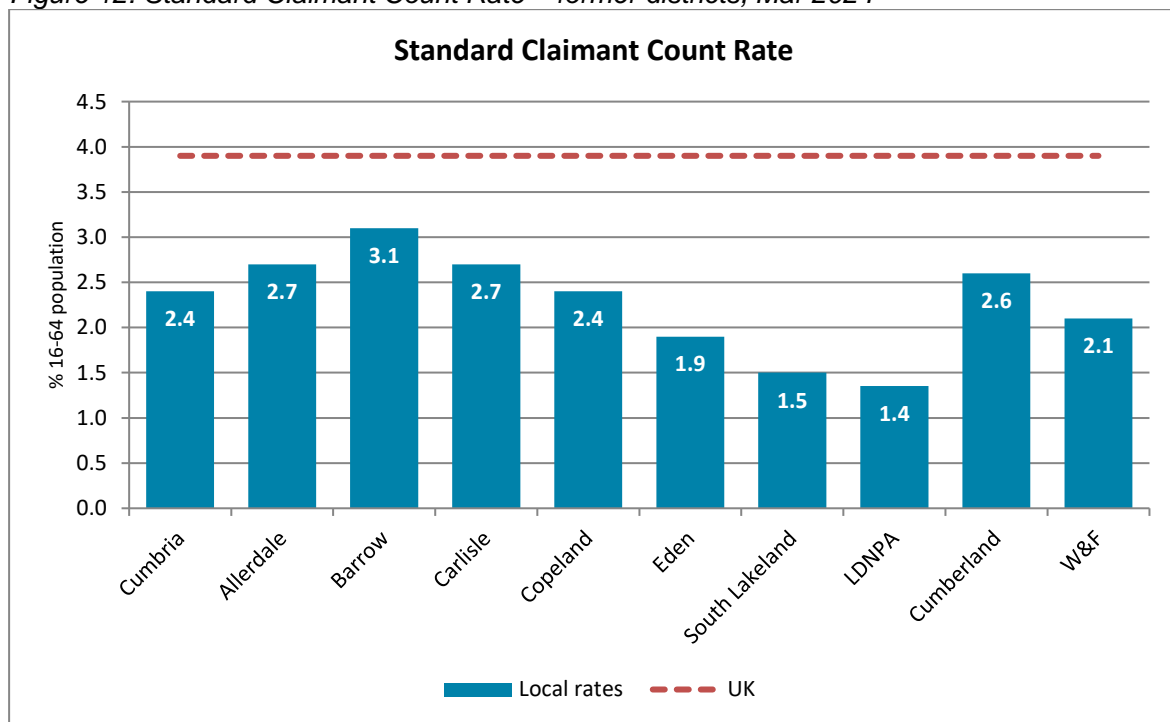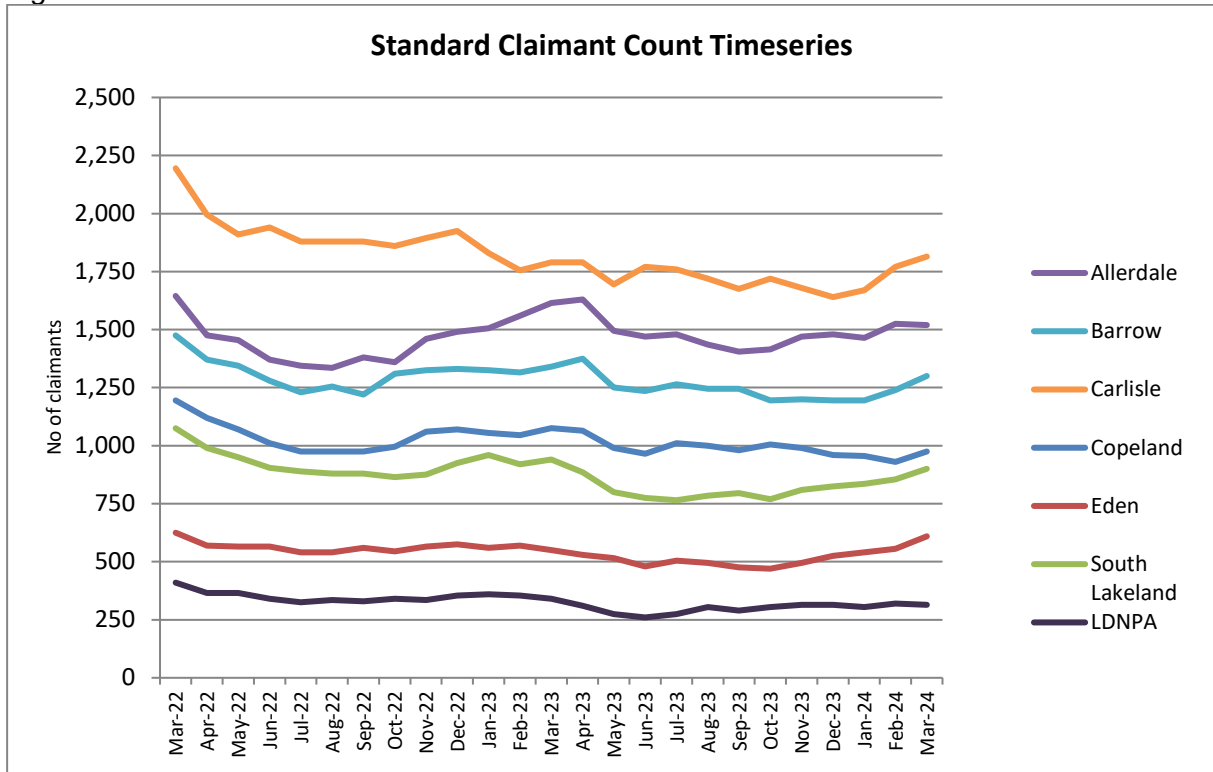_Source: DWP (due to disclosure control, gender totals may not sum to overall total): LDNPA is a "best-fit" of LSOAs with 50%+ of pop in NP - data are also included in relevant district._

Figure 16: Universal Credit Claimants by Age – Mar 2024

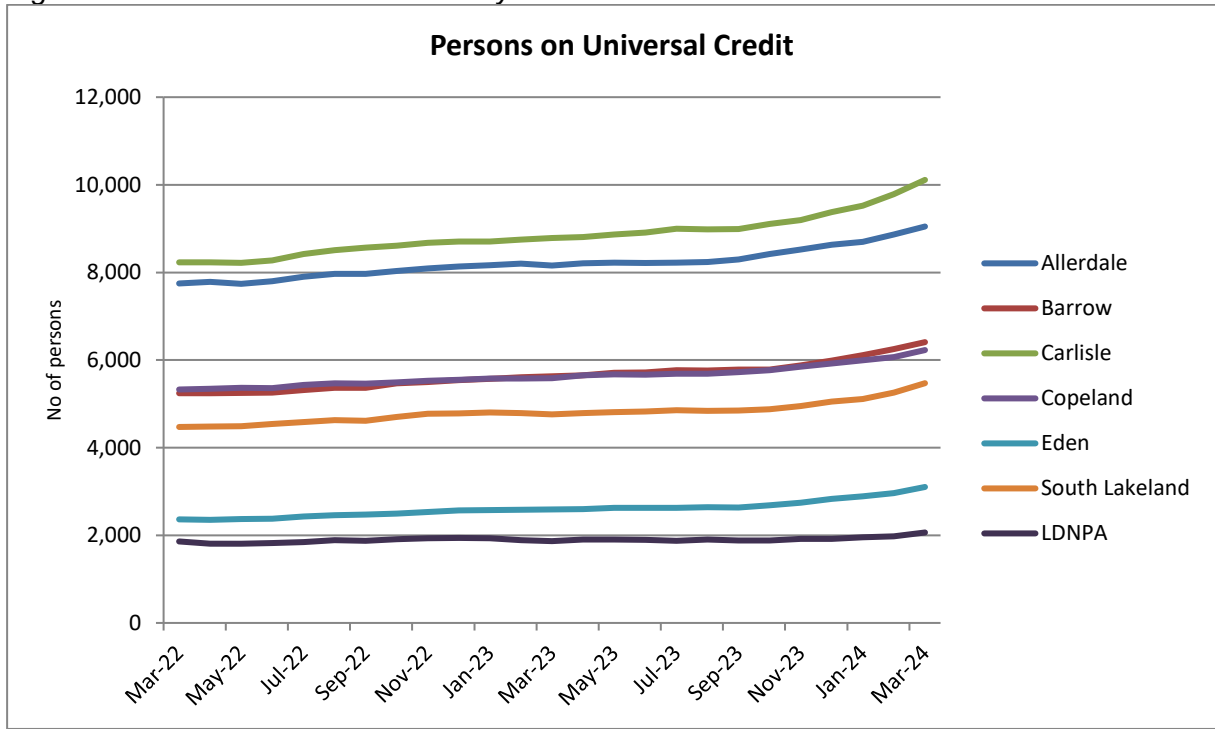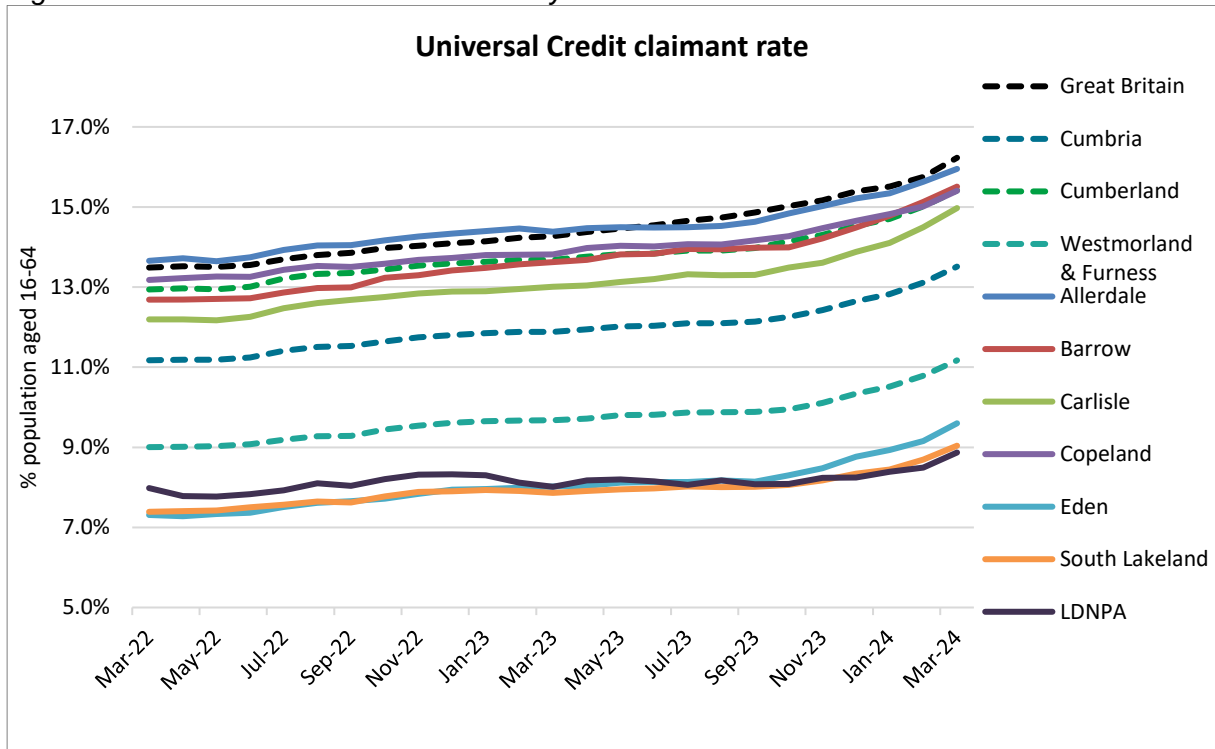| Universal Credit Claimant Count and Rate by Age												
	Aged 18-24		Aged 25-34		Aged 35-44		Aged 45-54		Aged 55+		Total	
	No	Rate	No	Rate	No	Rate	No	Rate	No	Rate	No	Rate
Great Britain	728,142	13.5%	1,734,951	19.8%	1,896,611	22.4%	1,254,086	14.6%	1,029,290	12.4%	6,652,280	16.2%
Cumbria	4,218	12.9%	10,848	19.3%	11,304	20.8%	7,376	10.9%	6,562	8.5%	40,380	13.5%
Cumberland	2,578	14.1%	6,895	21.7%	7,109	23.3%	4,546	12.3%	4,224	10.2%	25,387	15.4%
Allerdale	947	15.6%	2,337	22.6%	2,453	24.0%	1,702	12.8%	1,607	10.8%	9,048	16.0%
Carlisle	952	12.1%	2,933	21.3%	2,945	22.5%	1,785	12.3%	1,480	9.3%	10,112	15.0%
Copeland	684	15.7%	1,629	21.2%	1,714	23.6%	1,063	11.8%	1,133	10.6%	6,228	15.4%
Westmorland & Furness	1,641	11.4%	3,956	16.1%	4,192	17.6%	2,835	9.2%	2,345	6.6%	14,990	11.2%
Barrow	853	17.1%	1,861	21.0%	1,711	22.8%	1,041	11.6%	922	9.7%	6,409	15.5%
Eden	258	8.0%	778	14.3%	890	15.9%	624	8.1%	554	6.0%	3,103	9.6%
South Lakeland	530	8.7%	1,312	12.8%	1,593	14.8%	1,166	8.2%	858	5.1%	5,472	9.0%
of which LDNPA	144	6.1%	449	13.6%	635	16.0%	449	7.8%	374	5.3%	2,064	8.9%

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, LDNPA

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 Mar 2024 the number of people searching/planning/preparing for work rose by 275, the number claiming while in work rose by 505 and the number with no work requirements rose by 400.

Figure 19: Universal Credit Claimants by Conditionality Group – timeseries (Cumbria)

UC Claimants by Conditionality Group
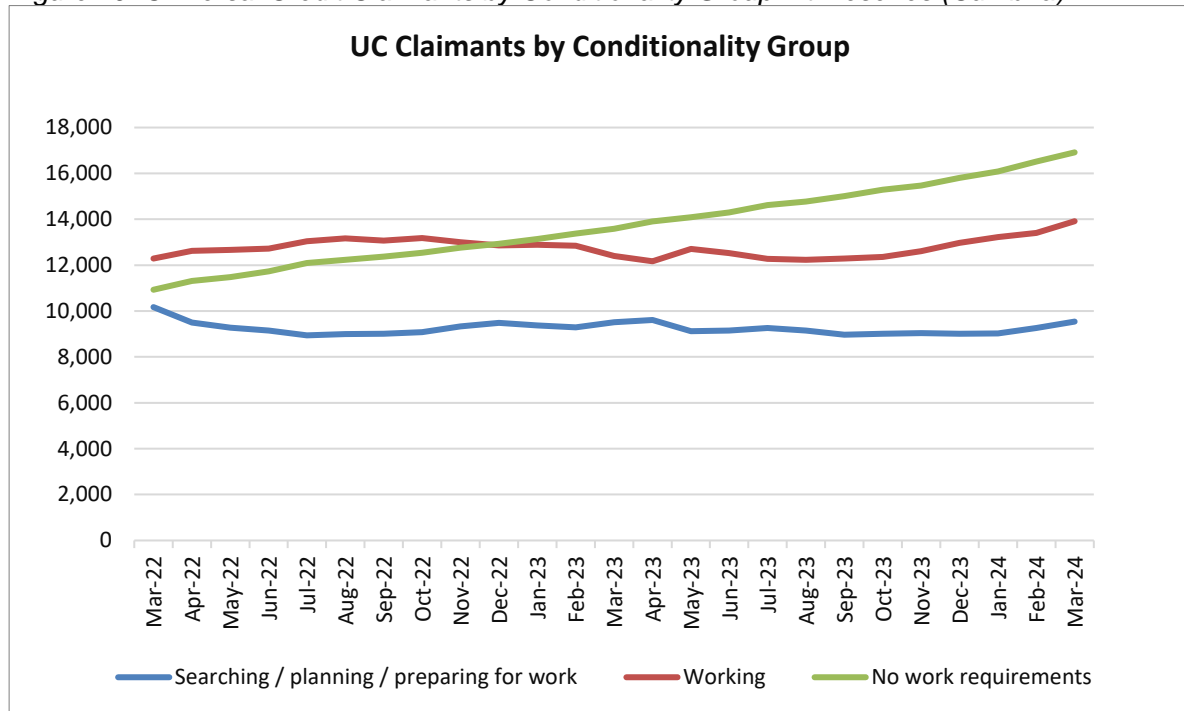
Source: DWP via Stat-Xplore Note: Conditionality is based on an individual's circumstances on the count date)

In Mar 2024, three quarters of UC claimants (29,259) had been claiming for over 12 months an annual increase of 2,460 (9.2%). The highest proportions of these long term claimants were in the working and no work requirements conditionality groups (30% and 49% of the total respectively), although they may have been in different groups during their claim. Long term claimants made up 73% of all UC claimants compared.

Figure 20: Duration on UC (Cumbria) – Mar 2024

Duration on UC Cumbria (all claimants)
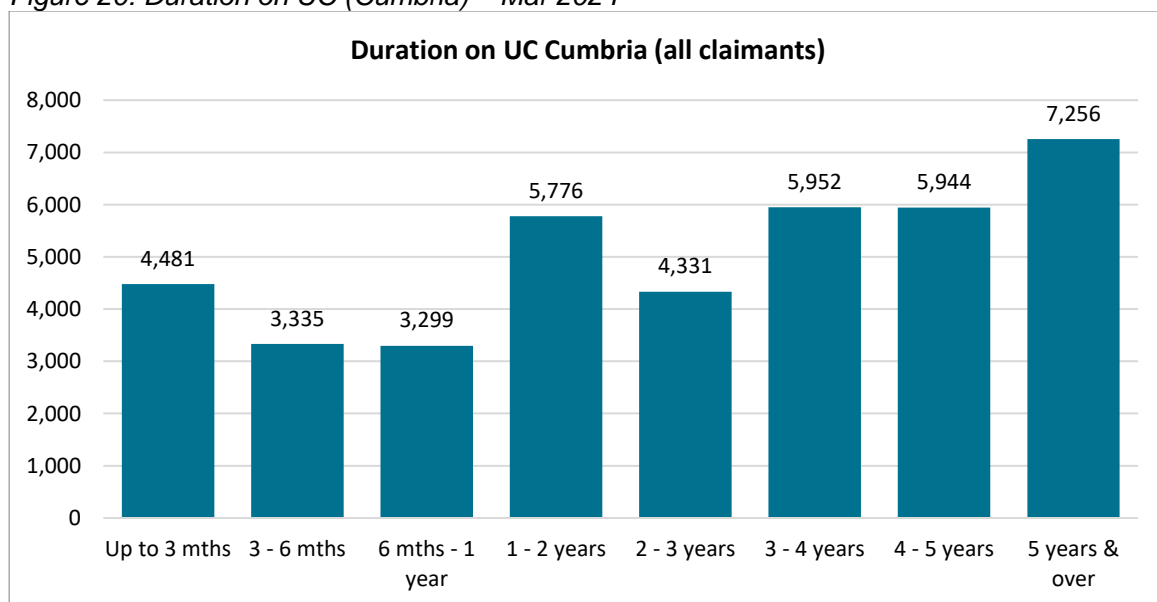
Source: DWP via Stat-Xplore

Figure 21: Claimants on UC for over 12 months by Conditionality Group

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

Data series (by month, bottom to top: Searching/planning/preparing for work, Working, No work requirements):

Month	Searching/planning/preparing for work	Working	No work requirements
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	6,252	9,005	13,203
Nov-23	6,219	9,025	13,354
Dec-23	6,231	9,000	13,605
Jan-24	6,133	8,958	13,789
Feb-24	6,130	8,834	14,010
Mar-24	6,209	8,787	14,265

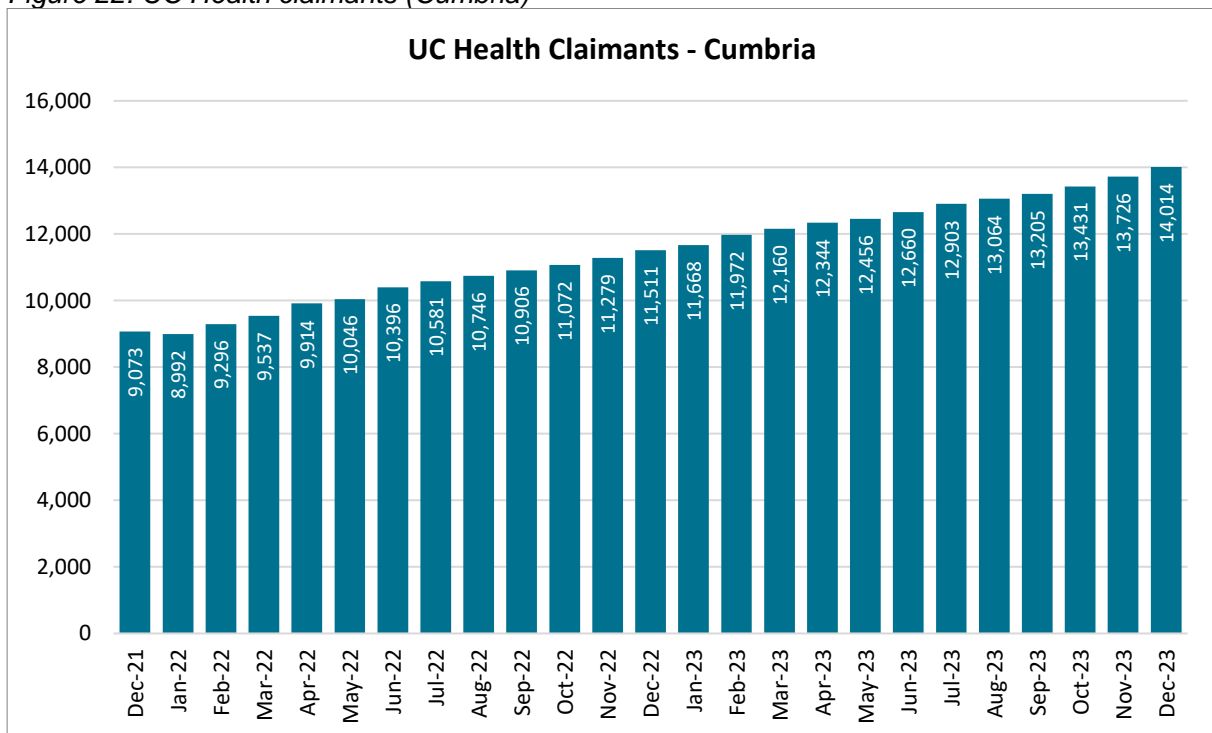Legend: ■ Searching/planning/preparing for work ■ Working ■ No work requirements

Source: DWP via Stat-Xplore

UC Health *(NB: the release schedule for this dataset is different to other UC data)*

In Dec 2023, 14,014 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 21.7% (+2,503) in the past 2 years compared to an increase of 7.1% in the overall number of UC claimants. UC Health claimants now make up 37.1% of all UC claimants in Cumbria in Dec 2023.

*Figure 22: UC Health claimants (Cumbria)*

UC Health Claimants - Cumbria

Month	Claimants
Dec-21	9,073
Jan-22	8,992
Feb-22	9,296
Mar-22	9,537
Apr-22	9,914
May-22	10,046
Jun-22	10,396
Jul-22	10,581
Aug-22	10,746
Sep-22	10,906
Oct-22	11,072
Nov-22	11,279
Dec-22	11,511
Jan-23	11,668
Feb-23	11,972
Mar-23	12,160
Apr-23	12,344
May-23	12,456
Jun-23	12,660
Jul-23	12,903
Aug-23	13,064
Sep-23	13,205
Oct-23	13,431
Nov-23	13,726
Dec-23	14,014

Source: DWP via Stat-Xplore

6b.   _Starts_ to Universal Credit (next data release _May 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
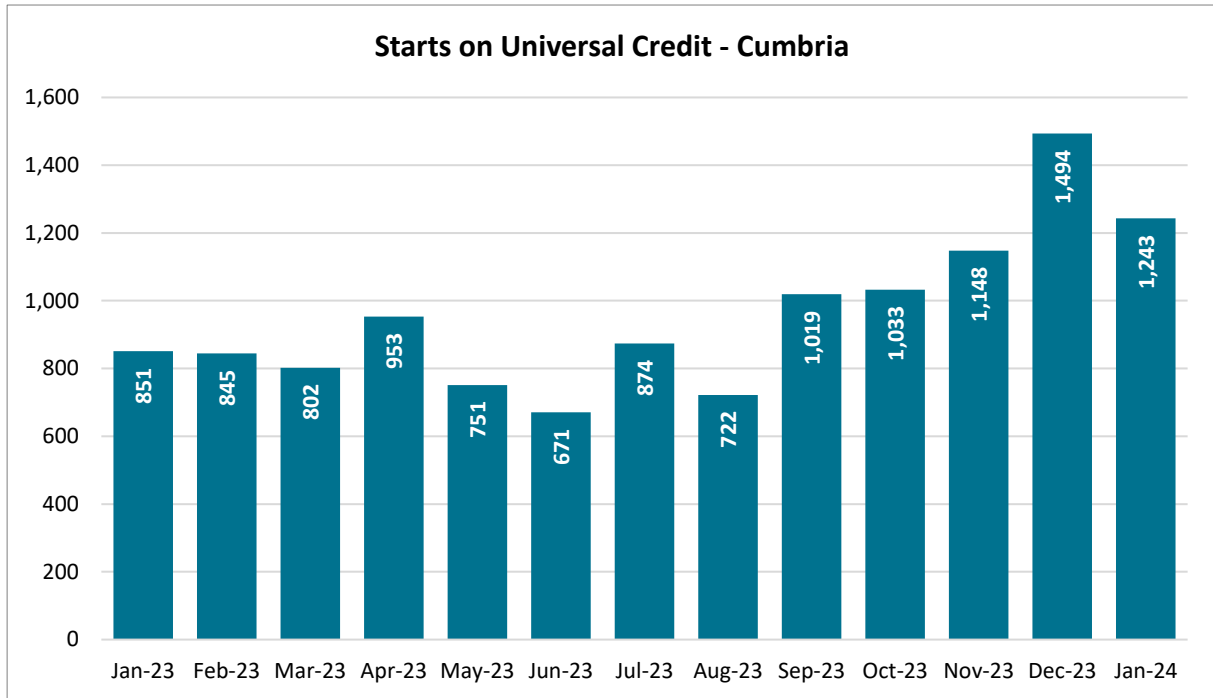
Source: DWP via Stat-Xplore

Figure 24: Starts on Universal Credit by JCP Office – timeseries
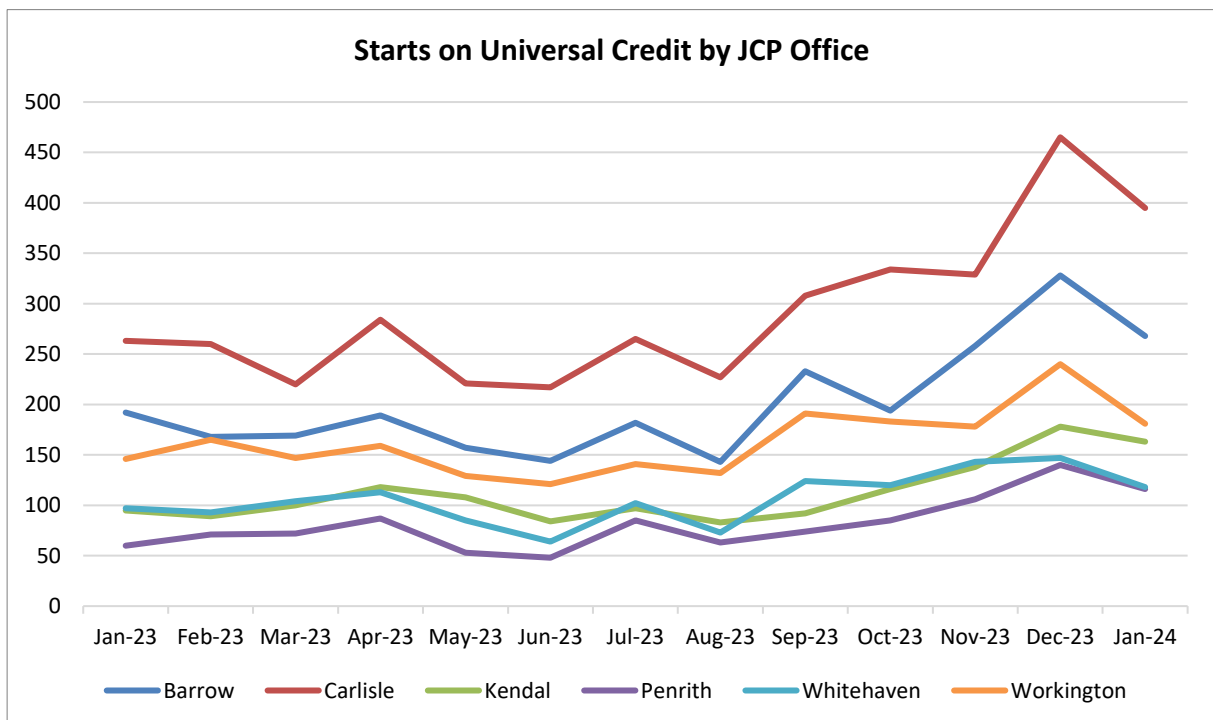
Source: DWP via Stat-Xplore

6c.   *Households on Universal Credit (next data release May 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>Nov 2023</u> when there were 32,159 households on Universal Credit in Cumbria, a rise of 1,981 from the same month last year (6.6%). The number of households on UC rose year on year in all 6 districts in Cumbria with the biggest percentage increases in Eden (+9.3%).

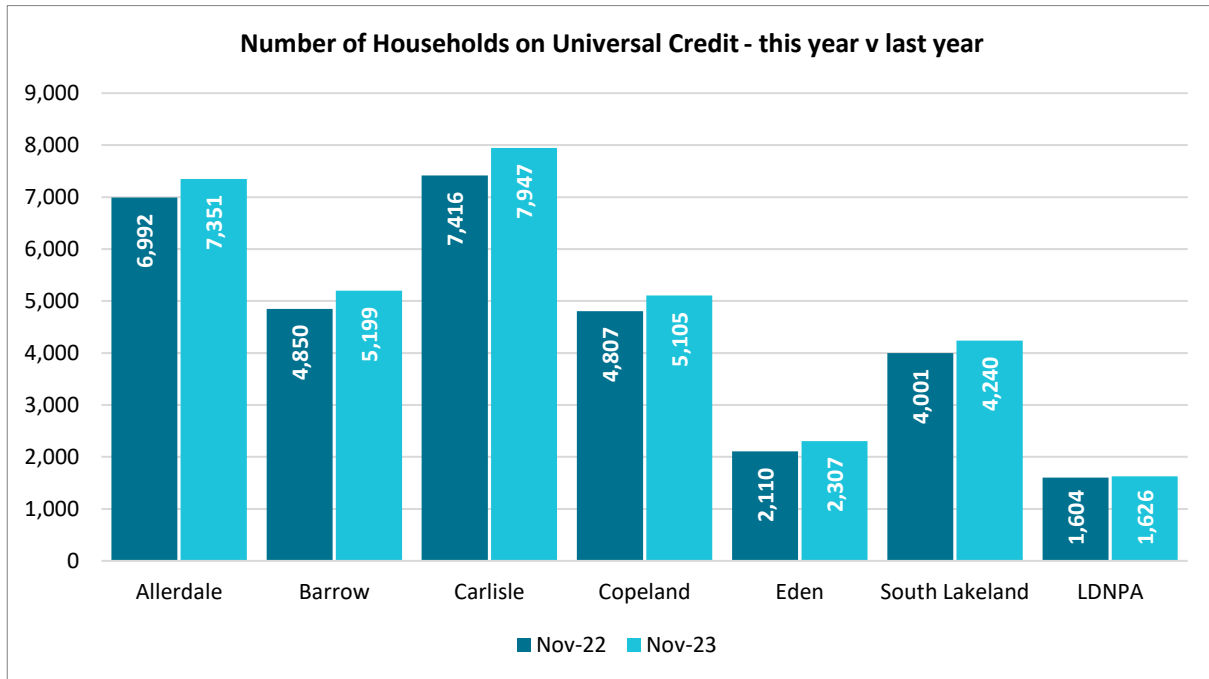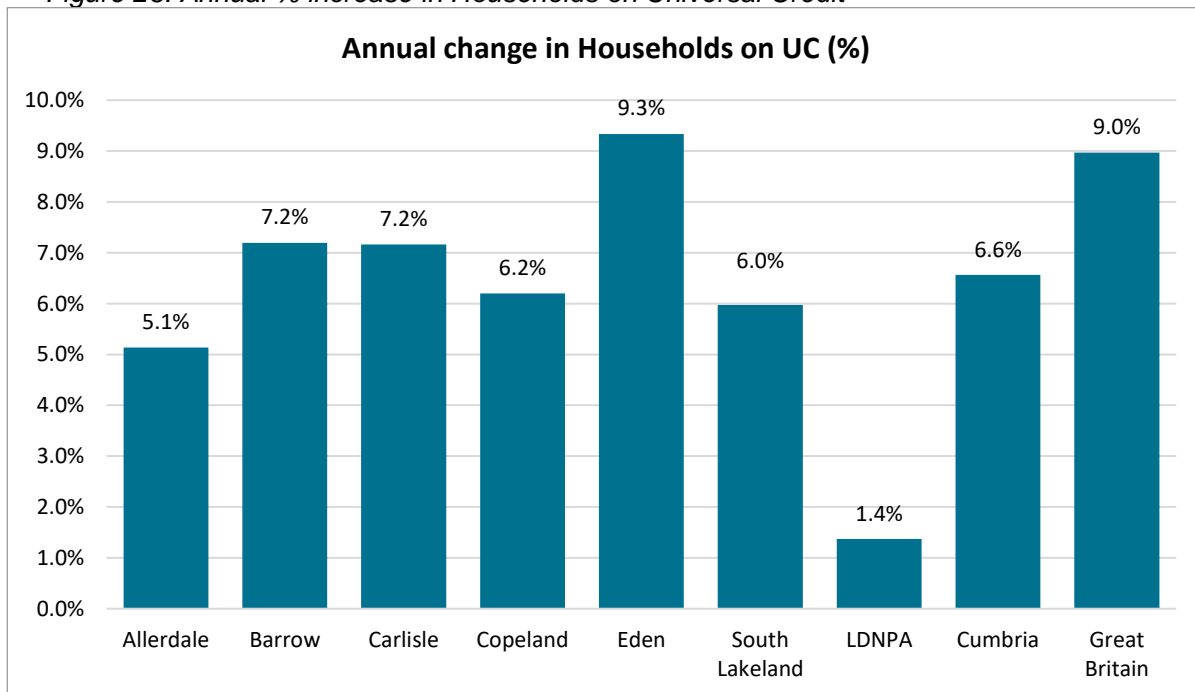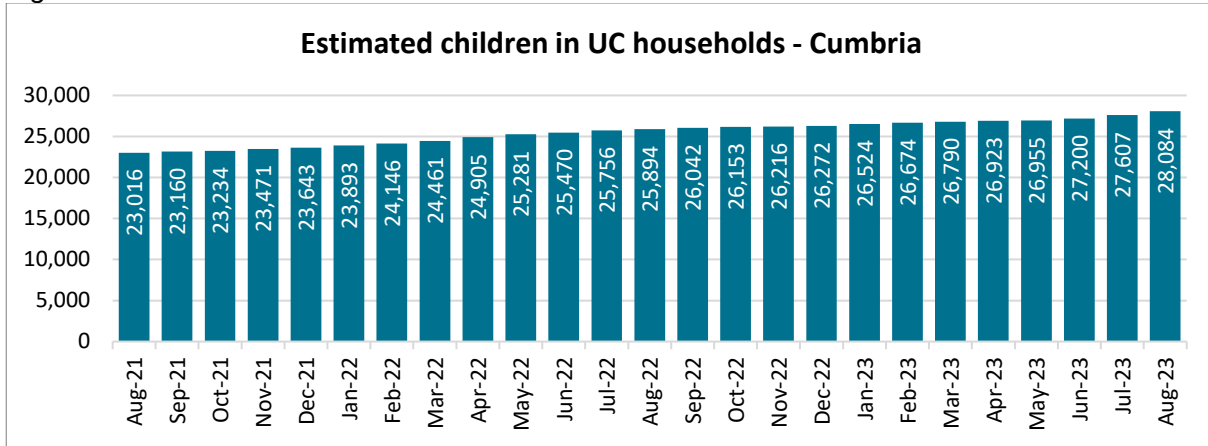*Figure 25: Number of Households on Universal Credit by former district*

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

District	Nov-22	Nov-23
Allerdale	6,992	7,351
Barrow	4,850	5,199
Carlisle	7,416	7,947
Copeland	4,807	5,105
Eden	2,110	2,307
South Lakeland	4,001	4,240
LDNPA	1,604	1,626

Figure 26: Annual % increase in Households on Universal Credit

Annual change in Households on UC (%)

Area	%
Allerdale	5.1%
Barrow	7.2%
Carlisle	7.2%
Copeland	6.2%
Eden	9.3%
South Lakeland	6.0%
LDNPA	1.4%
Cumbria	6.6%
Great Britain	9.0%

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
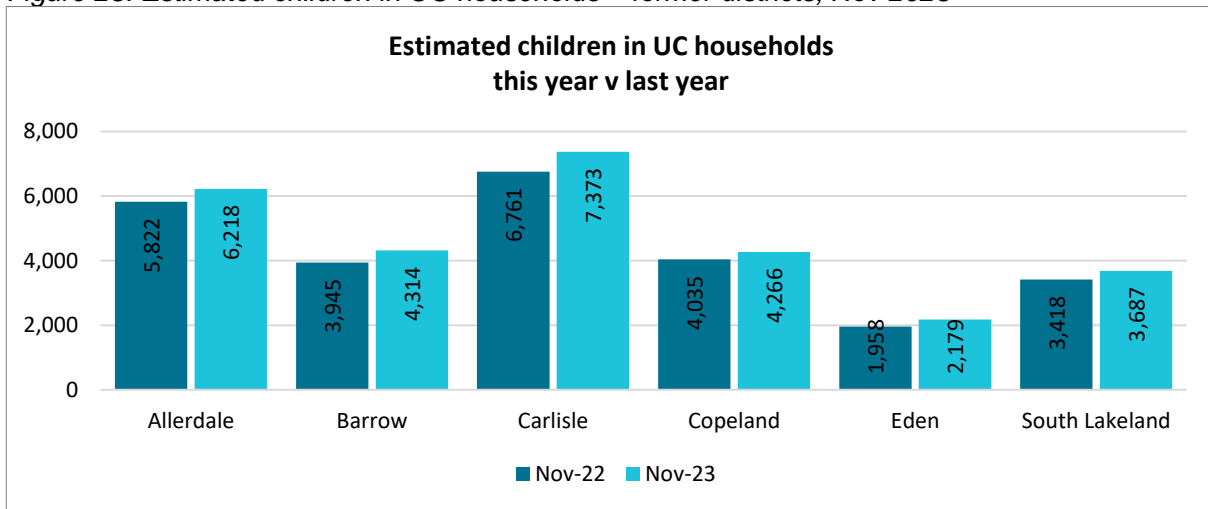
An estimated 32,159 children in Cumbria were living in UC households in Nov 2023. The number has risen by 2,190 (8.5%) from Nov last year. The number of households containing children has increased by 8.3% year on year compared to a rise of 5.0% in households without children. More specifically, single person households with children have increased by 11.0% 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

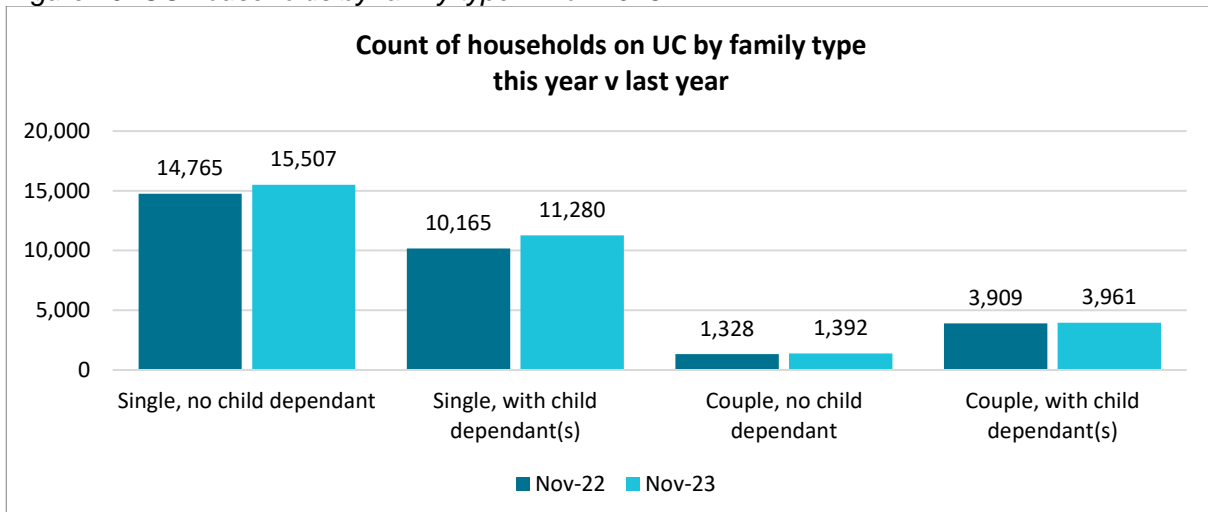*Figure 27: Estimated children in UC households - timeseries*

Estimated children in UC households - Cumbria

Month	Children
Aug-21	23,016
Sep-21	23,160
Oct-21	23,234
Nov-21	23,471
Dec-21	23,643
Jan-22	23,893
Feb-22	24,146
Mar-22	24,461
Apr-22	24,905
May-22	25,281
Jun-22	25,470
Jul-22	25,756
Aug-22	25,894
Sep-22	26,042
Oct-22	26,153
Nov-22	26,216
Dec-22	26,272
Jan-23	26,524
Feb-23	26,674
Mar-23	26,790
Apr-23	26,923
May-23	26,955
Jun-23	27,200
Jul-23	27,607
Aug-23	28,084

Source: DWP via Stat-Xplore

Figure 28: Estimated children in UC households – former districts, Nov 2023

Estimated children in UC households this year v last year

District	Nov-22	Nov-23
Allerdale	5,822	6,218
Barrow	3,945	4,314
Carlisle	6,761	7,373
Copeland	4,035	4,266
Eden	1,958	2,179
South Lakeland	3,418	3,687

Source: DWP via Stat-Xplore

Figure 29: UC households by family type – Nov 2023

Count of households on UC by family type this year v last year

| Family type	Nov-22	Nov-23
Single, no child dependant	14,765	15,507
Single, with child dependant(s)	10,165	11,280
Couple, no child dependant	1,328	1,392
Couple, with child dependant(s)	3,909	3,961

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 Feb 2024, there were 306 16-17 year olds classed as NEET in Cumbria (242 NEET and 64 whose status was Not Known), an decrease of 8 from Jan. The highest number of NEET/NKs was in the former district of Carlisle where there were 96 followed by Allerdale where there were 63.

Figure 30: Number of 16-17 Year Olds NEET or Not Known, Feb 2024
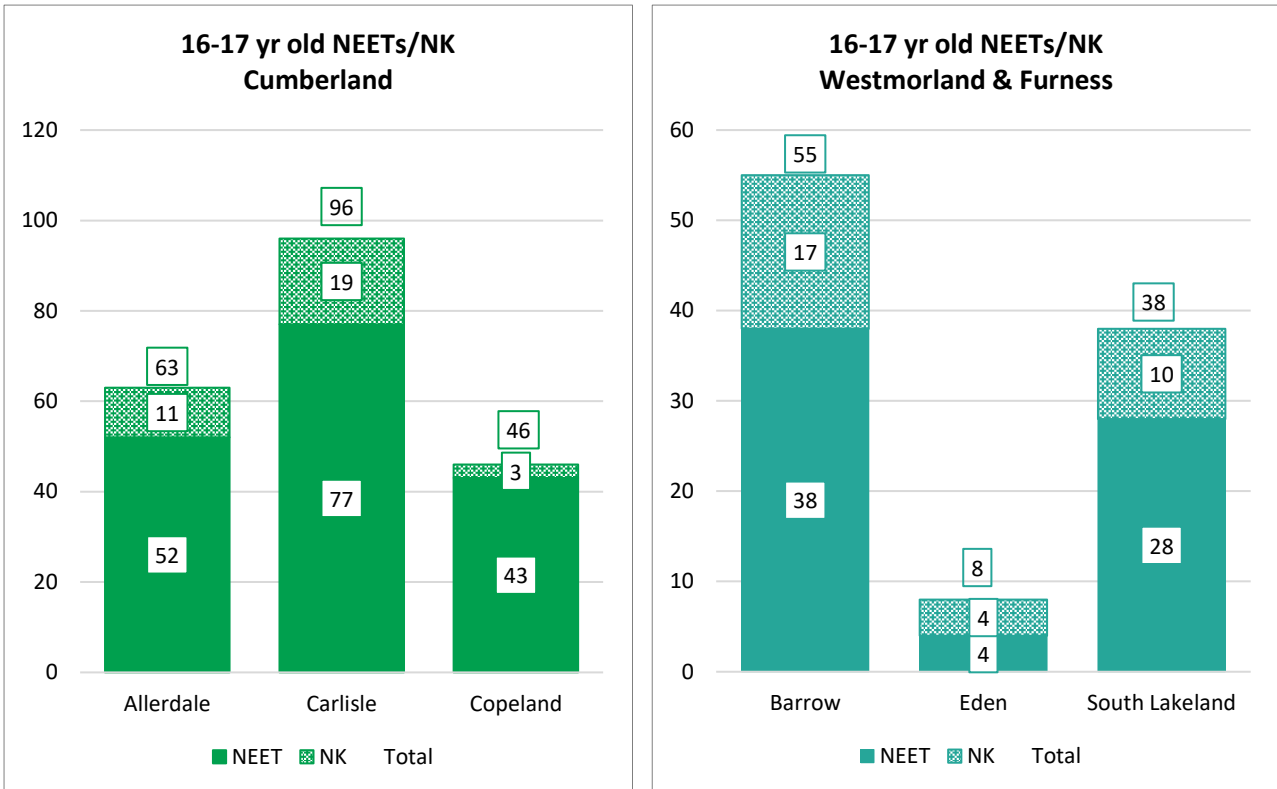
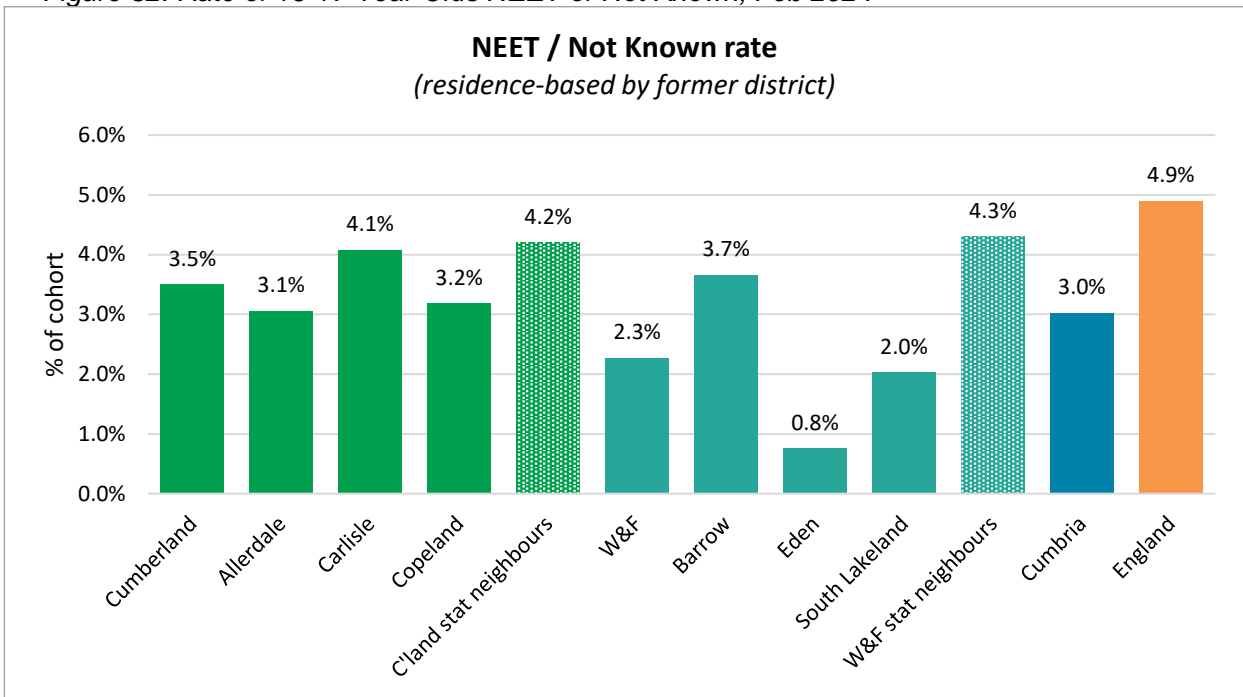*Source: Inspira / Cumbria Intelligence Observatory*

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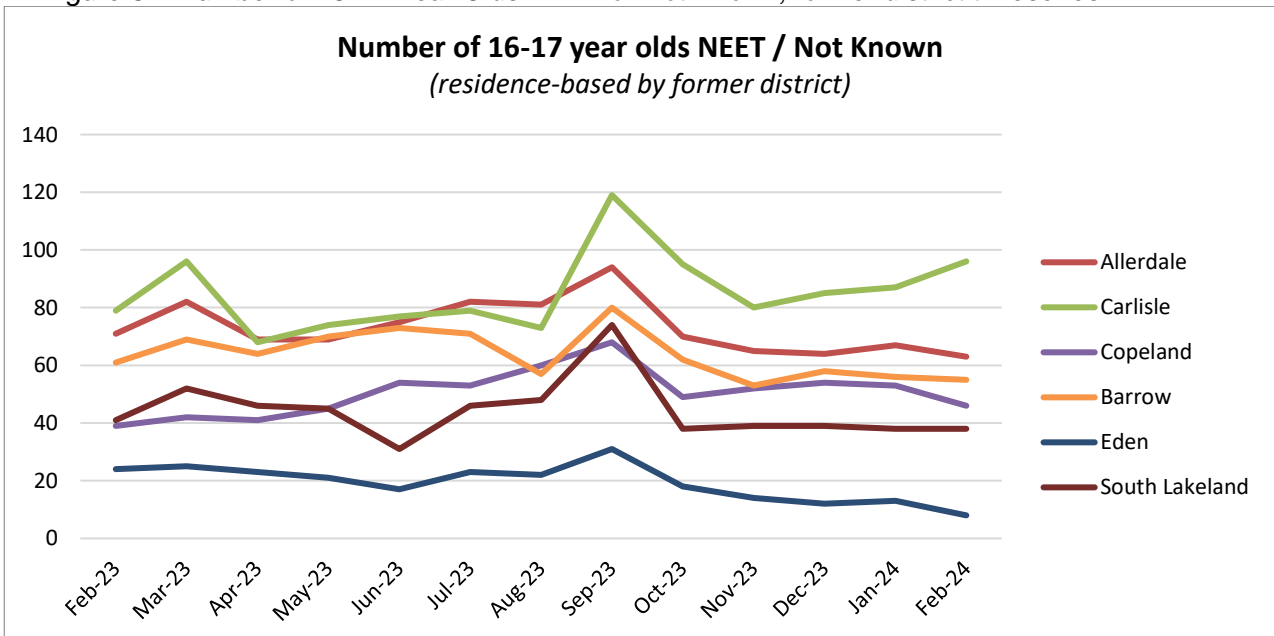
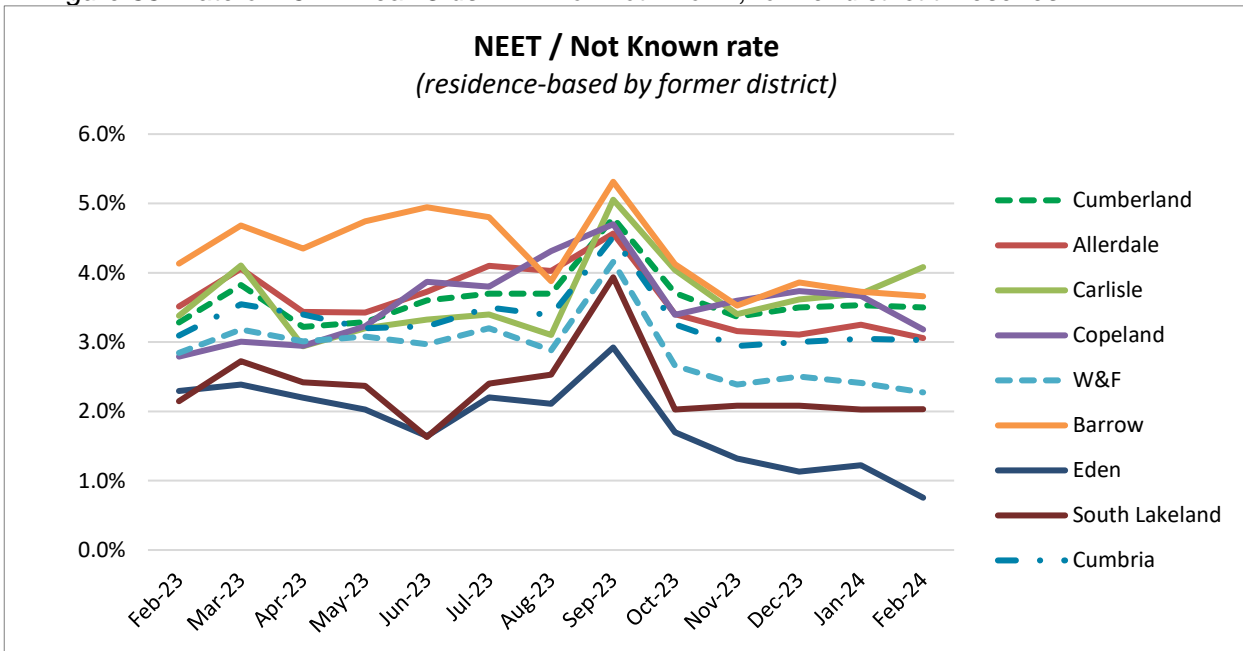*Source: Inspira / Cumbria Intelligence Observatory*

The county NEET/NK rate (% of cohort) was 3.0% in Feb 2024 compared to an England rate of 4.9%. The highest local rates were in in the former districts of Carlisle (4.1%) and Barrow (3.7%). The NEET rate in Cumbria was down by 0.1 percentage points from the same month a year ago. NB: comparisons with England and areas outside Cumbria should be treated with caution as the approach to tracking and the degree of engagement with young people varies significantly.

Figure 32: Rate of 16-17 Year Olds NEET or Not Known, Feb 2024

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

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)*

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 Feb 2024, 90.8% of young people in Cumbria were classed as meeting the participation requirement compared to 92.2% for England. The rates were 89.3% in Cumberland and 93.0% in Westmorland & Furness. The highest participation rate was in the former district of South Lakeland (94.4%) and the lowest in Carlisle (88.2%).

Figure 34: Participation of 16/17 Year Olds, former district timeseries
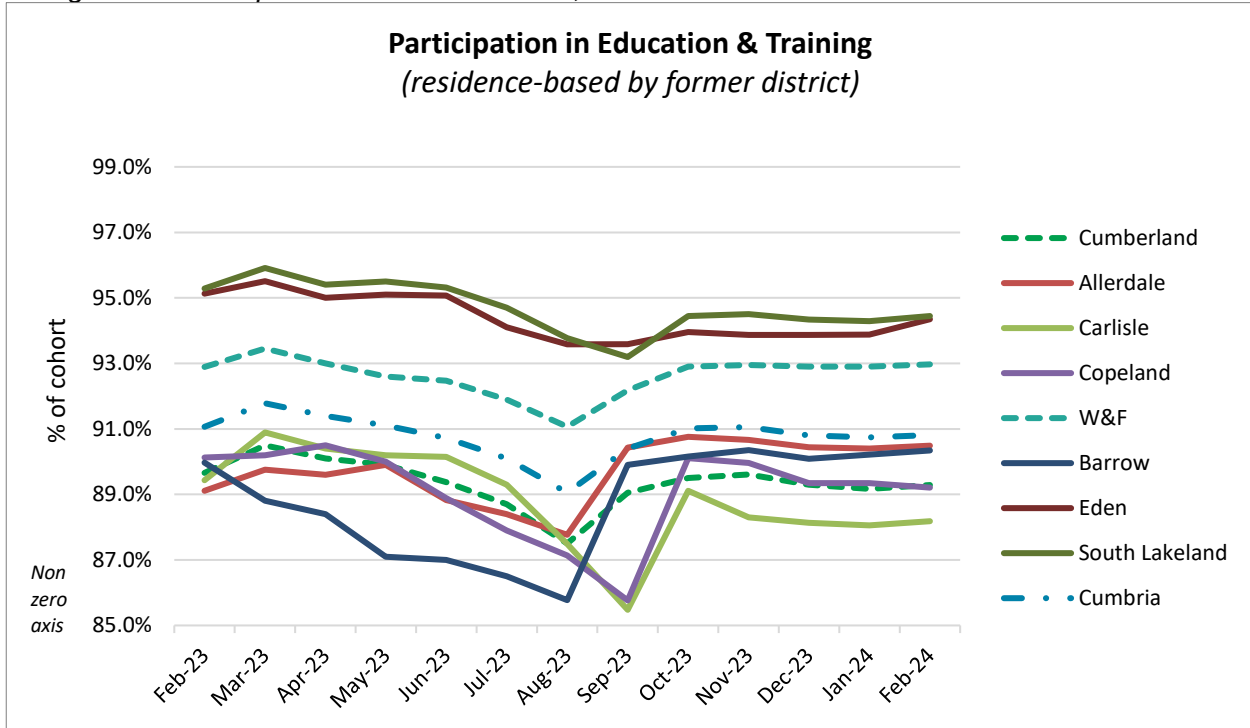
Source: Inspira / NCCIS / Cumbria Intelligence Observatory

*Figure 35: Participation of 16/17 Year Olds, by activity type – Feb 2024*
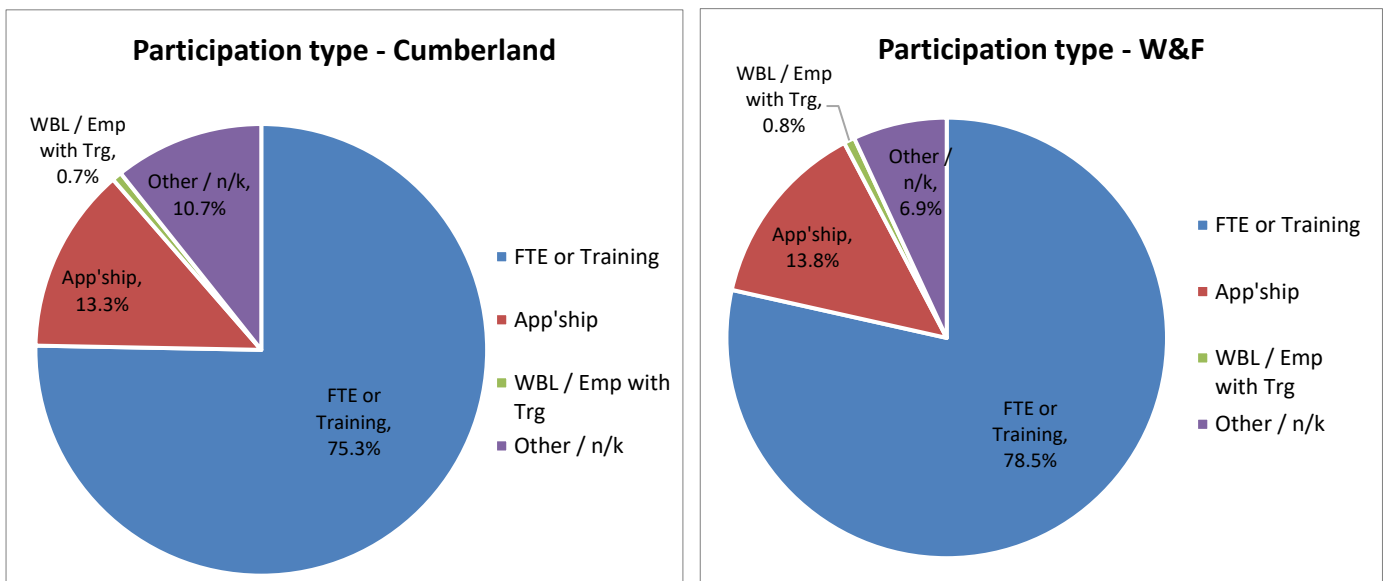
Source: NCCIS

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 Mar 2024 there were 9,126 active job postings in Cumbria, 4,142 of which were new postings during the month. The number of active postings was 475 higher lower than in Feb (+5.5%) whilst the number of new postings rose by 195 (+4.9%).
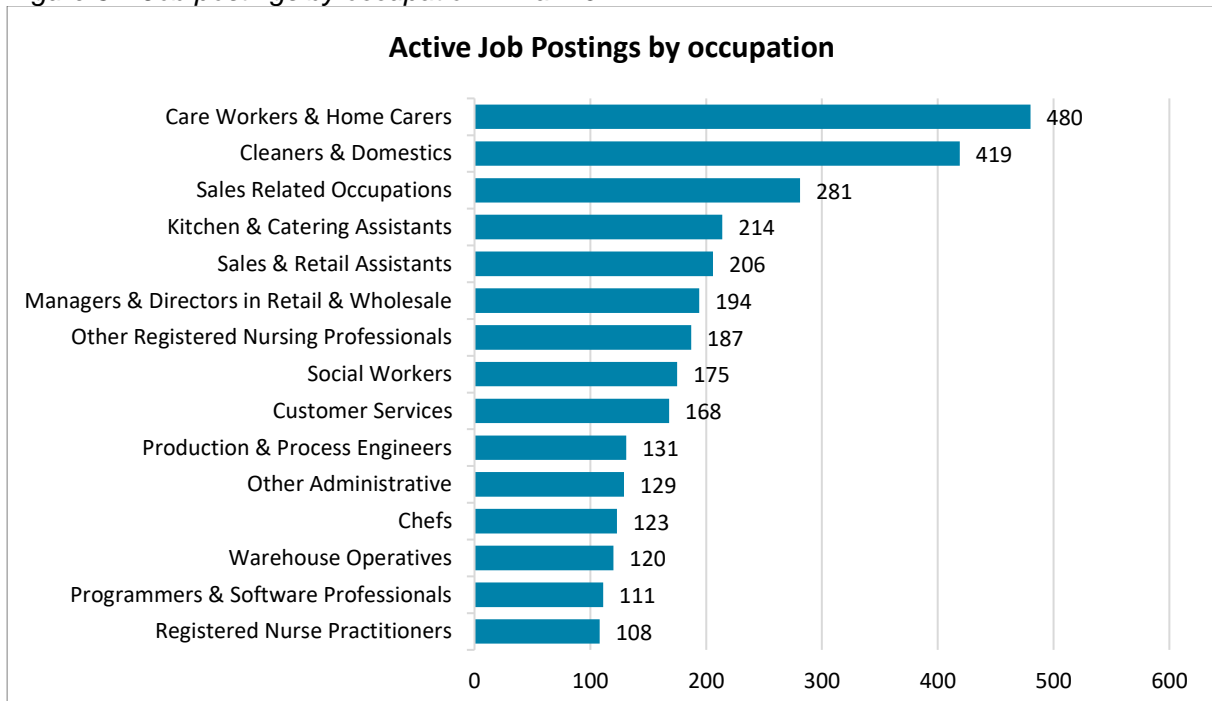
Figure 36: Active job postings by month

Active Job Postings
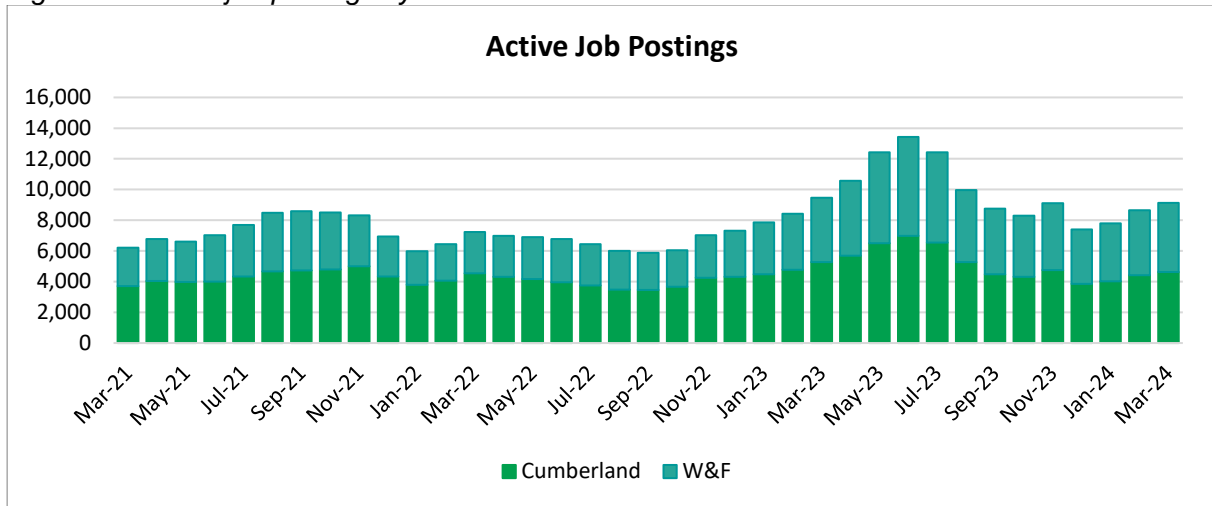
Source: Lightcast™ Analyst

The most commonly advertised jobs were for care workers, cleaners & domestics, sales occupations and kitchen & catering assistants.
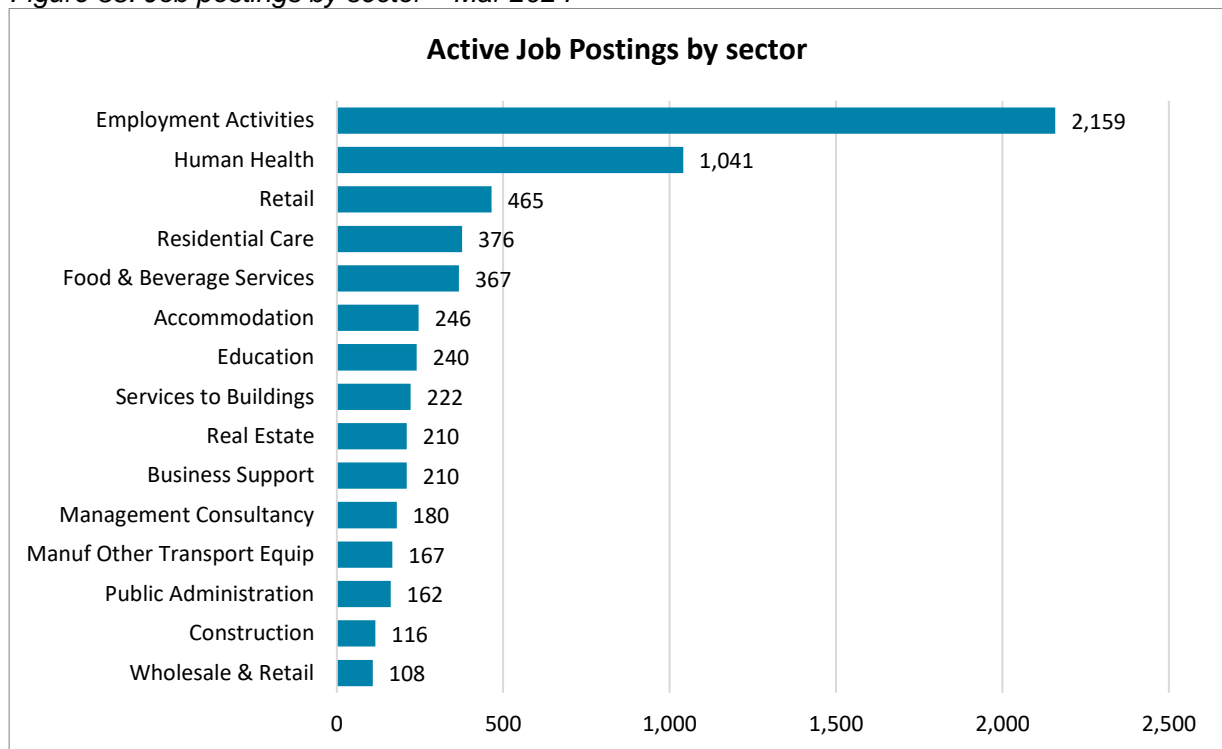
Figure 37: Job postings by occupation – Mar 2024

Active Job Postings by occupation

Occupation	Postings
Care Workers & Home Carers	480
Cleaners & Domestics	419
Sales Related Occupations	281
Kitchen & Catering Assistants	214
Sales & Retail Assistants	206
Managers & Directors in Retail & Wholesale	194
Other Registered Nursing Professionals	187
Social Workers	175
Customer Services	168
Production & Process Engineers	131
Other Administrative	129
Chefs	123
Warehouse Operatives	120
Programmers & Software Professionals	111
Registered Nurse Practitioners	108

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, residential care, food & beverage services and accommodation.
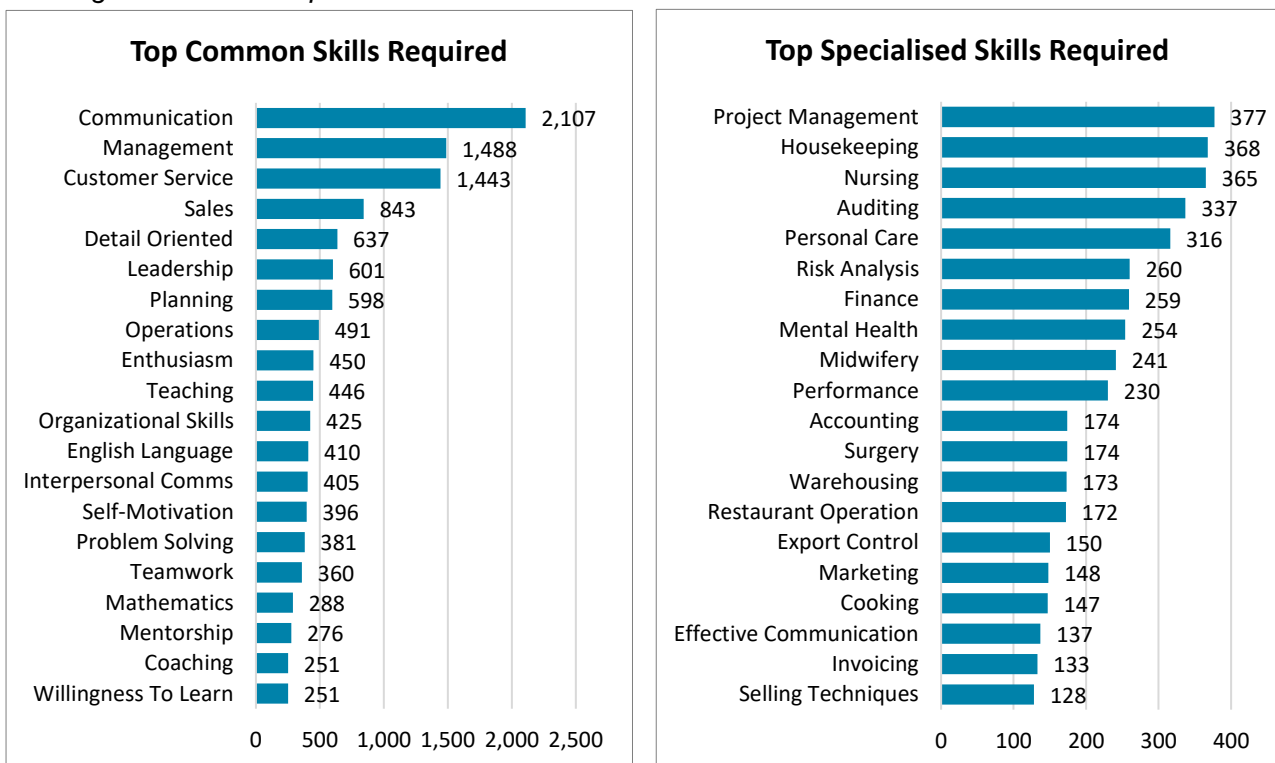
Figure 38: Job postings by sector – Mar 2024

Active Job Postings by sector

Sector	Value
Employment Activities	2,159
Human Health	1,041
Retail	465
Residential Care	376
Food & Beverage Services	367
Accommodation	246
Education	240
Services to Buildings	222
Real Estate	210
Business Support	210
Management Consultancy	180
Manuf Other Transport Equip	167
Public Administration	162
Construction	116
Wholesale & Retail	108

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.
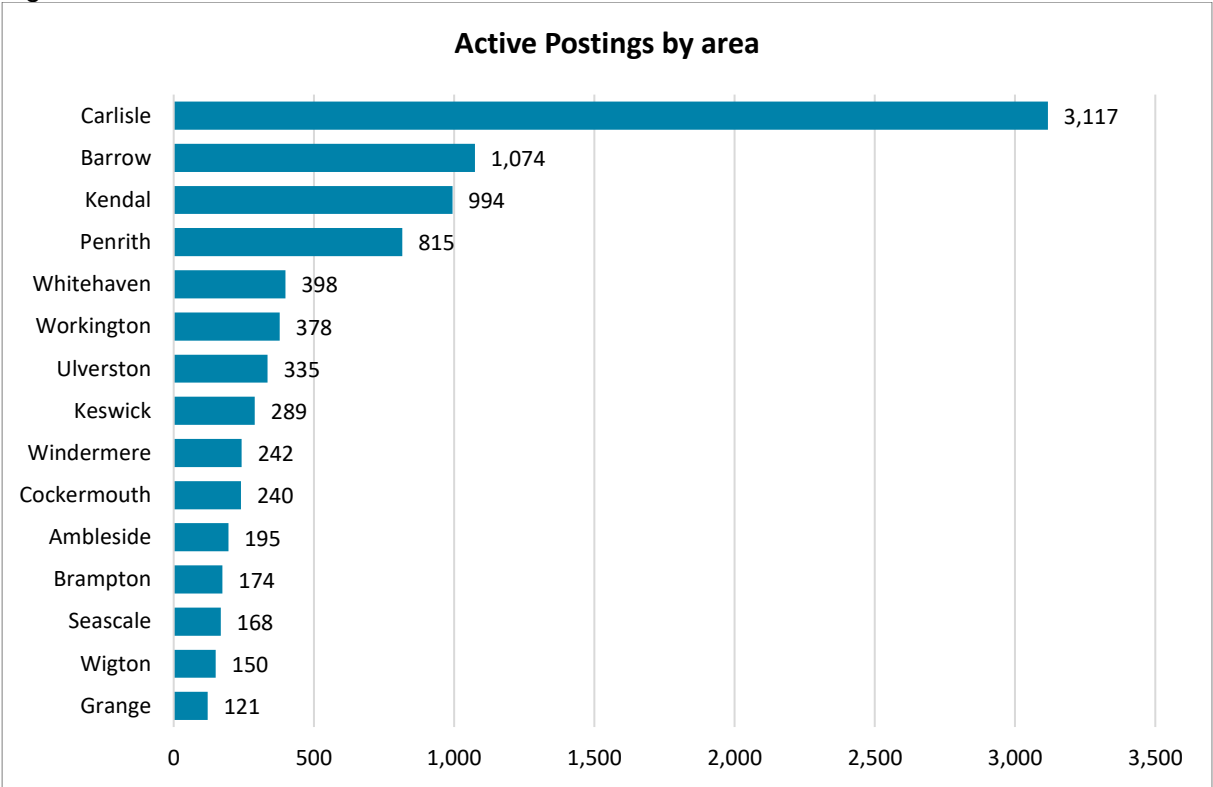
Figure 39: Skills required – Mar 2024

Top Common Skills Required

Skill	Value
Communication	2,107
Management	1,488
Customer Service	1,443
Sales	843
Detail Oriented	637
Leadership	601
Planning	598
Operations	491
Enthusiasm	450
Teaching	446
Organizational Skills	425
English Language	410
Interpersonal Comms	405
Self-Motivation	396
Problem Solving	381
Teamwork	360
Mathematics	288
Mentorship	276
Coaching	251
Willingness To Learn	251

Top Specialised Skills Required

Skill	Value
Project Management	377
Housekeeping	368
Nursing	365
Auditing	337
Personal Care	316
Risk Analysis	260
Finance	259
Mental Health	254
Midwifery	241
Performance	230
Accounting	174
Surgery	174
Warehousing	173
Restaurant Operation	172
Export Control	150
Marketing	148
Cooking	147
Effective Communication	137
Invoicing	133
Selling Techniques	128

Source: Lightcast™ Analyst

Active postings rose month on month in all of the former district areas. The specific locations mentioned most frequently in postings were Carlisle, Barrow, Kendal and Penrith.
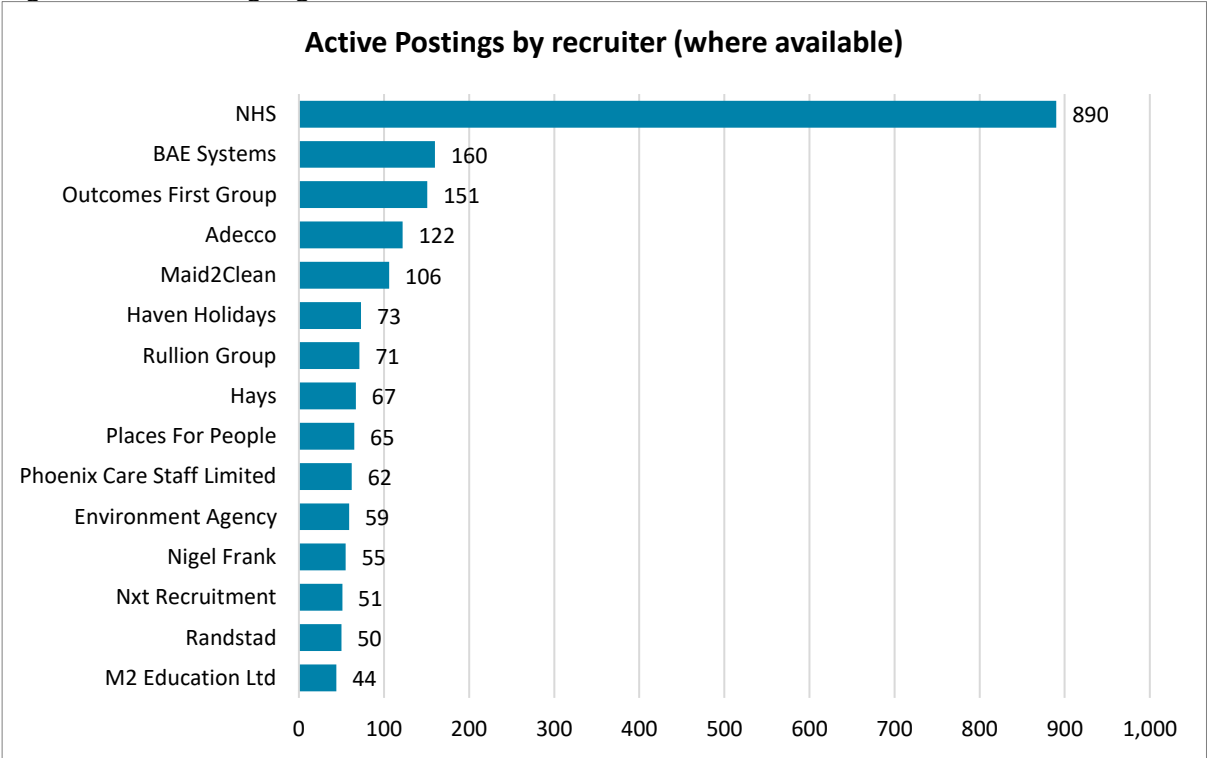
Figure 40: Job location – Mar 2024

Active Postings by area

Area	Value
Carlisle	3,117
Barrow	1,074
Kendal	994
Penrith	815
Whitehaven	398
Workington	378
Ulverston	335
Keswick	289
Windermere	242
Cockermouth	240
Ambleside	195
Brampton	174
Seascale	168
Wigton	150
Grange	121

Source: Lightcast™ Analyst

As is usually the case, the NHS advertised the most vacancies during the month (890) followed by BAE Systems (160) and a number of recruitment companies.

Figure 41: Recruiting organisation – Mar 2024

Active Postings by recruiter (where available)

Recruiter	Value
NHS	890
BAE Systems	160
Outcomes First Group	151
Adecco	122
Maid2Clean	106
Haven Holidays	73
Rullion Group	71
Hays	67
Places For People	65
Phoenix Care Staff Limited	62
Environment Agency	59
Nigel Frank	55
Nxt Recruitment	51
Randstad	50
M2 Education Ltd	44

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 174 business start-ups in Cumbria in Feb 2024, a decrease of 5 from last month and 18 fewer than the same month last year. Over the quarter (Dec-Feb) there were 505 start-ups which is 87 fewer than last quarter but 24 more than the same quarter last year.

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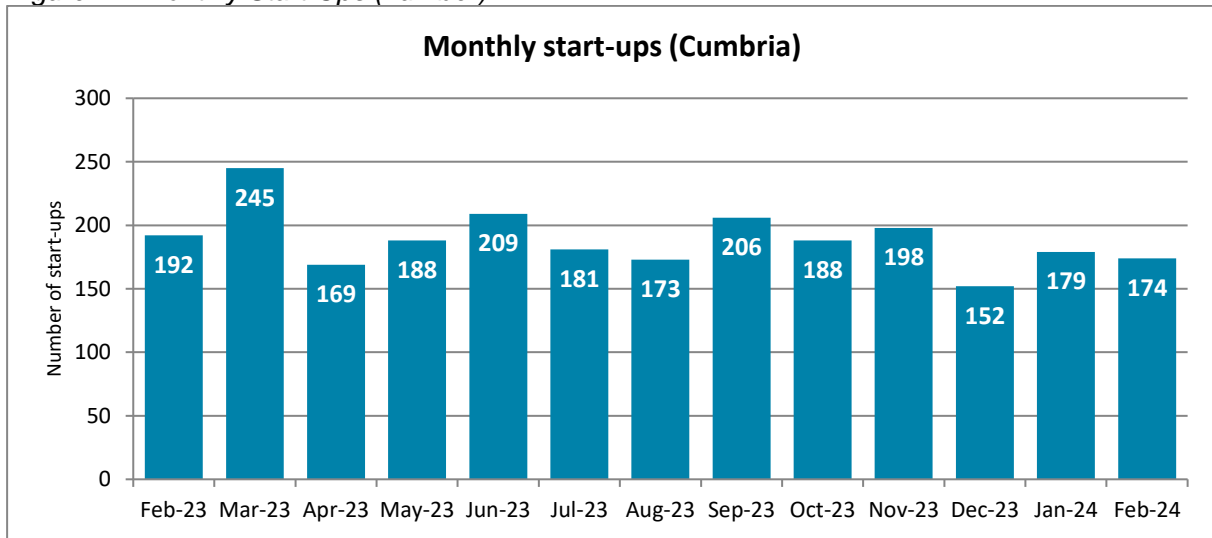
Source: BankSearch

The highest volume of start-ups in the quarter (Dec-Feb) was in real estate, prof services & support activities (103) followed by recreation, personal & community services (89) and construction (66).
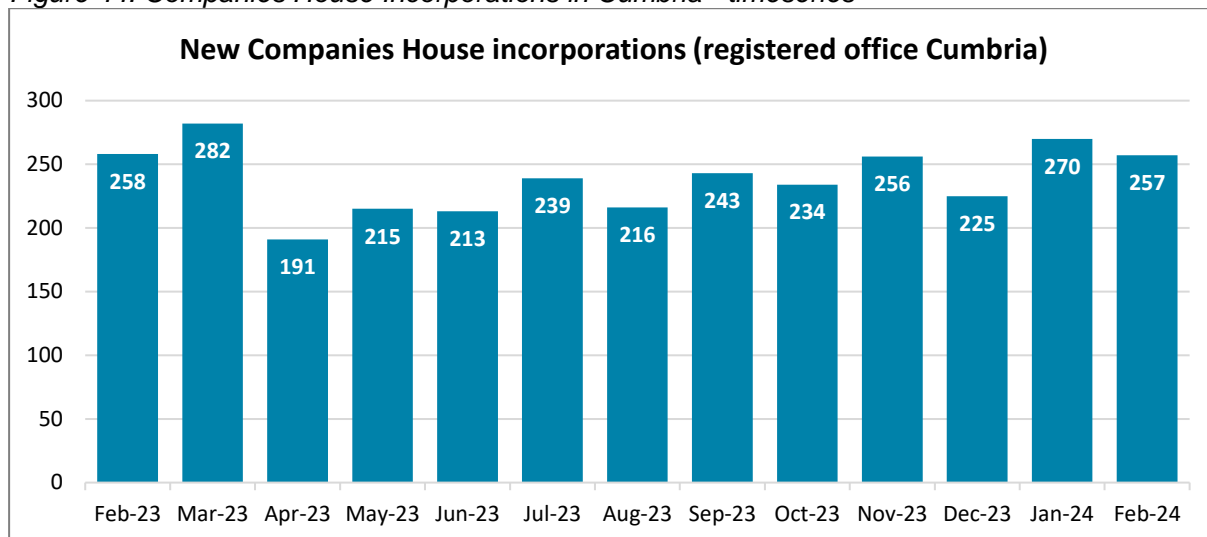
Figure 43: Quarterly start-ups by sector
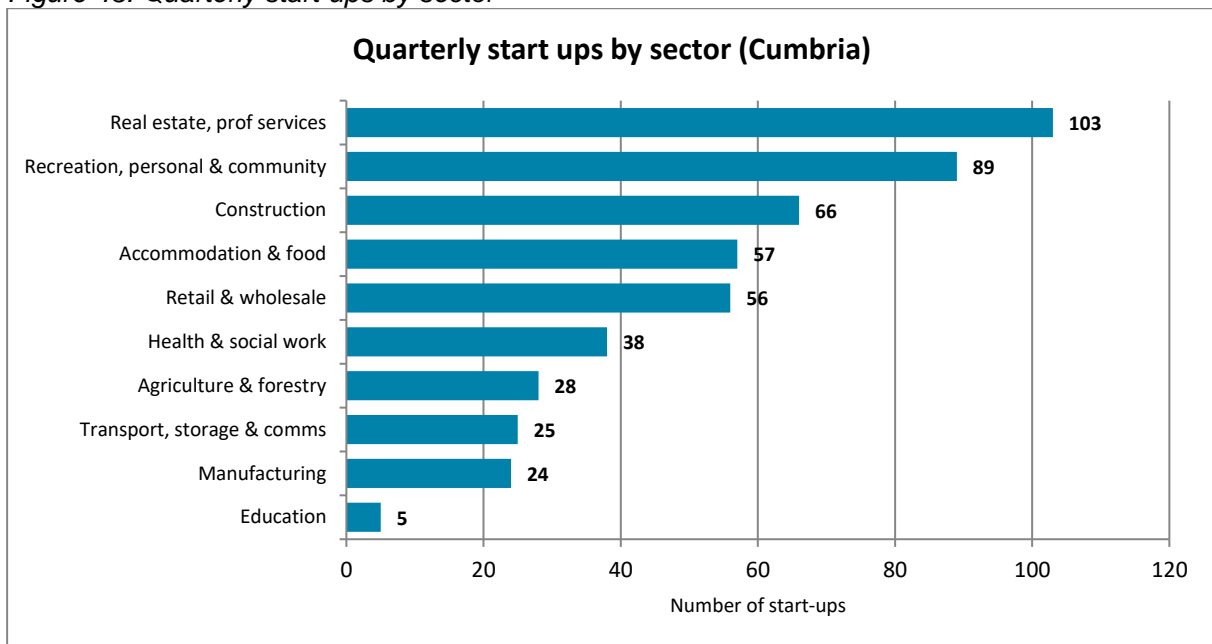
Source: BankSearch

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 257 new Companies House incorporations in Feb 2024, a decrease of 13 from Jan and 1 fewer than the same month last year. New registrations decreased in the former district areas of Allerdale, Carlisle Eden and south Lakeland but rose in Barrow and Copeland.

Figure 44: Companies House Incorporations in Cumbria - timeseries

New Companies House incorporations (registered office Cumbria)

Feb-23	Mar-23	Apr-23	May-23	Jun-23	Jul-23	Aug-23	Sep-23	Oct-23	Nov-23	Dec-23	Jan-24	Feb-24
258	282	191	215	213	239	216	243	234	256	225	270	257

Source: BankSearch, data relate to registered office address.

Figure 45: Companies House Incorporations by former district, Feb 2024

New Companies House Registrations

Allerdale	Carlisle	Copeland	Barrow	Eden	SL	LDNPA
48	65	24	41	25	54	24
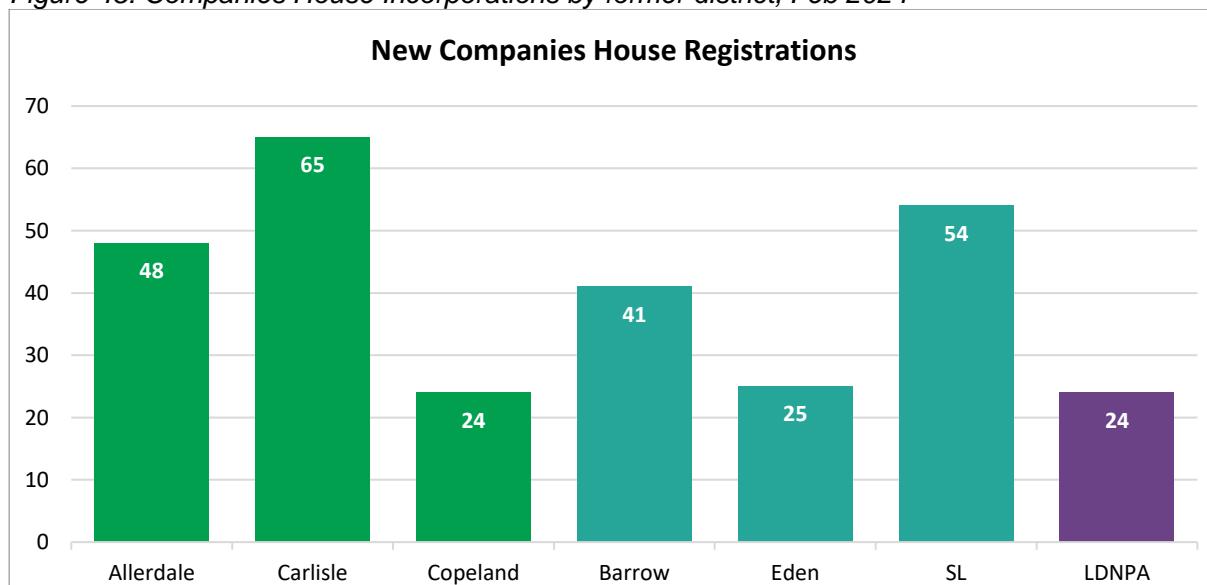
Source: BankSearch   Note 1: LDNPA area is a "best-fit" comprising wards with 50%+ of area within NP. Note 2: LDNPA starts are also counted in the relevant district. Note 3: Data relate to registered office address.

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.
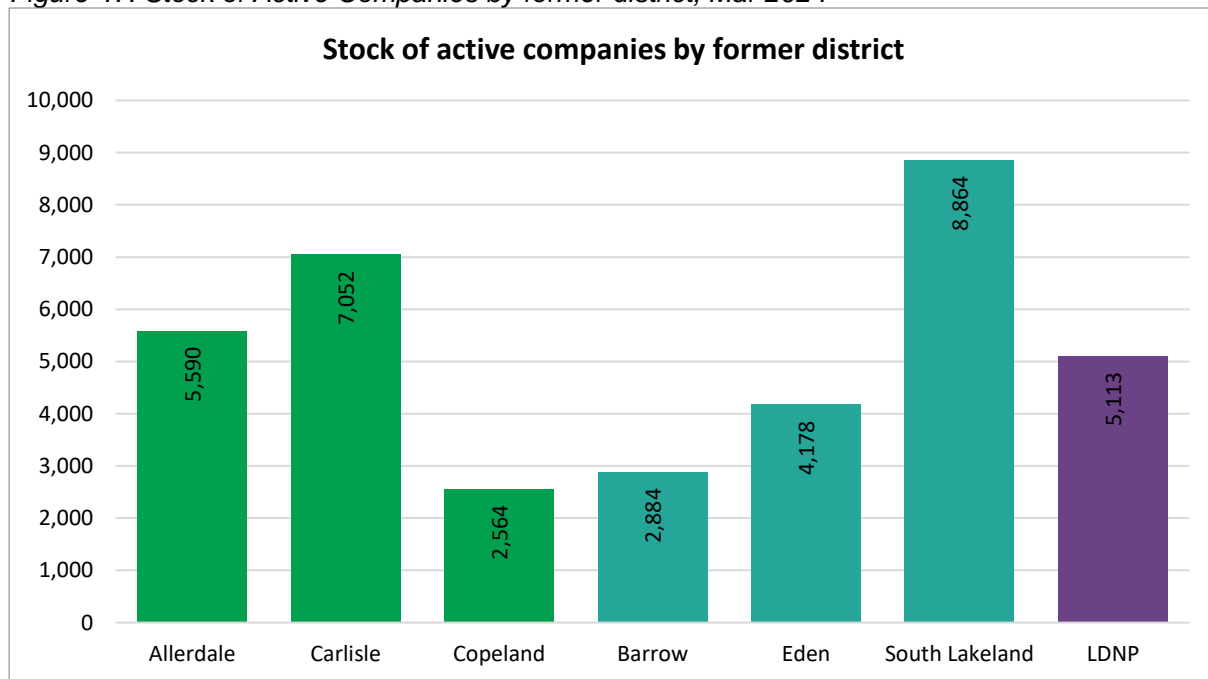
At the end of Mar 2024 there were 31,132 entries on the FAME database for Cumbria, an increase of 53 from last month. There were 169 dissolutions/liquidations (165 dissolutions, 4 liquidations) which is 12 more than last month.

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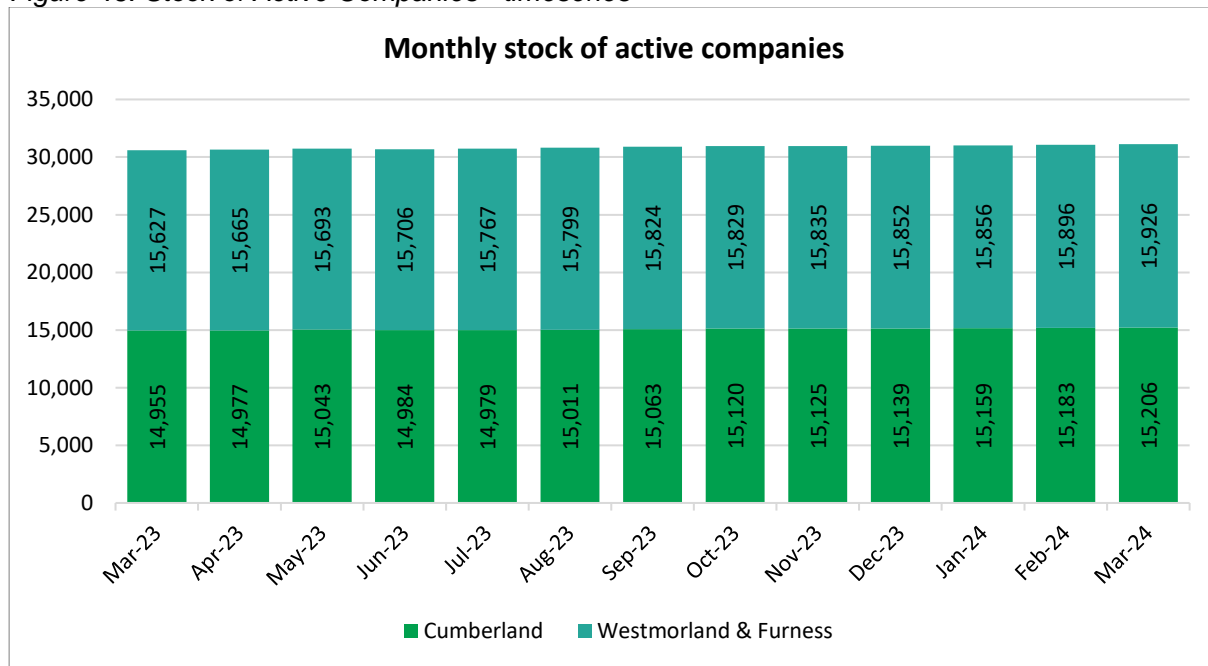
Source: FAME (Bureau Van Dijk)

Figure 47: Stock of Active Companies by former district, Mar 2024

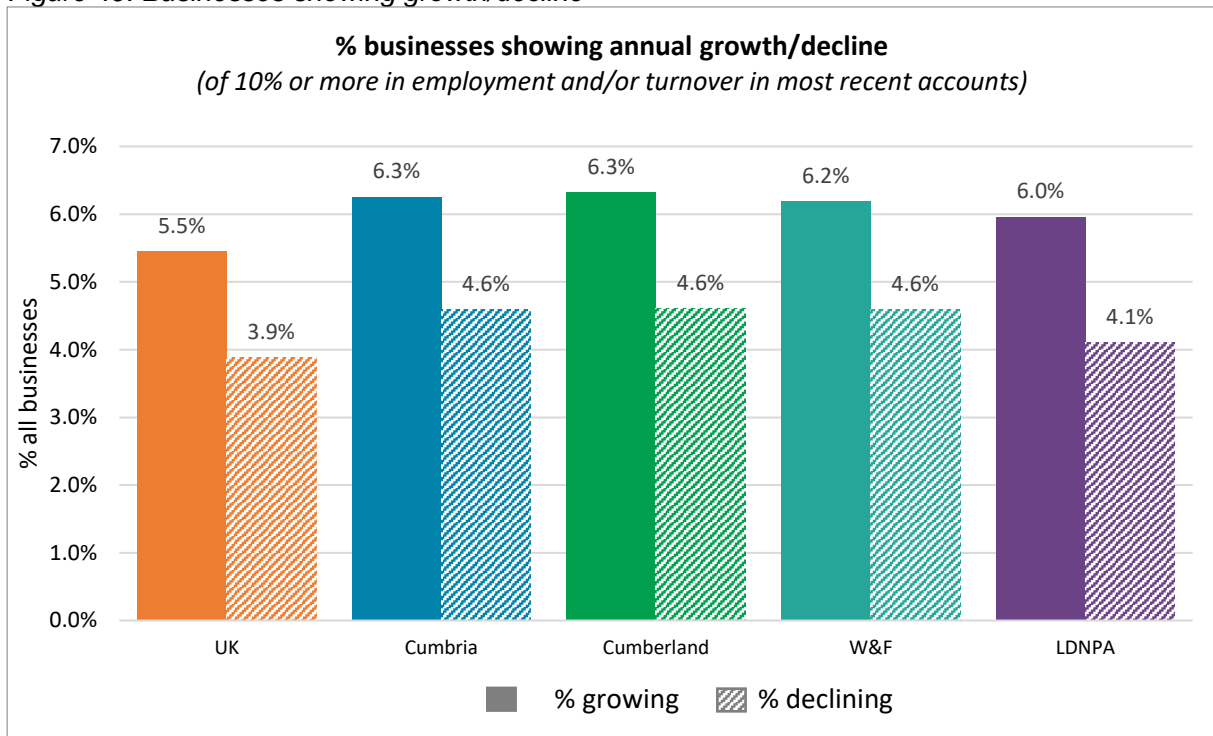*Source: FAME (Bureau Van Dijk) Note: LDNPA also included in relevant district*

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

Dissolved / In Liquidation

Cumberland — Westmorland & Furness
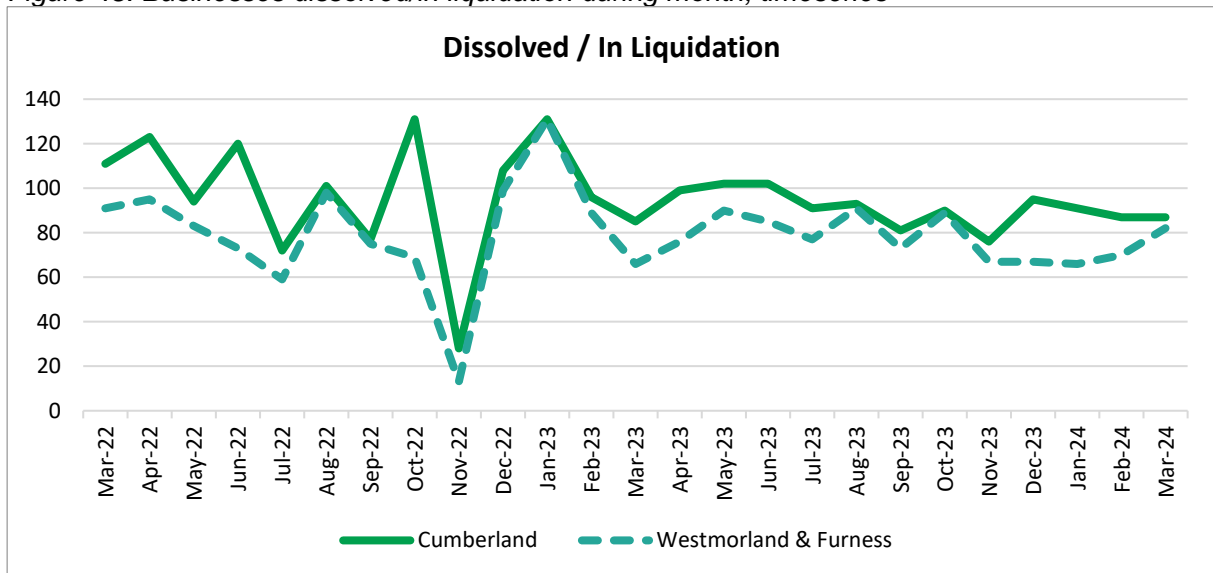
Source: FAME (Bureau Van Dijk)

Of the businesses which were active in Cumbria in Mar 2024, 1,948 had shown an increase of 10% in either employment or turnover in their most recent accounts whilst 1,432 had shown a decrease. This repesents 6.3% of businesses growing on one or both measures and 4.6% 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)

	UK	Cumbria	Cumberland	W&F	LDNPA
% growing	5.5%	6.3%	6.3%	6.2%	6.0%
% declining	3.9%	4.6%	4.6%	4.6%	4.1%

% growing   % declining

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 Mar 2024, 1,441 companies in Cumbria were rated as having Red Flags (not including provisional flags) which equates to 3.3% of Cumbria's companies on the system compared to 4.9% nationally. This was highest in the former district areas of Barrow and Carlisle (4.3% and 3.5% respectively).
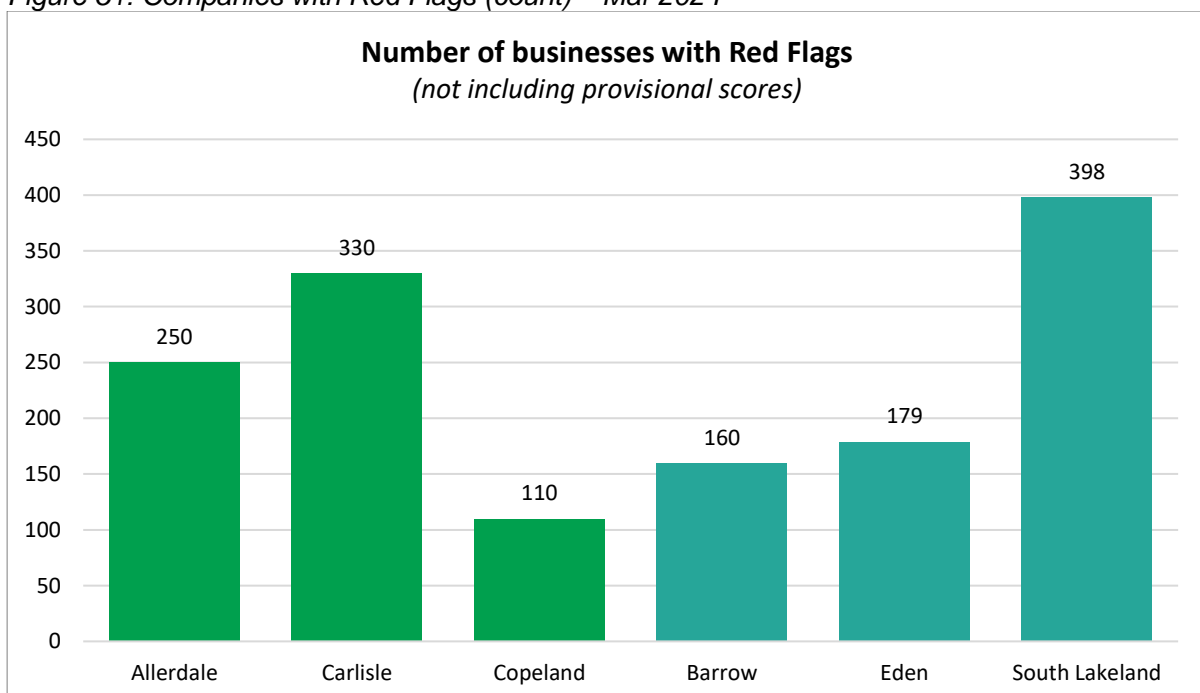
The RFA system also assigns a "likelihood of growth" score to businesses where sufficient data exists – typically this is around a fifth of businesses on the system. Among these, 77.1% of Cumbrian businesses were rated very unlikely or unlikely to grow compared to 81.4% for the UK and 22.9% were rated likely or very likely to grow compared to 18.6% for the UK..

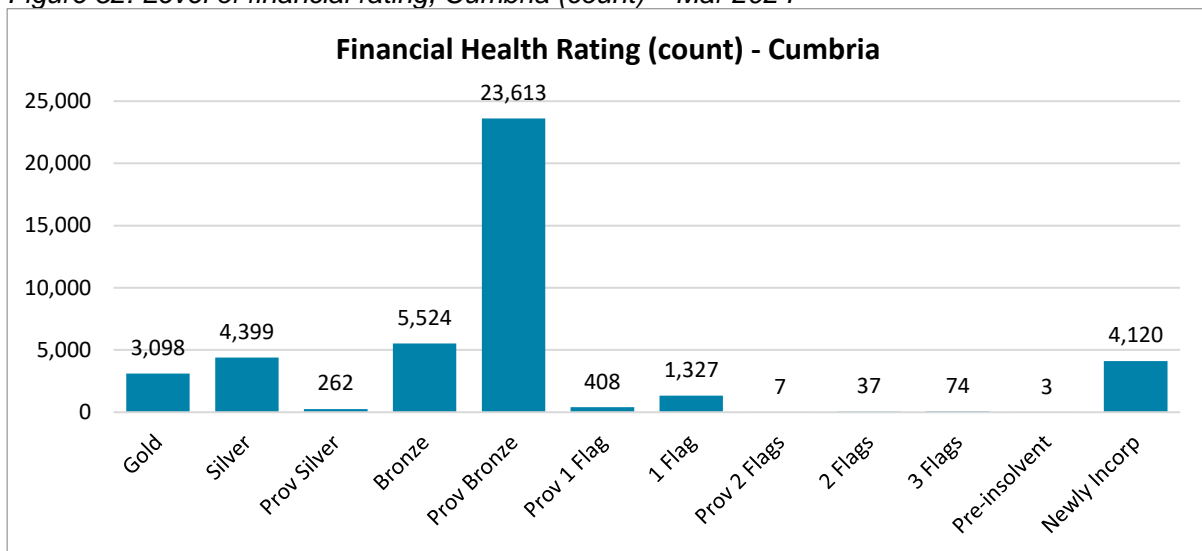*Figure 50: Companies with Red Flags (%) – Mar 2024*
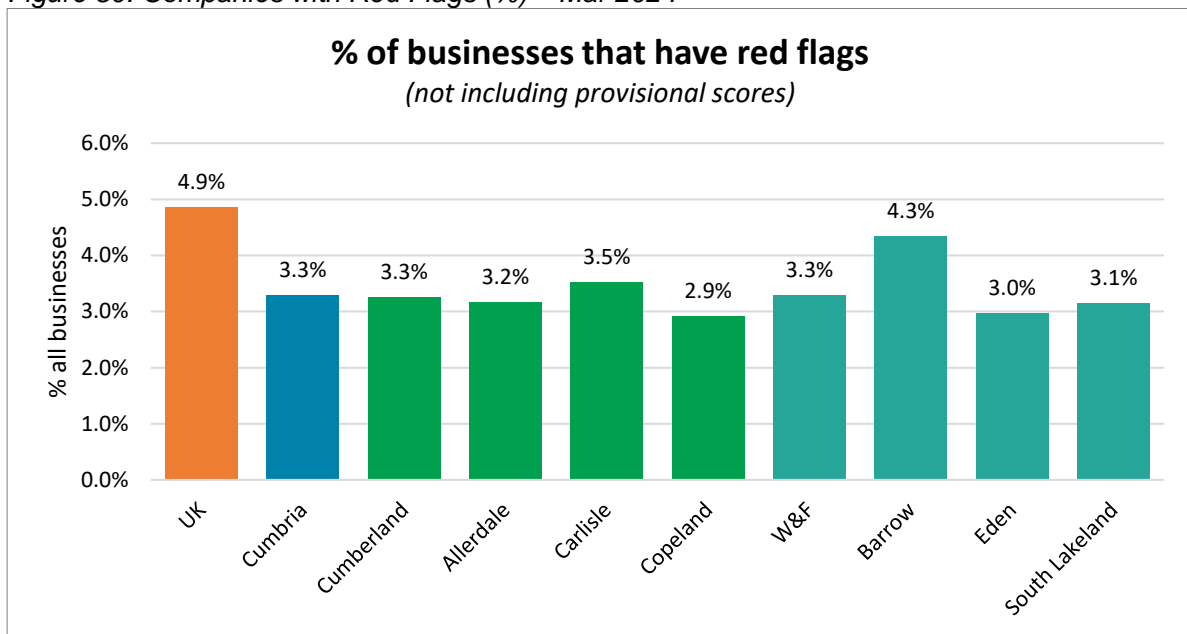
Source: Red Flag Alert

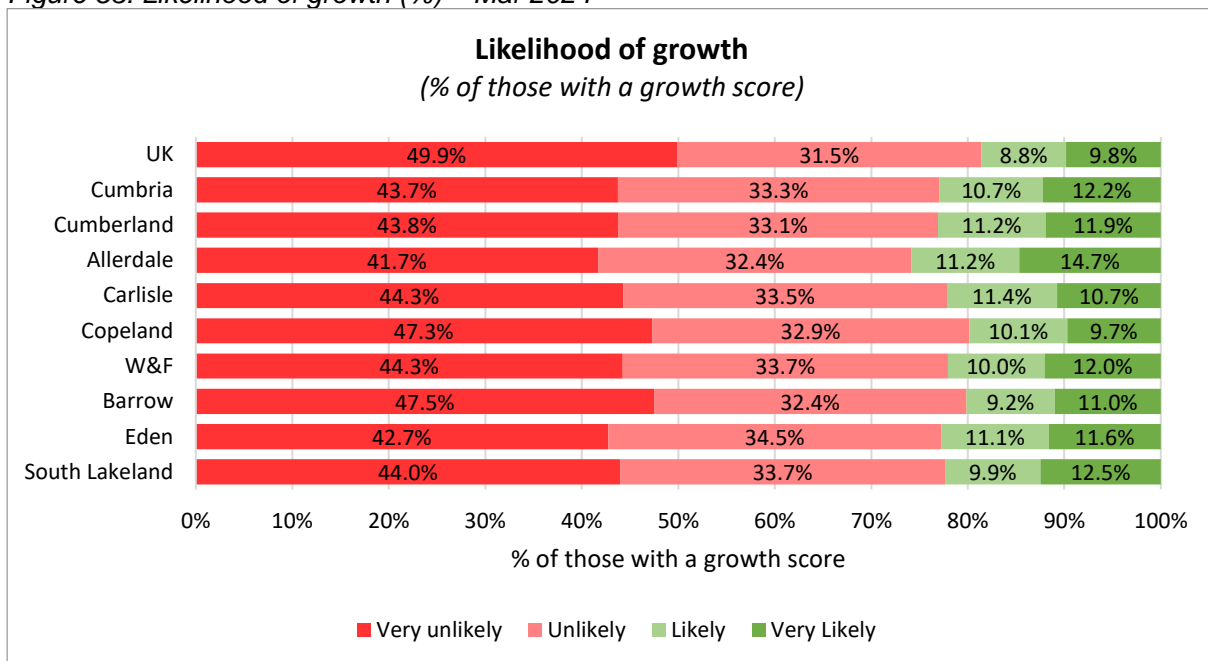*Figure 51: Companies with Red Flags (count) – Mar 2024*

Source: Red Flag Alert

Figure 52: Level of financial rating, Cumbria (count) – Mar 2024

Financial Health Rating (count) - Cumbria

Rating	Count
Gold	3,098
Silver	4,399
Prov Silver	262
Bronze	5,524
Prov Bronze	23,613
Prov 1 Flag	408
1 Flag	1,327
Prov 2 Flags	7
2 Flags	37
3 Flags	74
Pre-insolvent	3
Newly Incorp	4,120

Source: Red Flag Alert

Figure 53: Likelihood of growth (%) – Mar 2024

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

	Very unlikely	Unlikely	Likely	Very Likely
UK	49.9%	31.5%	8.8%	9.8%
Cumbria	43.7%	33.3%	10.7%	12.2%
Cumberland	43.8%	33.1%	11.2%	11.9%
Allerdale	41.7%	32.4%	11.2%	14.7%
Carlisle	44.3%	33.5%	11.4%	10.7%
Copeland	47.3%	32.9%	10.1%	9.7%
W&F	44.3%	33.7%	10.0%	12.0%
Barrow	47.5%	32.4%	9.2%	11.0%
Eden	42.7%	34.5%	11.1%	11.6%
South Lakeland	44.0%	33.7%	9.9%	12.5%

% 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)				
	Mar 2024		Change from Feb 2024			Mar 2024		Change from Feb 2024		
	No	Rate	No	%	Rate	No	Rate	No	%	Rate
GB	1,589,300	3.9	29,770	1.9	0.1	6,652,280	16.2	196,920	3.1	0.5
Cumbria	7,110	2.4	235	3.4	0.1	40,380	13.5	1,187	3.0	0.4
Cumberland	4,305	2.6	80	1.9	0.0	25,387	15.4	665	2.7	0.4
1.Carlisle West	615	3.3	-10	-1.6	-0.1	3,523	18.8	88	2.6	0.5
2.Petteril	740	4.0	25	3.5	0.1	4,159	22.3	144	3.6	0.8
3.Border, Fellside & North Carlisle	410	1.8	25	6.5	0.1	2,159	9.5	92	4.5	0.4
4.Fells & Solway	345	1.9	5	1.5	0.0	2,036	11.2	73	3.7	0.4
5.Lakes to Sea	540	2.2	5	0.9	0.0	3,320	13.6	88	2.7	0.4
6.Workington Together	720	3.7	25	3.6	0.1	3,985	20.2	67	1.7	0.3
7.Whitehaven & Coastal	480	2.4	25	5.5	0.1	3,318	16.3	70	2.2	0.3
8.South Cumberland	495	2.4	15	3.1	0.1	2,903	14.1	85	3.0	0.4
Aspatria	105	3.4	0	0.0	0.5	503	16.5	12	2.4	0.4
Belah	65	1.6	0	0.0	0.2	422	10.5	9	2.2	0.2
Belle Vue	120	2.9	0	0.0	-0.1	660	16.1	38	6.1	0.9
Botcherby	175	4.1	20	12.1	0.2	843	19.9	38	4.7	0.9
Bothel & Wharrels	25	0.9	-5	-12.5	-0.5	154	5.6	14	10.0	0.5
Brampton	95	3.0	10	10.5	0.0	446	14.0	14	3.2	0.4
Bransty	115	3.5	0	0.0	0.5	403	12.1	6	1.5	0.2
Castle	200	4.9	10	4.9	-0.1	846	20.6	-7	-0.8	-0.2
Cleator Moor East & Frizington	80	2.4	-5	-6.7	0.2	506	15.5	11	2.2	0.3
Cleator Moor West	100	2.8	-15	-15.8	0.1	675	19.0	19	2.9	0.5
Cockermouth North	95	2.4	5	4.8	-0.3	547	14.0	1	0.2	0.0
Cockermouth South	55	1.6	0	0.0	0.1	188	5.4	9	5.0	0.3
Corby & Hayton	35	1.3	0	0.0	0.2	173	6.5	10	6.1	0.4
Currock	210	4.9	15	7.5	0.2	994	23.4	28	2.9	0.7
Dalston & Burgh	65	1.4	5	9.1	0.2	280	6.0	23	8.9	0.5
Dearham & Broughton	50	1.4	0	0.0	0.3	344	9.5	4	1.2	0.1
Denton Holme	110	2.4	0	0.0	0.1	790	17.4	31	4.1	0.7
Egremont	105	3.0	10	10.0	0.1	726	20.7	23	3.3	0.7
Egremont North & St. Bees	70	2.1	-5	-7.7	0.2	552	16.7	10	1.8	0.3
Gosforth	40	1.2	-5	-12.5	0.0	294	8.7	9	3.2	0.3
Harraby North	130	3.0	10	7.7	0.0	895	20.9	36	4.2	0.8
Harraby South	80	2.1	0	0.0	0.0	558	15.0	16	3.0	0.4
Harrington	135	3.3	0	0.0	0.1	710	17.5	21	3.0	0.5
Hillcrest & Hensingham	50	1.5	0	0.0	-0.2	243	7.4	17	7.5	0.5
Houghton & Irthington	35	1.1	0	0.0	0.2	203	6.5	23	12.8	0.7
Howgate	75	2.2	0	0.0	0.0	552	16.1	7	1.3	0.2
Kells & Sandwith	95	2.3	-5	-5.6	0.1	961	23.7	22	2.3	0.5
Keswick	55	1.9	15	27.3	0.0	320	10.9	19	6.3	0.6
Longtown	65	2.2	10	14.3	-0.2	377	12.9	9	2.4	0.3
Maryport North	135	3.7	5	3.8	0.1	657	18.1	12	1.9	0.3
Maryport South	125	3.2	0	0.0	0.3	1,110	28.3	29	2.7	0.7
Millom	120	3.6	5	4.2	0.0	543	16.1	19	3.6	0.6
Millom Without	50	1.8	5	10.0	0.0	159	5.8	4	2.6	0.1
Mirehouse	75	2.3	-5	-7.1	0.2	607	18.6	8	1.3	0.2
Morton	125	3.3	5	3.8	-0.1	801	21.3	8	1.0	0.2
Moss Bay & Moorclose	230	5.6	10	4.5	0.2	1,378	33.6	12	0.9	0.3
Seaton	105	2.7	20	19.0	0.0	527	13.7	-5	-0.9	-0.1
Solway Coast	45	1.6	5	10.0	-0.2	427	14.9	9	2.2	0.3
St. John's & Great Clifton	100	2.6	0	0.0	0.3	395	10.4	15	3.9	0.4
St. Michael's	150	4.1	5	3.3	0.0	975	27.0	24	2.5	0.7
Stanwix Urban	50	1.6	0	0.0	0.2	249	7.8	14	6.0	0.4
Thursby	20	0.7	0	0.0	-0.2	221	7.4	19	9.4	0.6
Upperby	145	3.9	5	3.6	0.1	869	23.1	26	3.1	0.7
Wetheral	65	1.6	5	8.3	0.1	289	7.0	13	4.7	0.3
Wigton	110	2.8	5	4.2	-0.3	605	15.2	10	1.7	0.3
Yewdale	60	1.9	5	8.3	0.0	426	13.5	18	4.4	0.6

WESTMORLAND & FURNESS	Claimant Count (JSA / UC seeking work)					Universal Credit (all claimants)				
	Mar 2024		Change from Feb 2024			Mar 2024		Change from Feb 2024		
	No	Rate	No	%	Rate	No	Rate	No	%	Rate
GB	1,589,300	3.9	29,770	1.9	0.1	6,652,280	16.2	196,920	3.1	0.5
Cumbria	7,110	2.4	235	3.4	0.1	40,380	13.5	1,187	3.0	0.4
Westmorland & Furness	2,805	2.1	155	5.8	0.1	14,990	11.2	518	3.6	0.4
Eden	610	1.9	55	9.5	0.2	3,103	9.6	142	4.8	0.4
South Lakeland	900	1.5	45	5.0	0.1	5,472	9.0	212	4.0	0.4
Furness	1,300	3.1	60	4.8	0.1	6,409	15.5	157	2.5	0.4
Alston & Fellside	70	1.9	0	0.0	0.4	307	8.2	12	4.3	0.7
Appleby & Brough	85	2.5	0	0.0	0.4	328	9.6	12	3.8	0.4
Bowness & Lyth	15	0.7	-5	-33.3	0.0	173	7.8	4	2.2	-0.2
Burton & Holme	15	0.7	0	0.0	0.2	144	7.0	12	9.0	0.5
Coniston & Hawkshead	30	1.8	5	20.0	0.3	118	6.9	3	2.8	0.6
Dalton North	60	1.6	10	18.2	0.1	305	8.2	0	0.0	0.5
Dalton South	80	2.1	-5	-6.3	0.0	402	10.8	5	1.3	0.3
Eamont & Shap	55	2.2	10	15.4	-0.4	197	8.0	16	8.6	0.4
Eden & Lyvennet Vale	55	1.6	0	0.0	0.3	226	6.6	13	6.5	0.8
Grange & Cartmel	70	1.3	5	7.1	0.0	395	7.4	4	1.0	0.3
Greystoke & Ulswater	30	1.2	5	16.7	0.0	117	4.8	-3	-3.0	0.7
Hawcoat & Newbarns	95	1.6	10	11.1	0.1	383	6.3	8	2.2	0.2
Hesket & Lazonby	40	1.1	5	14.3	0.1	183	5.0	5	3.1	0.5
High Furness	30	1.4	5	14.3	-0.2	139	6.3	8	6.0	0.2
Kendal Castle	40	1.2	0	0.0	0.1	235	6.8	8	3.8	0.7
Kendal Highgate	65	1.7	-5	-8.3	0.1	605	16.2	13	2.2	0.7
Kendal Nether	85	2.2	10	11.8	0.0	481	12.2	25	5.3	0.2
Kendal South	55	1.6	10	18.2	0.0	273	7.8	-13	-4.9	0.2
Kendal Strickland & Fell	85	2.0	-5	-7.1	0.4	585	14.0	10	1.8	0.4
Kent Estuary	30	0.9	0	0.0	-0.3	258	8.1	2	0.8	-0.1
Kirkby Stephen & Tebay	55	1.9	-5	-11.1	0.3	311	10.8	18	6.0	0.4
Levens & Crooklands	20	0.9	-5	-33.3	0.2	118	5.5	4	3.4	0.0
Low Furness	25	1.1	0	0.0	0.0	135	5.7	12	10.0	0.6
Old Barrow	560	6.9	25	4.7	0.4	2,486	30.8	33	1.4	0.7
Ormsgill & Parkside	210	3.0	-5	-2.4	0.1	1,186	17.0	36	3.1	0.4
Penrith North	90	2.0	5	6.3	0.2	568	12.4	21	3.8	0.3
Penrith South	135	2.2	5	3.7	0.0	869	14.4	33	3.9	0.3
Risedale & Roosecote	175	2.7	0	0.0	0.2	923	14.2	-7	-0.8	0.3
Sedbergh & Kirkby Lonsdale	50	1.1	-5	-11.1	0.1	234	5.2	15	6.8	0.3
Ulverston	155	2.2	10	6.7	0.1	778	11.0	20	2.7	0.6
Upper Kent	50	2.1	5	12.5	0.4	209	8.8	2	1.0	0.3
Walney Island	120	1.9	20	16.0	-0.1	732	11.8	29	4.0	0.2
Windermere & Ambleside	85	1.4	10	11.8	0.0	587	9.4	-1	-0.2	0.3

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**