

## Responding to Welfare Reform - Copeland summary

This summary provides data and headline analysis about the potential impact of welfare reform in Copeland:

- There are more than 4,266 (13.9%) households in Copeland with an annual income of less than £10,000, levels remain above the national average
- 5,870 people of working age (16-64 years) in Copeland are claiming some type of benefit; approximately 1 in 4 claimants are aged 45-54 years
- 621 people are claiming unemployment related Universal Credit
- Despite a decline in youth unemployment in Copeland rates are above the national levels
- 621 residents are claiming Universal Credit
- Almost one third of residents in Copeland have a long-term health problem or disability, above the national and county average
- During the period October 2010 to March 2015, 2,280 claimants of employment & support allowance/incapacity benefit were re-assessed, of those 15% were deemed 'fit for work' (below national levels)
- 3,800 families are currently claiming child or working tax credits in Copeland (numbers are falling)
- Levels of child poverty are below national levels, however, some areas in the district have some of the highest levels in the county; a total of 2,255 children (aged 0-19 years) are living in poverty (16.6%)
- Numbers of housing benefit claimants are falling; 4,882 people are claiming housing benefit, while 1,186 claimants have received a reduction against the spare room subsidy

Demography			
	Copeland	Cumbria	National
Males	35,100	245,300	26,773,200
Females	34,800	252,600	27,543,400
Total	69,800	497,900	54,316,600
0-15	11,700	81,700	10,303,600
16-64	43,500	303,000	34,475,400
65+	14,700	113,200	9,537,700
% Males	50.3%	49.3%	49.3%
% Females	49.9%	50.7%	50.7%
% 0-15	16.8%	16.4%	19.0%
% 16-64	62.3%	60.9%	63.5%
%65+	21.1%	22.7%	17.6%
Source: Mid-Year Population Estimates, 2014, Office for National Statistics (ONS)			
Incapacity Benefits Reassessments - Outcomes of Work Capability Assessments			
	Copeland	Cumbria	National
Total caseload	2,280	12,700	1,192,410
Fit for work (number)	320	1,970	216,020
Fit for work (%)	15%	16%	19%
Source: DWP, October 2010 to March 2015			

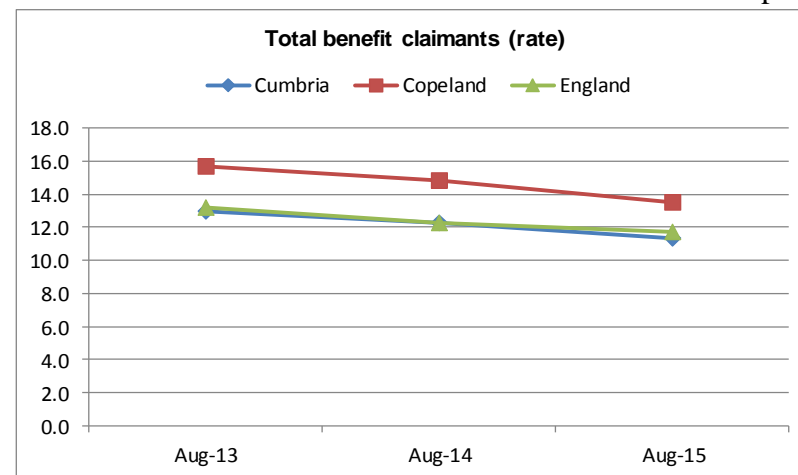
Universal Credit claimants caseloads (16-64 years)			
	Copeland	Cumbria	National
Total number of claimants	621	3,533	165,436
Number of claimants 'not in employment'	430	1,283	53,717
Number of claimants 'in employment'	191	2,250	111,717
Source: DWP, January 2016			
Unemployment claimant count – Universal Credit or Job Seekers Allowance 'not in employment' (16-64years)			
	Copeland	Cumbria	National
Number of claimants	935	4,875	622,550
Claimant Rate (% of working age population)	2.1	1.6	1.8
Youth Number of claimants (aged 18-24 years)	260	1,220	167,465
Youth Claimant Rate (% of population aged 18-24 years)	6.9	4.6	3.9
Source: Office for National Statistics, February 2016			
Job Seekers Allowance claimants			
	Copeland	Cumbria	National
Number of claimants (working age population 16-64years)	577	2,911	516,520
Claimant Rate (% of working age population)	1.3	1.0	1.5
Youth Number of Claimants (aged 18-24 years)	95	405	87,000
Youth Claimant Rate (% of population aged 18-24 years)	1.8	1.1	1.8
Source: Office for National Statistics, January 2016			
Household Income			
	Copeland	Cumbria	National
Mean Household Income	32,097	31,792	36,447
Median Household Income	25,318	25,332	28,696
Number of households with an annual median income of less than £10k	4,266	30,810	-
% of households with an annual median income of less than £10k	13.9	13.8	12.2
Source: Paycheck Data, CACI, 2015			
House Price			
	Copeland	Cumbria	National
Mean House Price	£132,744	£167,071	£250,473
Median House Price	£103,541	£139,877	£175,143
Source: Streetvalue Data, CACI, 2015			
Benefit Claimants (working age client group (16-64years))			
	Copeland	Cumbria	National
Total Number	5,870	34,180	4,020,370
Total Rate	13.5	11.3	11.7
Out of work benefits Number	4,380	25,500	3,064,290
Out of work benefits Rate	10.1	8.4	8.9
Source: Department for Work & Pensions, August 2015			

<b>Benefit claimants - Disability Living Allowance</b>			
	<b>Copeland</b>	<b>Cumbria</b>	<b>National</b>
All entitled cases, all ages	4,070	25,020	2,515,290
16-64 years (working age)	2,050	12,830	1,388,890
65+ years (pension age)	1,640	9,770	777,430
Source: Department for Work & Pensions, August 2015			
<b>Benefit claimants – Personal Independence Payment</b>			
	<b>Copeland</b>	<b>Cumbria</b>	<b>National</b>
PIP claims in payment (by month)	1,008	6,027	490,852
Source: Department for Work & Pensions, October 2015			
<b>Benefit claimants – Employment Support Allowance &amp; Incapacity Benefit</b>			
	<b>Copeland</b>	<b>Cumbria</b>	<b>National</b>
Total claimants Number	3,260	19,480	2,070,760
Total claimants Rate	7.5	6.4	6.0
Source: Department for Work & Pensions, August 2015			
<b>Families receiving Child or Working Tax Credit</b>			
	<b>Copeland</b>	<b>Cumbria</b>	<b>National</b>
Families receiving Child or Working Tax Credit	3,800	29,900	3,604,300
Families receiving Child Tax Credit element only	600	6,500	662,600
Source: Department for Work & Pensions, December 2015			
<b>Children, aged 0-15 years, in out-of-work benefit households</b>			
	<b>Copeland</b>	<b>Cumbria</b>	<b>National</b>
Number of children	1,980	11,160	1,838,970
Number of households	1,250	7,120	993,620
Source: Department for Work & Pensions, May 2014			
<b>Child Poverty (Children in low income families local measure)</b>			
	<b>Copeland</b>	<b>Cumbria</b>	<b>National</b>
% children in poverty – All Children (0-19 years)	16.6%	13.8%	18.0%
Number of children in poverty – All Children (0-19 years)	2,255	13,200	2,097,005
Source: HMRC, August 2013			
<b>Housing Benefit</b>			
	<b>Copeland</b>	<b>Cumbria</b>	<b>National</b>
All Housing Benefit claimants	4,882	29,711	-
Number of claimants receiving a reduction in HB against the 'spare room subsidy' indicator	1,186	4,296	-
Source: Department for Work & Pensions, November 2015			
<b>Benefit cap (capped households to date)</b>			
	<b>Copeland</b>	<b>Cumbria</b>	<b>National</b>
Number of households	5	*29	19,681
Source: Department for Work & Pensions, November 2015 (*statistical disclosure applied-may not sum)			

Benefit sanctions – JSA (by month)			
	Copeland	Cumbria	National
JSA sanctions – decisions to apply a sanction	38	220	-
Number of individuals	36	199	-
Source: Department for Work & Pensions, December 2014			
Benefit sanctions – ESA (by month)			
	Copeland	Cumbria	National
ESA related sanction decisions	24	68	-
Number of individuals	5	24	-
Source: Department for Work & Pensions, December 2014			

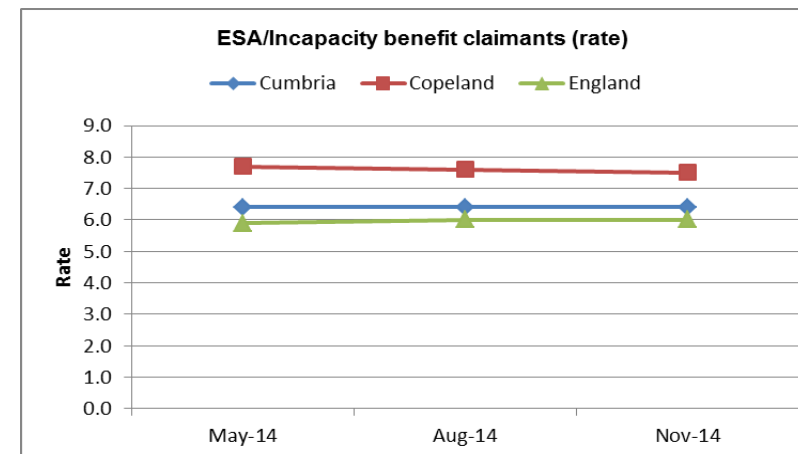
**Total benefit claimants (rate per working age population 16-64 years)**

	Aug-13	Aug-14	Aug-15
Cumbria	13.0	12.3	11.3
Allerdale	14.0	13.3	12.2
Barrow	19.3	18.2	16.5
Carlisle	13.5	12.8	11.7
Copeland	15.7	14.8	13.5
Eden	7.9	7.5	6.9
South Lakeland	7.9	7.6	7.0
England	13.2	12.3	11.7



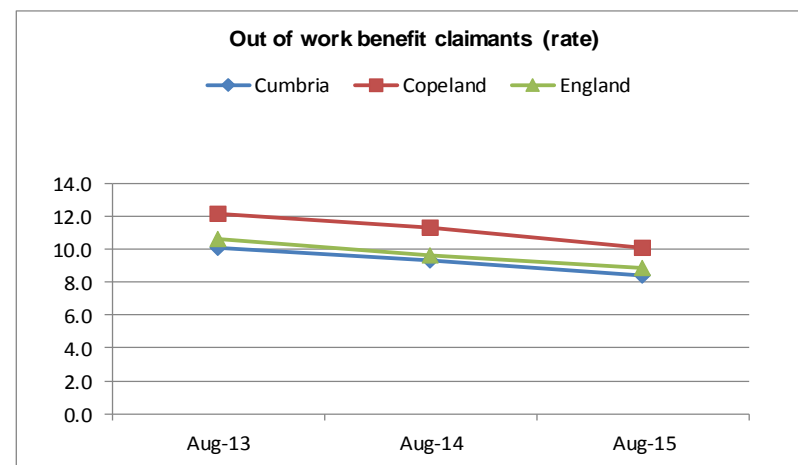
**ESA/Incapacity benefit claimants (rate per working age population 16-64 years)**

	Aug-13	Aug-14	Aug-15
Cumbria	6.5	6.4	6.4
Allerdale	6.8	6.7	6.7
Barrow	9.6	9.1	9.0
Carlisle	6.8	6.9	7.1
Copeland	8.0	7.7	7.5
Eden	4.1	4.0	4.0
South Lakeland	4.1	4.1	4.1
England	5.8	6.0	6.0



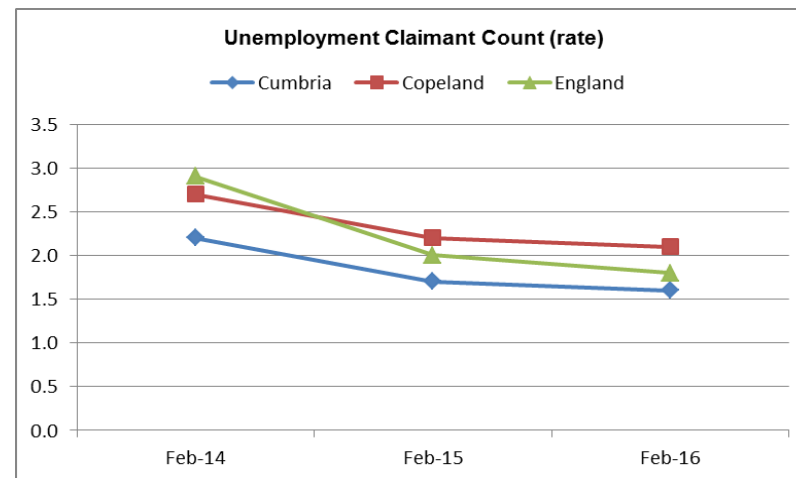
**Out of work benefit claimants (rate per working age population 16-64 years)**

	Aug-13	Aug-14	Aug-15
Cumbria	10.1	9.3	8.4
Allerdale	10.9	10.0	9.0
Barrow	15.1	13.9	12.5
Carlisle	10.7	9.9	9.0
Copeland	12.2	11.3	10.1
Eden	5.8	5.3	4.9
South Lakeland	5.7	5.4	4.9
England	10.6	9.6	8.9



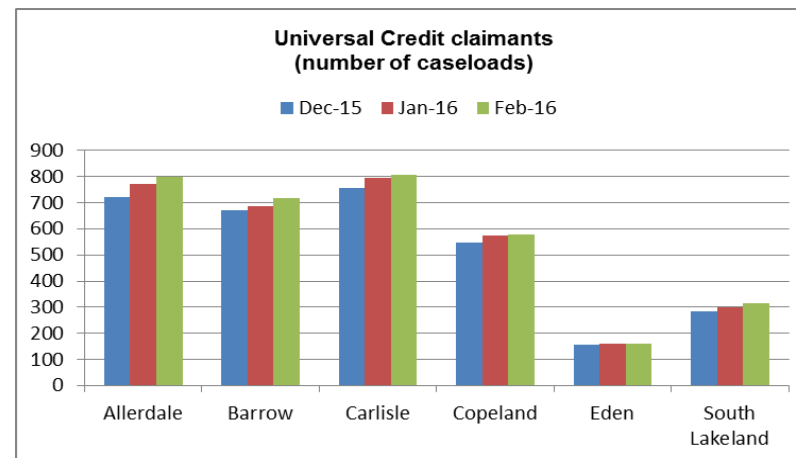
**Unemployment claimant count (rate per working age population 16-64 years)**

	Feb-14	Feb-15	Feb-16
Cumbria	2.2	1.7	1.6
Allerdale	2.7	2.1	1.9
Barrow	3.6	3.1	2.9
Carlisle	2.3	1.5	1.4
Copeland	2.7	2.2	2.1
Eden	1.1	0.6	0.8
South Lakeland	1.1	0.7	0.7
England	2.9	2.0	1.8



**Universal Credit claimants (number)**

	Dec-15	Jan-16	Feb-16
Cumbria	3,139	3,292	3,384
Allerdale	720	771	799
Barrow	671	688	717
Carlisle	757	797	806
Copeland	548	576	578
Eden	155	159	161
South Lakeland	285	299	316
England	-	-	-



**Child and Working Tax Credits (number)**

	Dec-13	Dec-14	Dec-15
Cumbria	33,900	32,400	29,900
Allerdale	6,900	6,800	6,100
Barrow	5,500	5,200	4,900
Carlisle	8,300	7,900	7,300
Copeland	4,600	4,200	3,800
Eden	3,100	3,100	2,800
South Lakeland	5,600	5,300	4,900
England	3,849,100	3,738,000	3,604,300

