

## Introduction

In view of the COVID-19 pandemic, this briefing is a shorter version of previous ones as it excludes datasets where the time delay in publication means that the available figures pre-date the virus outbreak. The briefing therefore contains May data from the standard Claimant Count and Universal Credit registers (in both cases the count was taken on **14<sup>th</sup> May**). The briefing also contains May data for job postings, April data for business start-ups and May data for the active company count.

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### 1. KEY FINDINGS FOR CUMBRIA

- According to the standard claimant count there were 14,570 claimants of JSA or UC (out of work and required to seek work) on 14<sup>th</sup> May, giving a rate of 4.9% of the working age population in Cumbria. This compares to 6.4% nationally. The claimant count has risen by 2,030 since April and by 7,660 since Feb (prior to COVID-19) – these are increases of 16% and 110% respectively;
- In the past month the count has risen in all parts of the county with the largest numerical increases in South Lakeland (580) and Carlisle (465). Proportionately the biggest increases were in South Lakeland (29%) and Eden (19%). The increase was also particularly high in the Lake District National Park at 32% (NB: LDNPA residents are also included in their relative district figures);
- Since February the count has risen the most in South Lakeland (294%) and Eden (166%) and also in the Lake District National Park (472%), both well in excess of the county and national averages (111% and 113% respectively);
- The claimant count has risen particularly steeply for age groups over 45 years in Cumbria – all these age groups have experienced a larger % increase since February than nationally;
- The claimant count rate in Cumbria rose from 4.2% in April to 4.9% in May but remains below the national rate of 6.4%. Nationally the rate increased by 1.3 percentage points;
- Since February, the claimant count rate has risen in Cumbria from 2.3% to 4.9%, an increase of 2.6 percentage points compared to a national increase of 3.4 percentage points;
- There were 33,405 claimants of Universal Credit in Cumbria on 14<sup>th</sup> May (both in and out of work and also including those not required to seek work), a rise of 4,935 (17.3%) from April

and a rise of 14,069 from February. The biggest percentage increases since February have been in South Lakeland (161%) and Eden (132%) and in areas within the Lake District National Park (205%) (NB: LDNPA residents are also counted in their relative district figures). These compare to a national increase since February of 81%;

- There have been particular increases since February in UC claimants claiming whilst in work (up by 5,623, 95%) and among those searching/planning/preparing for work (up by 7,462, 95%). In contrast, the increase for those with no working requirements has been 990 (18%);
- There were 1,351 job postings in May, a fall of 1,502 (-53%) from February before the lockdown began but a slight increase of 44 since April. The highest percentage falls in postings from Feb to May were in the Lake District (-84%) and in Allerdale (-65%);
- Since Feb there have been significant falls in job postings in all sectors with arts, entertainment & recreation, accommodation & food and construction most impacted. However, in the most recent month there have been some signs of recovery, albeit small in volume with several sectors posting increases in postings;
- There were 57 job postings in May which specifically mentioned Coronavirus/Covid;
- Data released by HMRC shows that 64,400 "employments" carried out by Cumbrian residents were furloughed up to the end of May 2020 (NB jobs may be located outside Cumbria and where an individual is furloughed from more than one job, each is counted separately);
- The highest number of furloughed employments was in South Lakeland at 16,400 and the lowest in Copeland at 5,800;
- Data released by HMRC shows that there were 24,800 potentially eligible residents, of whom 16,900 had made claims totalling £46.9m by the end of May. This is a take-up rate of 68% compared to 70% nationally.
- There were just 75 business start-ups in the April, a fall of 64 from April and 104 from the same month last year. This is the lowest monthly total since the dataset began in 2008 and is a fall of 46% in Cumbria (compared to a fall of 57% nationally);
- There were 158 new Companies House incorporations in May, a rise of 38 from June but 32 fewer than the same month last year;
- There were 30,986 active companies in Cumbria at the end of May, 522 fewer than in April, a fall of 1.7% v a fall of 0.3% nationally.

## **2. NATIONAL LABOUR MARKET OVERVIEW**

- The UK employment rate in the three months to April 2020 was estimated at 76.4%, 0.3 percentage points higher than a year earlier but 0.1 down on the previous quarter.
- The UK unemployment rate for the three months to April 2020 was estimated at 3.9%, 0.1 percentage points higher than a year earlier but largely unchanged on the previous quarter.
- The total number of weekly hours worked in the three months to April 2020 was 959.9 million, down a record 94.2 million (8.9%) hours on the previous year.
- The three months to April saw total pay fall in real terms for the first time since Jan 2018.
- There were an estimated 476,000 vacancies in the UK in March to May 2020; this is 342,000 fewer than the previous quarter and 365,000 fewer than a year earlier; experimental single-month estimates indicate a decrease of approximately 60% of vacancies for May 2020 compared with March 2020.
- The seasonally adjusted Claimant Count continued to rise reaching 2.8 million in May; this includes both those employed with low income or hours and those who are unemployed.
- Early estimates for May 2020 from Pay As You Earn Real Time Information (PAYE RTI) indicate that the number of payroll employees fell by 2.1% (612,000) compared with March 2020.

## 3. STANDARD CLAIMANT COUNT (released monthly) – count taken 14<sup>th</sup> May 2020

**Important note:** The phased nature of the UC rollout means that standard claimant count trends over time and between areas can be misleading as a broader span of people are required to seek work than under JSA. In addition, an easing of UC claimant conditions in response to COVID-19 means that more people have been able to apply for UC than previously and in some (not all) cases, those who have been furloughed or are self-employed have been included in the “searching for work” category and are therefore also included in the claimant count. It is not possible to identify the extent of this.

Figure 1 shows the change in claimants from last month and from a year ago. This shows that there was an increase of 2,030 claimants in May from April, to a total of 14,570 in Cumbria. This is a monthly rise of 16.2% compared to 26.6% nationally. However, the rise was above the national average in South Lakeland at 29.1% and for residents in the Lake District National Park at 32% (these claimants are also included in the relevant district data). The claimant rate in May I Cumbria was 4.9% which is below the national rate of 6.4% and was below in all districts in Cumbria.

**Figure 1: Standard Claimant Count – May 2020**

	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	1,634,985	7.9	1,040,265	5.0	2,675,250	6.4	561,690	26.6	1.3	1,562,400	140.4	3.8
Cumbria	8,785	6.0	5,785	3.9	14,570	4.9	2,030	16.2	0.7	8,105	125.3	2.7
Allerdale	1,720	6.0	1,240	4.3	2,955	5.1	310	11.7	0.5	1,325	81.3	2.3
Barrow	1,345	6.6	755	3.7	2,100	5.1	200	10.6	0.5	935	80.0	2.3
Carlisle	2,215	6.9	1,310	3.9	3,520	5.4	465	15.1	0.7	2,070	142.6	3.1
Copeland	1,285	6.1	805	3.9	2,090	5.0	260	14.3	0.6	805	62.6	1.9
Eden	750	4.9	580	3.8	1,330	4.3	215	19.2	0.7	930	233.6	3.0
South Lakeland	1,475	5.0	1,095	3.6	2,570	4.3	580	29.1	1.0	2,035	382.7	3.4
of which LDNPA	655	5.5	490	4.2	1,145	4.9	275	32.0	1.2	975	584.4	4.2

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 2 shows the change in claimants from February which we are treating as the baseline pre-COVID-19 position. This shows that there has been an increase of 7,660 claimants since February, a rise of 111% compared to a national rise of 113%. However, the rise was significantly above the national average in South Lakeland at 294% and Eden at 166%1%, and also for residents in the Lake District National Park where the number of claimants has risen by 472% since February (albeit from a low starting base).

**Figure 2: Standard Claimant Count – Feb-May 2020**

	Male		Female		All Persons		All Persons Feb-May Change		
	No	Rate	No	Rate	No	Rate	No	% Chg	Rate Chg
UK	1,634,985	7.9	1,040,265	5.0	2,675,250	6.4	1,419,485	113.0	3.4
Cumbria	8,785	6.0	5,785	3.9	14,570	4.9	7,660	110.9	2.6
Allerdale	1,720	6.0	1,240	4.3	2,955	5.1	1,365	86.0	2.4
Barrow	1,345	6.6	755	3.7	2,100	5.1	865	69.8	2.1
Carlisle	2,215	6.9	1,310	3.9	3,520	5.4	1,840	109.3	2.8
Copeland	1,285	6.1	805	3.9	2,090	5.0	845	67.7	2.0
Eden	750	4.9	580	3.8	1,330	4.3	830	166.2	2.7
South Lakeland	1,475	5.0	1,095	3.6	2,570	4.3	1,915	293.9	3.2
of which LDNPA	655	5.5	490	4.2	1,145	4.9	945	471.5	4.0

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 3 shows the claimant count and rate by age in Cumbria in May. Claimant rates at Cumbria level are below the national average for all age groups. However there are variations by districts – in Barrow the proportion of 18-24 year old claimants is above the national average and in the LDNPA the proportion of 25-29 year olds and 35-39 year old claimants are both above the national average.

**Figure 3: Standard Claimant Count / Rate by Age Group in Cumbria - May 2020**

	Claimant Count by Age										
	16-17	18-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60+	Total
UK	8,015	498,290	383,270	362,290	307,765	255,025	245,175	237,970	203,060	152,370	2,675,250
Cumbria	50	2,760	2,130	1,840	1,565	1,225	1,355	1,415	1,190	915	14,570
Allerdale	0	590	410	340	330	245	310	245	265	190	2,955
Barrow	10	525	300	270	210	155	170	180	150	110	2,100
Carlisle	20	650	545	500	380	330	305	325	235	210	3,520
Copeland	5	365	320	290	225	155	160	220	185	140	2,090
Eden	5	215	195	145	145	105	125	160	125	100	1,330
South Lakeland	5	410	360	290	270	235	285	285	230	165	2,570
of which LDNPA	0	165	155	110	140	120	125	130	120	75	1,145
	Claimant Rate by Age										
	16-17	18-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60+	Total
UK	0.6	8.7	8.5	8.1	7.0	6.4	5.4	5.1	4.7	4.7	6.4
Cumbria	0.5	8.1	8.0	7.1	5.8	4.7	3.9	3.6	3.1	3.0	4.9
Allerdale	0.0	8.9	7.9	6.8	6.3	4.9	4.5	3.1	3.6	3.2	5.1
Barrow	0.7	10.2	7.3	6.8	5.8	4.4	3.6	3.4	3.1	3.1	5.1
Carlisle	0.9	8.1	8.4	8.2	5.9	5.5	4.0	4.1	2.9	3.5	5.3
Copeland	0.4	7.9	8.0	7.7	6.0	4.3	3.4	4.0	3.4	3.2	5.0
Eden	0.5	6.8	7.6	6.1	5.6	4.0	3.3	3.6	2.9	2.8	4.3
South Lakeland	0.2	6.3	8.1	6.4	5.3	4.3	3.9	3.5	2.8	2.5	4.3
of which LDNPA	0.0	6.7	9.8	6.0	7.1	5.9	4.4	3.9	3.5	2.5	4.9

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.

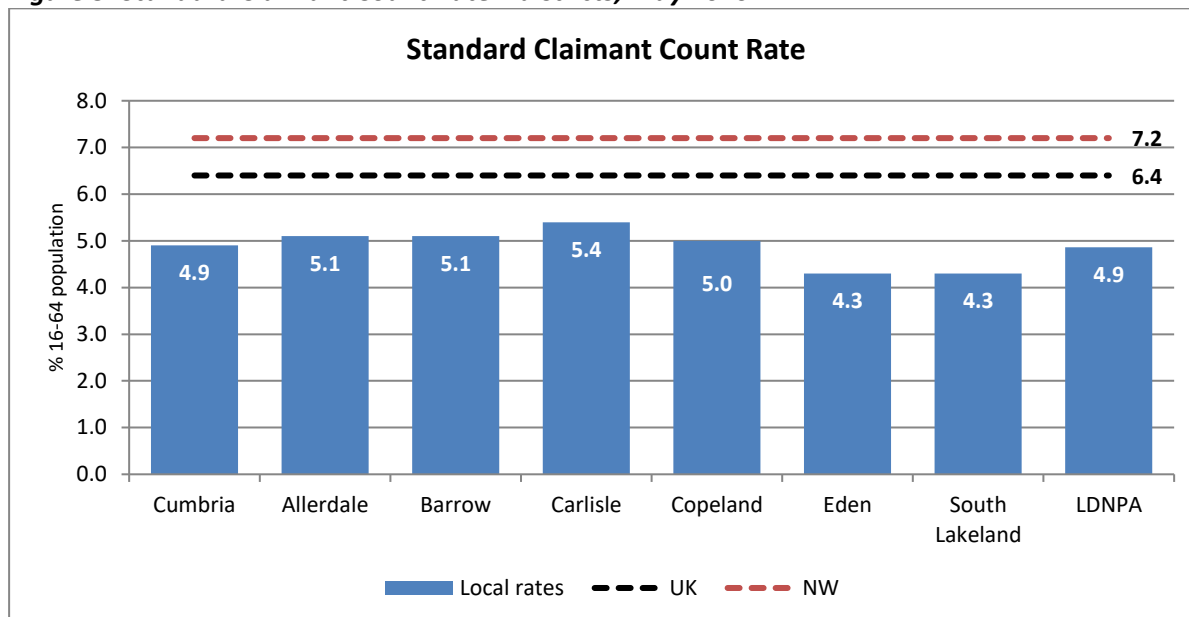
Figure 4 shows the % change in the number of claimants by age between Feb and May. This shows that the increases in age groups over 45 have been higher in Cumbria than nationally, driven largely by above average increases in Eden, South Lakeland and to a lesser extent in Carlisle. Increases for younger age groups have been lower in Cumbria as a whole except in Eden and South Lakeland.

**Figure 4: Standard Claimant Count – % change in claimants, Feb-May 2020**

% Change in claimants by age Feb-May									
	UK	Cumbria	Allerdale	Barrow	Carlisle	Copeland	Eden	South Lakeland	of which LDNPA
Aged 16-17	123%	150%	100%	100%	100%	100%	100%	0%	100%
Aged 18-24	114%	105%	87%	72%	106%	52%	207%	310%	560%
Aged 25-29	130%	116%	78%	76%	110%	94%	179%	279%	675%
Aged 30-34	120%	109%	84%	80%	104%	81%	190%	241%	340%
Aged 35-39	115%	96%	74%	56%	100%	73%	93%	260%	300%
Aged 40-44	113%	111%	81%	63%	100%	55%	163%	488%	380%
Aged 45-49	113%	136%	114%	79%	154%	60%	178%	307%	733%
Aged 50-54	114%	132%	88%	80%	132%	83%	167%	418%	767%
Aged 55-59	100%	105%	96%	58%	81%	54%	178%	318%	500%
Aged 60-64	78%	95%	81%	38%	110%	47%	150%	230%	275%
Aged 65+	84%	108%	67%	300%	200%	50%	100%	150%	100%
Aged 60+	79%	96%	79%	53%	118%	48%	144%	217%	300%
All ages	113%	111%	86%	69%	109%	68%	166%	295%	473%

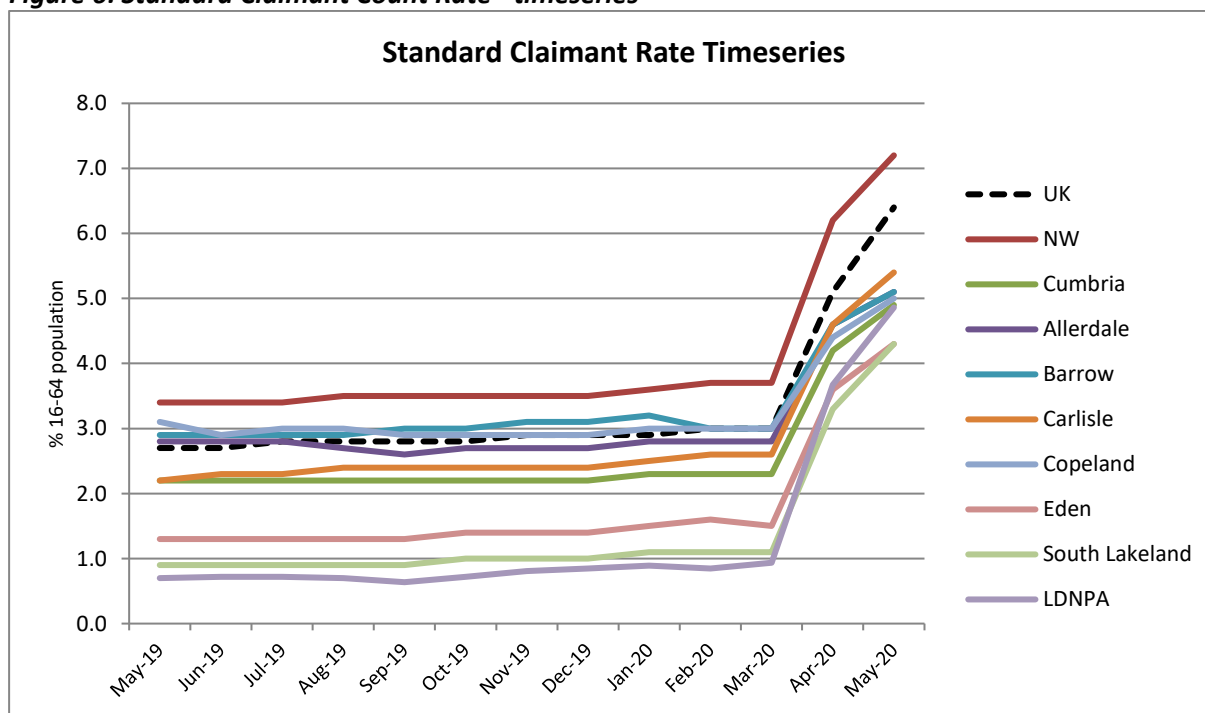
Source: ONS (data are rounded). LDNPA is a "best-fit" of LSOAs with 50%+ of pop in NP - data are also included in relevant district.

**Figure 5: Standard Claimant Count Rate – districts, May 2020**



Source: ONS/DWP

**Figure 6: Standard Claimant Count Rate - timeseries**



Source: ONS/DWP

## 4. UNIVERSAL CREDIT (released monthly) – count taken 14<sup>th</sup> May 2020

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. UC is being rolled out across the country and the majority of new claims are now for UC. However, the Government has delayed the "managed migration" phase which transitions claimants on legacy benefits onto UC. **Note: due to the phased rollout, care should be taken when comparing areas or change over time.**

On 14<sup>th</sup> May 2020 there were 33,395 people on Universal Credit in Cumbria (both in work and out of work). This is a rise of 4,931 from April (+17.3%) and 14,065 more than February (+72.8%). The highest increased since February have been in South Lakeland (160.9%), Eden (131.7%) and for those within the Lake District National Park (+206.3%).

**Figure 7: Universal Credit claimants – May 2020 and change from Feb 2020**

	Male		Female		All Persons		Monthly Change (all persons)			Change from Feb (all persons)		
	No	Rate	No	Rate	No	Rate	No	% chg	Rate chg	No	% chg	Rate chg
Great Britain	2,598,447	7.2	2,671,322	10.4	5,269,767	13.0	1,063,041	25.3	2.6	2,356,248	80.9	5.8
Cumbria	16,011	6.5	17,383	9.6	33,395	11.3	4,931	17.3	1.7	14,065	72.8	4.7
Allerdale	3579	8.9	4153	12.0	7,734	13.4	833	12.1	1.4	2,605	50.8	4.5
Barrow	2275	7.0	2395	9.9	4,670	11.4	606	14.9	1.5	1,824	64.1	4.5
Carlisle	3844	6.8	4025	10.2	7,870	12.0	1,185	17.7	1.8	3,399	76.0	5.2
Copeland	2396	8.8	2635	10.9	5,034	12.1	492	10.8	1.2	1,383	37.9	3.3
Eden	1306	3.9	1459	7.2	2,766	9.0	545	24.5	1.8	1,572	131.7	5.1
South Lakeland	2612	3.4	2720	6.8	5,328	8.9	1,273	31.4	2.1	3,286	160.9	5.5
LDNPA	1226	3.4	1206	7.7	2,432	10.3	618	34.1	2.6	1,638	206.3	7.0

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

**Figure 8: Universal Credit claimants by age – May 2020**

	Universal Credit Count by Age										
	16-19	20-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	Total
UK	188,060	665,310	811,637	822,607	691,360	541,962	480,862	432,128	343,147	277,319	5,270,484
Cumbria	1,252	4,282	5,301	5,046	4,273	3,142	3,071	2,864	2,256	1,816	33,401
Allerdale	249	994	1,158	1,128	998	715	776	674	564	467	7,737
Barrow	264	767	796	755	529	396	363	337	253	202	4,670
Carlisle	303	1,020	1,364	1,271	1,022	781	661	617	442	385	7,871
Copeland	182	642	807	752	611	439	434	431	395	320	5,034
Eden	101	311	426	384	366	260	266	271	210	148	2,766
South Lakeland	163	546	746	757	745	556	575	534	393	295	5,328
LDNPA	57	223	333	303	339	286	258	256	217	144	2,432

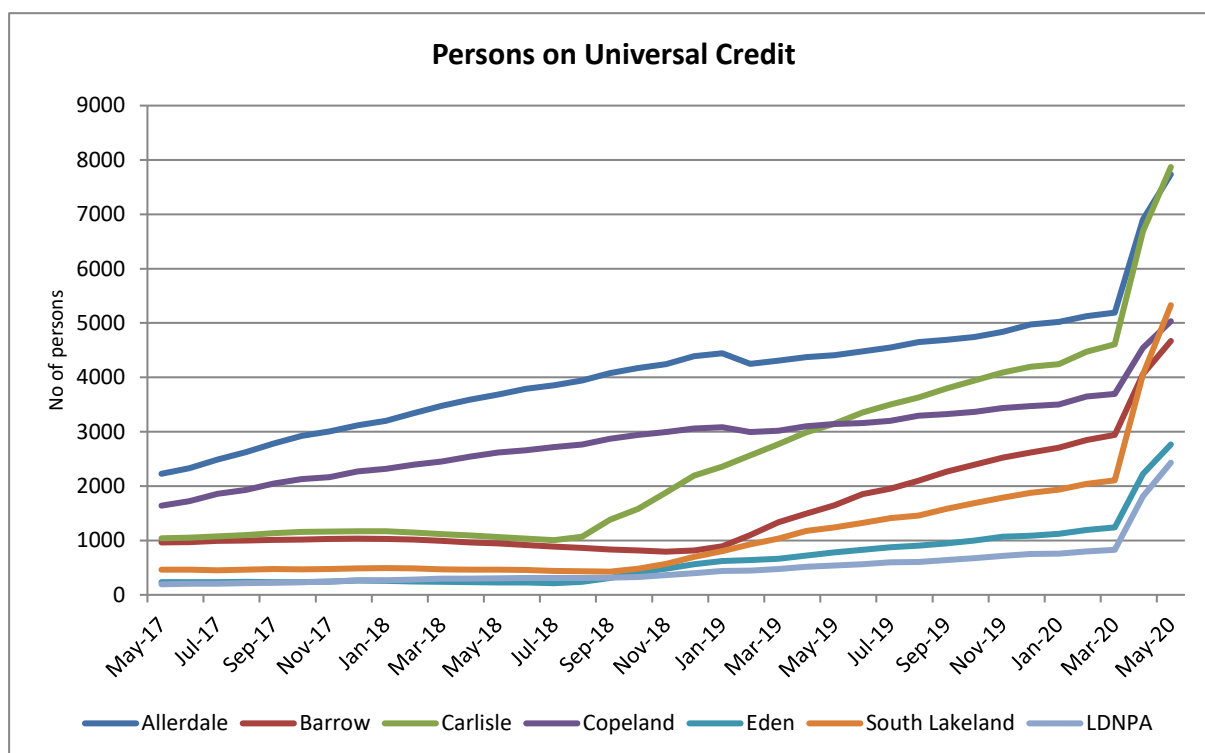
  

	Universal Credit Rate by Age										
	16-19	20-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	Total
UK	6.6	16.4	18.4	19.0	16.3	14.0	11.0	9.5	8.2	7.8	13.0
Cumbria	6.3	17.5	19.8	19.6	16.0	12.0	8.8	7.3	5.9	5.3	11.3
Allerdale	6.3	21.3	22.4	22.7	19.1	14.4	11.2	8.6	7.7	7.0	13.4
Barrow	9.2	20.5	19.5	18.9	14.5	11.2	7.7	6.3	5.2	4.9	11.4
Carlisle	7.0	17.2	21.1	20.9	15.8	12.9	8.7	7.8	5.4	5.6	12.0
Copeland	7.0	18.9	20.2	19.9	16.2	12.2	9.2	7.9	7.3	6.6	12.1
Eden	5.0	14.5	16.7	16.1	14.0	9.9	7.1	6.2	4.8	3.7	9.0
South Lakeland	3.8	12.0	16.8	16.7	14.7	10.3	8.0	6.5	4.7	3.8	8.9
LDNPA	3.9	12.7	20.8	16.9	16.8	14.2	9.4	7.7	6.2	4.3	10.3

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

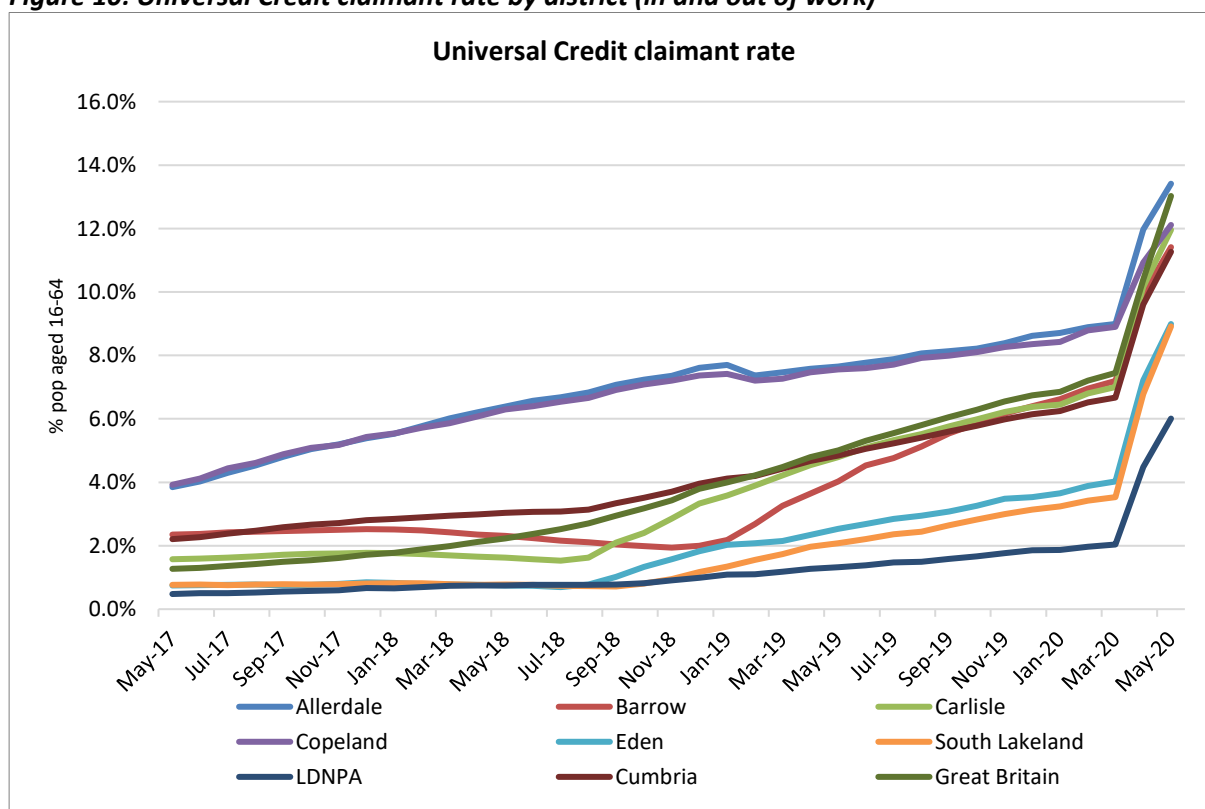


**Figure 9: Universal Credit claimants by district (in and out of work)**



Source: DWP via Stat-Xplore

**Figure 10: Universal Credit claimant rate by district (in and out of work)**



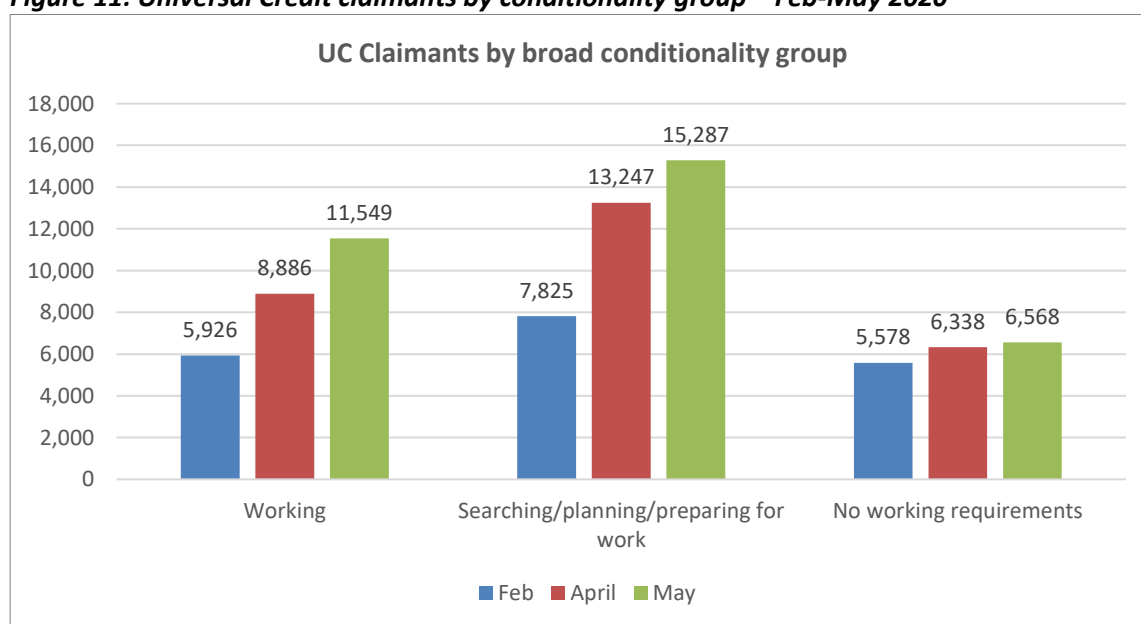
Source: DWP via Stat-Xplore

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. An outline of the conditions for each group is shown below.

Searching for work	Not working or with very low earnings. Claimant required to take action to seek work or more/better paid work.
Working – with requirements	In work but could earn more or not working but has partner with low earnings
No work requirements	Not expected to work at present. Health or caring responsibilities prevents claimant from working or preparing for work.
Working – no requirements	Individual or household earnings over the level at which conditionality applies.
Planning for work	Expected to work in the future. Lone parent / lead carer of child aged 1.
Preparing for work	Expected to start preparing for future even with limited work capability at present or child aged 2.

Overall in Cumbria, the majority of new claimants have been in the working conditionality group and in the searching/planning/preparing for work groups – these two groups have each seen a 95% increase in the number of claimants. The no working requirements group in contrast has increased by the much smaller amount of 18%

**Figure 11: Universal Credit claimants by conditionality group – Feb-May 2020**



Source: DWP via Stat-Xplore Note: Conditionality is based on an individual's circumstances on the count date (2<sup>nd</sup> Thursday)

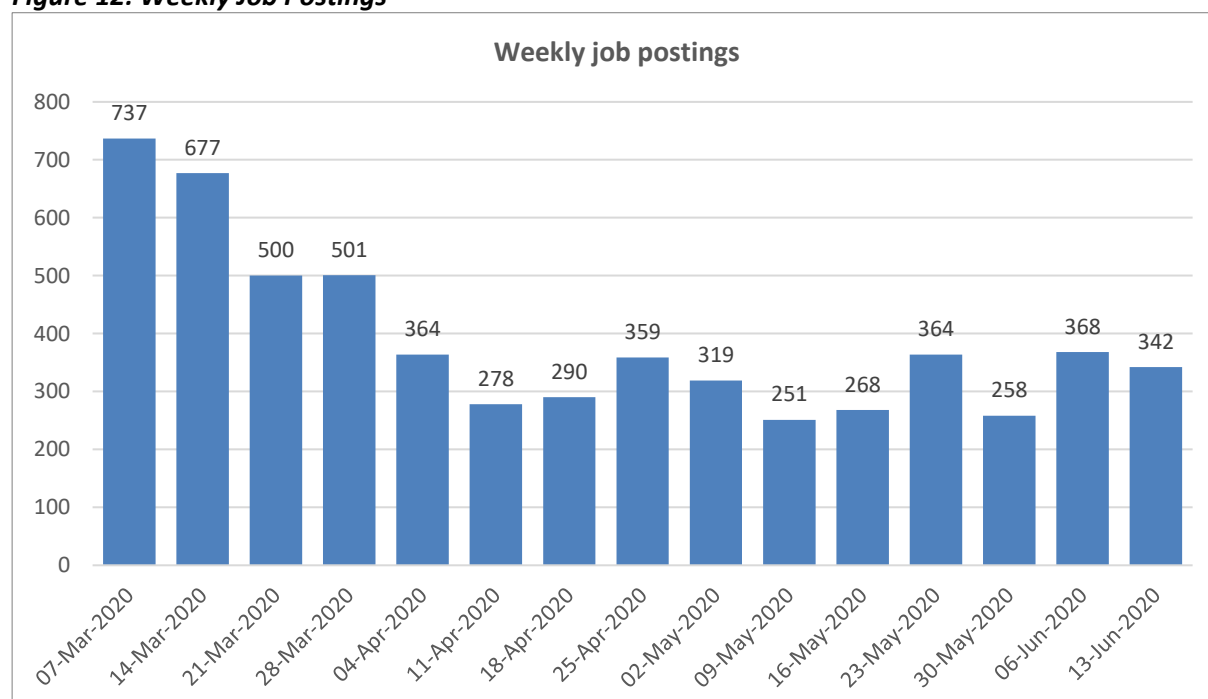


## 5 JOB POSTINGS

The following data are drawn from Labour Insight, 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 job listing to provide analysis on industries, occupations, skills and qualifications. The tool will inevitably not capture all vacancies and in particular is likely to under-represent vacancies in sectors which typically do not utilise online or formal recruitment methods. It may also over represent the situation in those sectors which make widespread use of recruitment agencies and “bank” workers.

In May 2020 there were 1,351 job postings in Cumbria which is 44 more than in April but 1,502 fewer than were placed in February before the COVID-19 “lockdown” commenced, a fall of 53%. The dramatic fall in job postings since the beginning of March is evident in the following chart which shows there were 737 postings in the first week of March compared to 368 in the first week of June. There were 57 postings in May which mentioned the words Coronavirus or Covid.

**Figure 12: Weekly Job Postings**

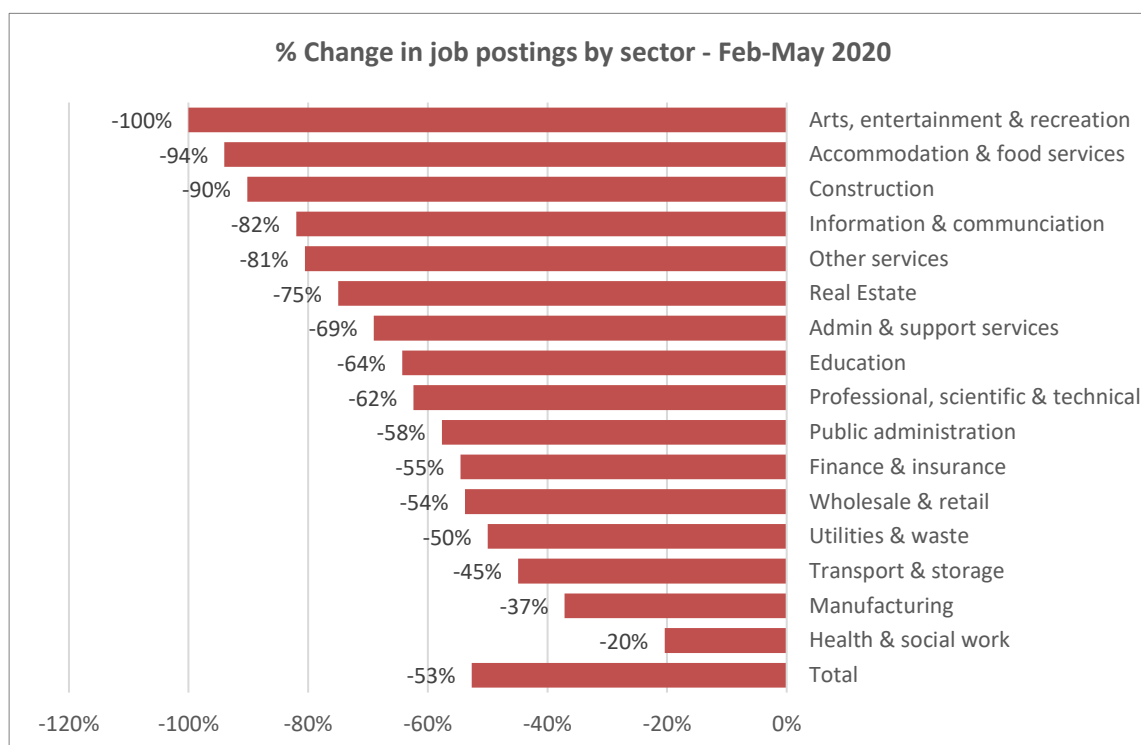


Source: Labour Insight (Burning Glass Technologies)

The fall in postings can also be assessed by sector. Compared to the pre-lockdown month of February, there have been large falls in most sectors with arts, entertainment & recreation, accommodation & food services and construction the most heavily impacted (down 100%, 94% and 90% respectively). Health sector postings initially rose but have fallen in the most recent month and are now lower than before lockdown.

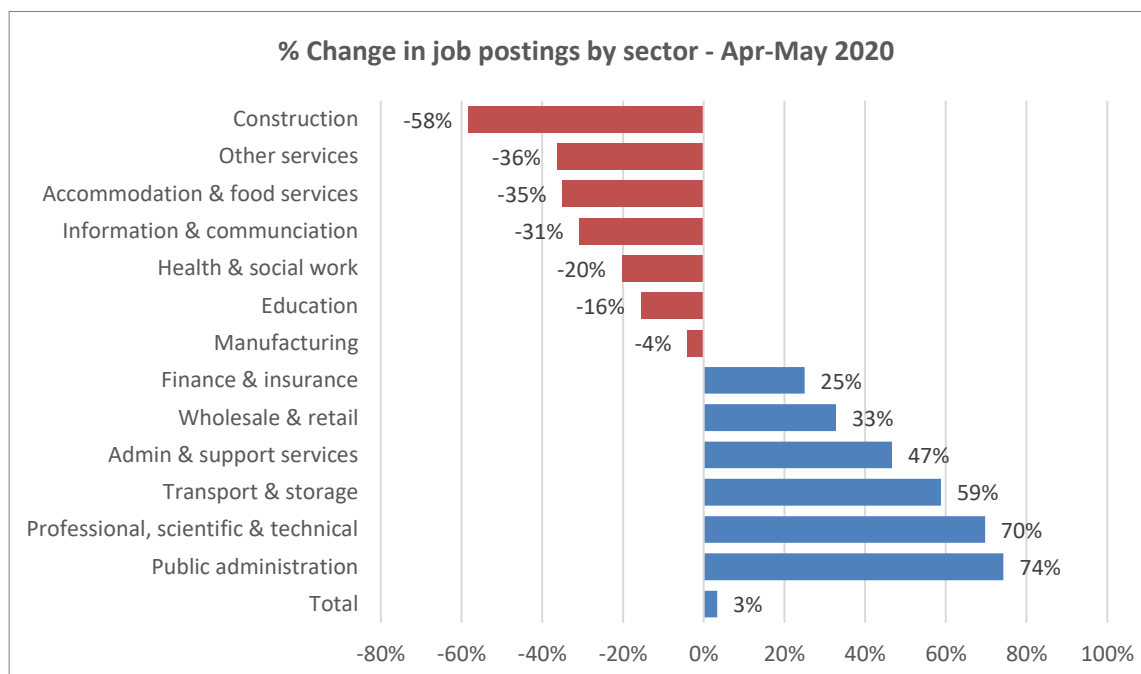
Despite the huge downturn in job postings since February, there are possible signs of improvement in the most recent full month's data (May) with several sectors showing slight increases in postings compared to April, albeit generally in small volumes.

**Figure 13: Change in postings by sector – Feb-May 2020**



Source: Labour Insight (Burning Glass Technologies) Note: Sectors with fewer than 10 postings in base month not included.

**Figure 14: Change in postings by sector – Apr-May 2020**

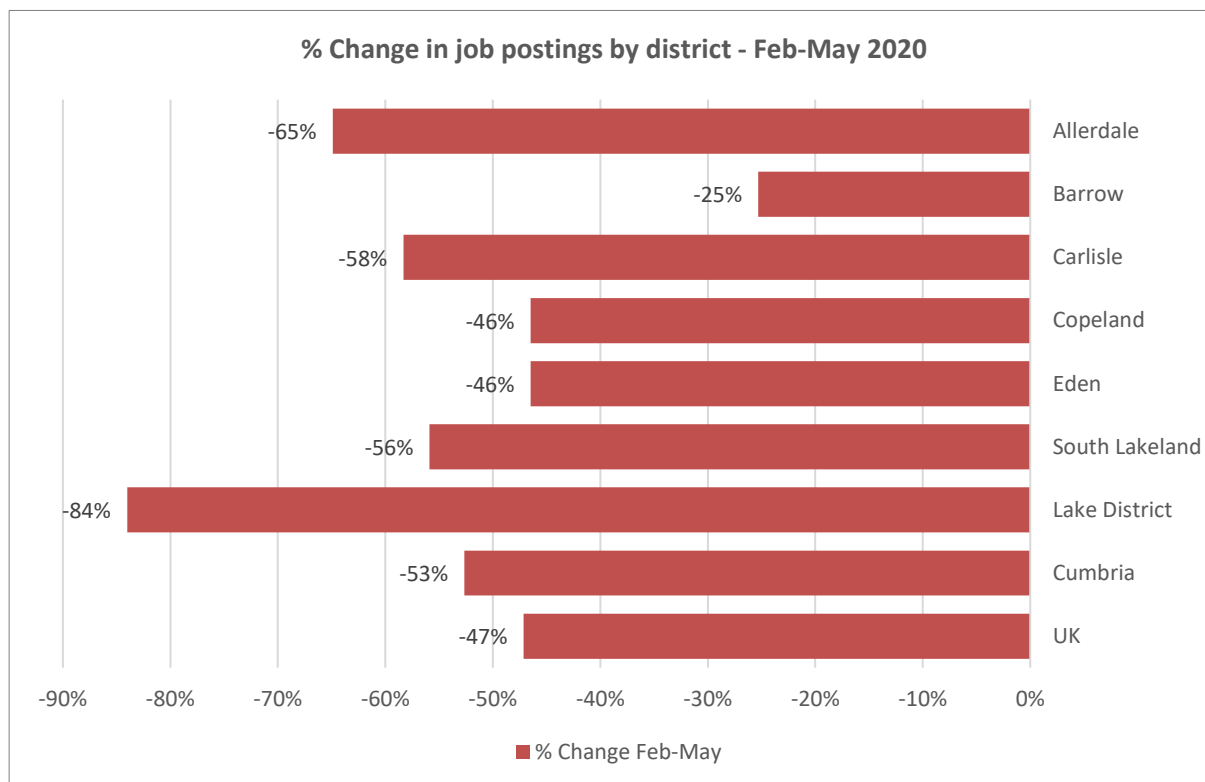


Source: Labour Insight (Burning Glass Technologies) Note: Sectors with fewer than 10 postings in base month not included.

There were some variations by location of job postings between Feb and May. Barrow experienced the smallest percentage decline (-25%) followed by Copeland and Eden (both -46%) whilst postings that mentioned towns in the Lake District fell by 84% and those mentioning Allerdale fell by 65%.

In the most recent month, the increases in postings were seen in Allerdale (+31), Carlisle (+50), Eden (+10) and South Lakeland (+23) but a slight fall in Barrow (-14) and Copeland (-12).

**Figure 15: Change in postings by location – Feb-May 2020**



Source: Labour Insight (Burning Glass Technologies) Note: Lake District comprises postings mentioning the towns of Keswick, Windermere, Ambleside, Broughton in Furness or Coniston.

## 6. JOB RETENTION SCHEME & SELF EMPLOYMENT INCOME SCHEME

### 6a. Coronavirus Job Retention Scheme (CJRS)

On 11<sup>th</sup> June HMRC released experimental statistics on the Coronavirus Job Retention Scheme (CJRS) which provides support to employers who have been unable to undertake their normal activities through the COVID-19 period. The scheme currently provides employers with financial support up to 80% of salary, up to a maximum of £2,500 per month per employee.

#### Important methodological notes:

An employer is defined as a Pay As You Earn (PAYE) Scheme. Some organisations operate multiple payrolls and in other situations, a group of companies may pool their payrolls together under one PAYE scheme. This means the employer count does not match other published data on the business base.

An employment is defined as anyone who meets the scheme criteria set out within the published guidance. If an employee has jobs with more than one employer and has also been furloughed by more than one employer, they will be counted in these statistics once for each employment that has been furloughed. The employment is assigned geographically to the residential address of the employee which may not be the location of the job. This means the employment base does not match other published employee or job data.

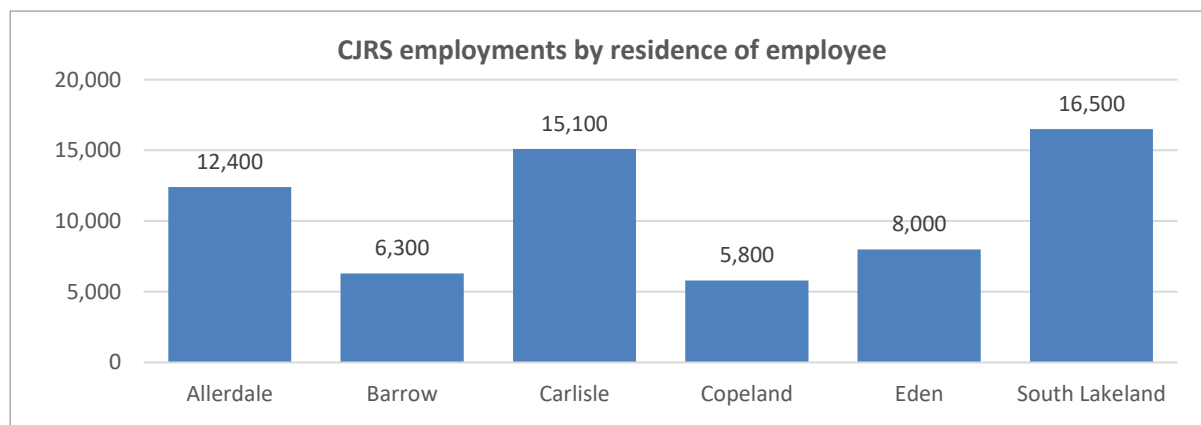
#### Key national findings

- The total number of employers that made at least one CJRS claim to 31 May 2020 is 1.07m.
- 8.7 million employments have been supported through the scheme under claims made until 31 May, with these claims totalling £17.5 billion.
- 6,300 large employers (those with 250 or more employees) have furloughed around 2.5 million employments.
- Employers identified as operating in the wholesale and retail sector have made CJRS claims covering 1.6 million employments with a claim value of £3.3 billion.
- Accommodation and food services employers have furloughed 1.4 million employments and claimed £2.6 billion in support under the CJRS.
- Construction sector employers have made CJRS claims covering 680,000 employments with claims totalling £1.8 billion.

#### Key Cumbria findings

As of 31<sup>st</sup> May 2020, 64,000 “employments” carried out by Cumbrian residents had been furloughed. The highest number of these was in South Lakeland (16,500) and the lowest in Copeland (5,800).

**Figure 16: Job Retention Scheme claims by residence of employee**



Source: HMRC

The use of “employments” by HMRC which record jobs by residential address of employee makes it very difficult to set the data in context as no comparable denominator exists. Employment and job statistics relate either to a count of people by their residential address (which will under-estimate the base as it does not account for double jobbing) or a count of jobs by workplace location (which may over or under-estimate the base depending on the level of commuting). With these caveats in mind, both comparisons are included in the following table with the number of furloughed employments shown as a % of the relevant base (the highlighted columns show the proportions with self-employed residents/jobs removed from the base as they are not generally eligible for CJRS).

Using employee residents as the base, 32.7% are furloughed in Cumbria which is slightly higher than the national average of 31.7% and is the 2<sup>nd</sup> highest of 26 upper tier authorities in England (only Derbyshire is higher). Within Cumbria, the highest proportion is in South Lakeland at 46.9% (although this will be influenced by double jobbing). Barrow and Copeland both have proportions below the national average. These proportions will include some residents counted more than once if they are furloughed from more than one job.

Using workplace jobs as the denominator, 27.3% of employee jobs have been furloughed in Cumbria which is marginally below the national average of 28.5% and is the 12<sup>th</sup> highest of 26 upper tier authorities in England. On this measure, Allerdale has the highest furlough rate at 33.5% and Copeland the lowest at 17.6%. This measure is influenced by daily commuting and by contractor employment where the permanent residential address may be in a different district to the job or outside Cumbria.

Further work is underway to explore whether better estimates can be obtained which will provide a more comparable base. This includes asking HMRC to provide such data in their next release in July.

**Figure 17: Job Retention Scheme**

	CJRS jobs by residence of employee	Working residents				Workplace Jobs			
		Total working residents		Employee residents		Total jobs		Employee jobs	
		No	CJRS as %	No	CJRS as %	No	CJRS as %	No	CJRS as %
UK	8,696,000	32,551,900	26.7%	27,414,800	31.7%	31,657,000	27.5%	30,529,600	28.5%
Cumbria	64,000	238,300	26.9%	195,600	32.7%	252,500	25.3%	234,500	27.3%
Allerdale	12,400	48,200	25.7%	39,400	31.5%	41,000	30.2%	37,000	33.5%
Barrow	6,300	25,600	24.6%	23,800	26.5%	30,500	20.7%	30,000	21.0%
Carlisle	15,100	54,400	27.8%	47,800	31.6%	60,500	25.0%	57,500	26.3%
Copeland	5,800	29,600	19.6%	25,900	22.4%	35,000	16.6%	33,000	17.6%
Eden	8,000	30,200	26.5%	23,500	34.0%	29,500	27.1%	25,500	31.4%
South Lakeland	16,500	50,300	32.8%	35,200	46.9%	56,500	29.2%	52,000	31.7%

**Definitions:**

*Working residents* - an estimate of all residents in an area who are employees or self-employed. The location of the job may be elsewhere.

*Working residents who are employees* - a subset of working residents which removes those who are self-employed.

*Total workplace jobs* - a measure of jobs taking place at workplaces within an area. The location of the worker may be elsewhere. Does not include businesses not registered for VAT and/or PAYE.

*Workplace employee jobs* - a subset of workplace jobs which removes working proprietors

**Sources:**

Working residents/employees - ONS Annual Population Survey estimates, Dec 2019

Workplace jobs/employee jobs - ONS Business Register Employment Survey 2019

### **6b. Self-Employment Income Support Scheme (SEISS)**

On 11<sup>th</sup> June HMRC released experimental statistics on the Self-Employment Income Support Scheme which provides support for self-employed individuals whose business has been adversely affected by Coronavirus (COVID-19). From 13 May eligible self-employed individuals could claim a grant worth 80% of their average monthly trading profits, paid out in a single instalment covering three months' worth of profits, and capped at £7,500 in total. The data released cover claims to the SEISS scheme up to 31 May 2020.

#### **Key national findings**

- 3.4 million self-employed individuals were identified as potentially eligible for the SEISS scheme. This means that they met the income and trading activity criteria for the scheme based on Self-Assessment returns from 2018-19 and earlier years. However, some of these businesses will not have continued trading since 2018-19 or will not have been adversely affected by Coronavirus so will not be eligible.
- By 31st May, 2.4 million of the potentially eligible population (70%) had claimed a SEISS grant with the value of these claims totalling £7 billion. The average value per claim was £2,900.
- Around two-thirds of the potentially eligible population are male (2.3m)
  - A slightly lower proportion of potentially eligible females have claimed a SEISS grant (66%) compared to males (72%).
  - The average claim for females is also lower at £2,300 compared to the average claim for males of £3,200.
- Take-up of the SEISS grant is lowest for those aged over 65 (55%) and those aged 16 to 24 (62%).
- The sector with the highest number of potentially eligible individuals and the highest proportion of claims is the construction industry. By 31 May construction workers had made 800,000 claims for SEISS totalling £2.9bn.
- The two regions with the highest number of claims are London (433,000) and the South East (352,000), reflecting their relative sizes, although London has the lowest take-up rate amongst the UK countries and regions.

#### **Key Cumbria findings**

The release shows that there were estimated to be 24,800 potentially eligible self-employed people in Cumbria, of whom 16,900 (68%) had made claims by 31<sup>st</sup> May totalling £46.9m. The highest volume of claims came from residents in South Lakeland (4,700) which also had the highest take-up rate in Cumbria (71%). The lowest take-up rates were in Allerdale, Copeland and Eden (all 67%).

None of the data on sectors, age or gender are available for local areas.

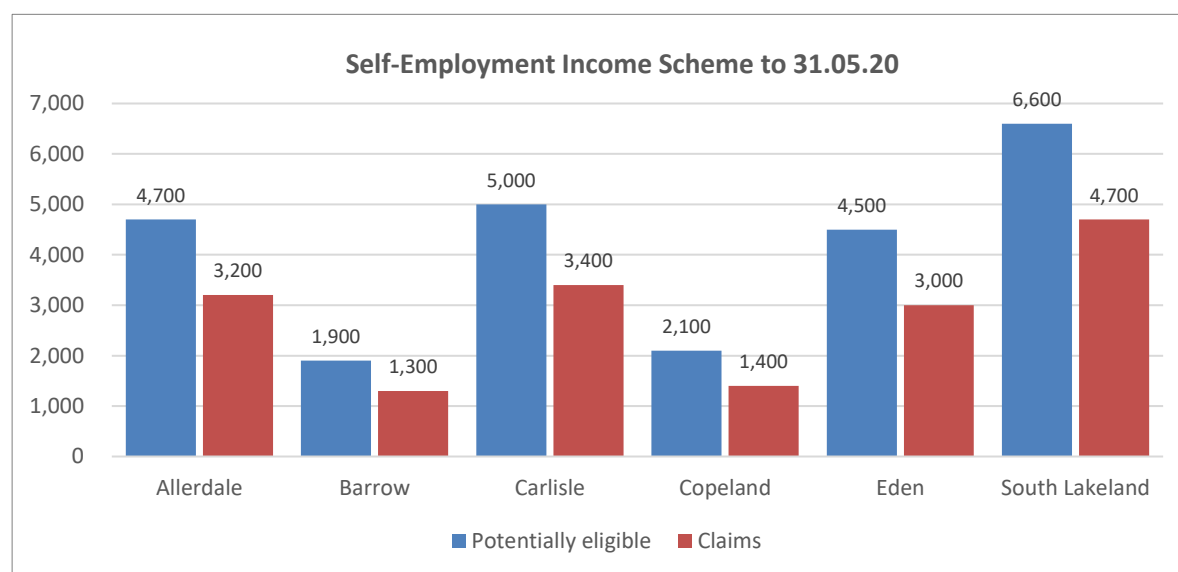


**Figure 18: Self-Employment Income Scheme**

Self-Employment Income Support Scheme - as at 31.05.20					
	Total potentially eligible population	Total claims	Total value of claims (£)	Average value of claims (£)	Take-Up Rate
UK	3,397,000	2,380,000	£6,974,000,000	£2,900	70%
Cumbria	24,800	16,900	£46,900,000	£2,800	68%
Allerdale	4,700	3,200	£8,500,000	£2,700	67%
Barrow	1,900	1,300	£3,100,000	£2,300	70%
Carlisle	5,000	3,400	£9,500,000	£2,800	68%
Copeland	2,100	1,400	£3,600,000	£2,600	67%
Eden	4,500	3,000	£8,600,000	£2,900	67%
South Lakeland	6,600	4,700	£13,600,000	£2,900	71%

Source: HMRC

**Figure 19: Self-Employment Income Scheme – eligible/claims by district**



Source: HMRC

More information on CJRS data <https://www.gov.uk/government/statistics/coronavirus-job-retention-scheme-statistics-june-2020>

More information on SEISS data <https://www.gov.uk/government/statistics/self-employment-income-support-scheme-statistics-june-2020>

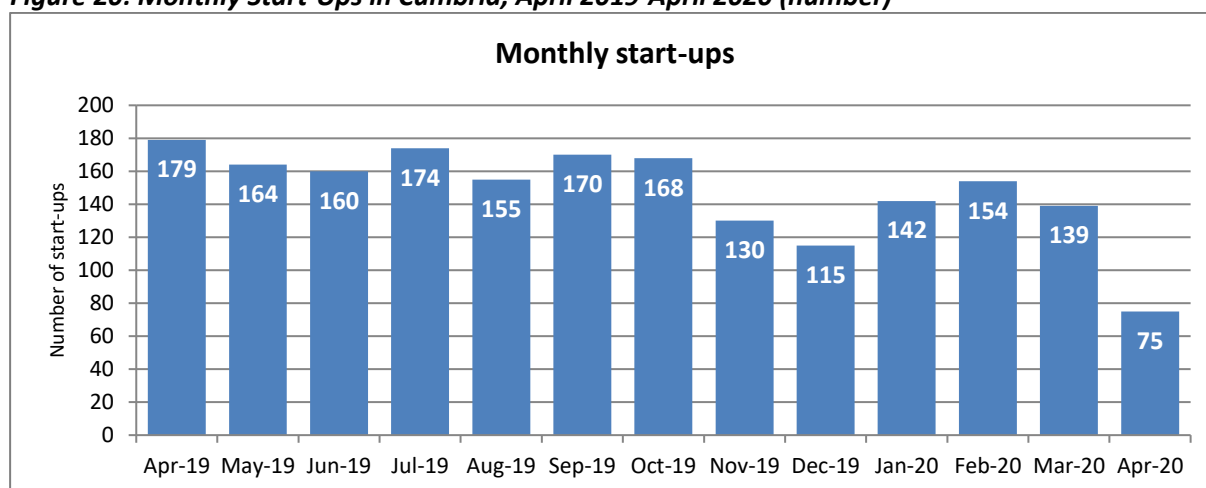
## 7. BUSINESS START-UPS AND STOCKS

### 7a. 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. 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 other institutions.

There were just 75 business start-ups in Cumbria in Apr 2020, down by 64 from March (-47%) and 104 fewer than the same month last year (-58%). April's total is the lowest in Cumbria since the dataset commenced in 2008. Nationally the number of start-ups fell by 56% in April. Two thirds of the decline came in 4 sectors – recreation, personal & community service, real estate & professional services, health & social care and manufacturing.

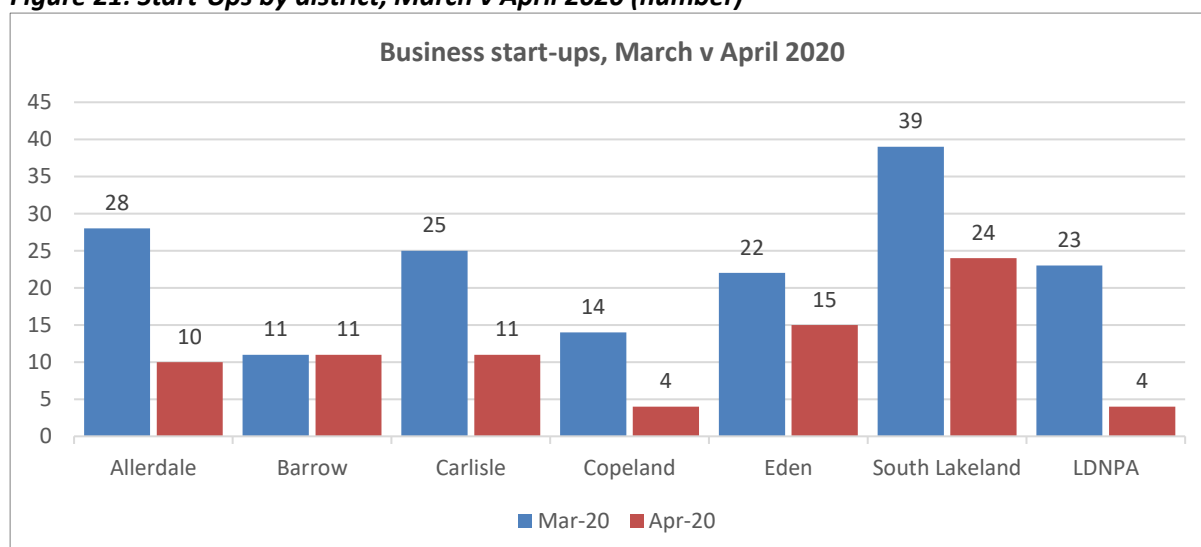
**Figure 20: Monthly Start-Ups in Cumbria, April 2019-April 2020 (number)**



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.

The number of start-ups fell in all areas of Cumbria except Barrow where it was unchanged. The biggest percentage falls were in the Lake District (-83%), Copeland (-71%) and Allerdale (-64%).

**Figure 21: Start-Ups by district, March v April 2020 (number)**



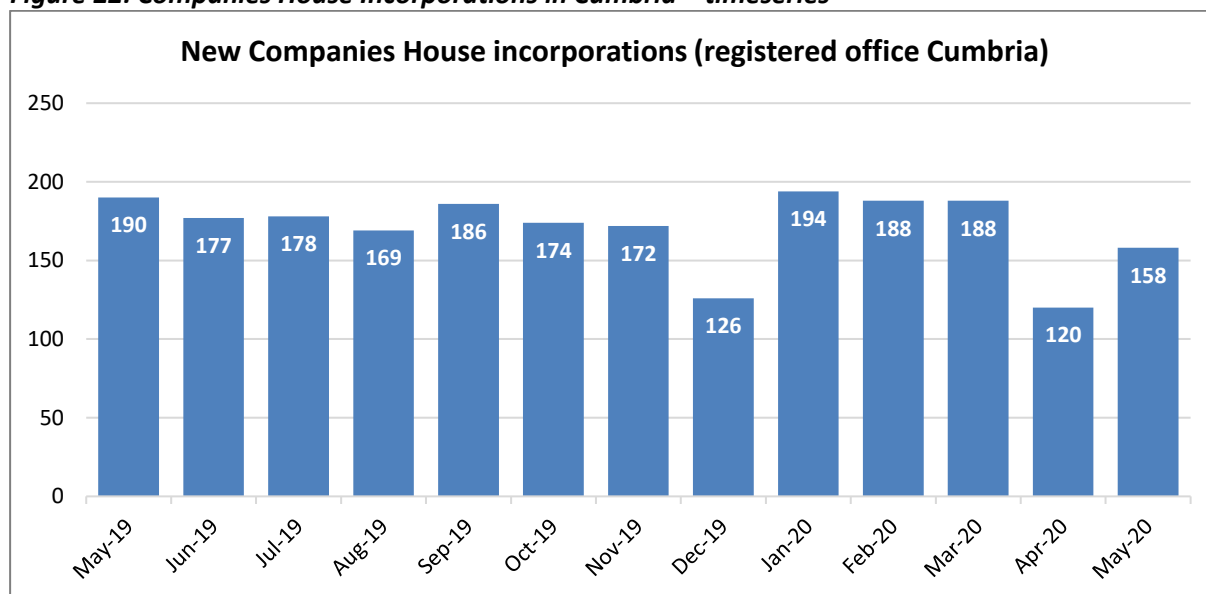
Source: BankSearch

## 7b: 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 business.

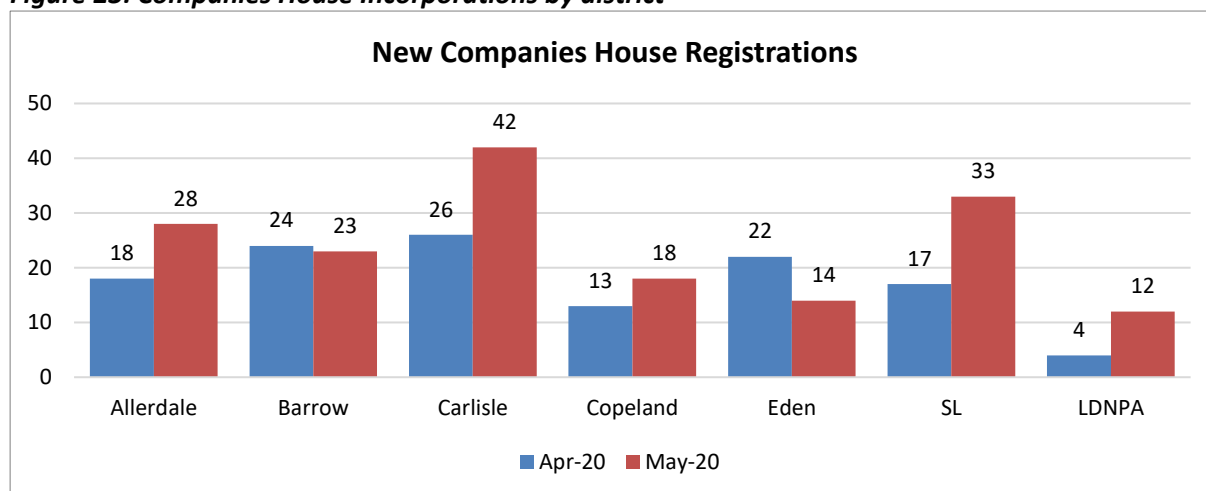
These figures are a month more recent than the start-up data and show that there were 158 new Companies House incorporations in May 2020, a welcome rise of 38 since April but 32 lower than the same month last year. It was a slightly mixed picture though with 1 fewer registrations in Barrow and 8 fewer in Eden but rises in all other districts. It is difficult to know to what extent the increase in registrations (and indeed the fall last month) has been due to the pausing/resumption of activity at Companies House but we will continue to monitor trends.

**Figure 22: Companies House Incorporations in Cumbria – timeseries**



Source: BankSearch, data relate to registered office address.

**Figure 23: Companies House Incorporations by district**



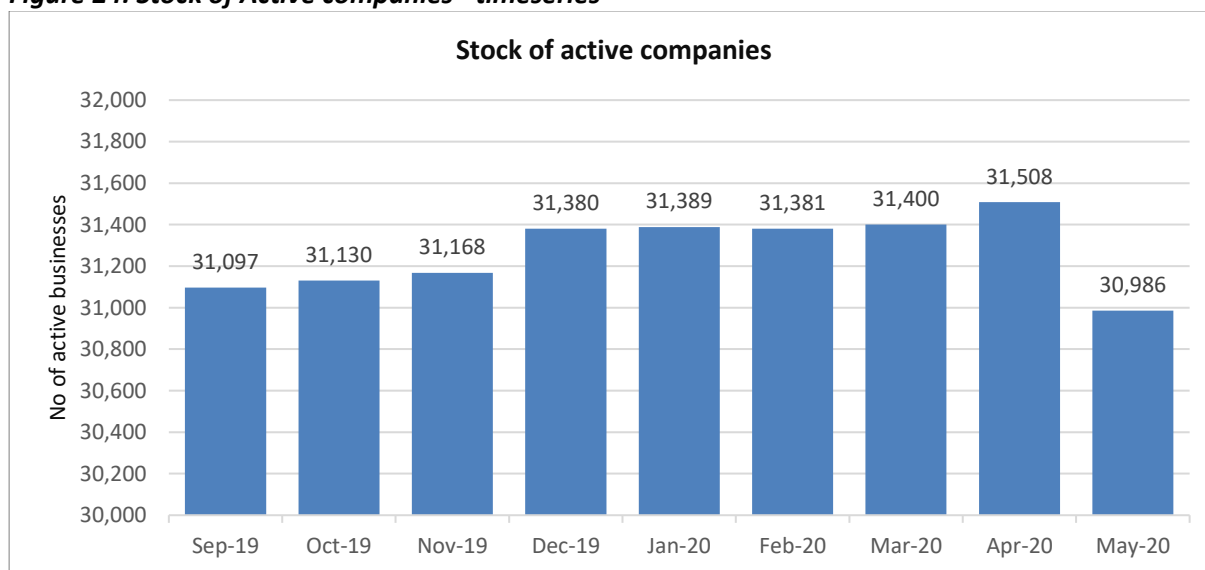
Source: BankSearch Note 1: LDNPA area is a "best-fit" comprising wards with 50%+ of area within NP. Note 2: LDNPA starts are also counted in the relevant district. Note 3: Data relate to registered office address.

## 7c. Stock of Active Companies

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 May 2020 there were 30,986 entries on the FAME database for Cumbria, a decrease of 522 (-1.7%) from the previous month. The highest number of active companies was in South Lakeland (8,891).

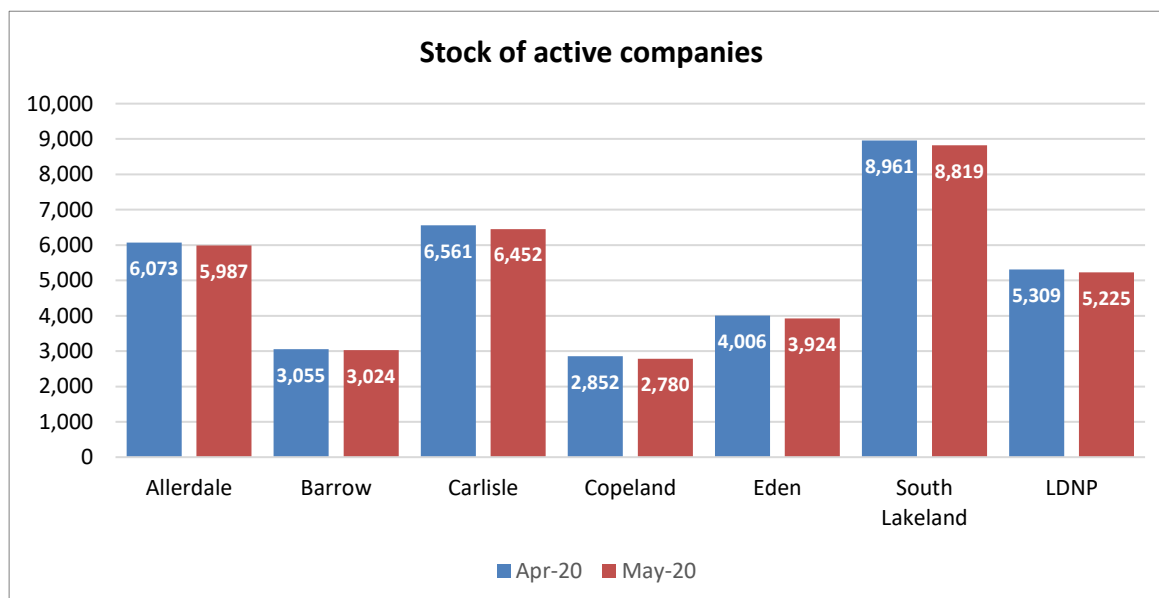
As with the previous Companies House registrations data, it is difficult to know to what extent changes in the active business count are being influenced by the pausing/resumption of activity at Companies House rather than by business activity but we will continue to monitor trends.

**Figure 24: Stock of Active companies - timeseries**



Source: FAME (Bureau Van Dijk)

**Figure 25: Stock of Active by district – April v May 2020**



Source: FAME (Bureau Van Dijk)