

Introduction

In view of the COVID-19 pandemic, this briefing excludes datasets where the time delay in publication means that the available figures pre-date the virus outbreak. It therefore contains Aug data from the standard Claimant Count and Universal Credit registers (both counts taken on **13th Aug**). The briefing also contains Aug data for job postings, July data for business start-ups and Aug data for the active company count, together with data on furlough and self-employment support scheme claims made up to the end of July.

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, Cumbria County Council / Cumbria Intelligence Observatory. Email: ginny.murphy@cumbria.gov.uk Tel: 07826 859026. Copies of this and previous briefings can be found on the Observatory website: www.cumbriaobservatory.org.uk.

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1. KEY FINDINGS FOR CUMBRIA

- There were 14,000 claimants of JSA / UC (out of work and seeking work) on 13th Aug, a rate of 4.7% of the working age population. This compares to 6.5% nationally. The claimant count fell by 10 from July. However, it rose in Allerdale (+10), Barrow (+35) and Carlisle (+50), was unchanged in Copeland and fell in Eden (-30), South Lakeland (-70) and within the Lake District (-65). We expect this situation to fluctuate while support under furlough scheme is phased out;
- Compared to the pre-pandemic situation in March, the claimant count is 7,065 higher with the highest increases in South Lakeland (246%), Eden (161%) and also in the Lake District National Park (353%) well in excess of the county and national increases (102% and 115% respectively). (NB: LDNPA residents are also included in their relative district figures);
- The claimant rate in Cumbria was unchanged in August at 4.7% and remains below the national rate of 6.5% which rose by 0.2 percentage points in August;
- Compared to pre-lockdown in March, the claimant count rate in Cumbria is 2.4 percentage points higher, up from 2.3% to 4.7%. This compares to a national increase of 3.5 percentage points;
- There were 34,503 claimants of Universal Credit in Cumbria on 13th Aug (in work, out of work and those not required to seek work), a rise of 326 (1%) from July and 14,721 (74%) higher than in March.
- The biggest percentage increases since the pre-pandemic position in March have been in South Lakeland (159%) and Eden (130%) and in areas within the Lake District National Park (202%) (NB: LDNPA residents are also included in their relative district figures). These compare to a national increase since March of 86%;

- There have been particular increases since March in UC claimants claiming whilst in work (up by 6,745, 112%) and among those searching/planning/preparing for work (up by 6,813, 86%). In contrast, the increase for those with no working requirements has been 1,156 (20%);
- The number of UC claims that were started in July fell from 1,589 in June to 1,302 (from a peak of 8,712 in April). On a per capita basis, UC claim starts fell to 0.4% of the working age population compared to 2.9% in April. However, whilst per capita start rates have almost returned to pre-pandemic levels for those aged over 25, they have not yet done so to the same extent for those under 25;
- There were 2,353 job postings in August, 500 fewer than in February (-18%) before the lockdown began but 455 more than in July (+24%) when there had already been an increase from June;
- In Aug there were 6 claimants per new job posting in Cumbria compared to an average of 3 for the 12 months to March 2020;
- HMRC data shows that furlough claims for 78,200 "employments" held by Cumbrian residents had been made up to the end of July 2020 (employments furloughed at least once since the start of the scheme). This is an increase of 4,800 claims since June. The highest cumulative number of furloughed employments was in South Lakeland at 19,600 and the lowest in Barrow and Copeland, both 7,700;
- The furlough rate was 34% in Cumbria compared to 32% nationally. South Lakeland (42%) and Eden (41%) have the two highest furlough rates in the UK whilst Copeland (25%) and Barrow (24%) have two of the lowest rates nationally;
- HMRC data shows that there had been 18,700 claims under the Self-Employment Income Support Scheme by the end of July, totalling £51.9m. The take-up rate was 75% compared to 77% nationally. South Lakeland had the highest take-up rate at 76% and Copeland the lowest at 73%;
- There were 128 business start-ups in July, a fall of 8 from June, 26 fewer than in February (before lockdown) and 46 fewer than the same month last year;
- There were 225 new Companies House incorporations in July, a fall of 4 from June but 37 more than in February and 47 more than the same month last year;
- There were 31,525 active companies in Cumbria at the end of August, 202 more than in July, a rise of 0.6% v a rise of 1.3% nationally.

2. NATIONAL LABOUR MARKET OVERVIEW

- Early indicators for August 2020 suggest that the number of employees in the UK on payrolls was down around 695,000 compared with March 2020.
- Figures for May to July 2020 show an increase in the unemployment rate; despite this increase and an increase in the number of redundancies, the employment rate was up and the economic inactivity rate has fallen.
- Over the quarter, there has been a large decrease in the number of young people in employment, while unemployment for young people has increased.
- While redundancies were still historically low, both the quarterly and annual changes are the largest seen since 2009.
- The number of people who are estimated to be temporarily away from work (including furloughed) has fallen, but it was still more than 5 million in July 2020, with over 2.5 million of these being away for three months or more. There were also around 250,000 people away from work because of the pandemic and receiving no pay in July 2020.
- Vacancies in the UK in June to August 2020 were at an estimated 434,000; this is almost 30% higher than the record low in April to June 2020. This is being driven by the smaller businesses, some of which are reporting taking on additional staff to meet coronavirus (COVID-19) guidelines.
- The Claimant Count increased in August 2020, reaching 2.7 million; this includes both those working with low income or hours and those who are not working.

- The rate of decline in employee pay growth slowed in July following strong falls in the previous three months; growth has been affected by lower pay for furloughed employees and reduced bonuses; with some employees returning to work, nominal regular pay growth is back positive for May to July 2020 after being negative in the three months to June 2020.
- Though still large, the reductions in total hours worked both on the year and the quarter are smaller than last month, with the May to July period covering a time when some of the coronavirus (COVID-19) lockdown measures started to be eased.

3. STANDARD CLAIMANT COUNT (released monthly) – count taken 13th Aug 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 a fall of 10 claimants in Cumbria in Aug from July, to a total of 14,000. This is a monthly fall of 0.1% compared to a rise of 3.2% nationally. However, there were rises in Allerdale, Barrow and Carlisle, no change in Copeland and falls in Eden and South Lakeland. The claimant rate in Aug in Cumbria was 4.7% which is below the national rate of 6.5%. It is unchanged from July and 2.5ppt higher than a year ago.

Figure 1: Standard Claimant Count – Aug 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	1,633,270	7.8	1,093,245	5.2	2,726,510	6.5	83,695	3.2	0.2	1,562,565	134.2	3.7
Cumbria	8,400	5.7	5,595	3.8	14,000	4.7	-10	-0.1	0.0	7,510	115.7	2.5
Allerdale	1,635	5.7	1,180	4.1	2,815	4.9	10	0.4	0.0	1,245	79.1	2.2
Barrow	1,340	6.6	785	3.9	2,125	5.2	35	1.6	0.1	920	76.1	2.3
Carlisle	2,170	6.7	1,355	4.1	3,525	5.4	50	1.4	0.1	1,970	127.0	3.0
Copeland	1,250	6.1	770	3.7	2,020	4.9	0	0.0	0.0	780	63.2	1.9
Eden	685	4.5	535	3.5	1,220	4.0	-30	-2.3	-0.1	810	198.0	2.6
South Lakeland	1,325	4.5	970	3.2	2,295	3.8	-70	-3.0	-0.1	1,780	348.7	3.0
of which LDNPA	575	4.8	410	3.5	985	4.2	-65	-6.3	-0.3	820	498.2	3.5

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 March which is treated as the baseline pre-COVID-19 position. This shows that there are 7,065 more claimants in Aug than in March, an increase of 102% compared to a national rise of 115%. However, the increase was significantly above the national average in South Lakeland at 246% and Eden at 161%, and also for residents in the Lake District National Park where the number of claimants is 353% higher than March (albeit from a low starting base).

Figure 2: Standard Claimant Count - Pre-lockdown in Mar to Aug 2020

	Male		Female		All Persons		March-June Change		
	No	Rate	No	Rate	No	Rate	All persons		
	No	Rate	No	Rate	No	Rate	No	% Chg	Rate Chg
UK	1,633,270	7.8	1,093,245	5.2	2,726,510	6.5	1,457,890	114.9	3.5
Cumbria	8,400	5.7	5,595	3.8	14,000	4.7	7,065	101.9	2.4
Allerdale	1,635	5.7	1,180	4.1	2,815	4.9	1,220	76.6	2.1
Barrow	1,340	6.6	785	3.9	2,125	5.2	885	71.2	2.2
Carlisle	2,170	6.7	1,355	4.1	3,525	5.4	1,795	104.0	2.7
Copeland	1,250	6.1	770	3.7	2,020	4.9	780	63.2	1.9
Eden	685	4.5	535	3.5	1,220	4.0	755	160.6	2.4
South Lakeland	1,325	4.5	970	3.2	2,295	3.8	1,630	245.9	2.7
of which LDNPA	575	4.8	460	3.9	985	4.2	770	352.8	3.2

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 3 shows the claimant count and rate by broad age group in Cumbria in Aug. Claimant rates at Cumbria level are below the national average for all age groups except for 16-24 year olds in Barrow where the rate is above the national average.

Figure 3: Standard Claimant Count & Rate by Age Group in Cumbria – Aug 2020

Claimant Count and Rate by Age - Aug 2020												
	Aged 16-24		Aged 25-34		Aged 35-44		Aged 45-54		Aged 55+		Total	
	No	Rate	No	Rate	No	Rate	No	Rate	No	Rate	No	Rate
UK	535,730	7.5%	747,990	8.3%	570,715	6.8%	481,935	5.2%	389,515	4.9%	2,726,510	6.5%
Cumbria	2,770	6.2%	3,815	7.3%	2,680	5.1%	2,540	3.4%	2,190	3.0%	14,000	4.7%
Allerdale	565	6.6%	725	7.2%	550	5.4%	500	3.4%	470	3.4%	2,815	4.9%
Barrow	520	7.8%	580	7.2%	385	5.4%	350	3.5%	285	3.2%	2,125	5.2%
Carlisle	695	6.8%	1,035	8.2%	705	5.6%	600	3.9%	495	3.3%	3,525	5.4%
Copeland	385	6.4%	575	7.4%	370	5.0%	350	3.4%	335	3.3%	2,020	4.9%
Eden	210	5.1%	300	6.1%	230	4.4%	260	3.2%	210	2.5%	1,220	4.0%
South Lakeland	385	4.4%	595	6.6%	445	4.2%	475	3.1%	385	2.4%	2,295	3.8%
of which LDNPA	140	4.3%	235	6.9%	210	5.2%	210	3.4%	190	2.8%	985	4.2%

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.

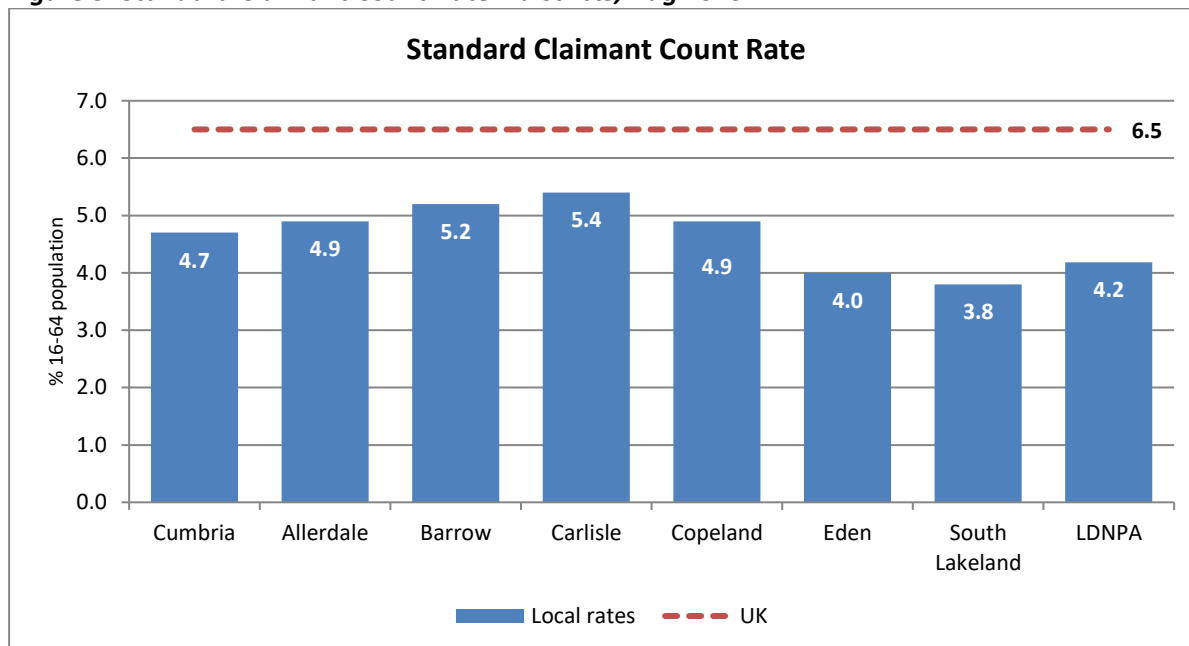
Figure 4 shows the claimant rates by age in March (before lockdown) and in Aug.

Figure 4: Standard Claimant Count Rate – March-Aug 2020

Claimant Rate by Age - March v Aug 2020												
	Aged 16-24		Aged 25-34		Aged 35-44		Aged 45-54		Aged 55+		Total	
	March	Aug	March	Aug	March	Aug	March	Aug	March	Aug	March	Aug
UK	3.4%	7.5%	3.7%	8.3%	3.2%	6.8%	2.5%	5.2%	2.5%	4.9%	3.0%	6.5%
Cumbria	3.1%	6.2%	3.7%	7.3%	2.5%	5.1%	1.6%	3.4%	1.5%	3.0%	2.3%	4.7%
Allerdale	3.7%	6.6%	4.3%	7.2%	3.0%	5.4%	1.9%	3.4%	1.8%	3.4%	2.8%	4.9%
Barrow	4.7%	7.8%	4.1%	7.2%	3.2%	5.4%	2.0%	3.5%	1.9%	3.2%	3.0%	5.2%
Carlisle	3.2%	6.8%	4.3%	8.2%	2.7%	5.6%	1.7%	3.9%	1.7%	3.3%	2.6%	5.4%
Copeland	3.9%	6.4%	4.4%	7.4%	3.3%	5.0%	2.0%	3.4%	2.2%	3.3%	3.0%	4.9%
Eden	1.6%	5.1%	2.2%	6.1%	1.9%	4.4%	1.2%	3.2%	1.1%	2.5%	1.5%	4.0%
South Lakeland	1.2%	4.4%	2.1%	6.6%	1.2%	4.2%	0.8%	3.1%	0.7%	2.4%	1.1%	3.8%
of which LDNPA	0.8%	4.3%	1.5%	6.9%	1.5%	5.2%	0.6%	3.4%	0.6%	2.8%	0.9%	4.2%

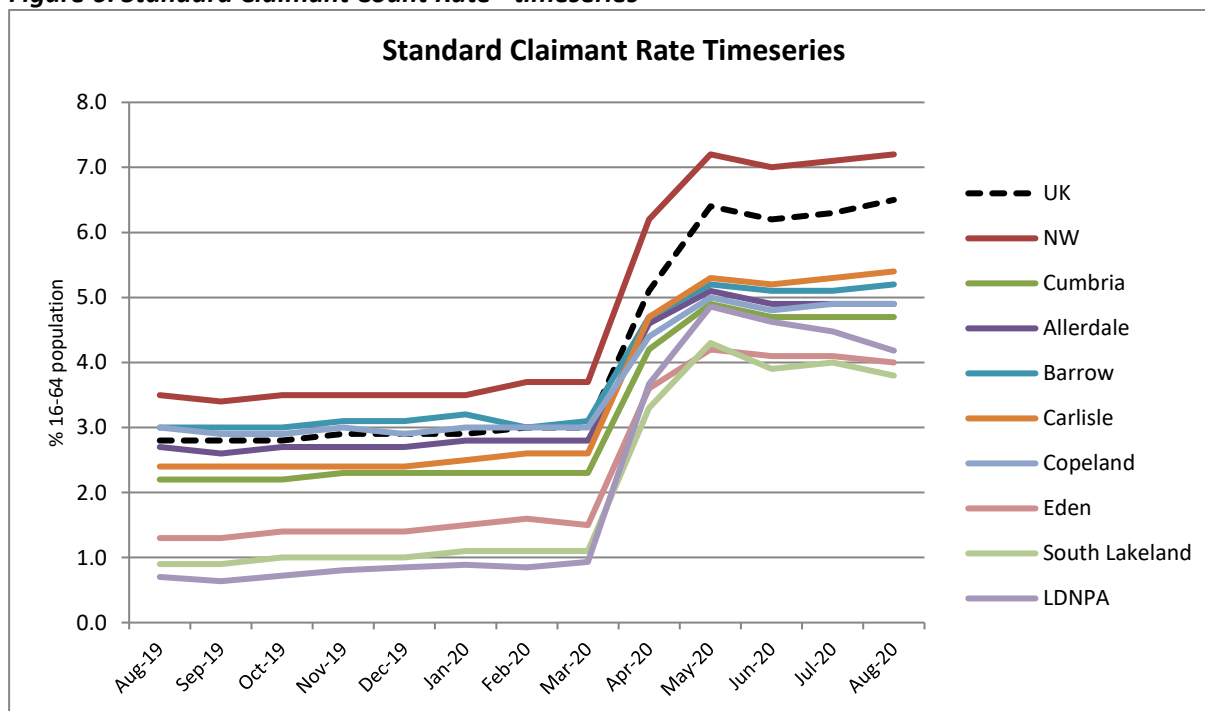
Source: ONS. LDNPA is a "best-fit" of LSOAs with 50%+ of pop in NP - data are also included in relevant district.

Figure 5: Standard Claimant Count Rate – districts, Aug 2020



Source: ONS/DWP

Figure 6: Standard Claimant Count Rate - timeseries



Source: ONS/DWP

4. UNIVERSAL CREDIT (released monthly) – count taken 13th Aug 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. **Note: due to the phased rollout, care should be taken when comparing areas or change over time.**

4a. Individuals on Universal Credit

On 13th Aug 2020 there were 34,503 people on Universal Credit in Cumbria (both in work and out of work). This is a rise of 326 from July (+1%) and 14,721 more than pre-lockdown in March (+74%). The highest percentage increases since March have been in South Lakeland (159%), Eden (130%) and for those living within the Lake District National Park (+202%).

Figure 7: Universal Credit Claimants – Aug 2020 and change from March 2020

	Male		Female		All Persons		Monthly Change (all persons)			Change from March (all persons)		
	No	Rate	No	Rate	No	Rate	No	% chg	Rate chg	No	% chg	Rate chg
Great Britain	2,734,652	7.4	2,867,810	13.6	5,603,727	13.8	96,758	1.8%	0.2	2,592,208	86.1%	6.4
Cumbria	16,385	6.7	18,108	11.5	34,503	11.6	326	1.0%	0.1	14,721	74.4%	5.0
Allerdale	3563	9.0	4264	13.5	7,832	13.6	31	0.4%	0.1	2,643	50.9%	4.6
Barrow	2390	7.2	2543	11.8	4,937	12.1	94	1.9%	0.2	1,994	67.8%	4.9
Carlisle	4001	7.0	4258	12.4	8,259	12.5	113	1.4%	0.2	3,651	79.2%	5.6
Copeland	2463	8.9	2712	12.3	5,168	12.4	63	1.2%	0.2	1,471	39.8%	3.5
Eden	1323	4.0	1529	9.2	2,847	9.2	24	0.9%	0.1	1,607	129.6%	5.2
South Lakeland	2651	3.5	2803	9.1	5,456	9.1	-5	-0.1%	0.0	3,348	158.8%	5.6
of which LDNPA	1255	3.5	1245	10.5	2,498	10.6	9	0.4%	0.1	1,671	202.1%	7.1

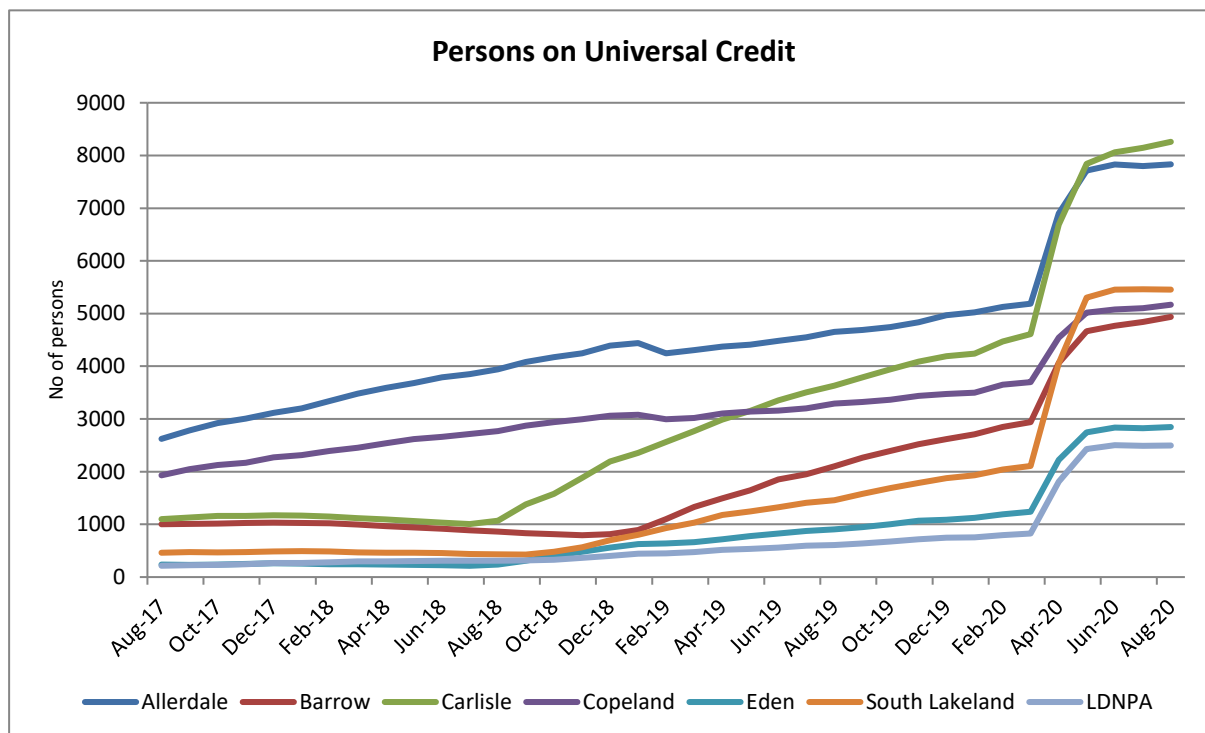
Source: DWP (due to disclosure control, totals may not sum): LDNPA is a "best-fit" of LSOAs with 50%+ of pop in NP - data are also included in relevant district.

Figure 8: Universal Credit Claimants by Age – Aug 2020

Universal Credit Claimant Count and Rate by Age - June 2020												
	Aged 16-24		Aged 25-34		Aged 35-44		Aged 45-54		Aged 55+		Total	
	No	Rate	No	Rate	No	Rate	No	Rate	No	Rate	No	Rate
UK	937,938	13.5%	1,721,667	19.7%	1,306,484	16.1%	954,307	10.7%	683,223	8.8%	5,603,626	13.8%
Cumbria	5,867	13.2%	10,707	20.4%	7,594	14.3%	5,949	8.0%	4,390	6.0%	34,502	11.6%
Allerdale	1,273	14.8%	2,299	22.7%	1,746	17.1%	1,441	9.8%	1,074	7.7%	7,832	13.6%
Barrow	1,096	16.5%	1,617	20.0%	967	13.5%	738	7.3%	525	5.8%	4,937	12.1%
Carlisle	1,434	14.0%	2,766	22.0%	1,834	14.7%	1,311	8.5%	914	6.1%	8,260	12.6%
Copeland	848	14.2%	1,608	20.7%	1,086	14.8%	864	8.5%	757	7.4%	5,168	12.4%
Eden	451	10.8%	833	16.9%	632	12.1%	545	6.7%	389	4.7%	2,847	9.3%
South Lakeland	767	8.7%	1,585	17.7%	1,324	12.6%	1,050	6.8%	731	4.5%	5,456	9.1%
of which LDNPA	294	9.1%	691	20.4%	617	15.3%	501	8.3%	397	5.8%	2,498	10.6%

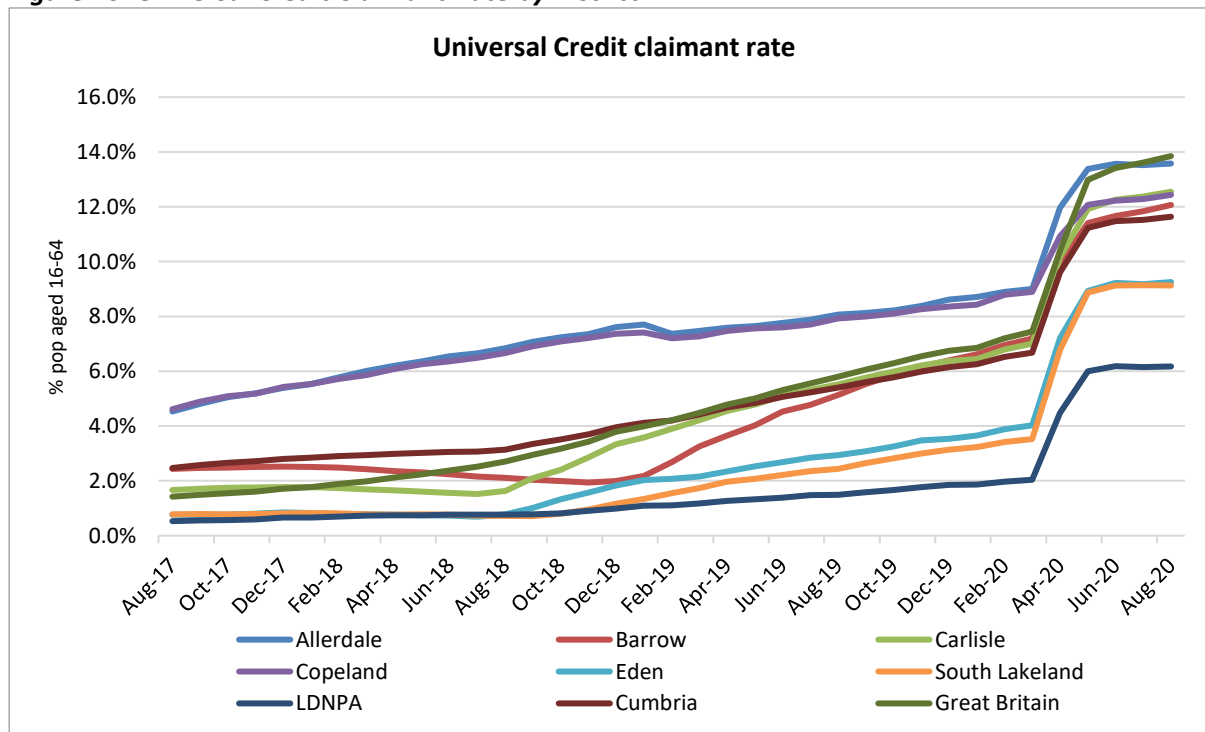
Source: DWP (due to disclosure control, totals may not sum): LDNPA is a "best-fit" of LSOAs with 50%+ of pop in NP - data are also included in relevant district.

Figure 9: Universal Credit Claimants by District



Source: DWP via Stat-Xplore

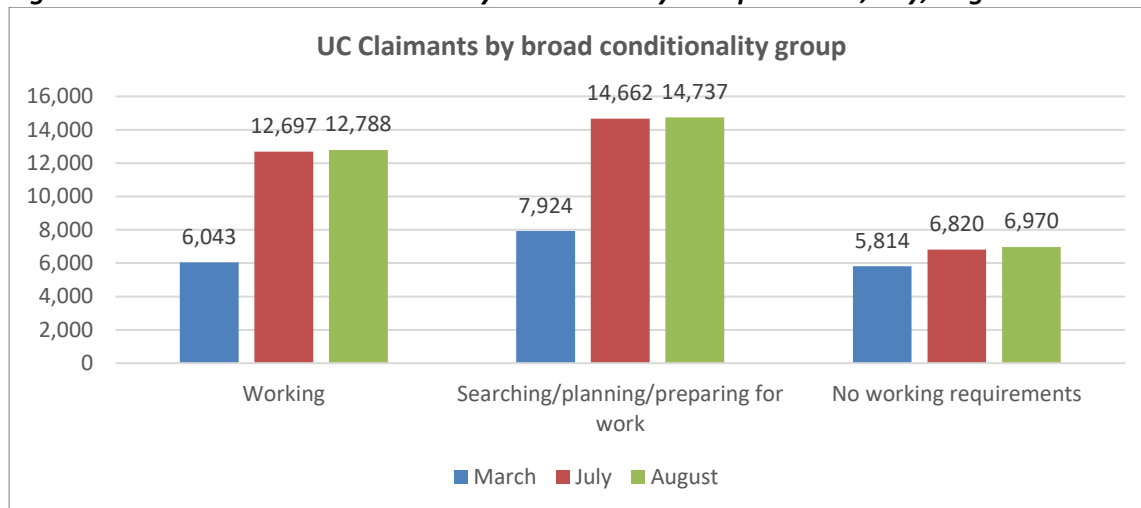
Figure 10: Universal Credit Claimant Rate by District



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. Overall in Cumbria, the majority of claimants are in either the working conditionality group or the searching/planning/preparing for work categories – these two groups have seen 112% and 86% increases respectively in the number of claimants compared to a rise of 20% in those with no work requirements.

Figure 11: Universal Credit Claimants by Conditionality Group – March, July, Aug 2020



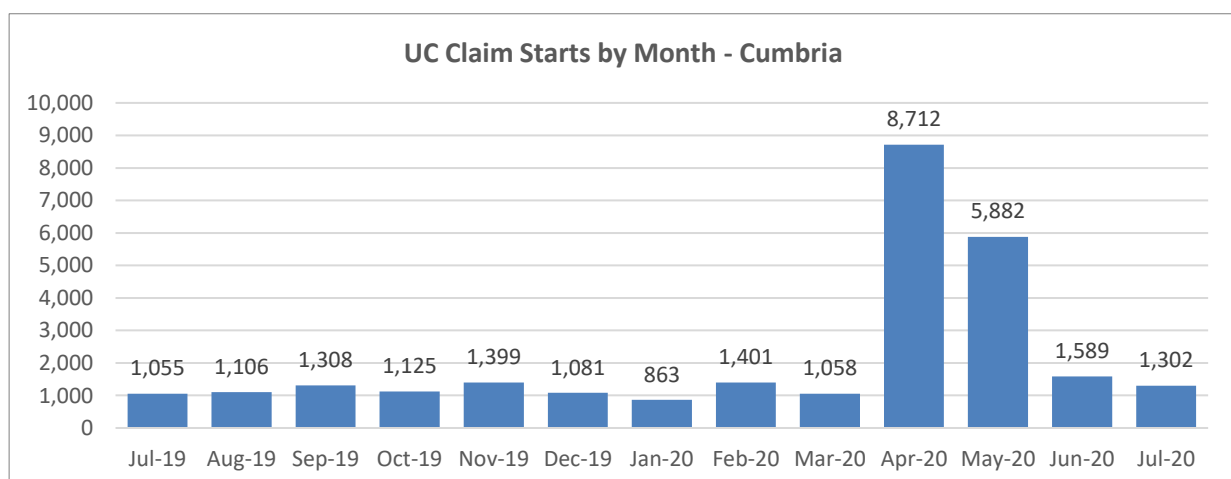
Source: DWP via Stat-Xplore Note: Conditionality is based on an individual's circumstances on the count date (2nd Thursday)

4b. Starts to Universal Credit (next data release November)

The data presented so far relate to the stock of Universal Credit claimants at a point in time (ie the total number of people claiming at the time of the count, 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 offices to which the original claim was made.

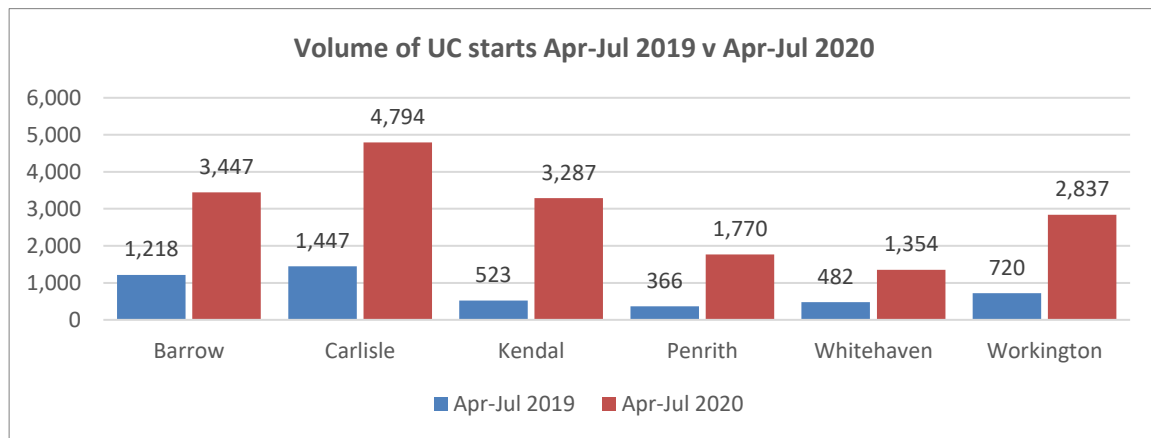
These data show that the number of UC claim starts rose significantly in April with 8,712 new claims started followed by 5,882 in May before dropping down again to more usual levels in June and further in July. The Carlisle JCP office saw the highest volume of additional starts but the highest proportionate increases were in starts arising from claims made to the Kendal and Penrith offices where starts for Apr-July were 5 times and 4 times higher than the same period in 2019 respectively. Note: some of the increase in starts will be due to the rollout of UC and not to labour market conditions.

Figure 12: Monthly Starts to Universal Credit – July 2019-July 2020



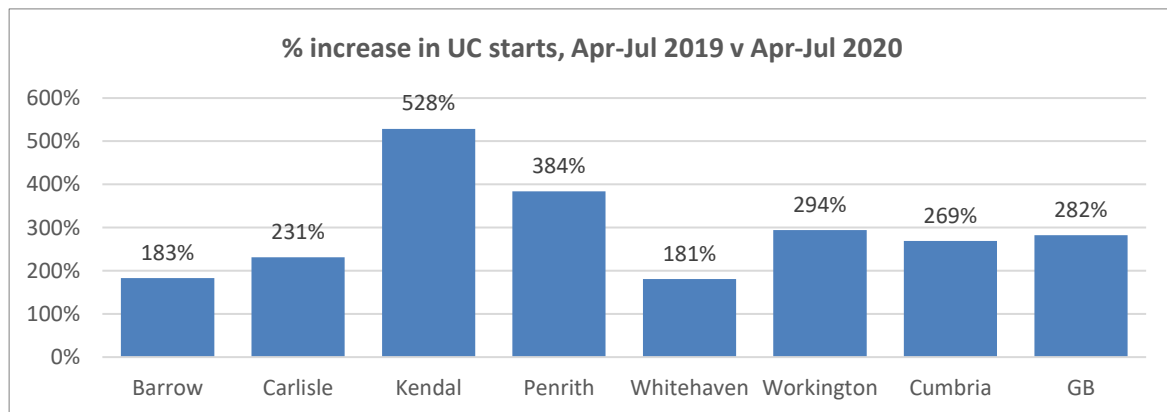
Source: DWP via Stat-Xplore

Figure 13: Starts to Universal Credit by JCP Office – Apr-July 2019 v Apr-July 2020



Source: DWP via Stat-Xplore

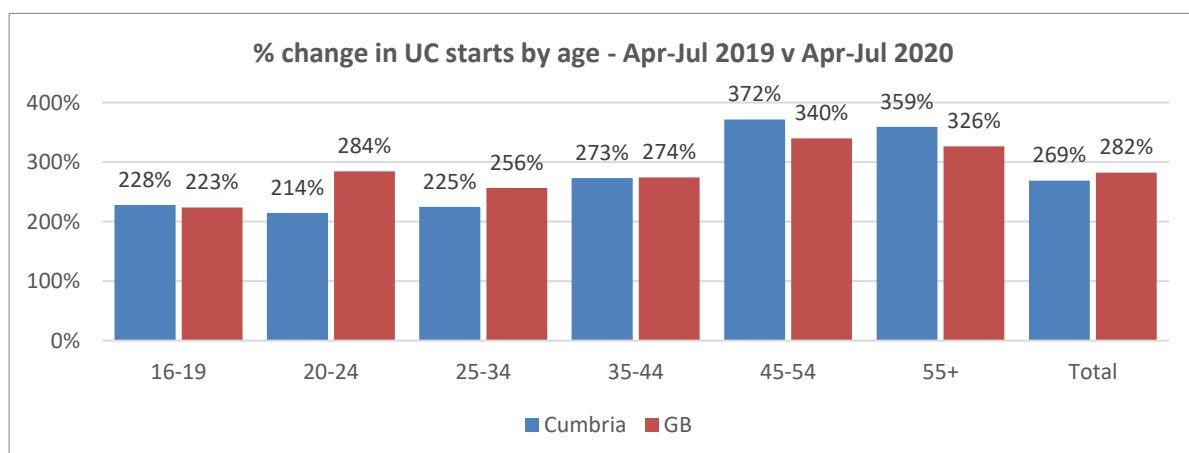
Figure 14: % Change in UC Starts by JCP Office – Apr-July 2019 v Apr-July 2020



Source: DWP via Stat-Xplore

There has been much interest in which age groups are being impacted the most by the pandemic and it's a mixed picture in Cumbria. The % increase in claim starts for Apr-Jul 2020 compared to the same 4 months in 2019 was lower in younger age groups in Cumbria than nationally, except those aged 16-19 where it was slightly higher. It was similar for those aged 35-44 but was higher for those aged 45+.

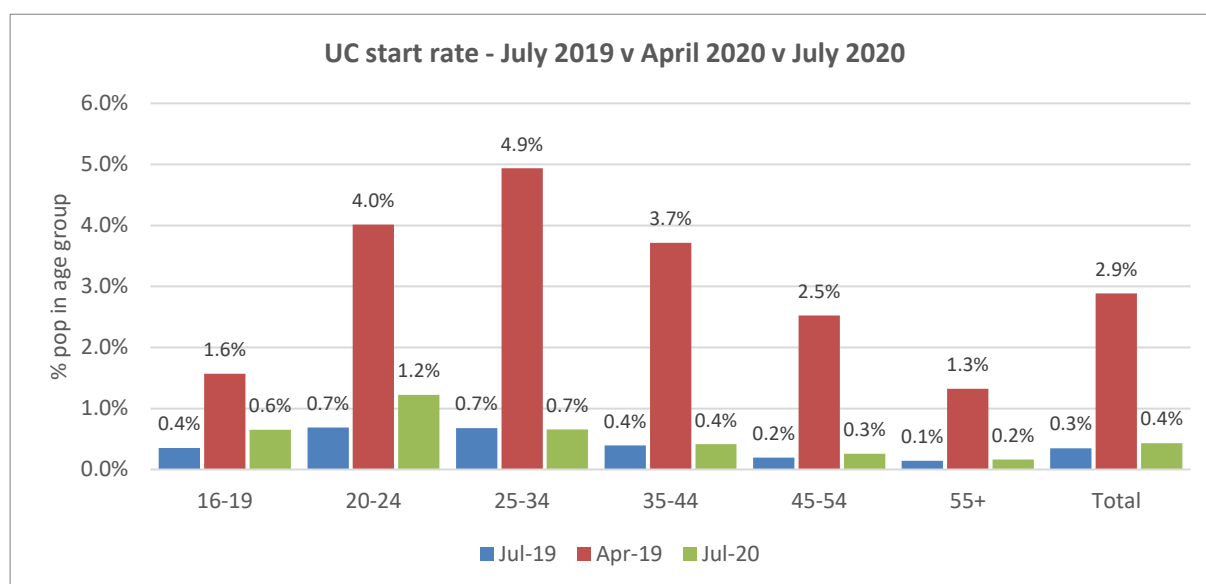
Figure 15: Change in UC Starts by Age Group



Source: DWP via Stat-Xplore.

However, the % increases in volumes are from low bases for some age groups and so it is perhaps more meaningful to look at the rate of new claims by age group and how these rates have changed. This shows that in July 2019, 0.3% of the working age population in Cumbria started a UC claim, in April this rose to 2.9% before falling back to 0.4% in July 2020. The claim start rate increased the most in April for those aged over 25 whilst it has returned to 2019 levels in these age groups, it has not yet done so for younger people, particularly those aged 20-24.

Figure 16: Change in UC Start Rate by Age Group – Apr-Jul 2019 v Apr-Jul 2020



Source: DWP via Stat-Xplore. Rate is % resident population in age group

Figure 17: Starts on UC by Age Group

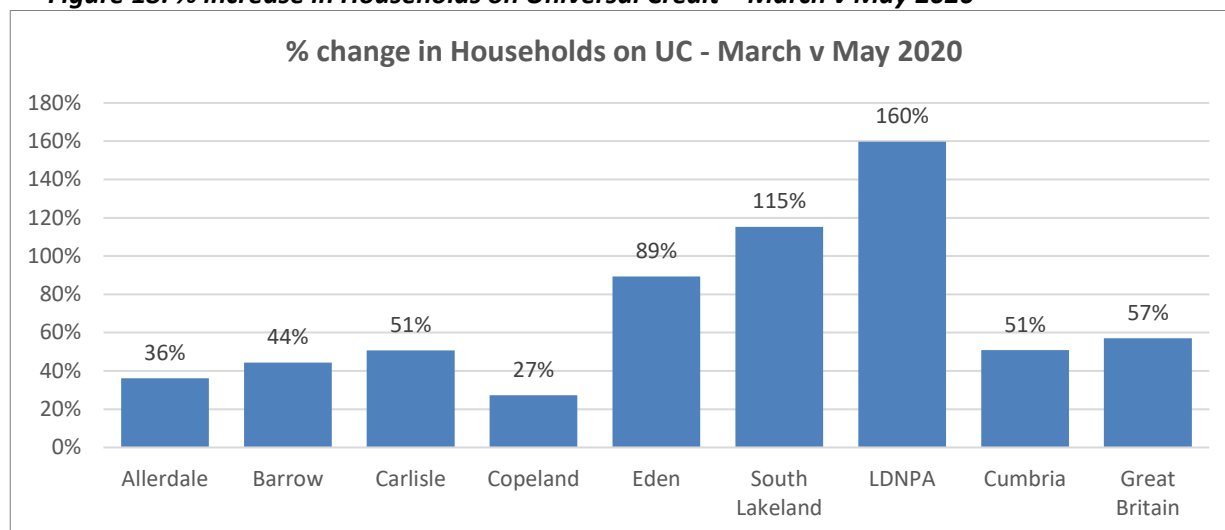
	July 2019		April 2020		July 2020	
	No	Rate	No	Rate	No	%
16-19	69	0.4%	307	1.6%	127	0.6%
20-24	164	0.7%	953	4.0%	290	1.2%
25-34	357	0.7%	2607	4.9%	346	0.7%
35-44	207	0.4%	1952	3.7%	217	0.4%
45-54	140	0.2%	1828	2.5%	188	0.3%
55+	114	0.1%	1071	1.3%	131	0.2%
Total	1055	0.3%	8712	2.9%	1302	0.4%

Source: DWP via Stat-Xplore. Rate is % resident population in age group

4c. Households on Universal Credit (next data release November)

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 May. In May 2020 there were 26,786 households on Universal Credit in Cumbria, a rise of 9,028 from pre-lockdown in March (+51% v 57% nationally). The number of households on Universal Credit has increased particularly sharply in the LDNPA (160%), South Lakeland (115%) and Eden (89%).

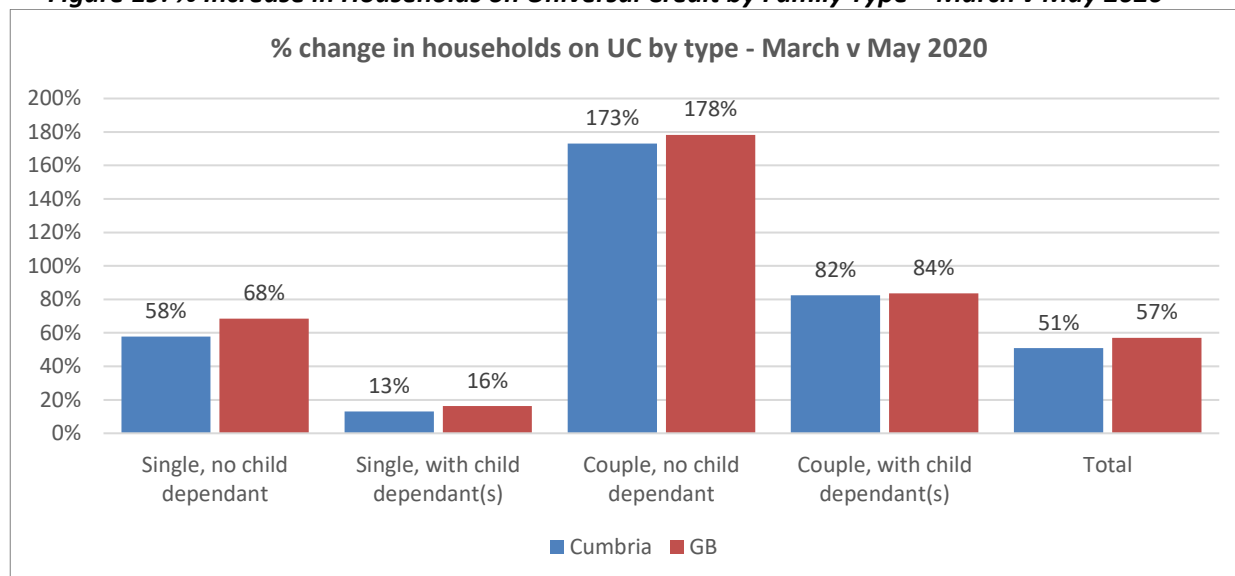
Figure 18: % increase in Households on Universal Credit – March v May 2020



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

Whilst the overall number of households on UC increased by 51% in Cumbria between March and May, this varied by household type. The number of households comprising couples with no dependent children rose by 173% and households comprising couples with child dependents rose by 82%. In contrast the number of single households with child dependents increased by just 13%

Figure 19: % Increase in Households on Universal Credit by Family Type – March v May 2020



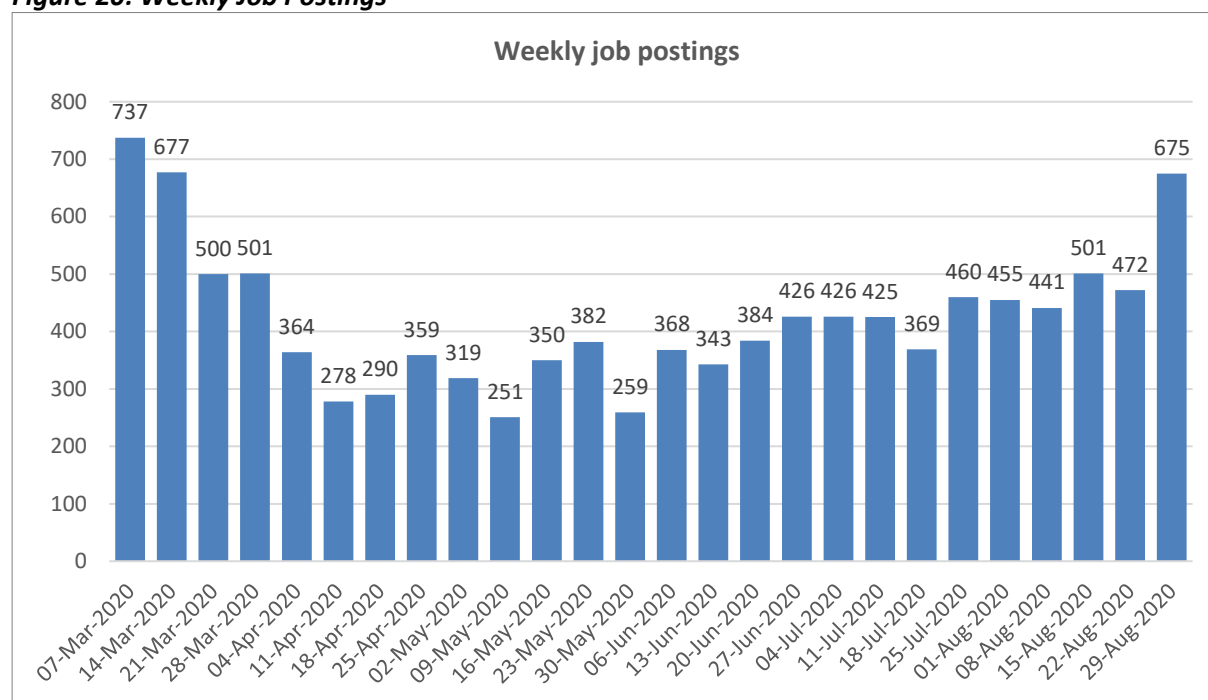
Source: DWP via Stat-Xplore

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 Aug 2020 there were 1,898 job postings in Cumbria which is 455 more than in July (+24%), following the increase of 313 the previous month. However, the level remains below that seen in Feb (-18%) which was the last complete month before the COVID-19 “lockdown” commenced. The weekly trend in job postings since lockdown began in March is shown in the following chart. At the beginning of March there 737 postings and even though levels are recovering, with a particularly strong increase in the final week of August, overall they remain well below those seen prior to the pandemic.

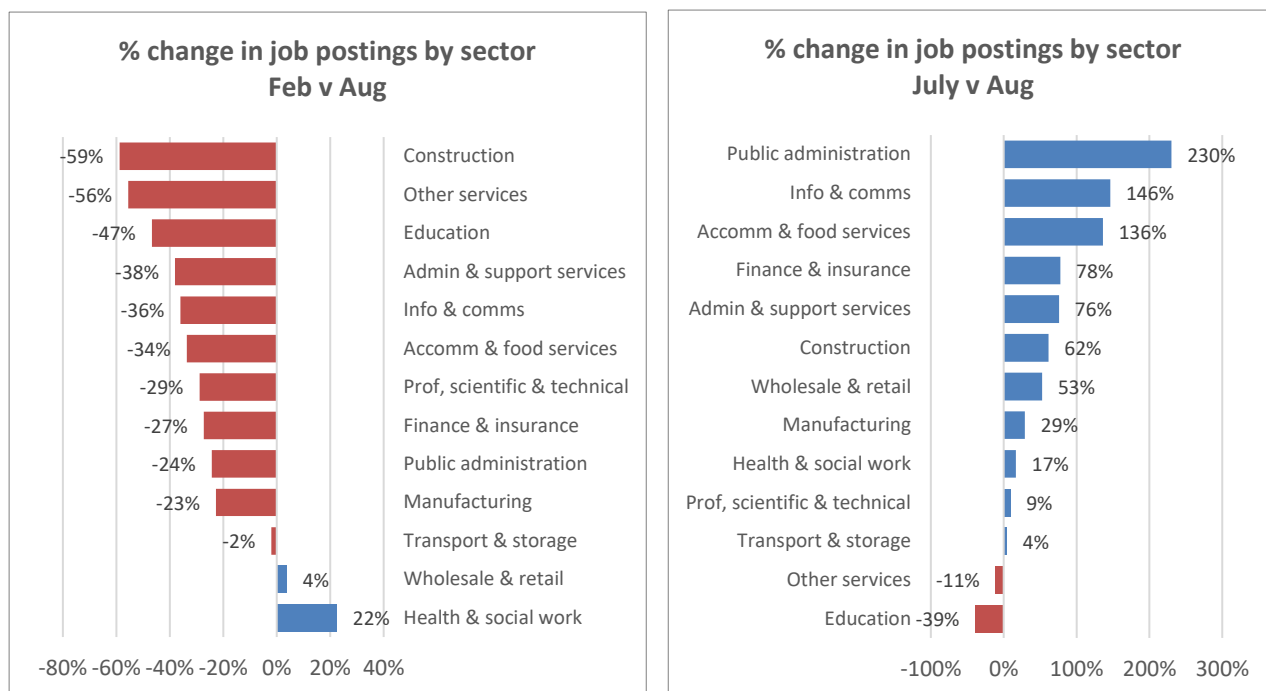
Figure 20: Weekly Job Postings



Source: Labour Insight (Burning Glass Technologies)

The fall in postings can also be assessed by sector, although it should be noted that this data can be quite volatile as many postings do not contain sufficient data for a sector to be identified. Compared to the pre-lockdown month of February, postings still remain lower in most sectors with only health & social work showing any major increase. However, there have been welcome increases in postings in most sectors in the most recent month with public admin showing a particularly strong increase, a result of a large number of postings for Cumbria County Council and also the result of a recruitment campaign by the Army.

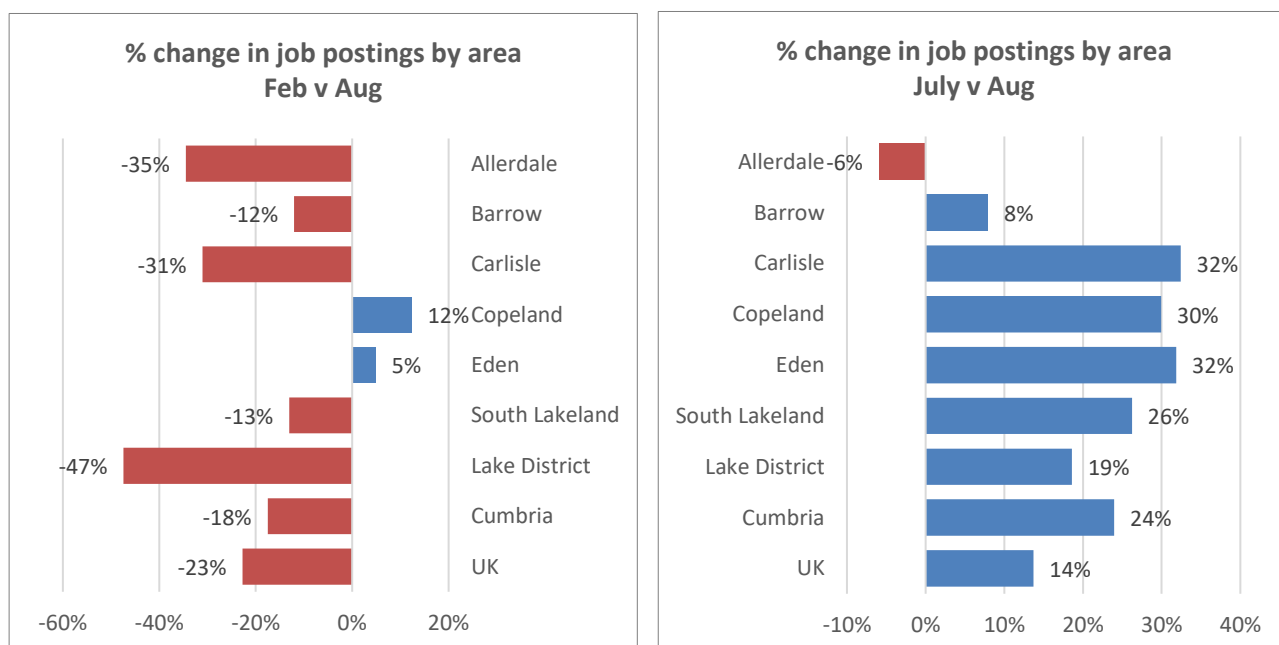
Figure 21: Change in Job Postings by Sector – Feb v Aug and July v Aug



Source: Labour Insight (Burning Glass Technologies) Note: Sectors with fewer than 25 postings in Feb not included.

There were some variations by location of job postings when February levels are compared to August levels. The number of postings is still significantly lower in most areas but has recovered in Copeland and Eden and in the most recent month, only Allerdale has seen a fall in postings compared to July.

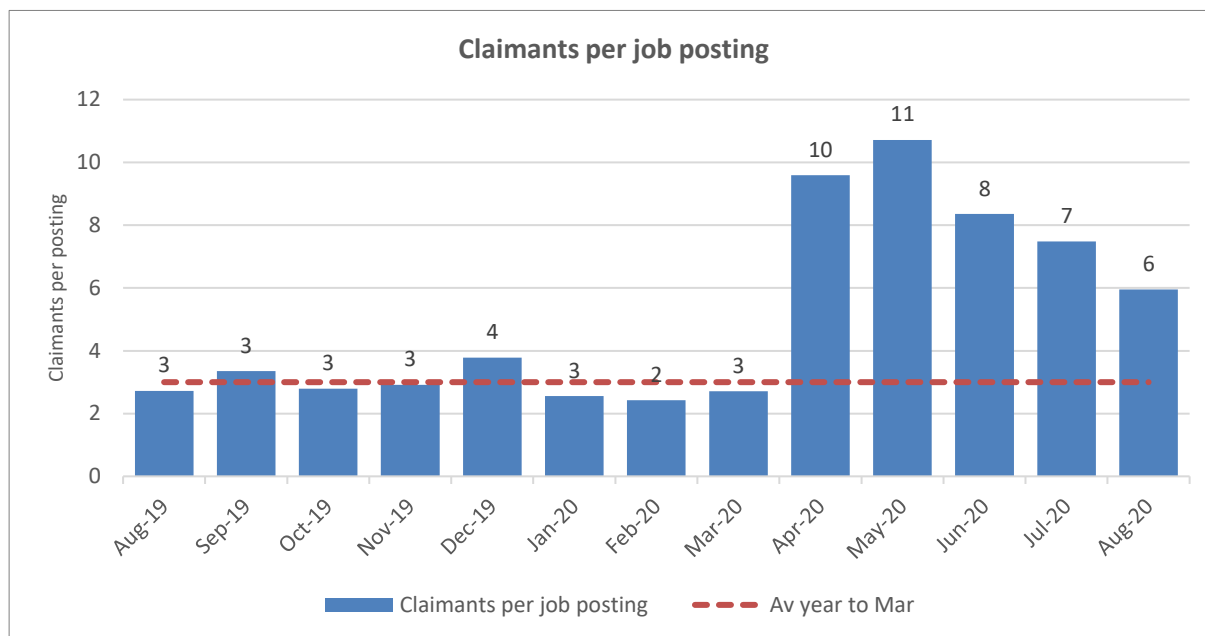
Figure 22: Change in Job Postings by Location – Feb v Aug and July v Aug



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

As vacancy levels have fallen and claimant numbers have risen, there's been a corresponding shift in the ratio of claimants to vacancies – from an average of 3 claimants per posting in the 12 months to March, up to a level of 6 claimants per posting in Aug, demonstrating the challenges facing those seeking work in a stalled jobs market. However this has fallen from a peak of 11 claimants per posting in May.

Figure 23: Claimants per Job Posting



Source: Labour Insight (Burning Glass Technologies) / ONS Claimant Count

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

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

On 21st Aug HMRC released updated 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 next release of these statistics will be in September (August claims).

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. An employee furloughed from the same job for more than one claim period will only be counted as a single furloughed employment.

Data relate to the number of claims made by the end of July (the last date for claims for the period to 30th June and the last day before the introduction of flexible furloughing) and are for “employments” furloughed at least once since the start of the scheme. Data do not represent the number of furloughed people or jobs at any one point in time. In addition, HMRC do not currently publish data on the type of job or characteristics of the furloughed employee or employers below regional level.

Key national findings

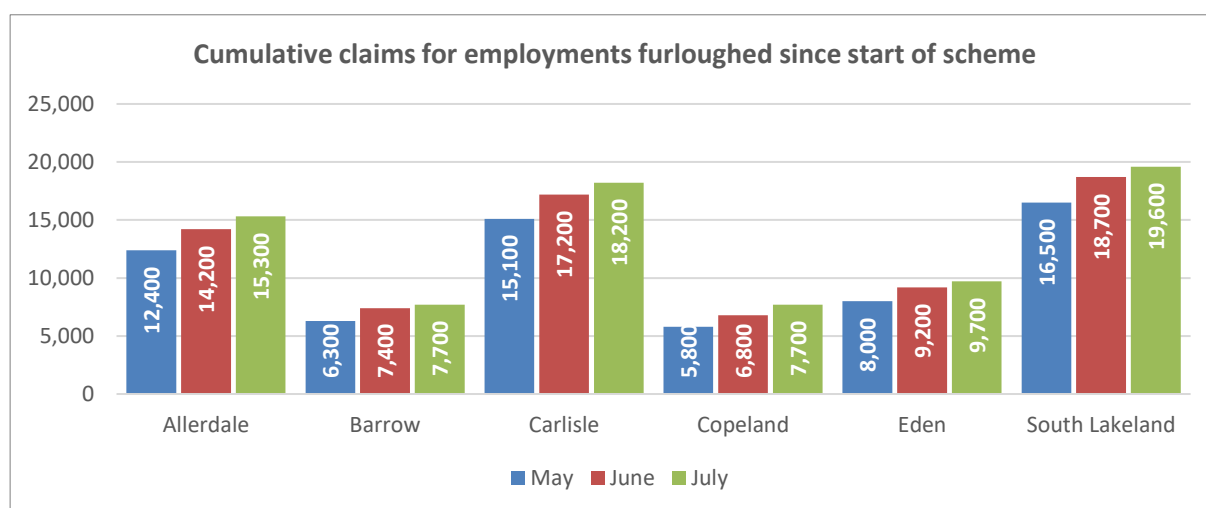
- in total, 9.6 million employments have been furloughed through CJRS (32% of eligible employments) for at least part of the period between March to June. These claims have been made by 1.16 million employers, with 61% of eligible employers claiming;
- 73% of employers with more than 250 employments have made at least one claim, but have furloughed 21% of their employments;
- men have been furloughed at a higher rate than women: 34% and 29% respectively;
- the number of employments furloughed peaked at 8.9 million on 8 May, then reduced to 6.8 million by 30 June. This peak is lower than the 9.6 million mentioned above since furloughed staff have been furloughed for different periods (and not all at the same time);
- employees aged 17 were most likely to be furloughed, 64% of those eligible had been furloughed at least once;
- employees in their 60s and above were more likely to be furloughed than those in their 40s and 50s;
- in absolute terms more employments with male employees have been furloughed (5.1 million) than with employments with female employees (4.5 million);
- employees of small and micro-sized employers were more likely to have been furloughed than those working for medium-sized and large employers: 57% of employments at employers with 5-9 employees had been furloughed against just 21% at employers with 250+employees;
- employers with 250+employees have furloughed 3.6 million employments - however, this represents only a take-up rate of 21%;
- the accommodation and food services sector has seen 77% take-up rate in terms of employments, with over £4.7 billion claimed through CJRS and with 87% of employers in this sector furloughing at least one employment;
- the wholesale and retail sector furloughed the highest number of employments, at over 1.9 million, claiming £6 billion through CJRS, with an employment furloughed take-up rate of 42%;

- arts, entertainment, recreation and other services, has seen 76% of employers furlough at least one employment, with a total of 474,000 employments furloughed in this sector and a take-up rate of 70% claiming £1.3 billion in total;
- 80% of eligible employments within the sale of motor vehicles sector have been furloughed at least once, amounting to over 184,000 employments furloughed, with £780 million claimed;
- retail sale in non-specialised stores has a take-up rate of just 9%, out of a possible 1.29 million employments eligible to be furloughed;
- the restaurants and mobile food services sector has claimed over £2 billion in support through CJRS for furloughing up to the end of June, with 77% of employments furloughed at least once;
- beverage serving activities has seen 96% of employers making use of the scheme, with over 419,000 employments furloughed, and a take-up rate of 85%;
- in the pre-primary education sector 77% of employers have furloughed at least one employment with a total of 34,900 employments furloughed under the scheme and a take-up rate of 62%;

Key Cumbria findings

- In claims made up to 31st July 2020, 78,200 eligible employments held by Cumbrian residents had been furloughed at least once since the start of the CJRS scheme. This is an increase of 4,800 claims since the end of June, a rise of 6.5% compared to 2.4% nationally.
- The highest number of claims was for employees resident in South Lakeland (19,600) and the lowest in Barrow and Copeland (both 7,700).
- Copeland saw the highest % increase in the number of furloughs claimed for since June - a rise of 13% which is also the highest increase of any district nationally. However, this was from a low base and despite the increase, the furlough rate in Copeland remains significantly below the national average.
- South Lakeland and Eden have the highest furlough rates of 377 local authorities in the UK at 42% and 41% respectively.

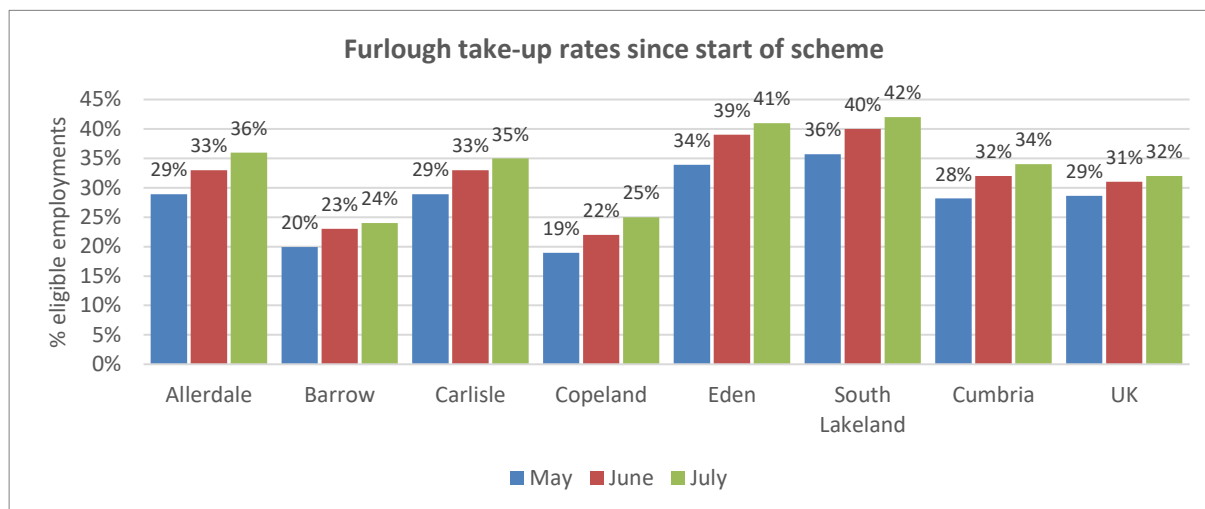
Figure 24: Claims made for Employments Furloughed at Least Once



Source: HMRC NB: data relate to claims made by the end of the month for employments furloughed at least once since the start of the scheme and are measured at place of employee residence

The “take-up rate” is based on an estimate of the number of eligible employments in each area. This shows that Cumbria’s overall take-up rate is slightly above the UK at 34% (UK 32%). However, there is wide variation within the county – South Lakeland has a take-up rate of 42% and Eden 41% which are the two highest rates in the UK. At the other end of the scale, Copeland has a rate of 25% and Barrow’s is 24% which put them amongst the lowest take-up rates in the UK.

Figure 25: Job Retention Scheme Take-Up Rates



Source: HMRC

Figure 26: Job Retention Scheme – Counts and Take-Up Rates

Employments Furloughed (cumulative claims to end of period)										
	Eligible	May-20		Jun-20		Jul-20		Change June-July		
	No	No	Rate	No	Rate	No	Rate	No	%	Rate
UK	30,353,200	8,696,000	29%	9,373,900	31%	9,601,700	32%	227,800	2.4%	1%
Cumbria	227,200	64,000	28%	73,400	32%	78,200	34%	4,800	6.5%	2%
Allerdale	42,900	12,400	29%	14,200	33%	15,300	36%	1,100	7.7%	3%
Barrow	31,600	6,300	20%	7,400	23%	7,700	24%	300	4.1%	1%
Carlisle	52,200	15,100	29%	17,200	33%	18,200	35%	1,000	5.8%	2%
Copeland	30,600	5,800	19%	6,800	22%	7,700	25%	900	13.2%	3%
Eden	23,600	8,000	34%	9,200	39%	9,700	41%	500	5.4%	2%
South Lakeland	46,200	16,500	36%	18,700	40%	19,600	42%	900	4.8%	2%

Source: HMRC

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

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

On 21st August 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). The next release of these statistics will be in September.

Key national findings

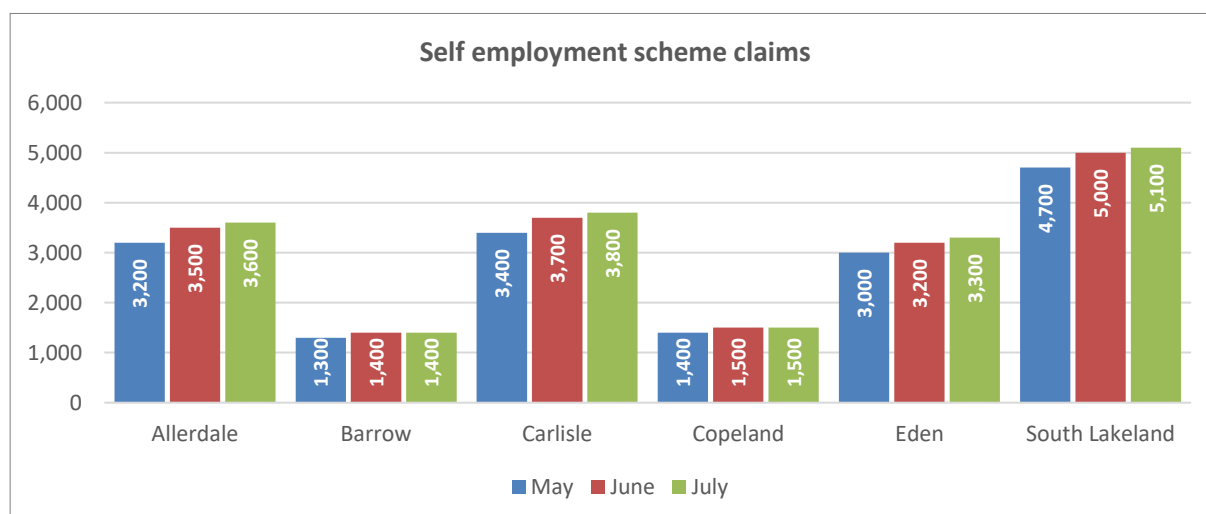
- By 31 July 2.60 million (77%) of the potentially eligible population had claimed a SEISS grant with the value of these claims totalling £7.6 billion. This compares to 2.55 million claims made and £7.4 billion claimed by 30 June.
- The average value per claim was £2,900
- Around two-thirds of the potentially eligible population are male (2.3 million).
 - A lower proportion of potentially eligible females have claimed a SEISS grant (71%) compared to males (79%).
 - The average claim for females is also lower at £2,300 compared to the average claim for males of £3,200.

- Around 90% of claimants are aged between 25 and 64 and take-up of the grant in those age groups is at or above 76%.
- Construction has the highest number of potentially eligible individuals and the highest proportion of claims. By 31 July, construction workers had made 884,000 claims totalling £3.1bn.
- Of the 1.6 million that did not meet the SEISS criteria, 1.4 million (88%) had trading profits less than non-trading profits (for example income from employment or investment income), 0.5 million (33%) had trading profits of £0 or made a loss and 0.2 million (11%) had trading profits over £50,000.

Key Cumbria findings

The release shows that there were estimated to be 24,900 potentially eligible self-employed people in Cumbria, of whom 18,700 (75%) had made claims by 31st July totalling £51.9m. This is an increase of 500 since June. The highest volume of claims came from residents in South Lakeland (5,100) which also had the highest take-up rate in Cumbria (76%). The lowest take-up rates were in Copeland (73%) and Eden (74%). None of the data on sectors etc are available for local areas.

Figure 27: Self Employment Income Scheme – Eligible & Claims by District



Source: HMRC

Figure 28: Self Employment Income Scheme Counts & Take-Up Rates

	Potentially eligible	May-20		Jun-20		Jul-20		Change May-June		
	No	No	Rate	No	Rate	No	Rate	No	%	Rate
UK	3,402,000	2,380,000	70%	2,553,000	75%	2,604,000	77%	51,000	2.0%	2%
Cumbria	24,900	16,900	68%	18,200	73%	18,700	75%	500	2.7%	2%
Allerdale	4,800	3,200	67%	3,500	73%	3,600	75%	100	2.9%	2%
Barrow	1,900	1,300	70%	1,400	74%	1,400	75%	0	0.0%	1%
Carlisle	5,100	3,400	68%	3,700	73%	3,800	75%	100	2.7%	2%
Copeland	2,100	1,400	67%	1,500	71%	1,500	73%	0	0.0%	2%
Eden	4,400	3,000	67%	3,200	72%	3,300	74%	100	3.1%	2%
South Lakeland	6,700	4,700	71%	5,000	75%	5,100	76%	100	2.0%	1%

Source: HMRC

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

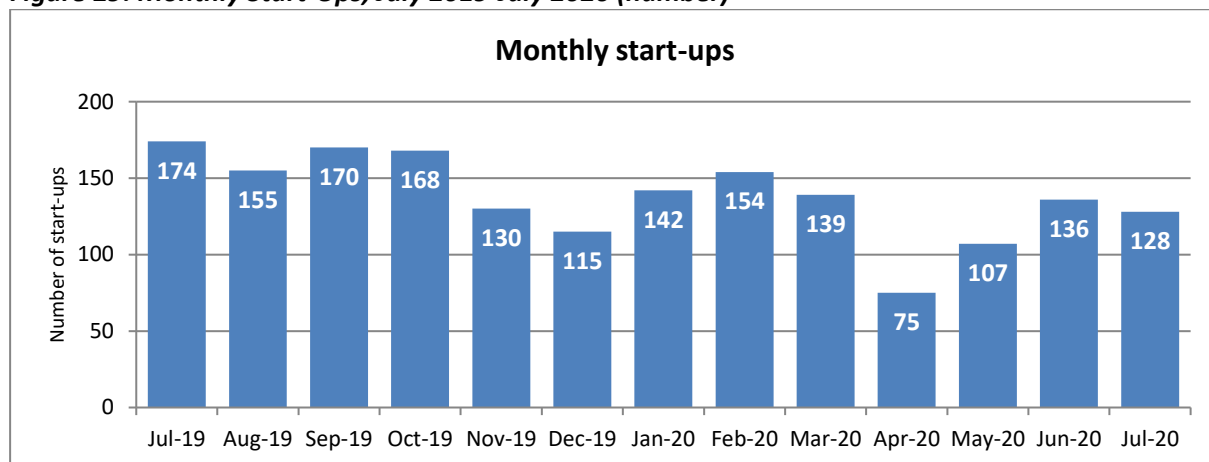
7. BUSINESS START-UPS AND STOCKS

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 128 business start-ups in Cumbria in July 2020, a fall of 8 since June (-6%), 46 fewer than in February (before lockdown) and 46 fewer than the same month last year (-26%). Nationally the number of start-ups fell by 4,538 (-13%) in July.

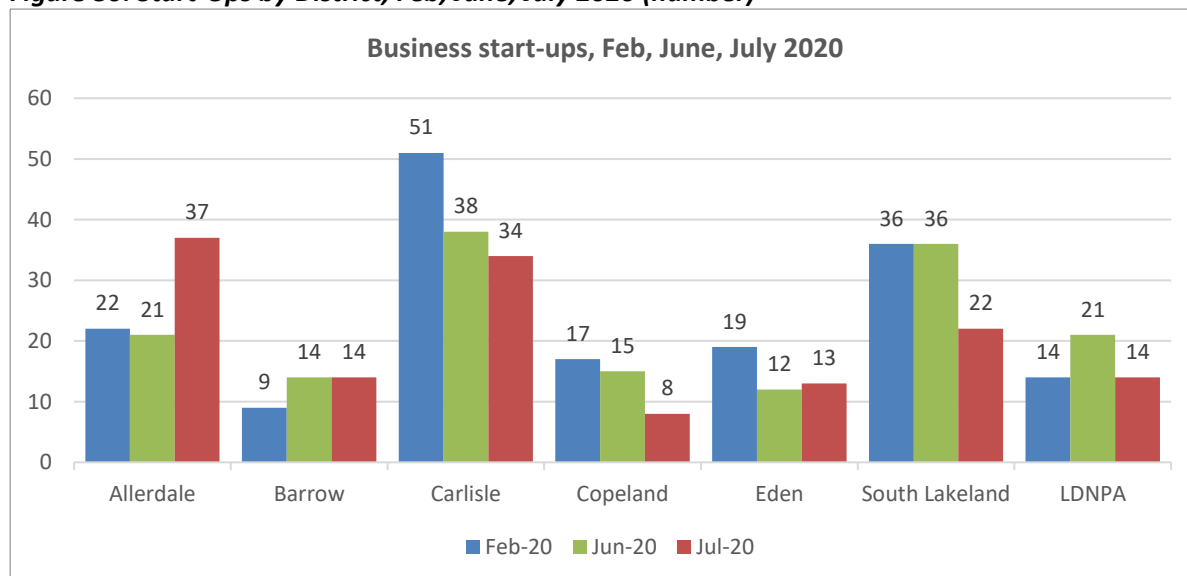
Figure 29: Monthly Start-Ups, July 2019-July 2020 (number)



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.

Examining start-ups in February (the last full month before lockdown), June and July by district shows that there has been a recovery in some areas but less so in others. Start-ups in Allerdale were particularly strong in July and indeed were higher than before lockdown. However, starts fell sharply in South Lakeland in July after having shown signs of recovery in June.

Figure 30: Start-Ups by District, Feb, June, July 2020 (number)



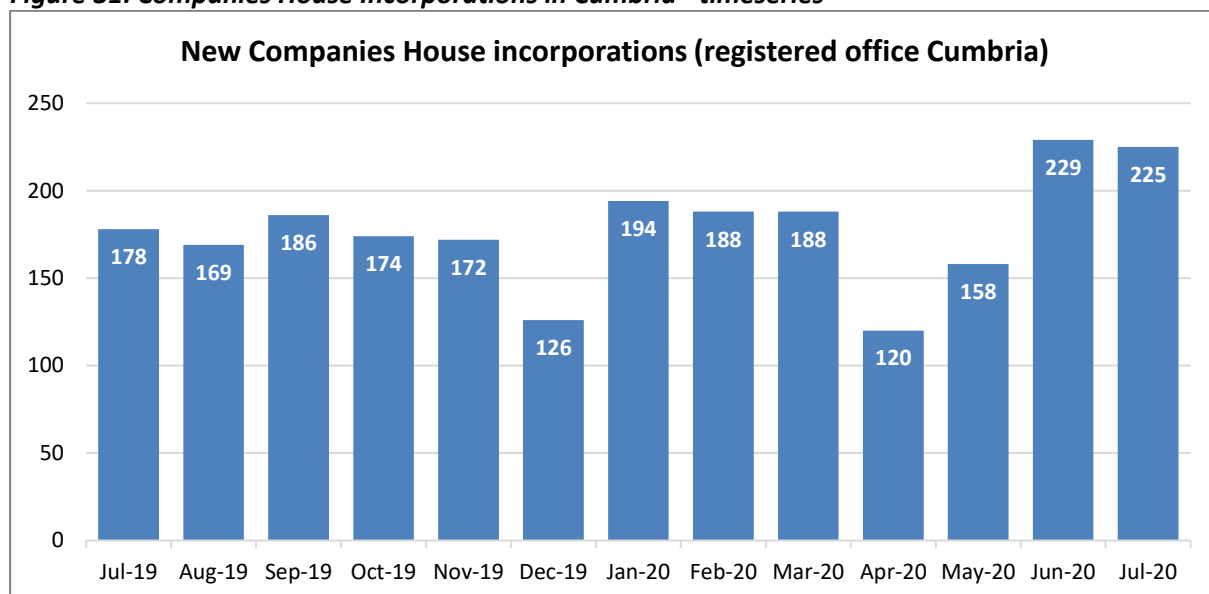
Source: BankSearch

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.

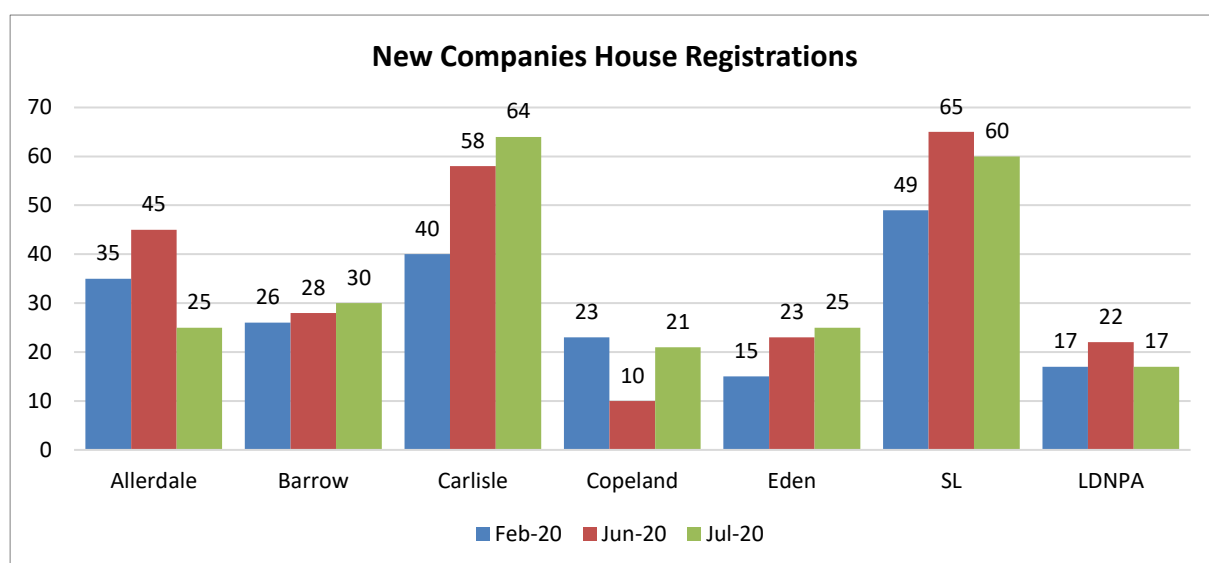
There were 225 new Companies House incorporations in July 2020, a fall of 4 since June but significantly above levels seen at the same time last year and also higher than in February, pre-lockdown. However, some of this apparent recovery (and indeed the previous decline) is likely to be due to Companies House not processing registrations at the height of lockdown and so the data should be treated with caution. It was a slightly mixed picture with a fall in registrations in Allerdale (in contrast to the earlier start-up data) but increases elsewhere.

Figure 31: Companies House Incorporations in Cumbria - timeseries



Source: BankSearch, data relate to registered office address.

Figure 32: Companies House Incorporations by District, Feb, June and July 2020



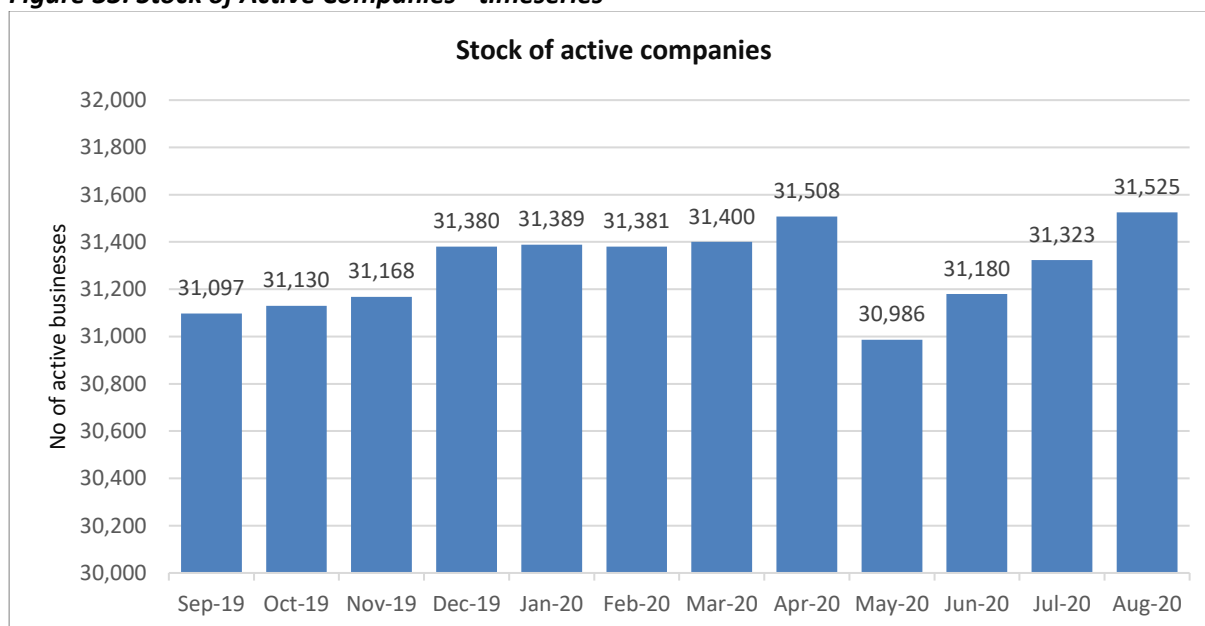
Source: BankSearch Note 1: LDNPA area is a "best-fit" comprising wards with 50%+ of area within NP. Note 2: LDNPA starts are also counted in the relevant district. Note 3: Data relate to registered office address.

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 Aug 2020 there were 31,525 entries on the FAME database for Cumbria, an increase of 202 (0.6%) from the previous month. The highest number of active companies was in South Lakeland (9,002).

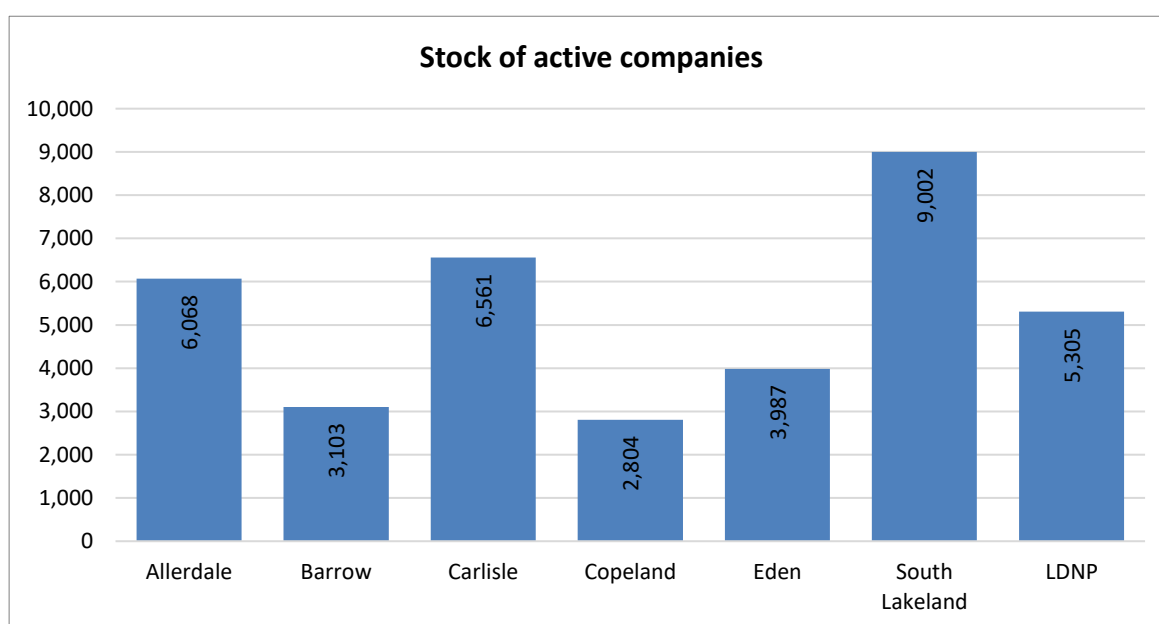
As with the previous Companies House registrations data, it is difficult to know to what extent changes in the active business count are being influenced by the pausing/resumption of activity at Companies House rather than by business activity but we will continue to monitor trends.

Figure 33: Stock of Active Companies - timeseries



Source: FAME (Bureau Van Dijk)

Figure 34: Stock of Active Companies by District, Aug 2020



Source: FAME (Bureau Van Dijk)

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