

Introduction

This briefing contains the latest available data from the ONS Claimant Count as well as on payrolled employment and earnings, job postings, NEETs, business start-ups and active companies. Please note that since May 2026 DWP has changed from monthly to quarterly releases of Universal Credit caseload data and so this monthly briefing no longer contains this data.

For more information or to be added to / removed from the distribution list, please contact Ginny Murphy, Senior Analyst, Cumbria Combined Authority. Email: ginny.murphy@cumbria-ca.gov.uk Tel: 07826 859026. This briefing can also be found on the Cumbria Intelligence Observatory website: www.cumbriaobservatory.org.uk.

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1. KEY FINDINGS FOR CUMBRIA

- There were estimated to be 223,670 payrolled employees resident in Cumbria in the provisional July 2026 data, a decrease of 163 from the revised June figure. There were estimated to be 2,075 fewer residents in payrolled employment than this time last year. NB: provisional estimates are subject to revision in the next release.
- Median monthly payrolled earnings in July 2026 in Cumbria were provisionally estimated to be £2,543 which is 96% of the UK average. They were higher than the UK in West Cumbria (103%) but lower in East Cumbria (92%). NB: figures are calculated per employee irrespective of whether they work full time or part time. See note above about provisional estimates.
- Median payrolled earnings growth in Cumbria year on year was estimated to be 4.3% which is slightly above the UK growth rate of 4.2%.
- There were 6,555 claimants of JSA / UC (out of work and seeking work) in July 2026, which is 85 more than the revised June figure (+1.3%). The count rose everywhere Eden and South Lakeland where there was a minimal decrease. Compared to the same time last year, the claimant count (actively seeking work) is 210 higher (+33%). However this varies – the count is 250 higher in Cumberland than a year ago but 40 lower in Westmorland & Furness.
- The claimant rate (actively seeking work) in Cumbria was 2.2% in July 2026 unchanged from June and it remains below the national rate of 3.9% in all the former district areas. The claimant rate in Cumbria is up 0.1ppt from a year ago (nationally it is also up 0.1ppt).
- Claimant rates (of those actively seeking work) are below the national average in all age groups at Cumbria level. However, the rate for 18-24 year olds in Copeland remains above the national rate (6.1 v 5.7%) and is the same as the national average in Allerdale.
- There were 48,252 claimants of Universal Credit in Cumbria in May 2026 (in work, out of work or not required to seek work), a fall of 113 (-0.2%) from last quarter and 3,579 more than a year earlier (+8.0%).
- The number of UC claimants fell in the searching/planning/preparing regimes (-133) and the working regime (-39) but rose in the no work requirements regime (+52).

- The UC claimant rate for all UC claimants was 16.0% in May 2026 compared to 19.7% nationally and the rate was below the national rate in all former districts. However, UC claimant rates for 18-24 year olds and 25-34 year olds were above the national average in Allerdale, Barrow and Copeland and for 35-44 year olds they were above average in Barrow..
- 37,024 of the UC claimants had been claiming for more than 12 months in May 2026, an annual increase of 3,963 (+12.0%). This means 77% of UC claimants had been claiming for more than a year.
- There were 41,808 households in receipt of Universal Credit, up by 3,312 (8.6%) from a year previously.
- There were an estimated 32,323 children/young people under the age of 20 living in Universal Credit households in May 2026 which is 1,061 fewer than a year ago (-3.2%).
- There were 427 young people (aged 16/17) classed as NEET (inc not knowns) in June 2026 which is 7 more than in May and 90 more than the same month last year. There were 286 NEET/NKs in Cumberland and 141 in Westmorland & Furness.
- The NEET rate was 3.9% in Cumbria in June 2026, unchanged from May but 0.7ppt higher than a year ago. The rate was 4.6% in Cumberland and 3.0% in Westmorland & Furness. Both areas have a rate lower than the England rate of 5.7%.
- The participation rate for 16/17 year olds was 90.4% in Cumbria in June 2026 (89.0% in Cumberland and 92.3% in Westmorland & Furness) which compares to a rate of 91.7% for England.
- According to Lightcast there were 9,416 active online job postings in July 2026, 454 fewer than in June (-4.6%). The number of newly advertised postings during the month also fell, with 1,093 fewer new postings than in May (-21.8%) when the figure was particularly high. Nationally the totals also fell.
- The occupations most in demand were care workers, chefs, cleaners & domestics and kitchen & catering assistants.
- Job-related skills most in demand were auditing, food safety & sanitation, continuous improvement and housekeeping whilst the personal attributes most in demand were communication, customer service and management.
- The recruiting organisations with the most active job postings were the NHS and BAE Systems.
- There were 633 small business start-ups in the quarter ending June 2026 which is 8 more than last quarter and 148 more than the same quarter last year. Start-ups were highest in real estate & professional services, construction, retail & wholesale and recreation, personal & community services.
- There were 30,265 active companies on the FAME database in Cumbria at the end of July 2026, 31 more than in June.
- There were 223 new Companies House incorporations in July 2026, 60 more than in June and 1 more than the same month last year.
- There were 290 businesses recorded as dissolved/in liquidation during July 2026, 141 more than in June. The UK saw a similar scale increase which is likely to be due to administrative factors following the start of the tax year.
- Of the active businesses in July 2026, 1,706 had posted financial results showing a 10% increase in employment and/or turnover in their most recent accounts (5.6% of businesses) whilst 1,464 had posted results showing a 10% decline in one or both measures (4.8% of all businesses) (note: the majority of businesses do not file detailed financial accounts).
- Among businesses with a credit score in July 2026, 683 had a high risk credit score (1-20) which represents 4.2% of those with a credit score (UK 6.8%).
- At the end of July 2026, 1,771 businesses (4.1%) were identified on the Growth Flag platform as having high growth potential whilst 1,399 (3.3%) were rated as having financial red flags (not including provisional ratings).

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

NB: Unemployment figures in the national overview are calculated on a different basis to local data and therefore these figures should not be compared to the local area data.

- Estimates for payrolled employees in the UK fell by 78,000 (0.3%) between June 2025 and June 2026. However, it was largely unchanged on the month, decreasing by 13,000 (0.0%) between May and June 2026. This is based on administrative data from HM Revenue and Customs (HMRC).

- When looking at April to June 2026, the period comparable with our Labour Force Survey (LFS) estimates, the number of payrolled employees fell by 86,000 (0.3%) over the year and by 37,000 (0.1%) over the quarter.
- The early estimate of payrolled employees for July 2026 decreased by 94,000 (0.3%) on the year, but was largely unchanged on the month, decreasing by 13,000 (0.0%) to 30.3 million. Figures for July should be treated as provisional estimates and are likely to be revised when more data are received next month.
- The UK employment rate (based on the LFS) for people aged 16 to 64 years was estimated at 75.1% in April to June 2026. This is down by 0.2 percentage points on the year but up by 0.1 percentage points on the latest quarter.
- The UK unemployment rate for people aged 16 years and over was estimated at 4.9% in April to June 2026. This is up by 0.2 percentage points on the year but down by 0.1 percentage points on the latest quarter.
- The UK economic inactivity rate for people aged 16 to 64 years was estimated at 20.9% in April to June 2026. This is largely unchanged on both the year and on the latest quarter.
- The UK Claimant Count for July 2026 decreased on the month and on the year to an estimated 1.665 million. The Claimant Count figure for the latest month is provisional and is subject to revisions after first publication.
- Vacancy estimates decreased on the quarter, with early estimates for May to July 2026 suggesting a decrease of 6,000 (0.8%) vacancies to 707,000, compared with February to April 2026.
- Vacancy estimates decreased in 9 of the 18 industry sectors on the quarter; the largest decreases were in human health and social work activities (down 5,000 vacancies) and education (down 4,000 vacancies).
- Vacancy estimates decreased in 3 of the 5 employment size bands on the quarter; the largest decrease was for businesses with 1 to 9 employees (down 8,000 vacancies).
- Total estimated vacancies were down by 19,000 (2.7%) in May to July 2026 from the level of a year ago, decreasing in 11 of the 18 industry sectors, and in the three smallest employment size bands.
- There were 2.5 unemployed people per vacancy in April to June 2026; this ratio has remained at 2.5 since July to September 2025, after previously increasing quarter on quarter since July to September 2024.
- Annual growth in employees' average earnings was 3.5% for regular earnings (excluding bonuses) and 4.1% for total earnings (including bonuses).
- Annual growth in real terms, adjusted for inflation using the Consumer Prices Index including owner occupiers' housing costs (CPIH), was 0.5% for regular pay and 1.1% for total pay.
- Using the Consumer Prices Index excluding owner occupiers' housing costs (CPI) to adjust for inflation, annual growth in real terms was 0.7% for regular pay and 1.3% for total pay.
- Annual average regular earnings growth was 6.1% for the public sector and 2.8% for the private sector; public sector annual pay growth continues to be affected by variations in the timing of pay awards this year.
- After the public sector, the wholesaling, retailing, hotels and restaurants sector showed the strongest regular annual growth rate (3.5%).

3. PAYROLLED EMPLOYMENT & EARNINGS

These data are from HMRC's Pay As You Earn (PAYE) Real Time Information (RTI) system. The dataset covers employees payrolled by employers and not self-employment income or income from other sources such as pensions so is not a measure of total employment. Payrolled employees are recorded at their place of residence not work and latest month figures are a "flash estimate" which is revised in the subsequent publication. Unless otherwise stated, figures here are seasonally adjusted.

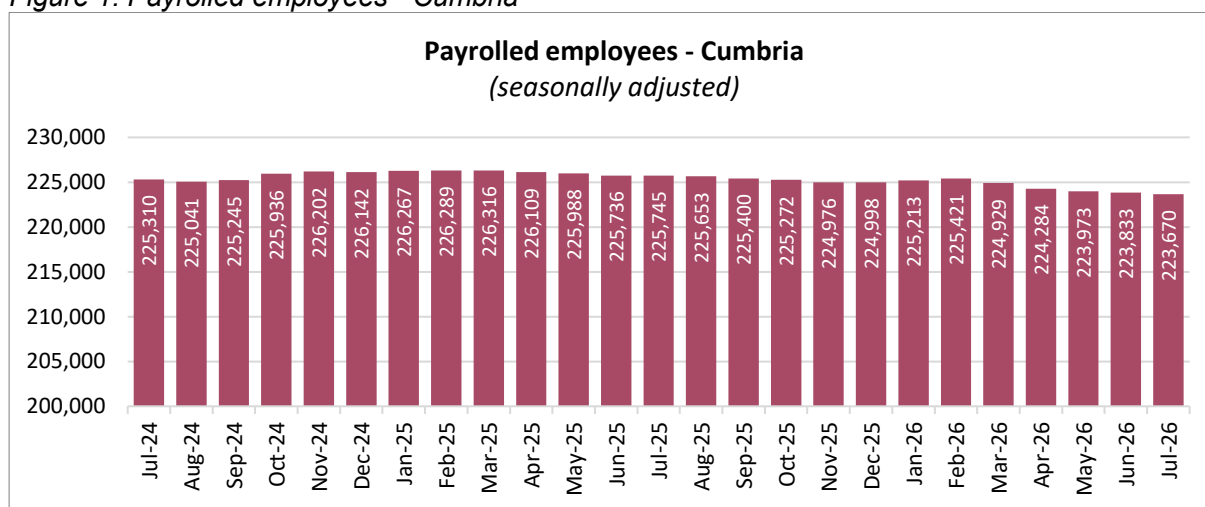
Note 1: District data are released quarterly, the ITL areas of West Cumbria (Allerdale, Copeland, Barrow) and East Cumbria (Carlisle, Eden, South Lakeland) are released monthly.

Note 2: provisional estimates are subject to revision in the next release and the scale of revisions is often greater at the start of the tax year.

3a. Payrolled employees (seasonally adjusted)

There were estimated to be 223,670 residents in Cumbria in payrolled employment in the provisional July 26 data, a decrease of 163 from the revised June total. There were estimated to be 2,075 fewer payrolled employees than a year earlier.

Figure 1: Payrolled employees - Cumbria



Source: HMRC / ONS. Latest month data are always provisional.

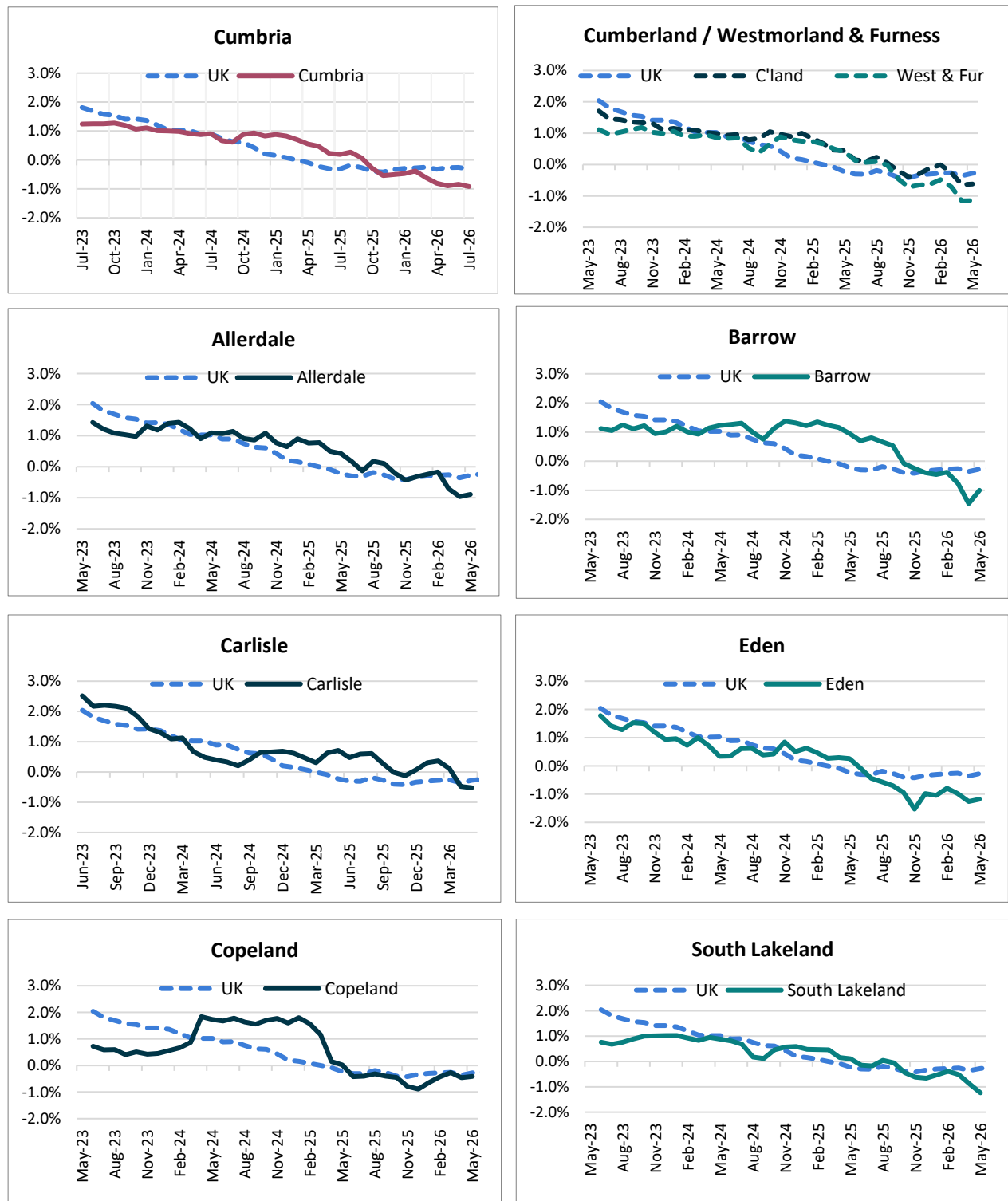
Figure 2: Payrolled employees – Seasonally adjusted

Payrolled employees (seasonally adjusted)					
	July 2026	Month change		One year change	
	No	No	%	No	%
UK	30,263,016	-12,850	0.0%	-93,765	-0.3%
England	25,690,800	-12,614	0.0%	-91,176	-0.4%
Cumbria	223,670	-163	-0.1%	-2,075	-0.9%
West Cumbria ITL	103,929	-48	0.0%	-954	-0.9%
East Cumbria ITL	119,741	-115	-0.1%	-1,121	-0.9%

Source: HMRC / ONS. Unitary and former district data are only released quarterly. ITL areas are those in place prior to 2025. Latest month data are provisional.

These charts show the % year on year change in payrolled employees each month (seasonally adjusted) compared to the same month the previous year. It shows that employment growth has slowed considerably from three years ago. NB: district / unitary data only updated quarterly.

Figure 3: % change in employees from same month previous year (seasonally adjusted)

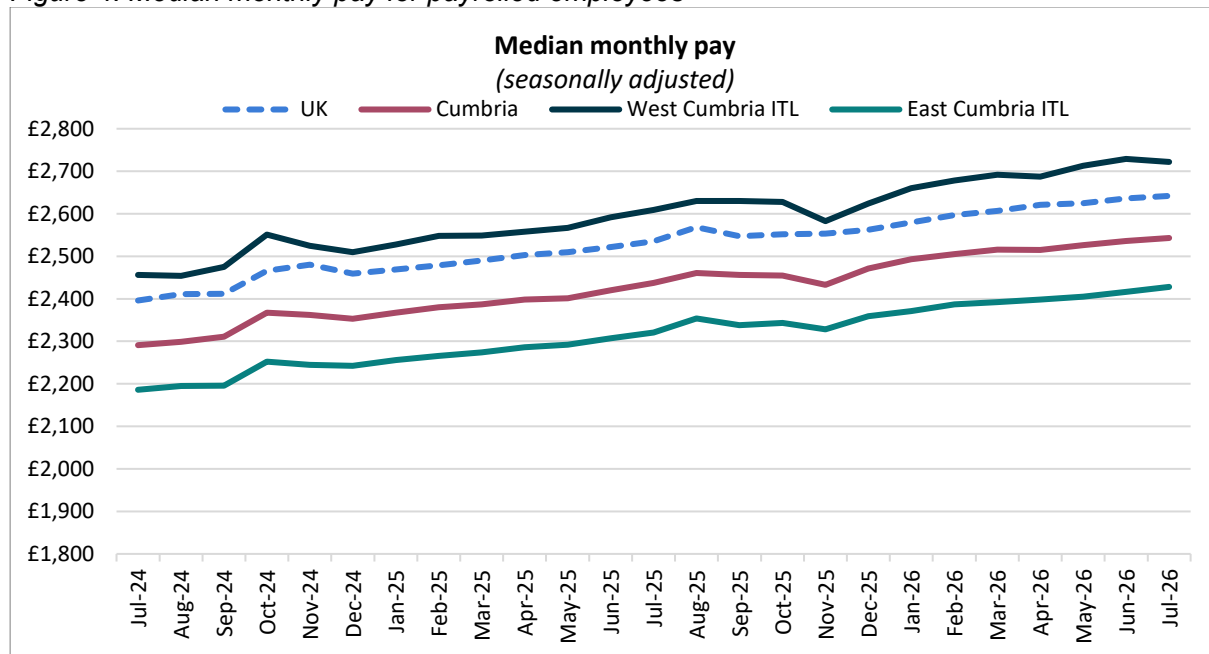


Source: HMRC / ONS. Unitary and former data are released quarterly. Latest month data are provisional.

3b. Median monthly pay (seasonally adjusted)

Median monthly pay for employees in Cumbria was estimated to be £2,543 in July 2026 which is 96% of the UK average. There was variation between areas with earnings in West Cumbria (Allerdale, Barrow and Copeland) being above the national average (103%) but lower in East Cumbria (92%). NB median earnings are measured per employee and do not account for full time / part time patterns. Median earnings data are not currently available for the unitary areas.

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 monthly pay (seasonally adjusted)						
	July 2026	UK Index	Month change		One year change	
	No	Index	No	%	No	%
UK	2,642	100	6	0.2%	107	4.2%
Cumbria	2,543	96	7	0.3%	106	4.3%
West Cumbria ITL	2,722	103	-7	-0.3%	113	4.3%
East Cumbria ITL	2,428	92	12	0.5%	107	4.6%

Source: HMRC / ONS. Former district data only released quarterly, unitary data not available. ITL areas are those in place prior to 2025. Latest month data are provisional.

4. UNEMPLOYMENT (CLAIMANTS) (released monthly) – count 9th July 2026

Important notes: The claimant count measures those on Job Seekers Allowance and those on Universal Credit who are required to seek work. It is not the same 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.

The number of claimants in Cumbria actively seeking work in July 2026 rose by 85 compared to the revised June figure, up to a total of 6,555 which is a monthly increase of 1.3% (UK +1.1%). It was a mixed picture with the count rising in most former district areas except Eden and South Lakeland where it fell minimally. The claimant rate in Cumbria was 2.2% which is below the national rate of 3.9% and is unchanged from last month. Compared to a year ago, the claimant count in Cumbria is 250 higher and the rate is up by 0.1ppt.

Figure 6: Standard Claimant Count – July 2026

	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	952,925	4.4	738,040	3.3	1,690,970	3.9	18,705	1.1	0.0	22,375	1.3	0.1
Cumbria	3,765	2.5	2,785	1.8	6,555	2.2	85	1.3	0.0	210	3.3	0.1
Cumberland	2,390	2.9	1,755	2.1	4,145	2.5	40	0.9	0.0	250	6.4	0.1
Allerdale	825	2.9	645	2.2	1,470	2.6	20	1.3	0.0	75	5.2	0.1
Carlisle	945	2.7	720	2.1	1,665	2.4	10	0.5	0.0	145	9.5	0.2
Copeland	620	3.1	390	1.9	1,010	2.5	10	1.1	0.0	35	3.4	0.1
Westmorland & Furness	1,375	2.0	1,035	1.5	2,410	1.8	45	2.0	0.0	-40	-1.7	0.0
Barrow	700	3.4	395	1.9	1,095	2.6	60	5.8	0.1	-55	-4.7	-0.1
Eden	245	1.5	270	1.7	515	1.6	-10	-1.5	0.0	0	0.4	0.0
South Lakeland	430	1.4	370	1.2	800	1.3	-5	-0.6	0.0	10	1.4	0.0
of which LDNPA	145	1.4	135	1.3	280	1.3	10	4.1	0.1	25	9.8	0.2

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.

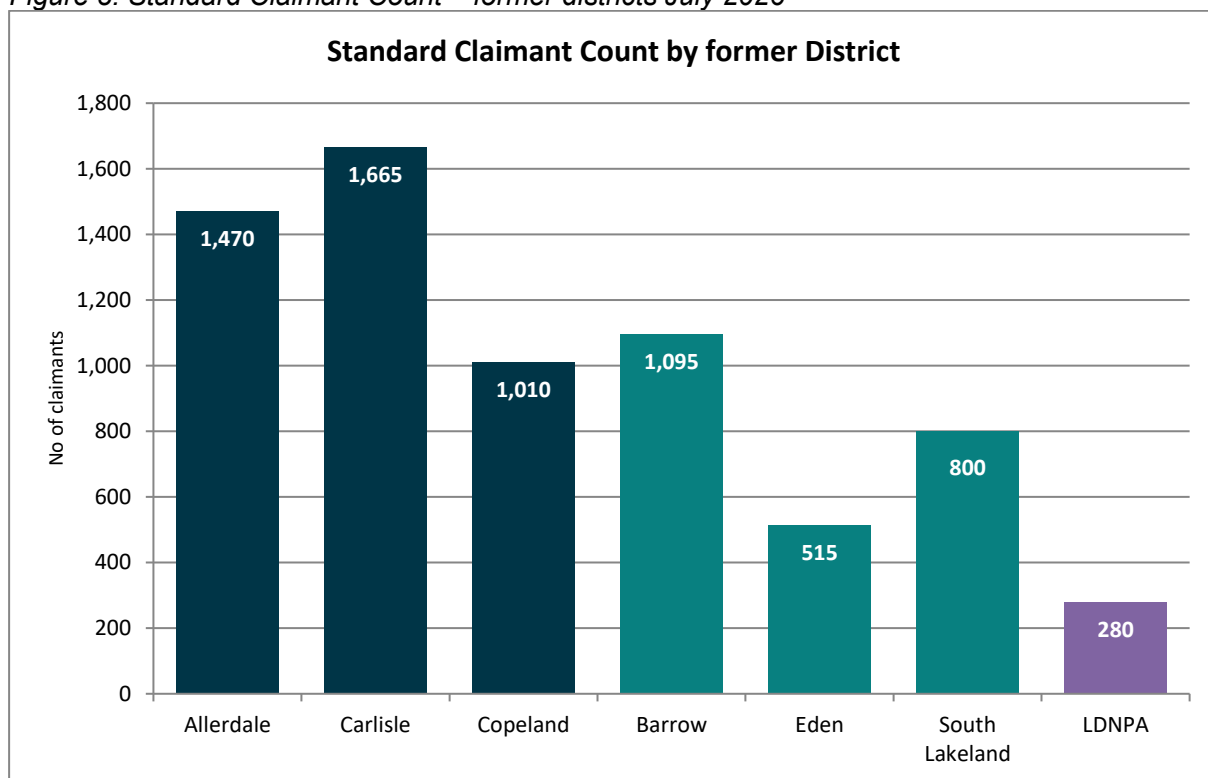
The following table shows the claimant count and rate by broad age group. Claimant rates at Cumbria level are below the national average for all age groups. The young adult rate in Copeland continues to be above the national rate for that age group and is now the same as the national average in Allerdale.

Figure 7: Standard Claimant Count & Rate by Age Group in Cumbria – July 2026

	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	328,865	5.7%	399,600	4.3%	406,080	4.4%	295,905	3.5%	256,610	2.9%	1,690,970	3.9%
Cumbria	1,305	4.1%	1,560	2.7%	1,635	2.8%	980	1.6%	1,060	1.3%	6,555	2.2%
Cumberland	855	4.8%	995	3.0%	1,015	3.0%	585	1.7%	680	1.6%	4,145	2.5%
Allerdale	320	5.7%	350	3.3%	335	3.1%	225	1.9%	240	1.5%	1,470	2.6%
Carlisle	280	3.6%	420	2.9%	475	3.3%	240	1.8%	245	1.5%	1,665	2.4%
Copeland	260	6.1%	220	2.9%	210	2.6%	125	1.5%	195	1.8%	1,010	2.5%
Westmorland & Furness	450	3.1%	565	2.3%	620	2.4%	390	1.4%	380	1.0%	2,410	1.8%
Barrow	250	5.0%	315	3.5%	245	3.0%	155	1.9%	130	1.3%	1,095	2.6%
Eden	75	2.4%	105	1.9%	150	2.5%	95	1.4%	85	0.9%	515	1.6%
South Lakeland	125	2.0%	145	1.4%	220	1.9%	145	1.1%	165	0.9%	800	1.3%
of which LDNPA	35	1.6%	60	1.7%	75	1.9%	60	1.3%	50	0.7%	280	1.3%

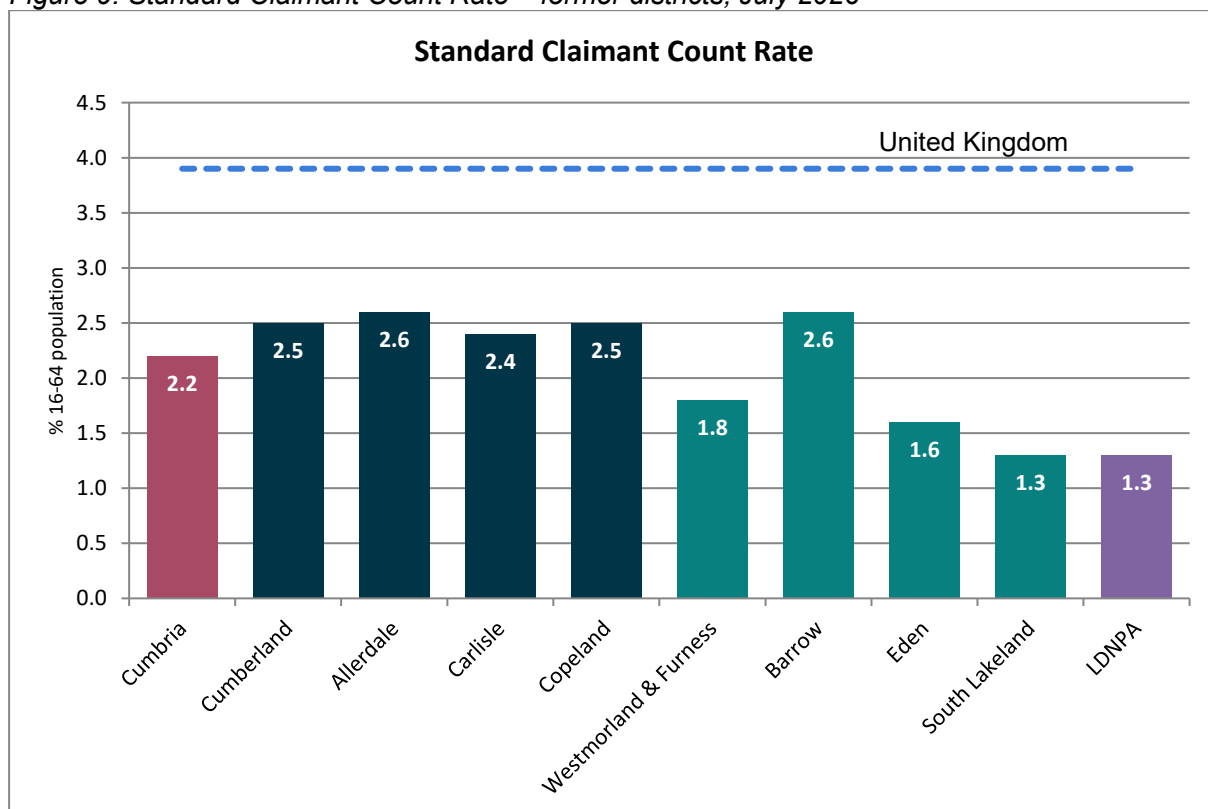
Source: ONS (data are rounded). LDNPA is a “best-fit” of LSOAs with 50%+ of pop in NP - data are also included in relevant district.

Figure 8: Standard Claimant Count – former districts July 2026



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

Figure 9: Standard Claimant Count Rate – former districts, July 2026



Source: ONS/DWP

Figure 10: Standard Claimant Count - timeseries

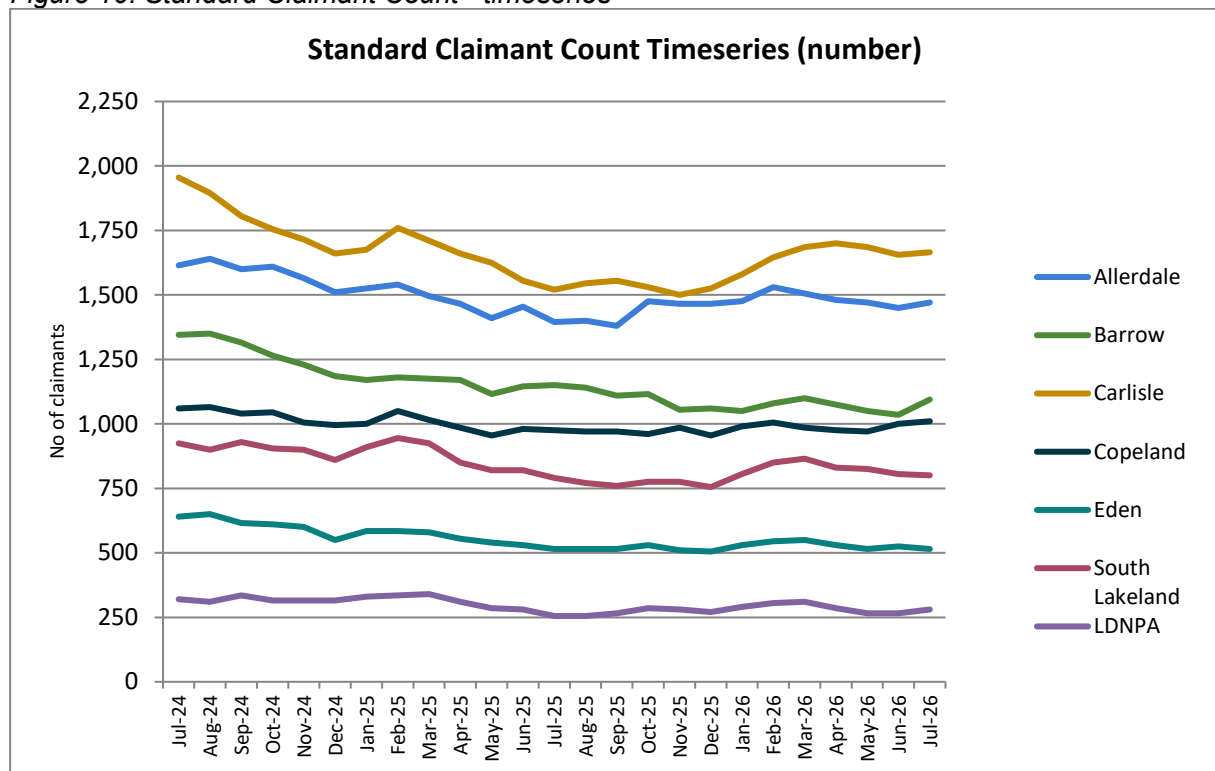
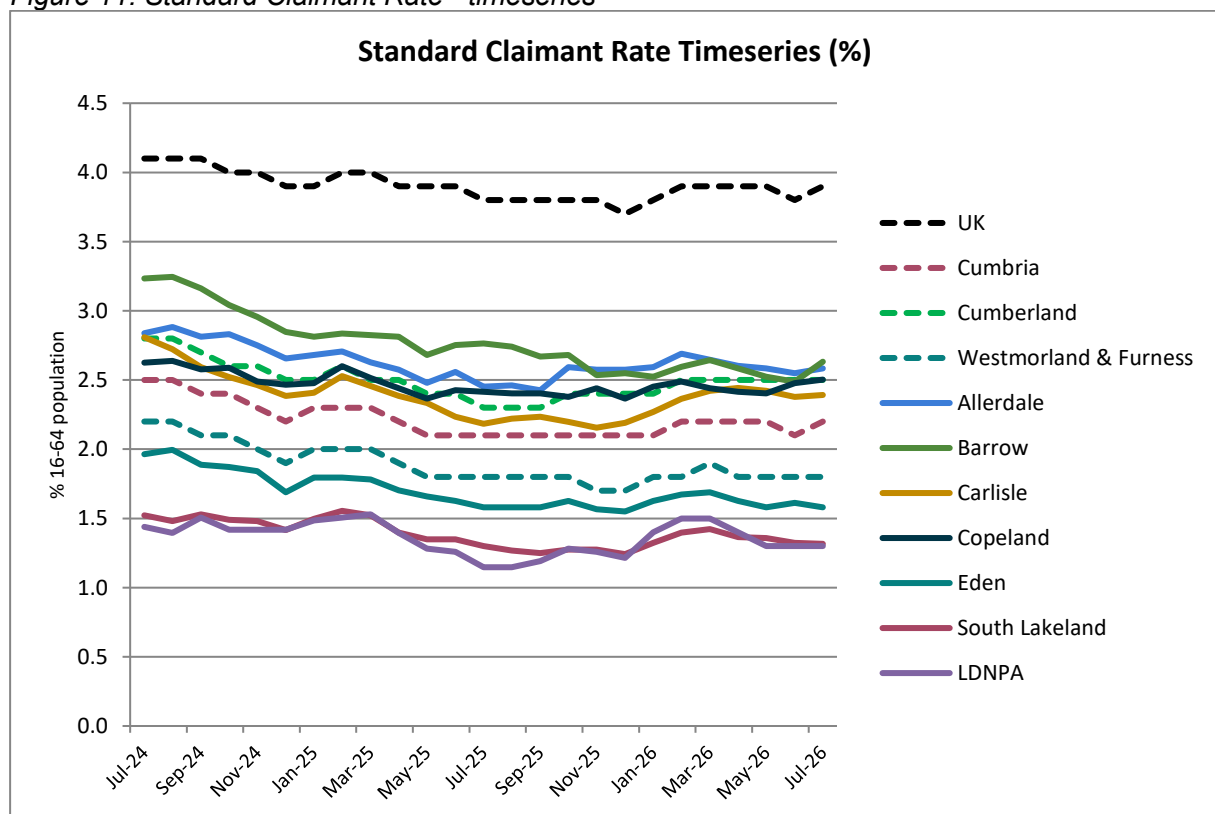


Figure 11: Standard Claimant Rate - timeseries



Source: ONS/DWP

5. UNIVERSAL CREDIT (released quarterly, next release Nov 26)

Please see Appendix 1 at the end of the briefing for ward level data.

NB: The ongoing transfer of claimants from legacy benefits has an impact on UC datasets and should be considered when interpreting these data.

5a. Individuals on Universal Credit

There were 48,252 people on Universal Credit in Cumbria in May 2026 (both in work and out of work). This is a fall of 113 from the last quarter (-0.2%) but 3,579 more than a year ago (+8.0%). The count fell from last quarter everywhere except Carlisle where it rose by 94 and it also rose nationally. The number searching/planning/preparing for work fell by 133, the number claiming while in work fell by 39 but the number with no work requirements rose by 52.

The latest total means that 16.0% of the working age population is claiming Universal Credit compared to a national rate of 19.7%. The overall rate is now below the national average in all parts of Cumbria except Barrow where it is the same. However, UC claimant rates for 18-24 year olds and 25-34 year olds are above the national average in Allerdale, Barrow and Copeland and are also above the national average for 35-44 year olds in Barrow.

Figure 12: Universal Credit Claimants – May 2026 and quarterly / annual change

	Male		Female		All Persons		Quarterly Change (all persons)			Annual Change (all persons)		
	No	Rate	No	Rate	No	Rate	No	% chg	Rate chg	No	% chg	Rate chg
Great Britain	3,603,460	17.3%	4,746,287	22.1%	8,349,749	19.7%	17,838	0.2%	0.0%	620,893	8.0%	1.5%
Cumbria	20,716	13.8%	27,533	18.1%	48,252	16.0%	-113	-0.2%	0.0%	3,579	8.0%	1.2%
Cumberland	13,000	15.7%	17,218	20.5%	30,220	18.1%	35	0.1%	0.0%	2,279	8.2%	1.4%
Allerdale	4,466	15.9%	6,068	21.0%	10,530	18.5%	-53	-0.5%	-0.1%	624	6.3%	1.1%
Carlisle	5,224	15.1%	6,972	19.9%	12,193	17.5%	94	0.8%	0.1%	1,063	9.6%	1.5%
Copeland	3,315	16.4%	4,181	20.7%	7,496	18.6%	-14	-0.2%	0.0%	591	8.6%	1.5%
W&F	7,715	11.5%	10,309	15.2%	18,027	13.4%	-144	-0.8%	-0.1%	1,296	7.7%	1.0%
Barrow	3,662	17.6%	4,485	21.6%	8,154	19.6%	-55	-0.7%	-0.1%	765	10.4%	1.8%
Eden	1,416	8.7%	2,126	13.0%	3,542	10.9%	-12	-0.3%	0.0%	140	4.1%	0.4%
South Lakeland	2,634	8.7%	3,698	12.1%	6,336	10.4%	-77	-1.2%	-0.1%	395	6.6%	0.6%
of which LDNPA	835	7.5%	1,179	10.6%	2,016	9.1%	-46	-2.2%	-0.2%	49	2.5%	0.2%

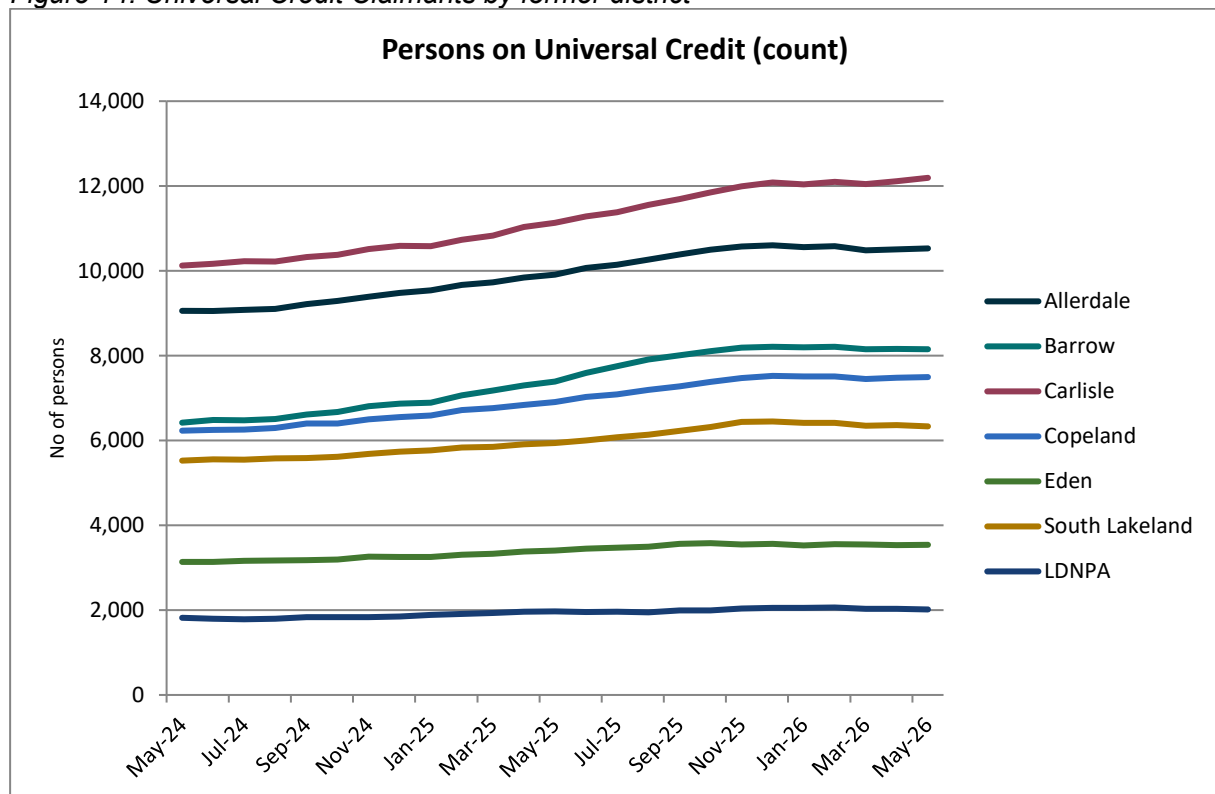
Source: DWP (due to disclosure control, gender totals may not sum to overall total): LDNPA is a "best-fit" of LSOAs with 50%+ of pop in NP - data are also included in relevant district.

Figure 13: Universal Credit Claimants by Age – May 2026

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	773,945	13.7%	1,808,288	19.9%	2,313,331	25.6%	1,763,560	21.3%	1,476,885	17.1%	8,349,701	19.7%
Cumbria	4,269	13.3%	10,701	18.5%	13,308	22.5%	9,516	15.5%	9,165	11.4%	48,252	16.0%
Cumberland	2,698	15.3%	6,703	20.4%	8,349	25.1%	5,889	17.5%	5,722	13.3%	30,220	18.1%
Allerdale	980	17.4%	2,270	21.2%	2,790	25.5%	2,076	17.5%	2,087	13.4%	10,530	18.5%
Carlisle	1,000	12.9%	2,823	19.5%	3,536	24.5%	2,361	17.2%	2,160	13.0%	12,193	17.5%
Copeland	715	16.7%	1,608	20.8%	2,019	25.4%	1,458	18.0%	1,470	13.5%	7,496	18.6%
W&F	1,570	11.0%	4,001	16.1%	4,964	19.3%	3,627	13.0%	3,443	9.3%	18,027	13.4%
Barrow	814	16.4%	1,943	21.6%	2,160	26.1%	1,514	19.0%	1,538	15.6%	8,154	19.6%
Eden	270	8.6%	755	13.8%	992	16.4%	721	10.4%	701	7.2%	3,542	10.9%
South Lakeland	488	7.9%	1,300	12.5%	1,811	15.9%	1,381	10.7%	1,206	6.9%	6,336	10.4%
of which LDNPA	108	5.1%	373	10.6%	567	14.2%	473	9.9%	429	6.1%	2,016	9.1%

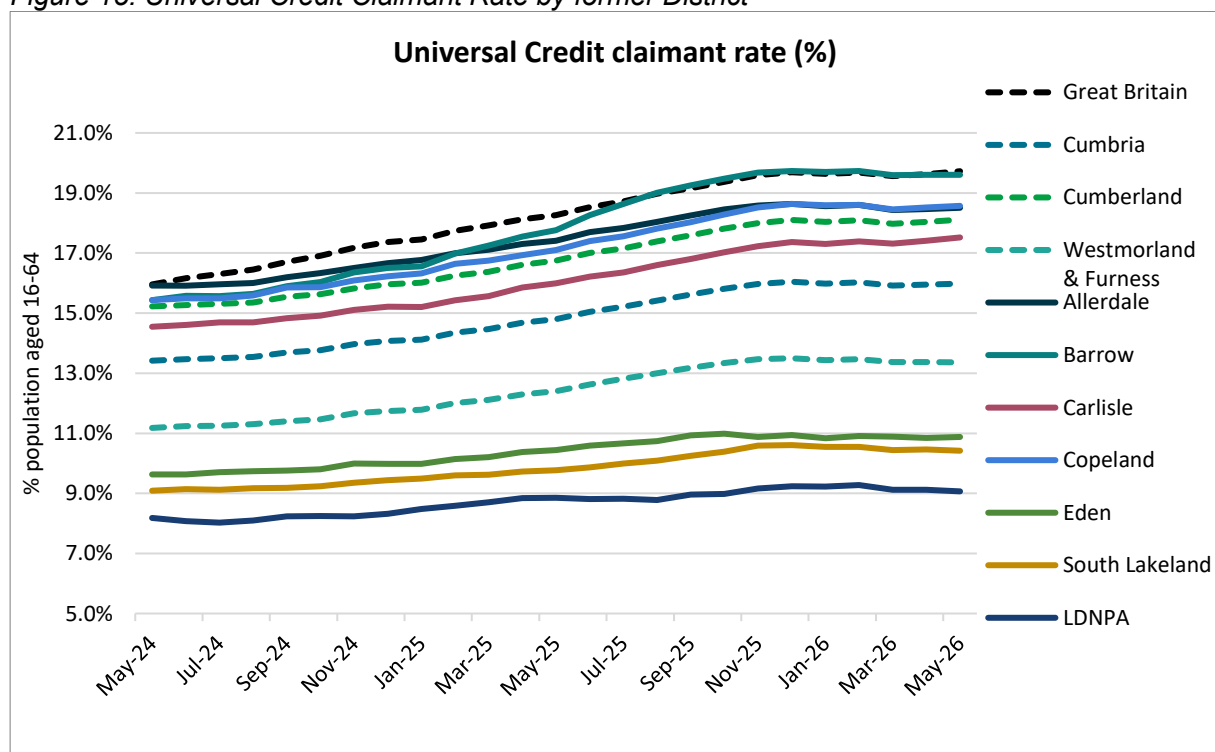
Source: DWP (due to disclosure control, age totals may not sum to overall total): LDNPA is a "best-fit" of LSOAs with 50%+ of pop in NP - data are also included in relevant district.

Figure 14: Universal Credit Claimants by former district



Source: DWP via Stat-Xplore (LDNPA claimants are also included in the relevant district)

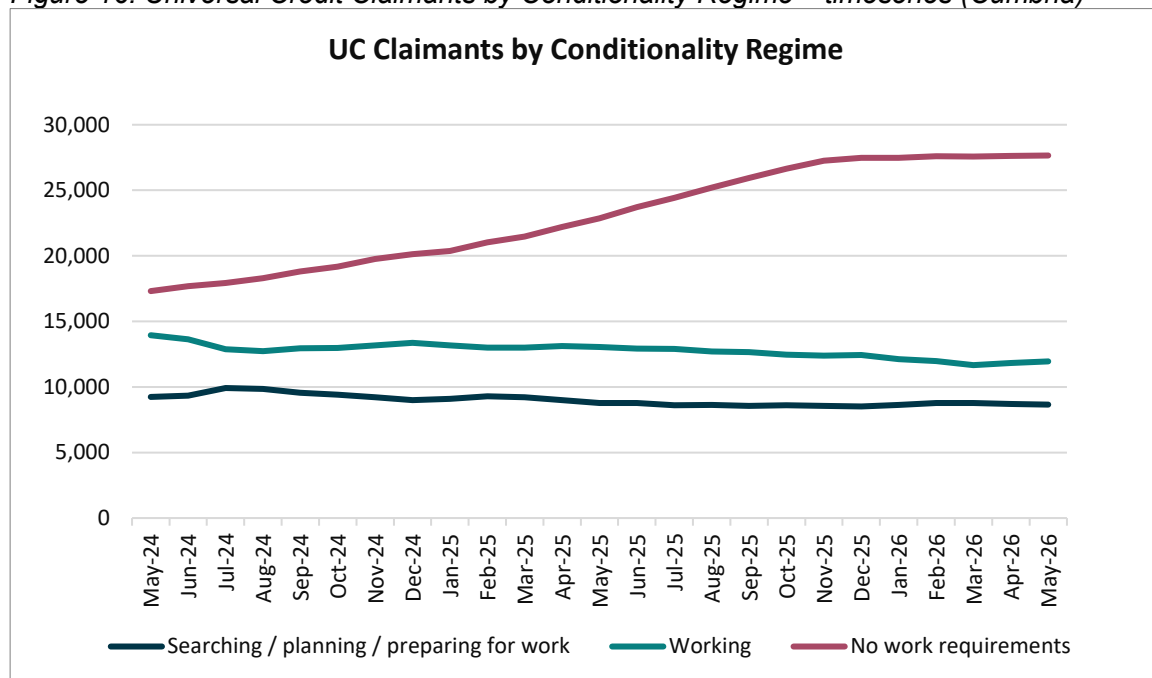
Figure 15: Universal Credit Claimant Rate by former District



Source: DWP via Stat-Xplore

Universal Credit claimants are placed in a conditionality regime based on their circumstances and work capability and this determines what is expected of them during their claim. In May 2026 the number of people searching/planning/preparing for work fell by 113, the number claiming while in work fell by 39 but the number with no work requirements rose by 52.

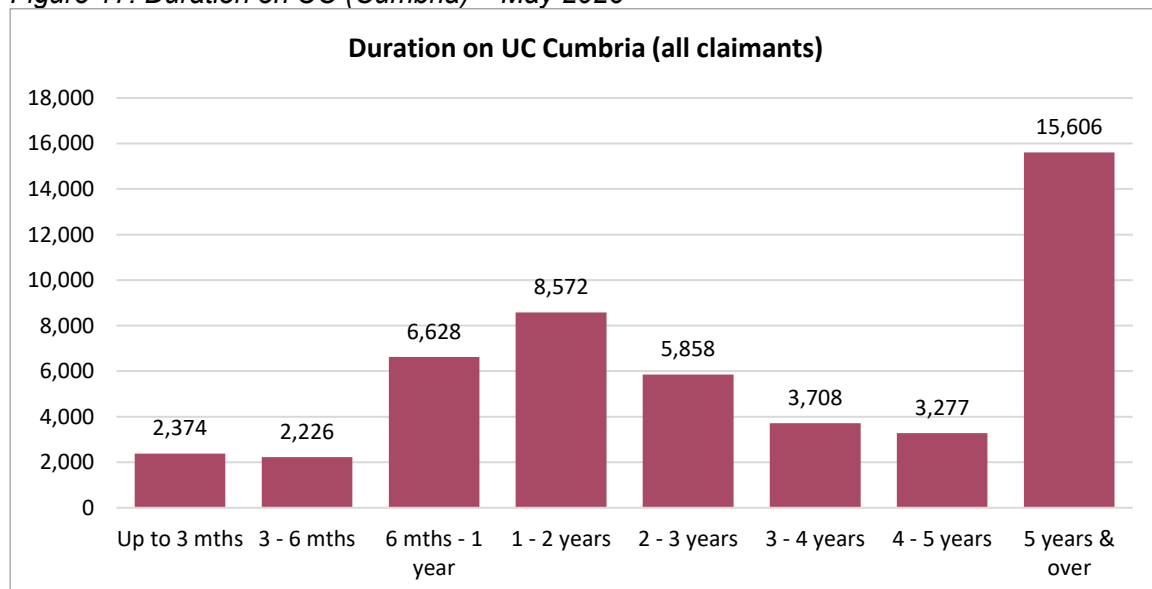
Figure 16: Universal Credit Claimants by Conditionality Regime – timeseries (Cumbria)



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

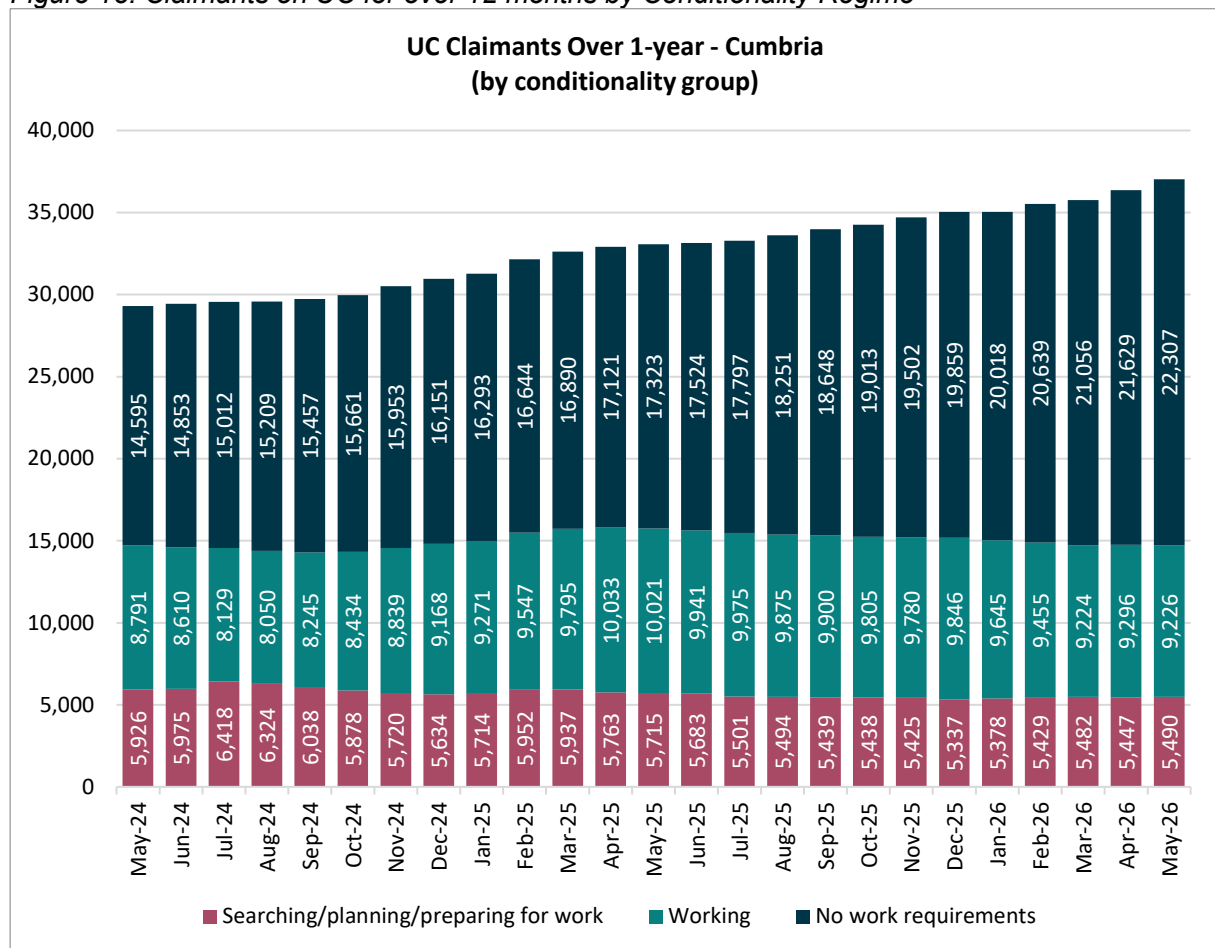
In MayT 2026, almost three quarters of UC claimants (35,531) had been claiming for over 12 months a quarterly increase of 1,493 (4.2%). More than half of long term claimants were in the no work requirements conditionality group (60%) although they may have been in different groups during their claim. Long term claimants made up 77% of all UC claimants.

Figure 17: Duration on UC (Cumbria) – May 2026



Source: DWP via Stat-Xplore

Figure 18: Claimants on UC for over 12 months by Conditionality Regime



Source: DWP via Stat-Xplore

5b. Households on Universal Credit

The most recent household data are for May 2026 when there were 41,808 households on Universal Credit in Cumbria, a rise of 3,312 from the same month last year (8.6%). The number of households on UC rose year on year in all 6 districts in Cumbria with the biggest percentage increase in Carlisle (+10.6%).

Figure 19: Number of Households on UC by former district, May 2026

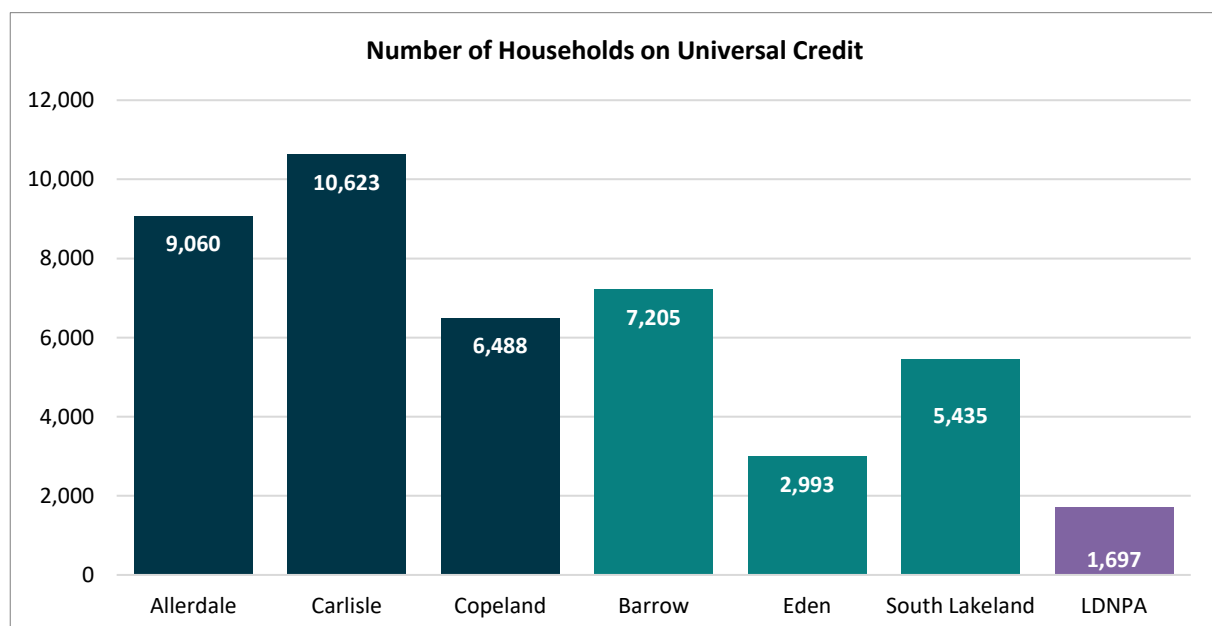
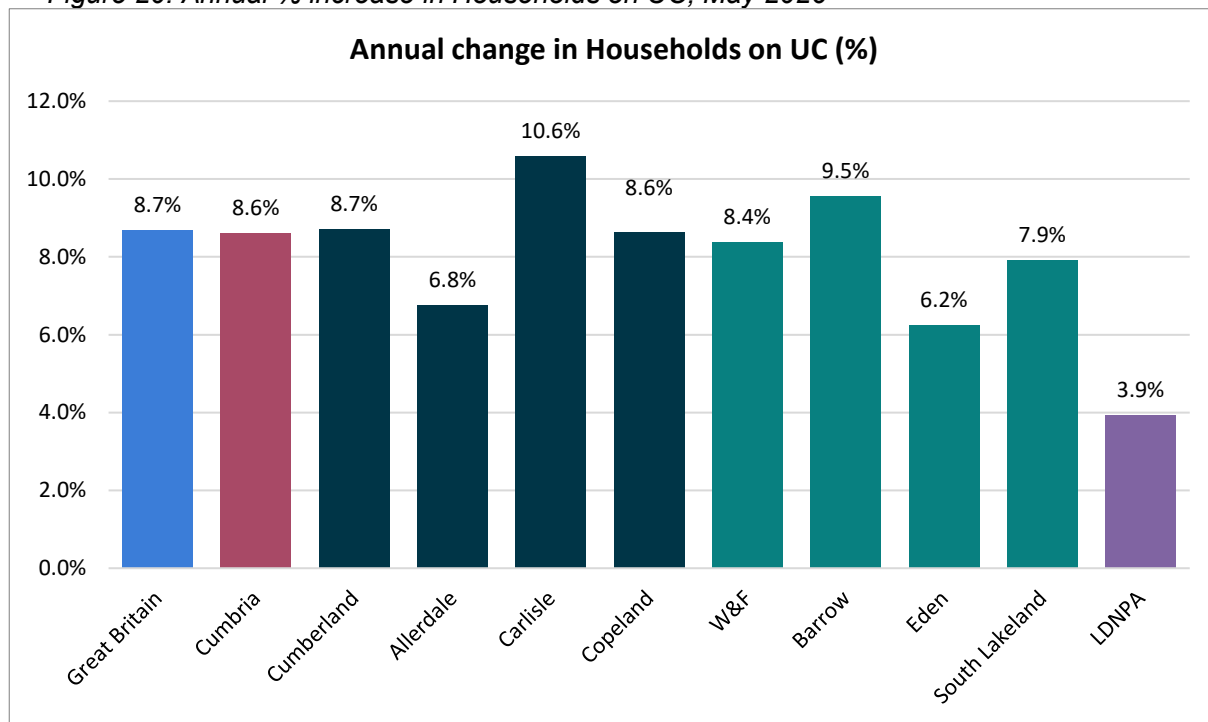


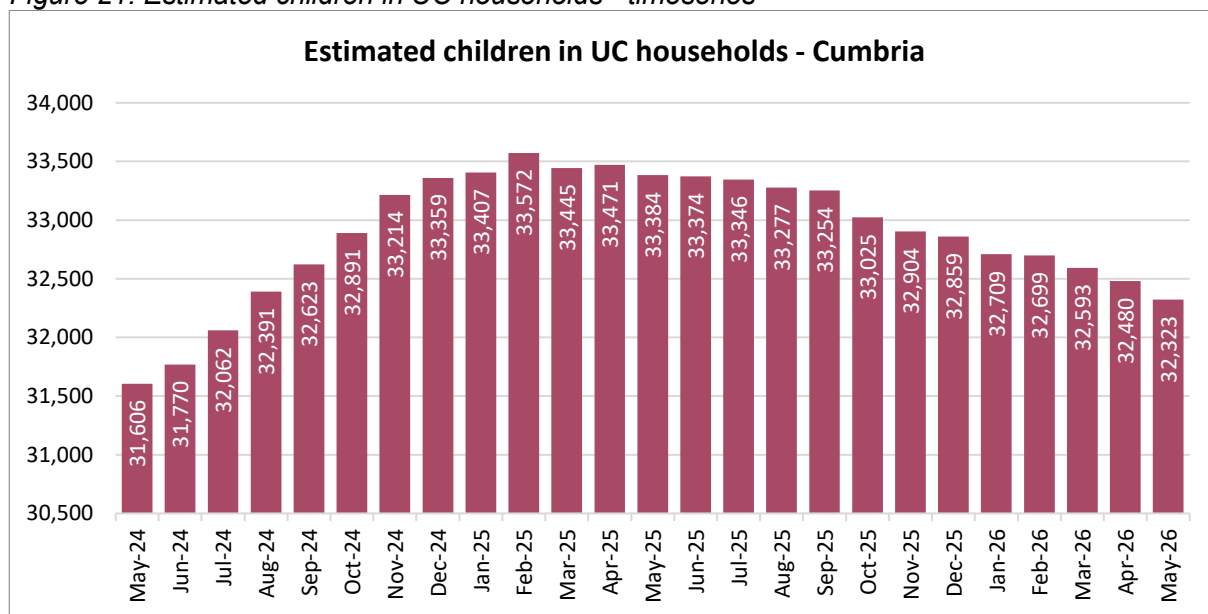
Figure 20: Annual % increase in Households on UC, May 2026



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

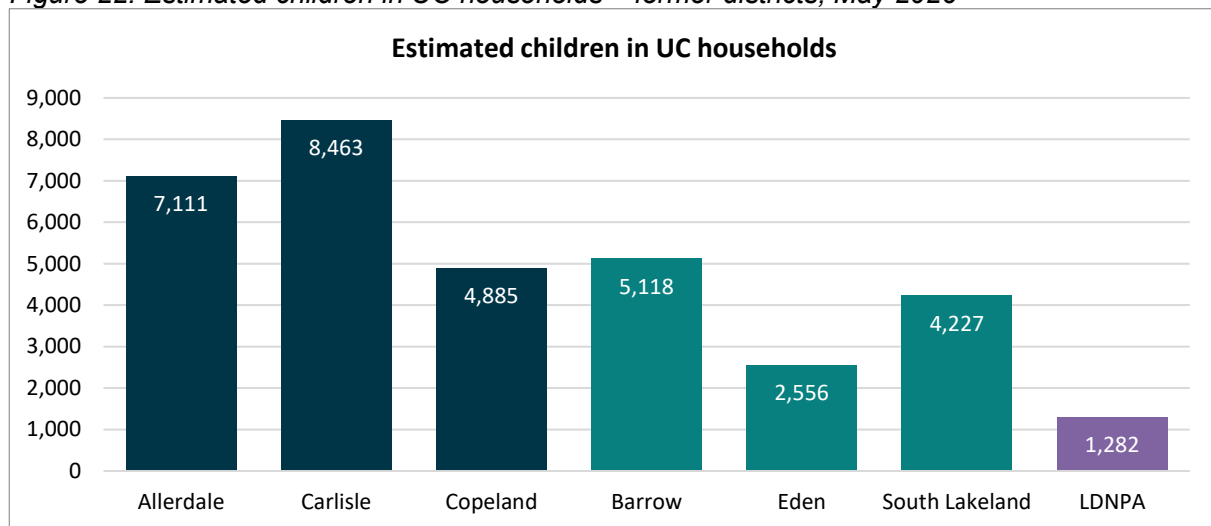
An estimated 32,323 children in Cumbria were living in UC households in May 2026. The number has fallen by 1,061 from last year (-3.2%). The number of UC households containing children has decreased by 2.7% year on year compared to a rise of 18.3% in UC households without children. Note: a child is anyone declared as living in a household on UC who is under 20 and whose details have been verified by DWP

Figure 21: Estimated children in UC households - timeseries



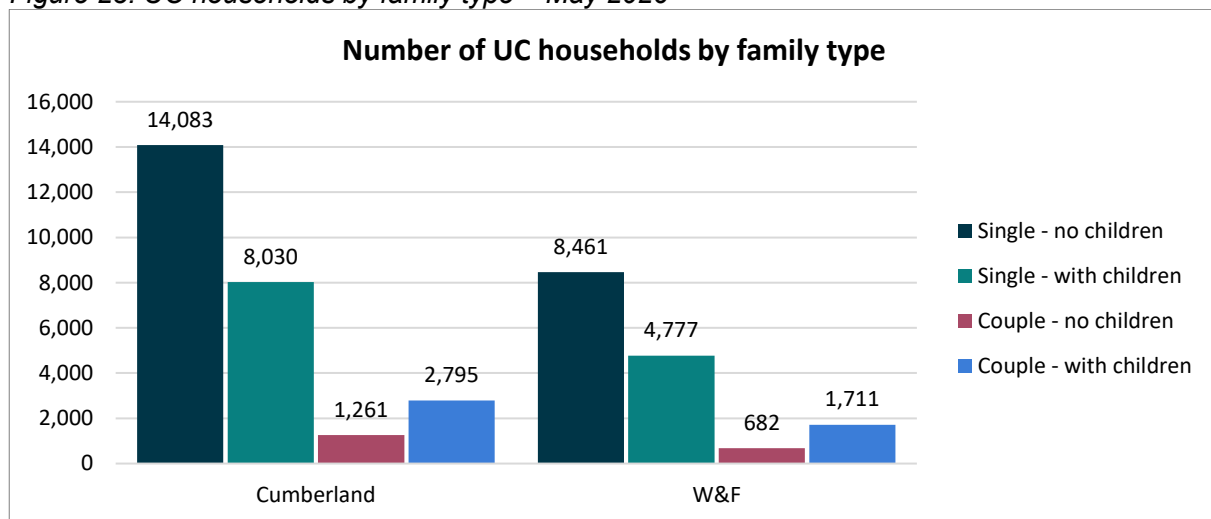
Source: DWP via Stat-Xplore

Figure 22: Estimated children in UC households – former districts, May 2026



Source: DWP via Stat-Xplore (LDNPA also included in relevant former district)

Figure 23: UC households by family type – May 2026



Source: DWP via Stat-Xplore

6. NEETs & Participation (released monthly)

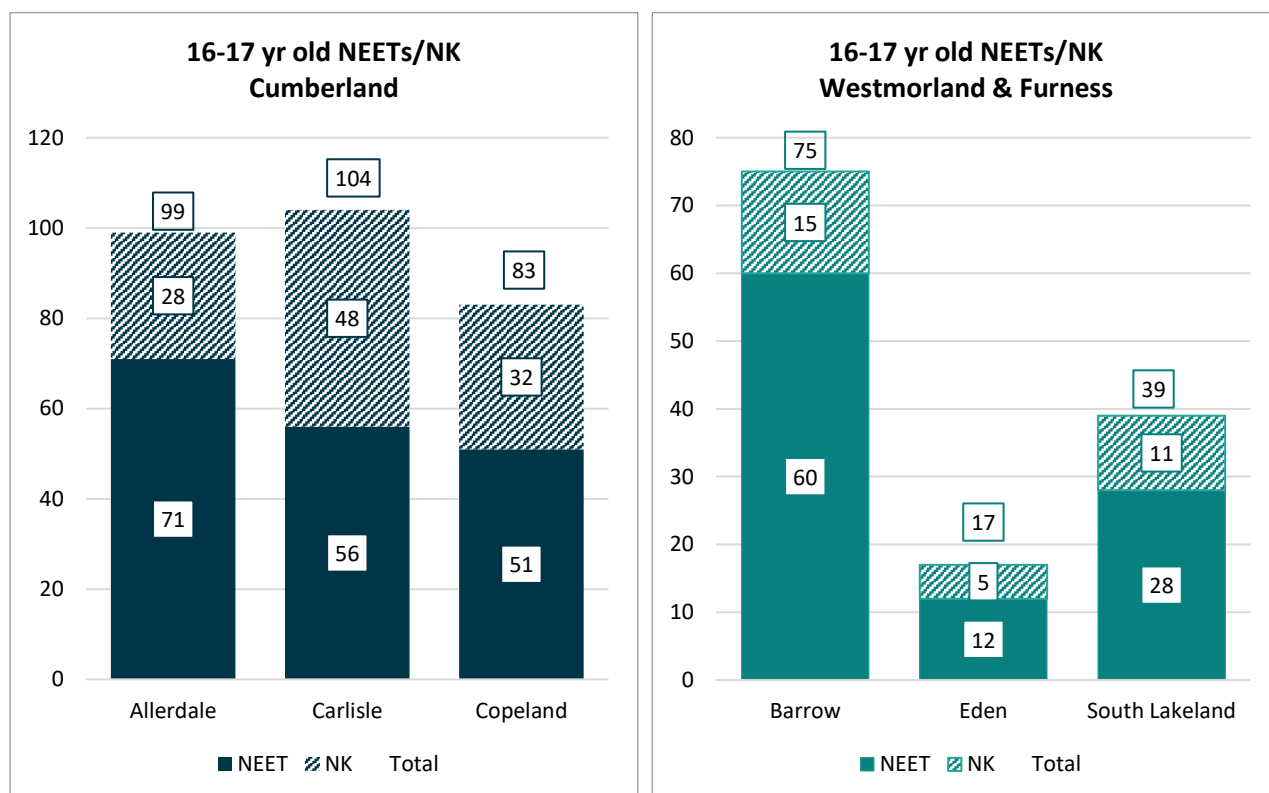
6a. Not in Education, Employment or Training (NEET)

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.

The most representative period of the academic year is Dec-Feb and this is the period used by DfE for their annual "scorecard" of NEET performance. In Dec 2025-Feb 2026 the NEET rate in Cumbria was 3.4% compared to a national average of 5.8% (4.0% in Cumberland and 2.7% in Westmorland & Furness). The Cumbria rate was 0.4ppt higher than in 2024/25.

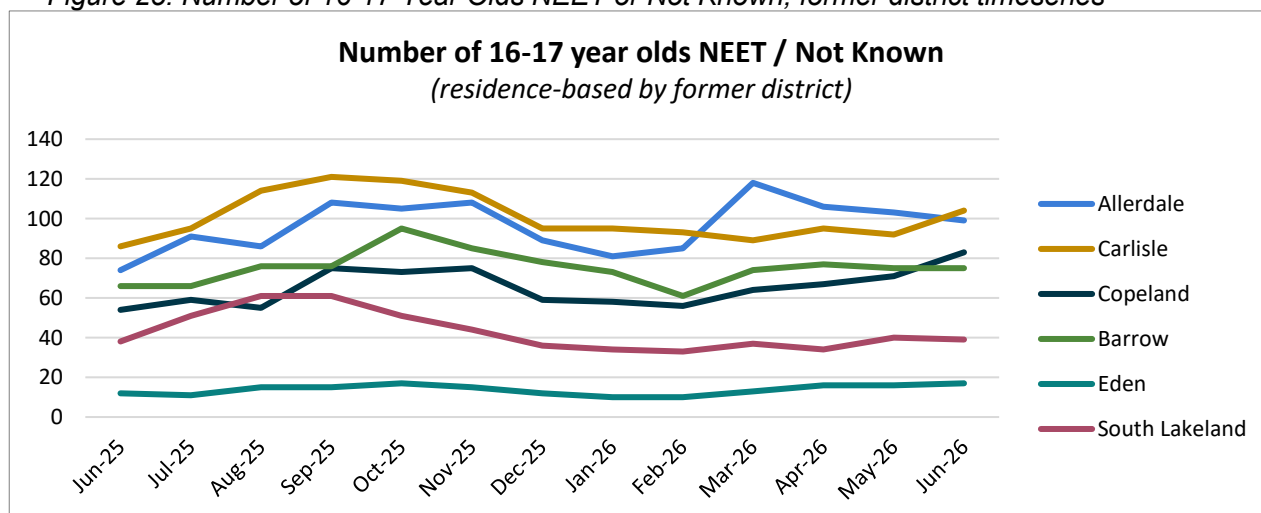
The monthly data can be volatile and caution should be exercised when interpreting changes. In June 2026 there were 427 16-17 year olds classed as NEET/NK in Cumbria (280 NEET and 147 whose status was Not Known). There were 286 NEET/NKs resident in Cumberland and 141 in Westmorland & Furness. The number was up by 7 from last month and up by 90 on the same month last year.

Figure 24: Number of 16-17 Year Olds NEET or Not Known, June 2026



Source: Inspira / Cumbria Combined Authority. NB: district totals may not sum to unitary total due to incomplete address data

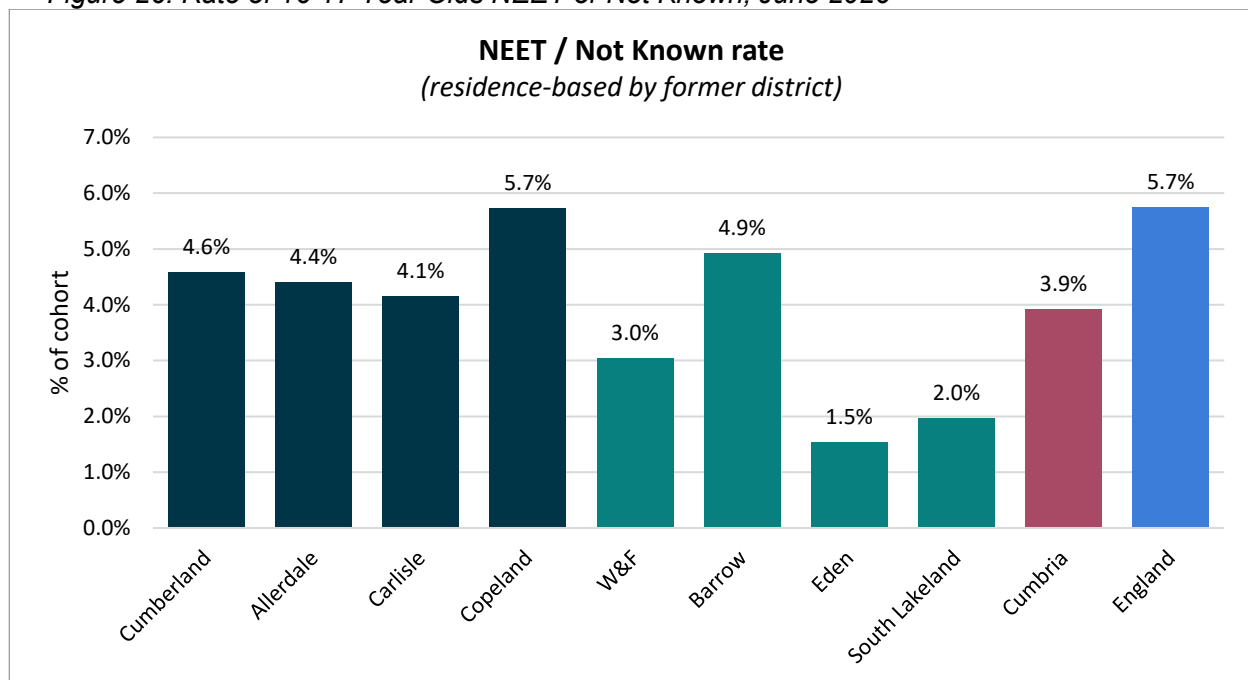
Figure 25: Number of 16-17 Year Olds NEET or Not Known, former district timeseries



Source: Inspira / Cumbria Combined Authority

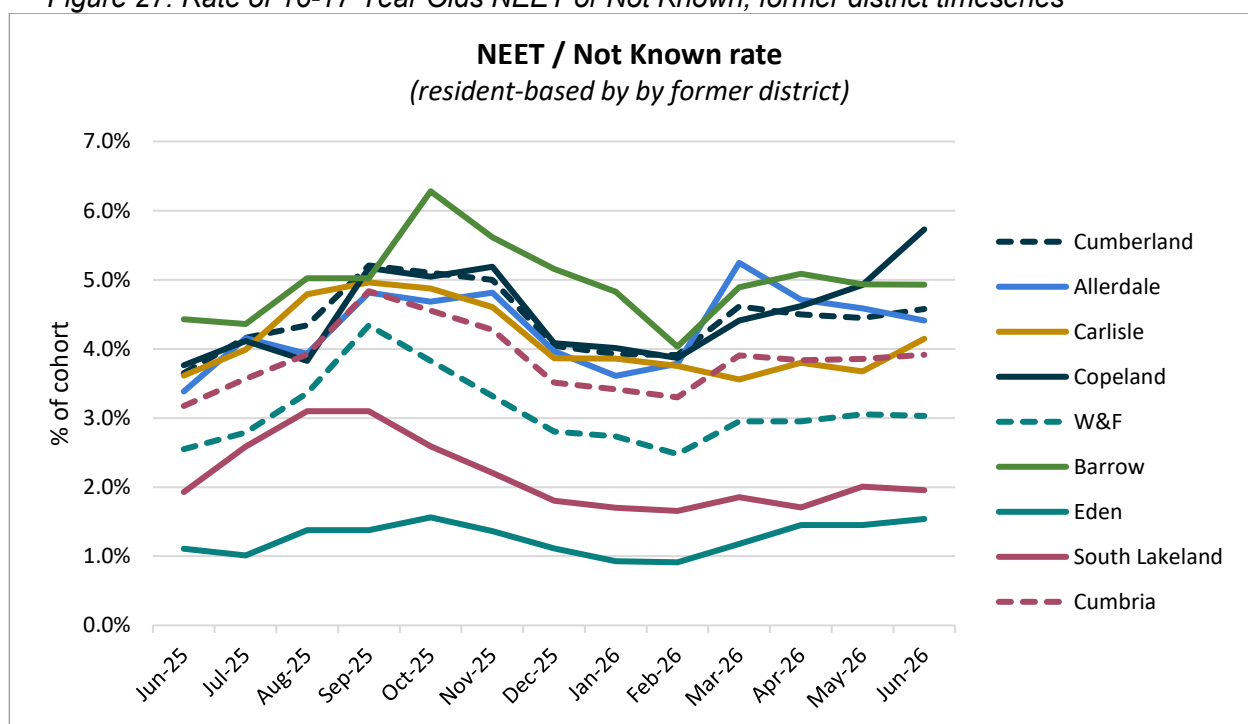
The county NEET/NK rate (% of cohort) was 3.9% in June 2026. The rate was 4.6% in Cumberland and 3.0% in Westmorland & Furness which compares to a national rate of 5.7%.

Figure 26: Rate of 16-17 Year Olds NEET or Not Known, June 2026



Source: Inspira / NCCIS / Cumbria Combined Authority

Figure 27: Rate of 16-17 Year Olds NEET or Not Known, former district timeseries



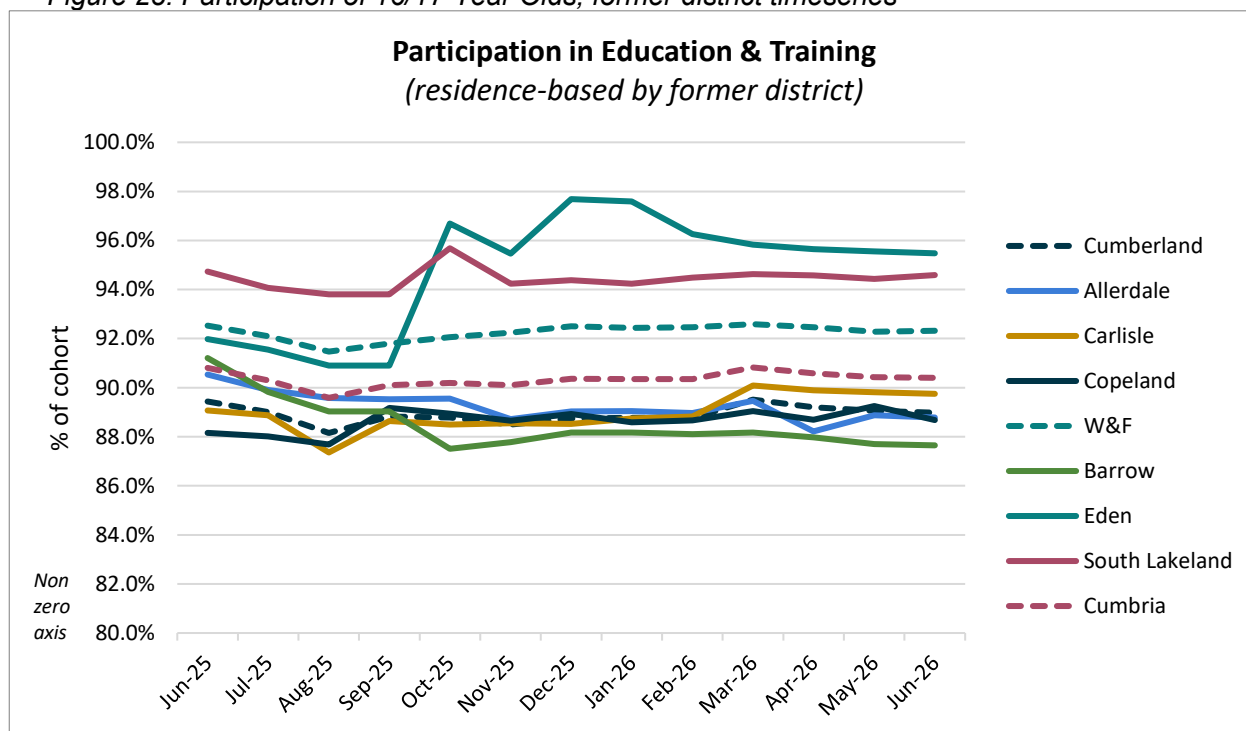
Source: Inspira / NCCIS / Cumbria Combined Authority

6b. 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.

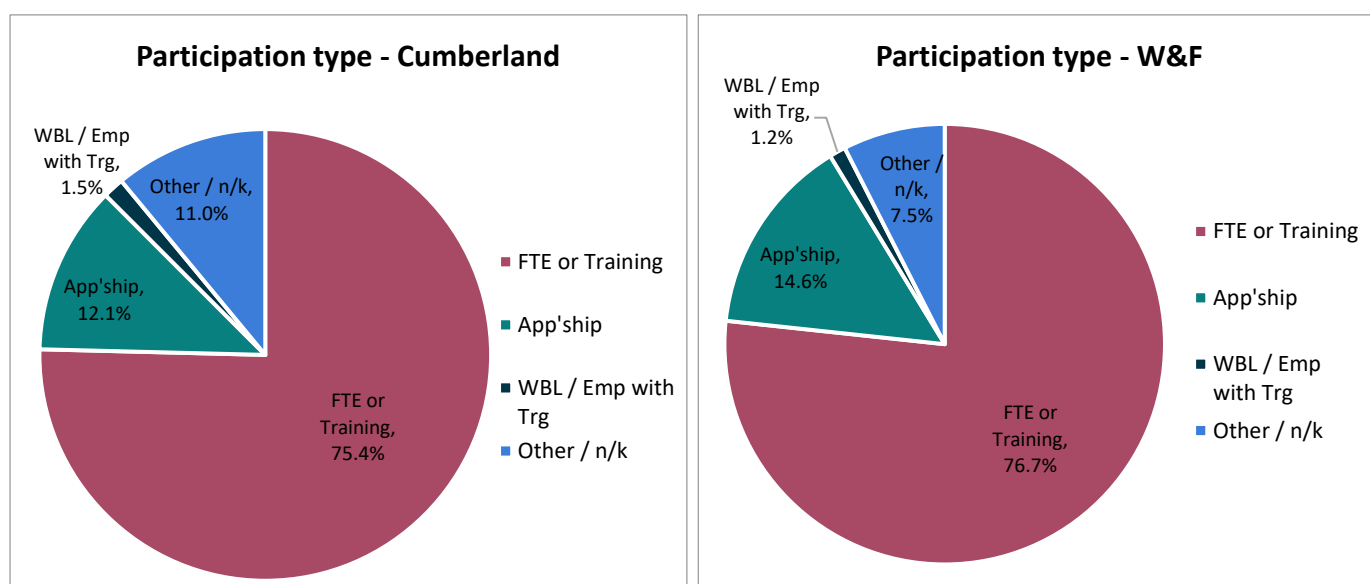
In June 2026, 90.4% of young people in Cumbria were classed as meeting the participation requirement. The rates were 89.0% in Cumberland and 92.3% in Westmorland & Furness compared to an England average of 91.7%. Young people in both Cumberland and Westmorland & Furness are significantly more likely to be undertaking an Apprenticeship than nationally, 12.1% and 14.6% respectively compared to 3.7% in England as a whole.

Figure 28: Participation of 16/17 Year Olds, former district timeseries



Source: Inspira / NCCIS / Cumbria Combined Authority

Figure 29: Participation of 16/17 Year Olds, by activity type – June 2026



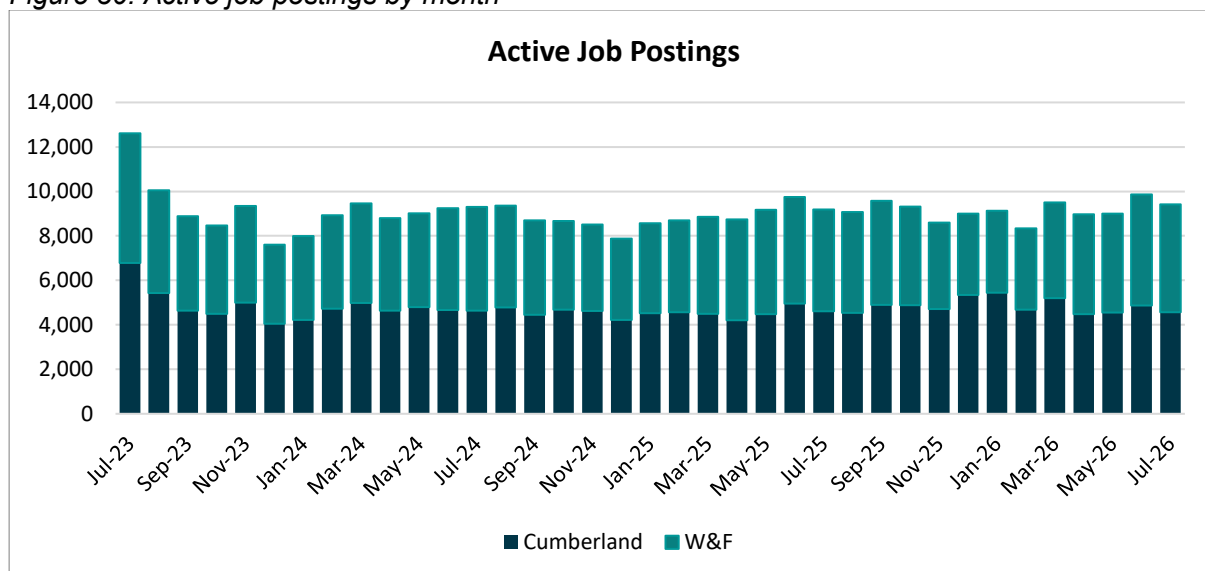
Source: NCCIS / Cumbria Combined Authority

7. JOB POSTINGS

The following data are drawn from Lightcast, 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 July 2026 there were 9,416 active job postings in Cumbria, 3,930 of which were new postings during the month. The number of active postings was 454 lower than in June (-4.6%) and the number of new postings was 1,093 lower (-21.8%).

Figure 30: Active job postings by month



Source: © Lightcast 2026

The most commonly advertised jobs were for care workers, chefs, cleaners & domestics and kitchen & catering assistants.

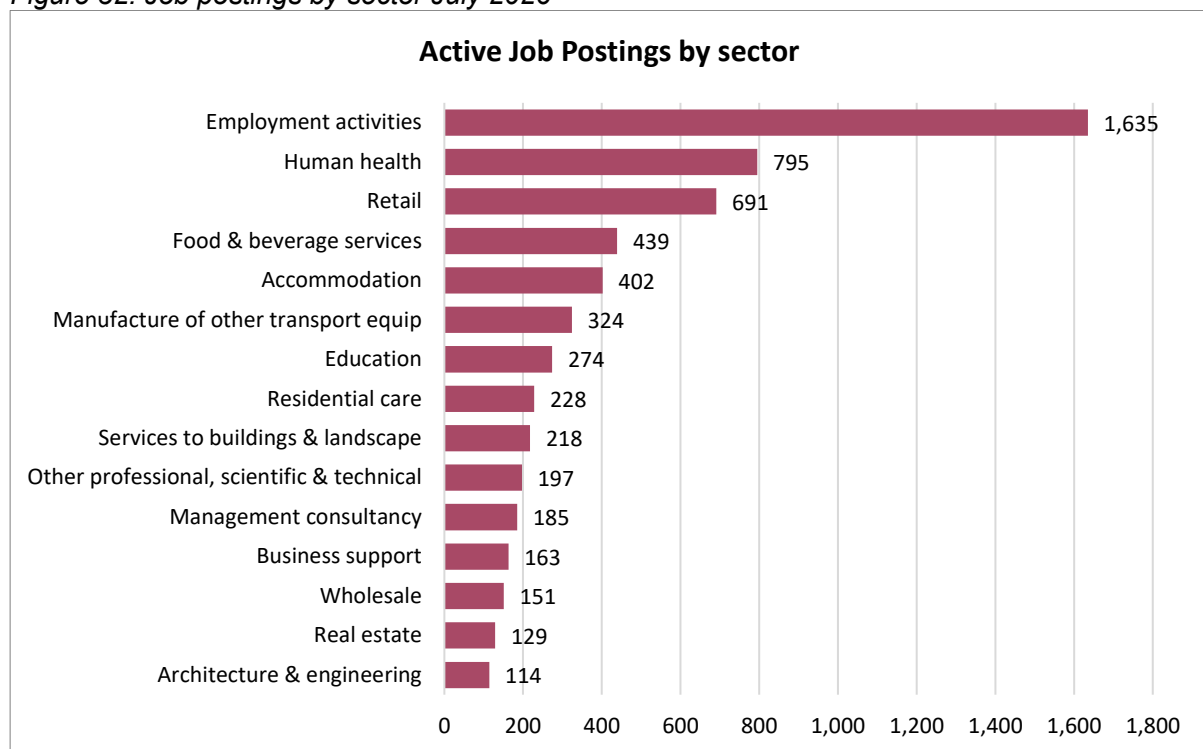
Figure 31: Job postings by occupation – July 2026



Source: © Lightcast 2026

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

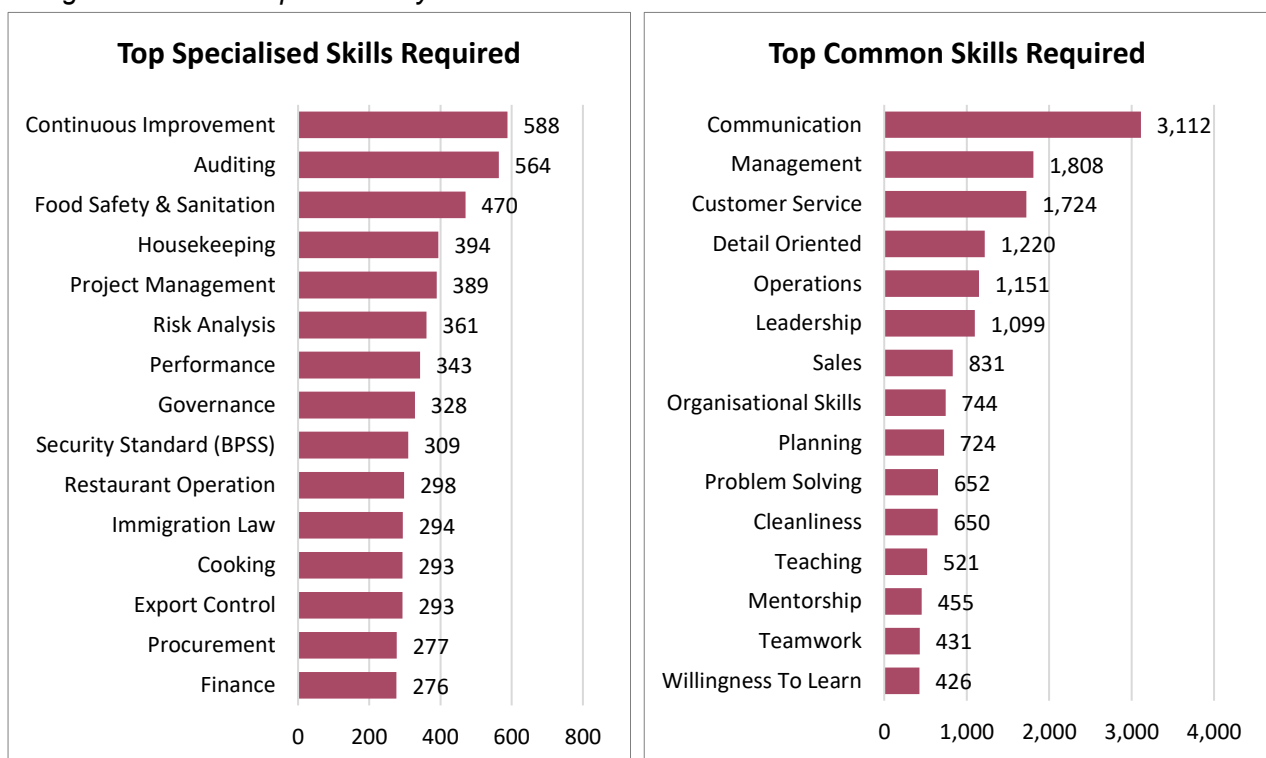
Figure 32: Job postings by sector July 2026



Source: © Lightcast 2026

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.

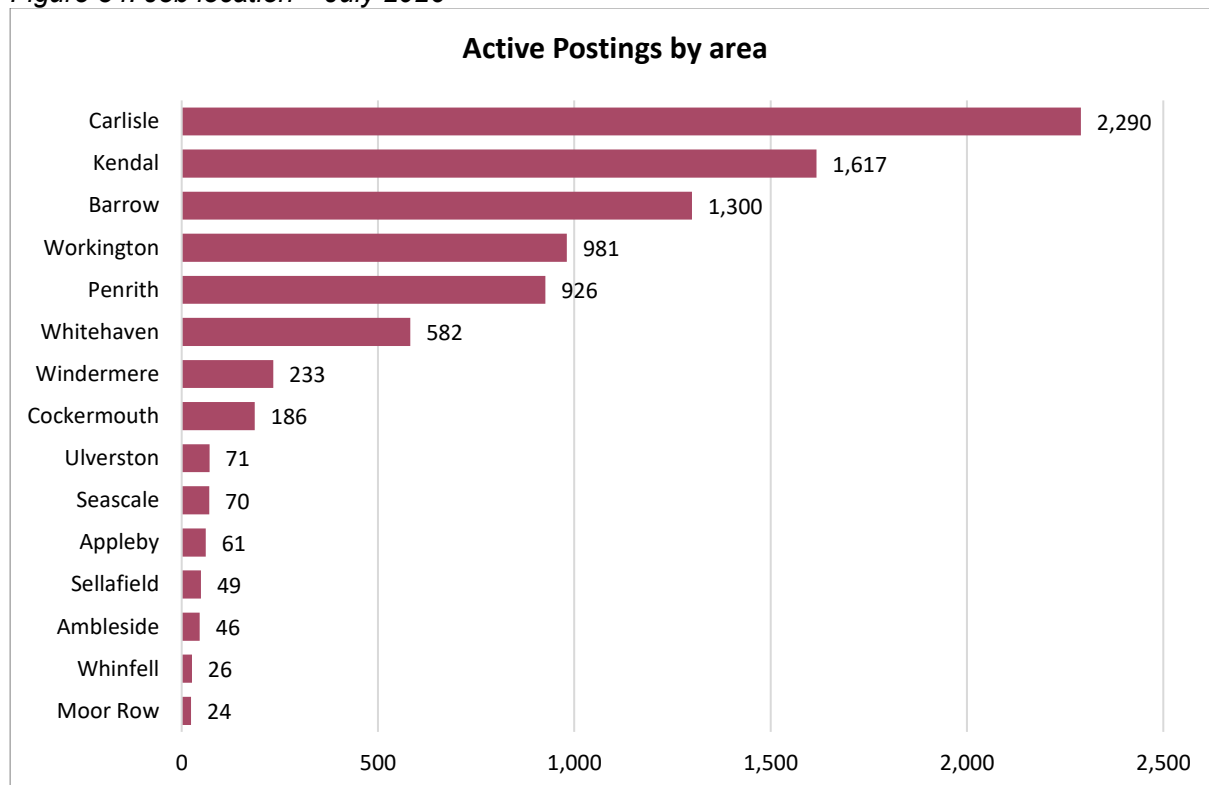
Figure 33: Skills required – July 2026



Source: © Lightcast 2026

Active postings fell in all six former district areas except Barrow where there was a small increase.

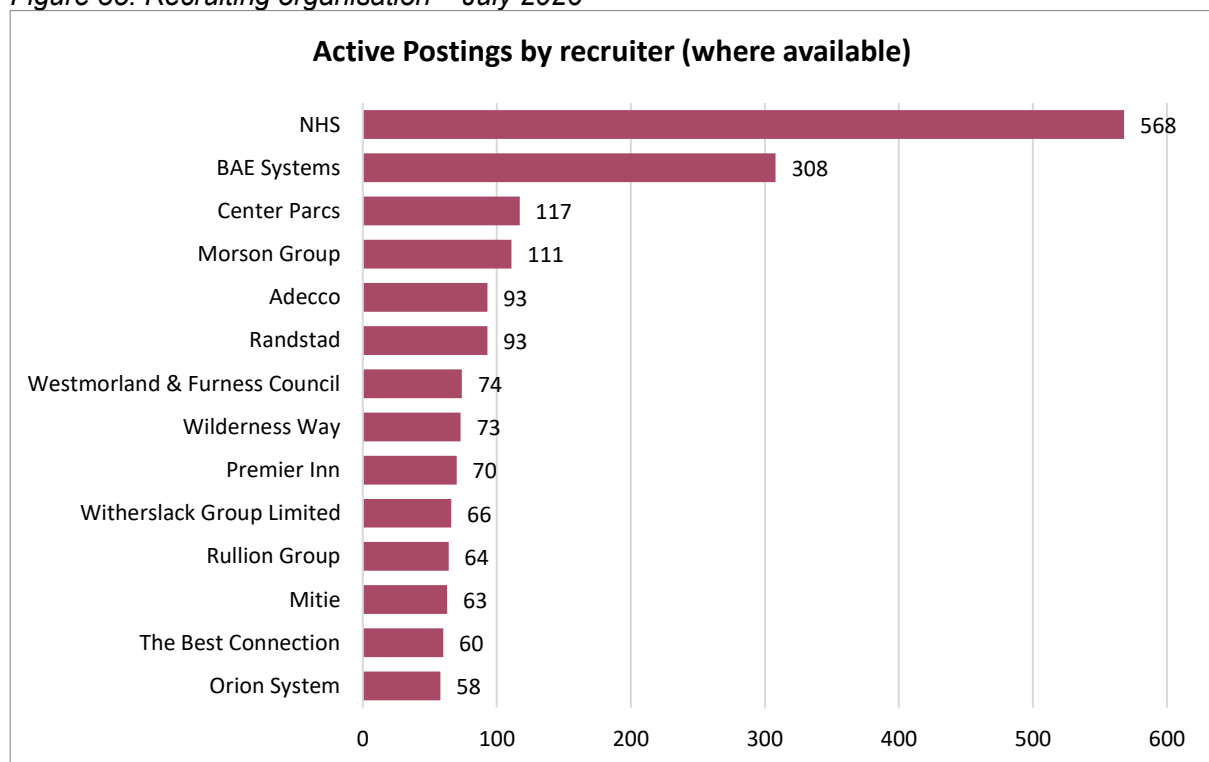
Figure 34: Job location – July 2026



Source: © Lightcast 2026

The NHS and BAE Systems continue to dominate, between them accounting for almost a third of postings (where a recruiting organisation could be identified). Recruitment agencies also feature highly, together with local government and Centre Parcs also featured highly last month.

Figure 35: Recruiting organisation – July 2026



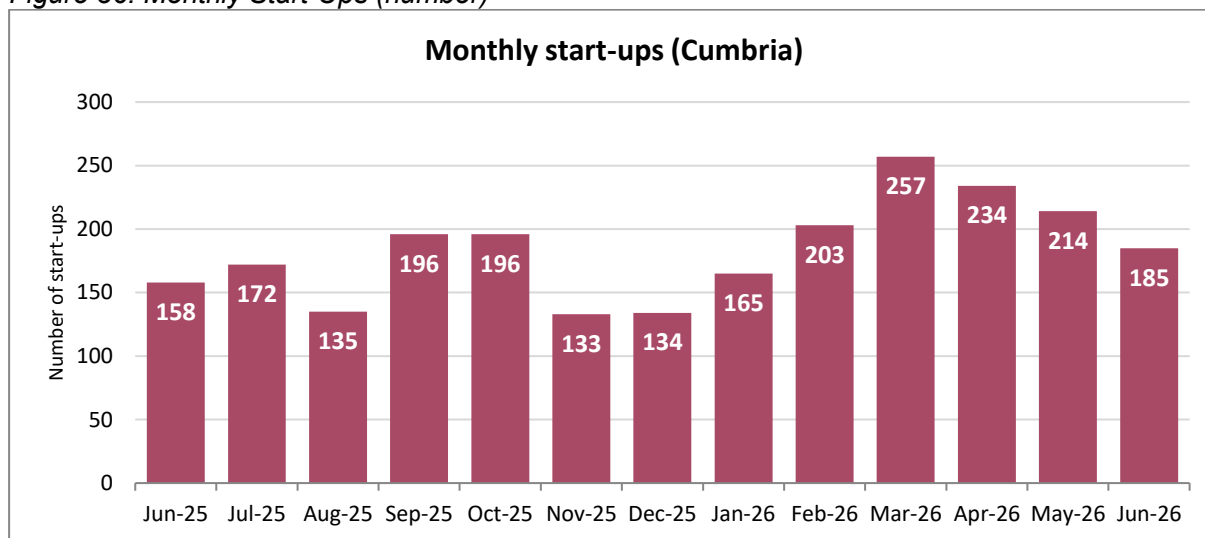
Source: © Lightcast 2026

8. 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 185 business start-ups in Cumbria in June 2026, 29 fewer than the previous month. Over the quarter (Apr-Jun) there were 633 start-ups which is 8 more than last quarter and 148 more than the same quarter last year.

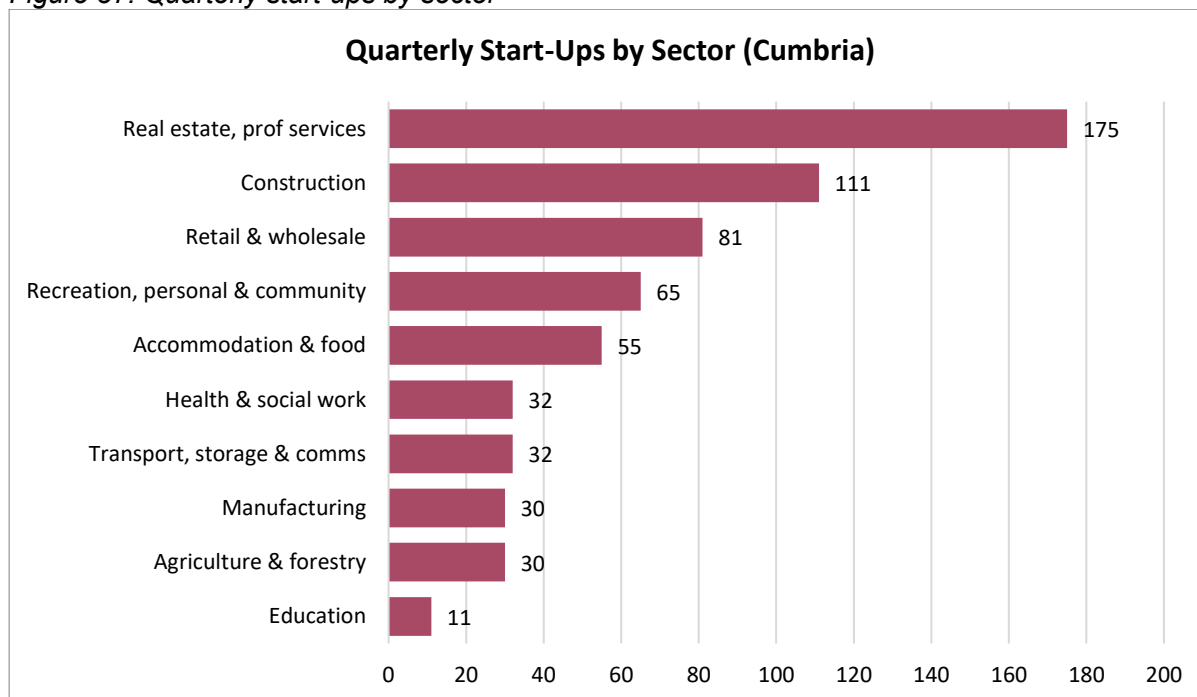
Figure 36: Monthly Start-Ups (number)



Source: BankSearch

The highest volume of start-ups in the quarter (Apr-Jun) was in real estate, prof services & support activities followed by construction, retail & wholesale and recreation, personal & community services.

Figure 37: Quarterly start-ups by sector



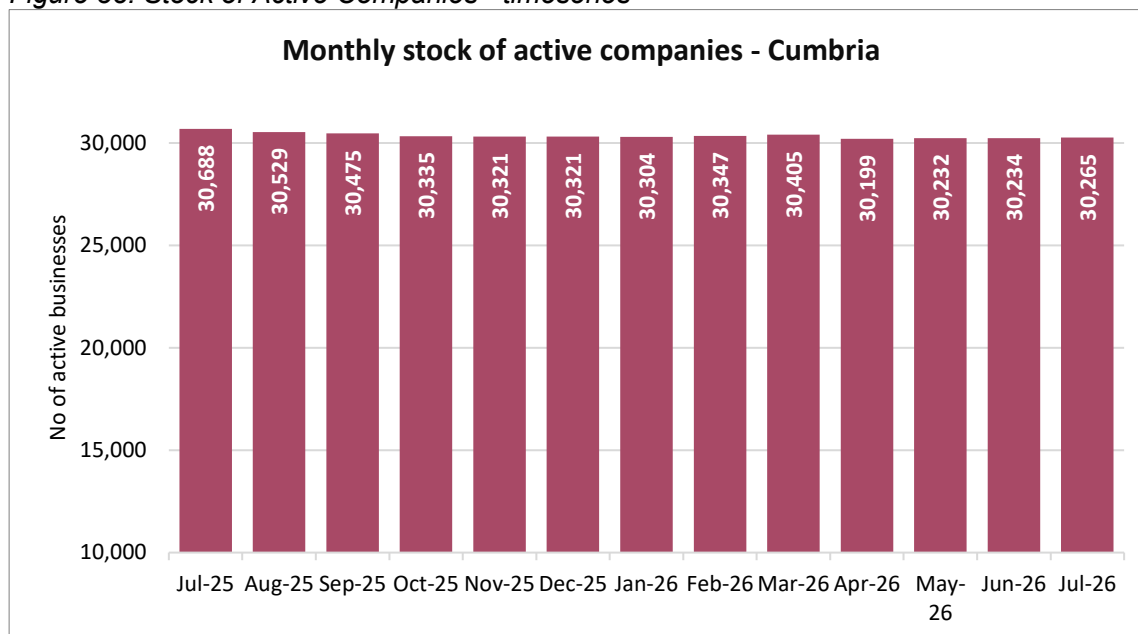
Source: BankSearch

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

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.

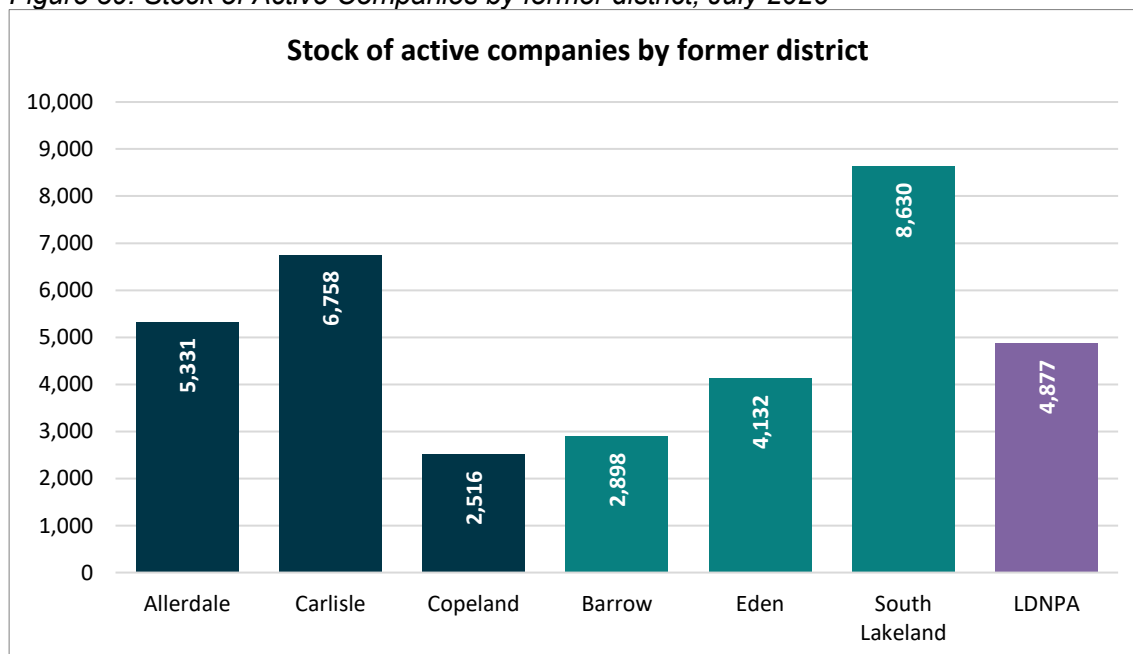
At the end of July 2026 there were 30,265 entries on the FAME database for Cumbria, 31 more than last month.

Figure 38: Stock of Active Companies - timeseries



Source: FAME (Bureau Van Dijk)

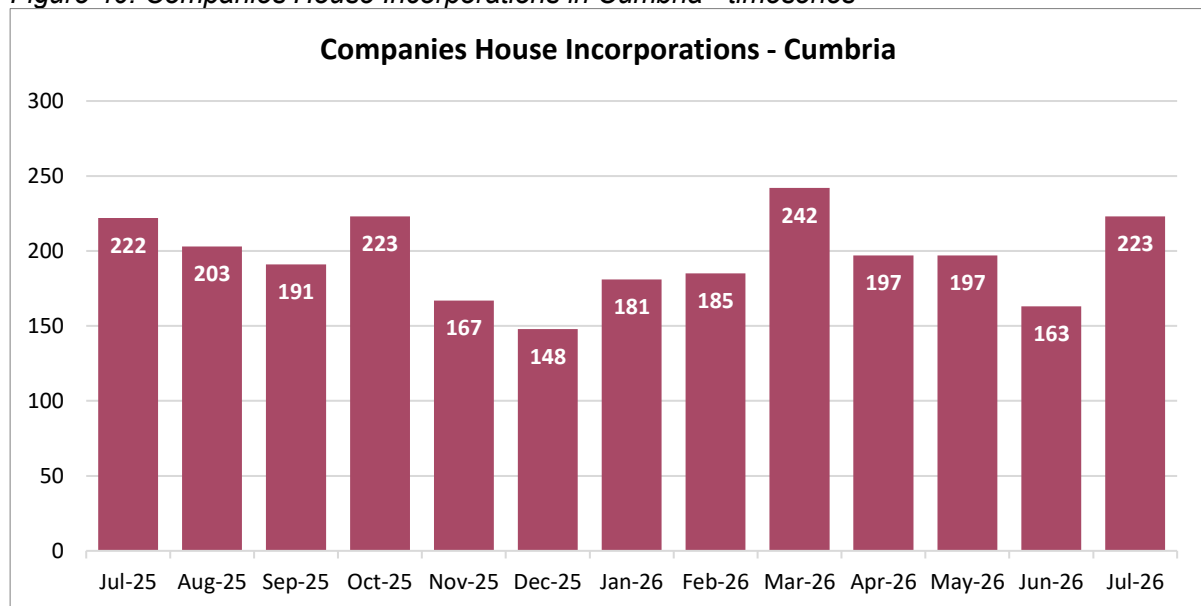
Figure 39: Stock of Active Companies by former district, July 2026



Source: FAME (Bureau Van Dijk) LDNPA is based on wards and counts are also included in the relevant unitary.

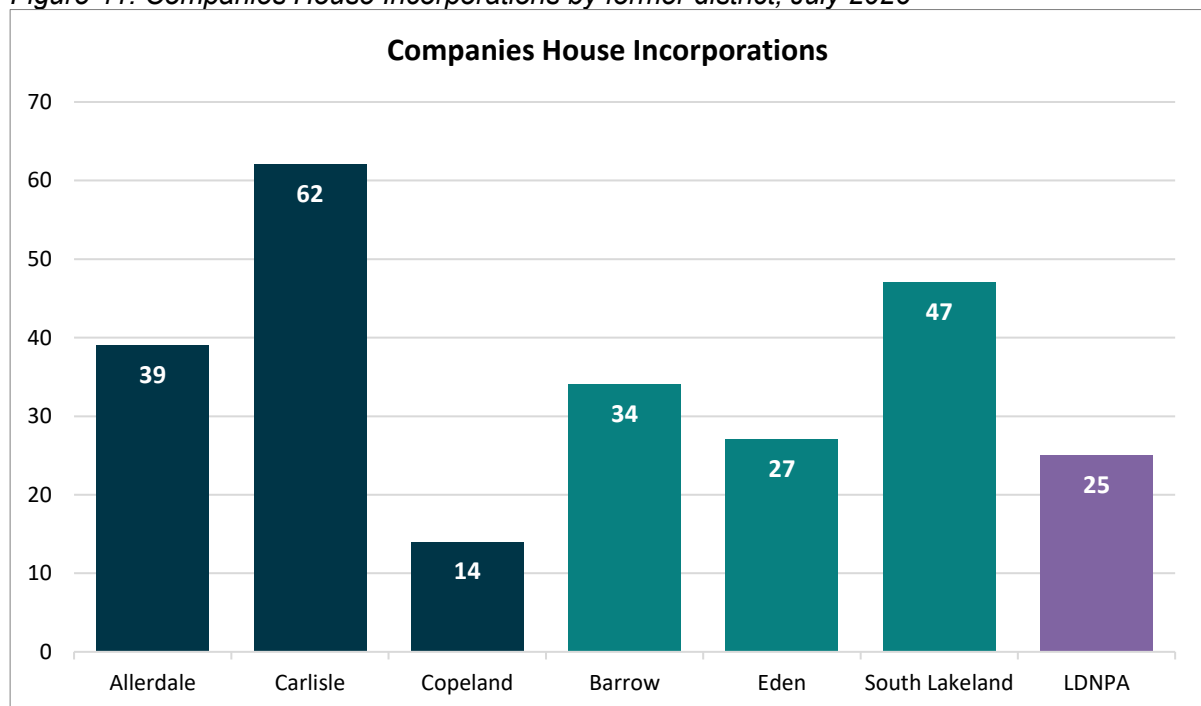
There were 223 new Companies House incorporations in July 2026, 60 more than last month and 1 more than the same month last year. NB: a change of name, address, merger or other changes can result in a new record and therefore these figures do not necessarily all represent newly formed businesses.

Figure 40: Companies House Incorporations in Cumbria - timeseries



Source: FAME (Bureau Van Dijk).

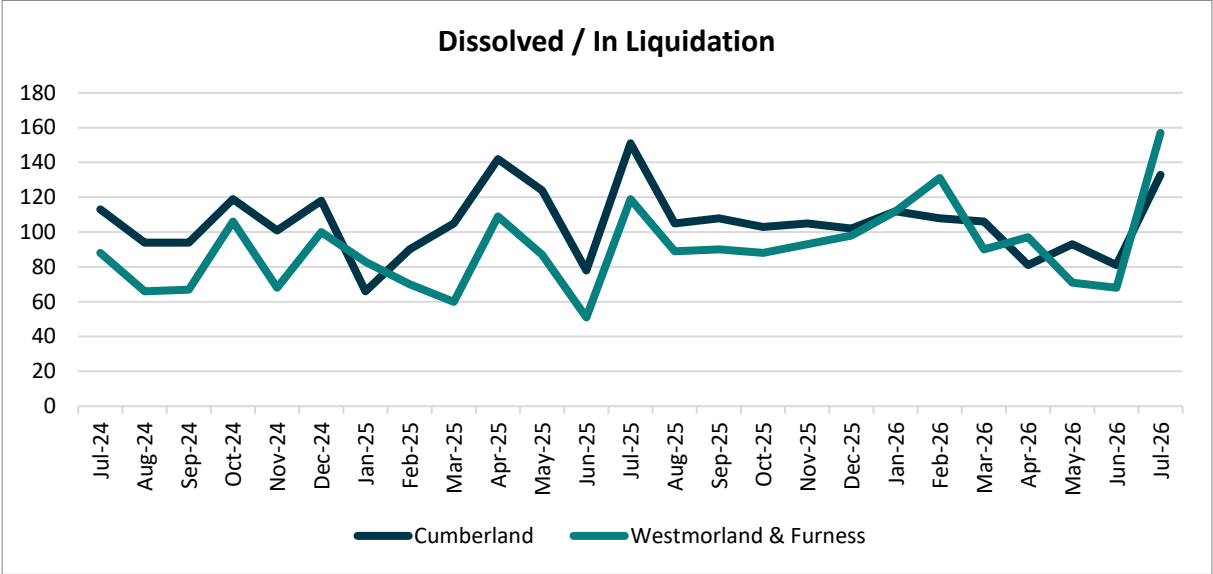
Figure 41: Companies House Incorporations by former district, July 2026



Source: FAME (Bureau Van Dijk) LDNPA is based on wards and counts are also included in the relevant unitary.

There were 290 dissolutions/liquidations during the month (287 dissolutions, 3 liquidations) which is 141 more than last month. The UK saw a similar scale increase which is likely to be due to administrative factors following the start of the tax year.

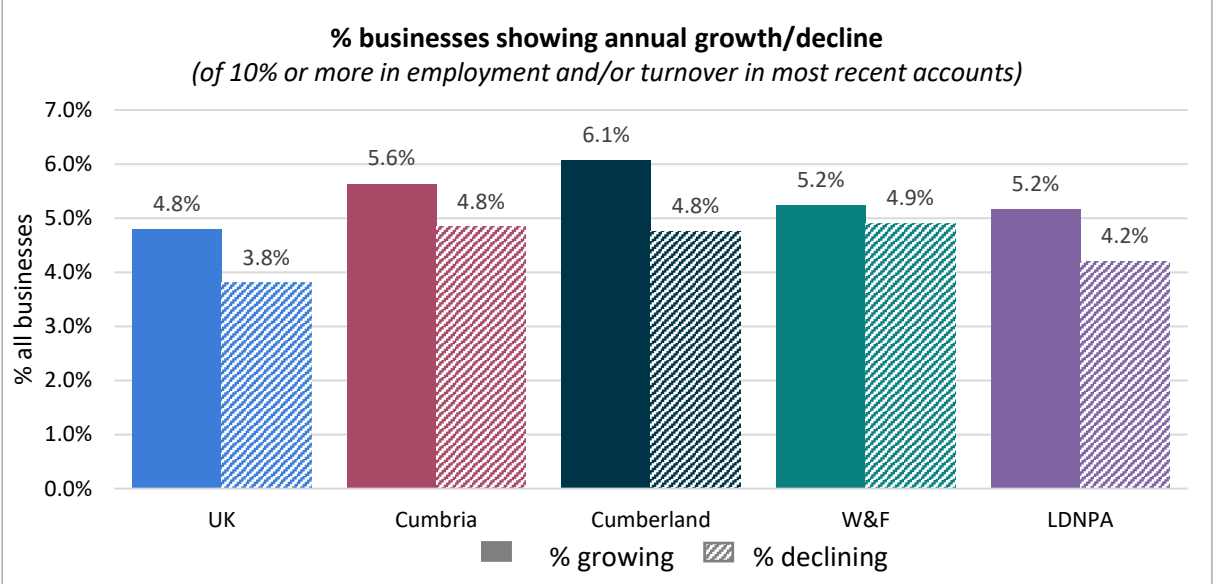
Figure 42: Businesses dissolved/in liquidation during month, timeseries



Source: FAME (Bureau Van Dijk)

Of the businesses which were active in Cumbria in July 2026, 1,706 had shown an increase of 10% in either employment or turnover in their most recent accounts whilst 1,464 had shown a decrease. This represents 5.6% of businesses growing on one or both measures and 4.8% 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.)

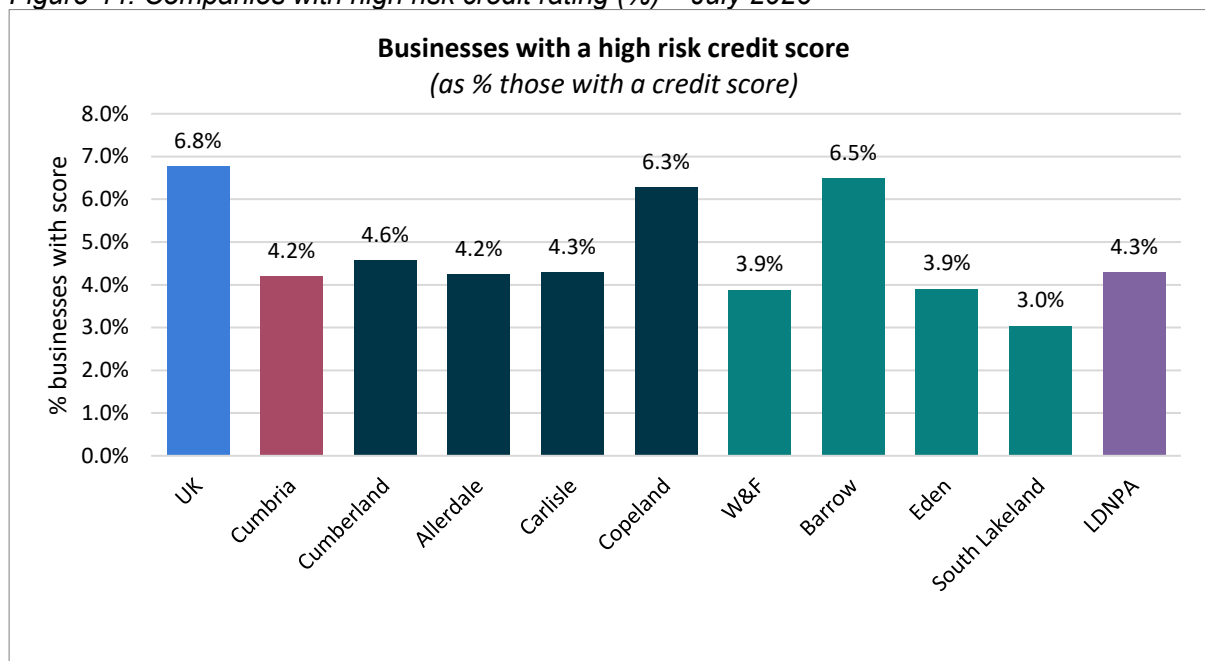
Figure 43: Businesses showing growth/decline – July 2026



Source: FAME (Bureau Van Dijk). LDNPA is based on wards and counts are also included in the relevant unitary.

At the end of July 2026, 683 companies in Cumbria had a high risk credit score (1-20) which is 4.2% of the companies on the system with a score and compares to to 6.8% nationally. The rate was highest in the former district areas of Copeland (6.3%) and Barrow (6.5%)

Figure 44: Companies with high risk credit rating (%) – July 2026

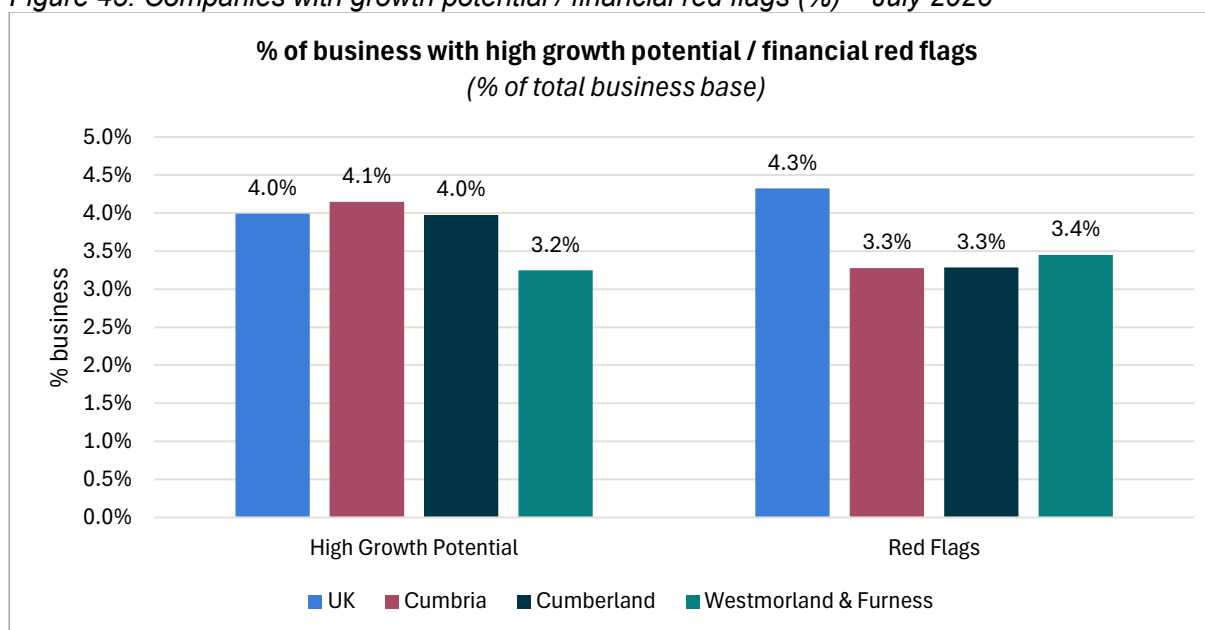


Source: FAME (Bureau Van Dijk) NB: % is of all active businesses with a credit score.

Business Growth Potential and Financial Red Flags

These data are extracted from the Growth Flag platform and measure those with a registered office or trading address in Cumbria. At the end of July 2026, 4.1% of businesses in Cumbria were rated as having high growth potential (likely or very likely) whilst 3.3% were rated as having financial red flags (not including provisional ratings).

Figure 45: Companies with growth potential / financial red flags (%) – July 2026



Source: Growth Flag

Figure 46: Ward claimant data

CUMBERLAND	Claimant Count (JSA / UC seeking work)					Universal Credit (all claimants)				
	Jul 26		Change from Jun 2026			May 2026		Change from Feb 2026		
	No	Rate	No	%	Rate	No	Rate	No	%	Rate
GB	1,657,580	3.9	18,210	1.1	0.0	8,349,753	19.7	42,437	0.5	0.1
Cumbria	6,555	2.2	85	1.3	0.0	48,252	16.0	113	0.2	0.0
Cumberland	4,145	2.5	40	0.9	0.0	30,220	18.1	124	0.4	0.1
1.Carlisle West	605	3.0	15	3	0.1	4,237	21.0	12	0.3	0.1
2.Petteril	695	3.3	5	1	0.0	5,022	23.6	29	0.6	0.1
3.Border, Fellside & North Carlisle	320	1.4	-5	-2	0.0	2,614	11.1	57	2.2	0.2
4.Fells & Solway	305	1.7	-5	-2	0.0	2,411	13.8	1	0.0	0.0
5.Lakes to Sea	530	2.2	15	3	0.1	3,853	15.8	-19	-0.5	-0.1
6.Workington Together	675	3.4	5	0	0.0	4,585	23.3	-31	-0.7	-0.2
7.Whitehaven & Coastal	520	2.5	-5	-1	0.0	4,022	19.3	-14	-0.3	-0.1
8.South Cumberland	490	2.5	20	4	0.1	3,476	17.8	1	0.0	0.0
Aspatria	80	2.7	0	0	0.0	625	20.7	-3	-0.5	-0.1
Belah	50	1.1	0	0	0.0	557	12.8	1	0.2	0.0
Belle Vue	120	2.8	0	2	0.0	920	21.9	5	0.5	0.1
Botcherby	155	3.5	5	3	0.1	940	21.3	-14	-1.5	-0.3
Bothel & Wharrels	35	1.2	0	-3	0.0	193	7.0	6	3.2	0.2
Brampton	65	2.1	5	8	0.2	553	17.4	2	0.4	0.1
Bransty	105	3.2	10	8	0.2	555	16.7	-4	-0.7	-0.1
Castle	190	4.3	0	-1	0.0	990	22.5	-11	-1.1	-0.2
Cleator Moor East & Frizington	85	2.7	10	16	0.4	624	19.2	1	0.2	0.0
Cleator Moor West	95	2.6	10	9	0.2	790	22.1	-1	-0.1	0.0
Cockermouth North	85	2.1	5	4	0.1	588	14.7	16	2.8	0.4
Cockermouth South	50	1.4	5	6	0.1	245	7.0	-7	-2.8	-0.2
Corby & Hayton	30	1.2	0	-6	-0.1	209	8.0	-1	-0.5	0.0
Currock	185	4.0	0	1	0.0	1,093	23.7	7	0.6	0.2
Dalston & Burgh	40	0.9	-10	-17	-0.2	318	7.0	5	1.6	0.1
Dearham & Broughton	45	1.2	0	2	0.0	433	11.8	-4	-0.9	-0.1
Denton Holme	145	3.2	20	14	0.4	977	21.1	17	1.8	0.4
Egremont	125	3.7	0	2	0.1	855	25.3	6	0.7	0.2
Egremont North & St. Bees	75	2.3	-10	-13	-0.3	657	20.0	0	0.0	0.0
Gosforth	45	1.4	-5	-8	-0.1	325	9.7	7	2.2	0.2
Harraby North	140	3.1	0	0	0.0	1,136	25.4	11	1.0	0.2
Harraby South	100	2.5	5	3	0.1	769	19.8	16	2.1	0.4
Harrington	110	2.6	-5	-6	-0.2	862	20.8	-4	-0.5	-0.1
Hillcrest & Hensingham	35	1.1	0	6	0.1	256	7.8	-1	-0.4	0.0
Houghton & Irthington	15	0.5	-5	-22	-0.1	189	6.4	1	0.5	0.0
Howgate	70	2.0	5	5	0.1	624	17.9	-9	-1.4	-0.3
Kells & Sandwith	155	3.6	5	3	0.1	1,204	28.1	-9	-0.7	-0.2
Keswick	50	1.8	5	6	0.1	299	10.5	-16	-5.1	-0.6
Longtown	70	2.4	0	-3	-0.1	498	16.7	23	4.8	0.8
Maryport North	100	2.8	0	-2	-0.1	727	20.3	8	1.1	0.2
Maryport South	165	4.1	5	5	0.2	1,378	34.5	-9	-0.6	-0.2
Millom	105	3.1	0	0	0.0	672	20.3	-12	-1.8	-0.4
Millom Without	35	1.3	0	0	0.0	210	7.9	9	4.5	0.3
Mirehouse	80	2.5	-15	-14	-0.4	725	22.6	6	0.8	0.2
Morton	100	2.7	0	-1	0.0	965	25.5	-6	-0.6	-0.2
Moss Bay & Moorclose	205	4.9	10	4	0.2	1,561	37.3	-28	-1.8	-0.7
Seaton	95	2.4	0	-1	0.0	690	17.8	10	1.5	0.3
Solway Coast	65	2.2	-5	-6	-0.1	502	17.5	4	0.8	0.1
St. John's & Great Clifton	80	2.0	5	5	0.1	467	12.2	9	2.0	0.2
St. Michael's	185	5.1	0	-1	0.0	1,005	27.7	-15	-1.5	-0.4
Stanwix Urban	40	1.2	-10	-19	-0.3	287	8.8	11	4.0	0.3
Thursby	30	0.9	5	12	0.1	251	8.5	5	2.0	0.2
Upperby	120	3.1	-5	-3	-0.1	1,083	28.0	7	0.7	0.2
Wetheral	50	1.2	5	14	0.1	319	7.5	18	6.0	0.4
Wigton	95	2.3	5	3	0.1	714	17.7	-4	-0.6	-0.1
Yewdale	50	1.6	0	-2	0.0	385	12.2	-3	-0.8	-0.1

WESTMORLAND & FURNESS	Claimant Count (JSA / UC seeking work)					Universal Credit (all claimants)				
	Jul 2026		Change from Jun 2026			May 2026		Change from Feb 2026		
	No	Rate	No	%	Rate	No	Rate	No	%	Rate
GB	1,657,580	3.9	18,210	1.1	0.0	8,349,753	19.7	42,437	0.5	0.1
Cumbria	6,555	2.2	85	1.3	0.0	48,252	16.0	113	0.2	0.0
Westmorland & Furness	2,410	1.8	45	2.0	0.0	18,027	13.4	-17	-0.1	0.0
Barrow	1,095	2.6	60	5.8	0.1	8,154	19.6	-2	0.0	0.0
Eden	515	1.6	-10	-1.5	0.0	3,542	10.9	9	0.3	0.0
South Lakeland	800	1.3	-5	-0.6	0.0	6,336	10.4	-25	-0.4	0.0
Alston & Fellside	55	1.4	0	4	0.1	357	9.6	-37	-9.4	-1.0
Appleby & Brough	45	1.4	0	4	0.1	380	11.4	8	2.2	0.2
Bowness & Lyth	25	1.2	-5	-13	-0.2	192	8.8	-13	-6.3	-0.6
Burton & Holme	25	1.1	0	10	0.1	143	6.9	9	6.7	0.4
Coniston & Hawkshead	30	1.9	5	23	0.4	150	8.9	-13	-8.0	-0.8
Dalton North	55	1.5	5	13	0.2	357	9.8	6	1.7	0.2
Dalton South	60	1.5	0	4	0.1	512	13.6	-10	-1.9	-0.3
Eamont & Shap	40	1.6	-5	-9	-0.2	234	9.6	8	3.5	0.3
Eden & Lyvennet Vale	30	1.0	-5	-11	-0.1	228	6.9	-7	-3.0	-0.2
Grange & Cartmel	60	1.1	0	-3	0.0	456	8.6	10	2.2	0.2
Greystoke & Ulswater	20	0.7	0	6	0.0	123	5.0	-8	-6.1	-0.3
Hawcoat & Newbarns	70	1.2	-5	-4	0.0	568	9.1	-8	-1.4	-0.1
Hesket & Lazonby	40	1.1	0	-3	0.0	207	5.8	5	2.5	0.1
High Furness	30	1.3	0	-3	0.0	161	7.4	14	9.5	0.6
Kendal Castle	25	0.7	0	4	0.0	230	6.7	-20	-8.0	-0.6
Kendal Highgate	90	2.2	-5	-3	-0.1	710	18.1	-5	-0.7	-0.1
Kendal Nether	60	1.5	-5	-5	-0.1	593	14.9	-11	-1.8	-0.3
Kendal South	40	1.1	5	14	0.1	335	9.3	-3	-0.9	-0.1
Kendal Strickland & Fell	90	2.1	-10	-8	-0.2	686	16.0	-11	-1.6	-0.3
Kent Estuary	35	1.1	-5	-11	-0.1	282	8.9	-6	-2.1	-0.2
Kirkby Stephen & Tebay	50	1.8	0	2	0.0	334	11.9	-10	-2.9	-0.4
Levens & Crooklands	15	0.6	0	-7	0.0	118	5.4	-3	-2.5	-0.1
Low Furness	20	0.8	0	5	0.0	162	6.9	10	6.6	0.4
Old Barrow	460	5.6	30	7	0.3	3,169	38.5	7	0.2	0.1
Ormsgill & Parkside	210	3.0	5	3	0.1	1,454	20.6	-5	-0.3	-0.1
Penrith North	95	2.1	-5	-5	-0.1	689	15.2	28	4.2	0.6
Penrith South	140	2.2	0	0	0.0	990	15.5	1	0.1	0.0
Risedale & Roosecote	140	2.1	20	15	0.3	1,154	17.8	-29	-2.5	-0.4
Sedbergh & Kirkby Lonsdale	50	1.1	-5	-11	-0.1	298	6.7	5	1.7	0.1
Ulverston	115	1.5	5	5	0.1	962	13.0	-25	-2.5	-0.3
Upper Kent	25	1.0	0	0	0.0	220	9.1	1	0.5	0.0
Walney Island	100	1.6	5	3	0.0	938	15.1	-8	-0.8	-0.1
Windermere & Ambleside	75	1.2	5	10	0.1	650	10.5	-20	-3.0	-0.3

Source: ONS/DWP & CCA calculations. Totals may not sum due to rounding & disclosure controls

Areas contained in Cumberland Community Panels / Westmorland & Furness Locality 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	6. Workington Together	Maryport North
	Currock		Maryport South
	Harraby North		Harrington
	Harraby South		Moss Bay & Moorclose
3. Border, Fellside & North Carlisle	Upperby	7. Whitehaven & Coastal	Seaton
	Belah		St. John's & Great Clifton
	Brampton		St Michael's
	Corby & Hayton	8. South Cumberland	Bransty
	Houghton & Irthington		Egremont North & St. Bees
	Longtown		Hillcrest & Hensingham
	Stanwix Urban		Howgate
4. Fells & Solway	Wetheral	Kells & Sandwith	
	Aspatria	Mirehouse	
	Dalston & Burgh	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		

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