CUMBRIA COMBINED AUTHORITY

Cumbria Labour Market Briefing – Sept 2026

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 223,536 payrolled employees resident in Cumbria in the provisional Aug 2026 data, a decrease of 294 from the revised Jul figure. There were estimated to be 2,179 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 Aug 2026 in Cumbria were provisionally estimated to be £2,535 which is 95% of the UK average. They were higher than the UK in West Cumbria (102%) but lower in East Cumbria (91%). 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 2.6% which is below the UK growth rate of 3.5%.
- There were 6,565 claimants of JSA / UC (out of work and seeking work) in Aug 2026, which is 140 more than the revised Jul figure (+2.2%). The count rose everywhere except Eden where there was a minimal decrease. Compared to the same time last year, the claimant count (actively seeking work) is 225 higher (+3.5%). However this varies – the count is 235 higher in Cumberland than a year ago but 10 lower in Westmorland & Furness.
- The claimant rate (actively seeking work) in Cumbria was 2.2% in Aug 2026 unchanged from Jul 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 was well above the national rate (6.4 v 5.9%) in August.
- There were 417 young people (aged 16/17) classed as NEET (inc not knowns) in Jul 2026 which is 10 fewer than in Jun but 38 more than the same month last year. There were 277 NEET/NKs in Cumberland and 140 in Westmorland & Furness.
- The NEET rate was 3.8% in Cumbria in Jul 2026, down 0.1 from Jun but 0.3ppt higher than a year ago. The rate was 4.4% in Cumberland and 3.0% in Westmorland & Furness. Both areas have a rate lower than the England rate of 6.1%.

- The participation rate for 16/17 year olds was 90.2% in Cumbia in Jul 2026 (88.6% in Cumberland and 92.3% in Westmorland & Furness) which compares to a rate of 91.3% for England.
- According to Lightcast there were 9,664 active online job postings in Aug 2026, 223 more than in Jul (+2.4%). The number of newly advertised postings during the month also rose slightly with 32 more new postings than in Jul (+0.8%).
- 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 627 small business start-ups in the quarter ending Jul 2026 which is 67 fewer than last quarter but 149 more than the same quarter last year. Start-ups were highest in real estate & professional services (173), construction (92), retail & wholesale (82) and recreation, personal & community services (73).
- There were 30,286 active companies on the FAME database in Cumbria at the end of Aug 2026, 21 more than in Jul.
- There were 154 new Companies House incorporations in Aug 2026, 69 fewer than in Jul and 49 fewer than the same month last year.
- There were 201 businesses recorded as dissolved/in liquidation during Aug 2026, 89 fewer than in Jul.
- Of the active businesses in Aug 2026, 1,702 had posted financial results showing a 10% increase in employment and/or turnover in their most recent accounts (5.6% of businesses) whilst 1,467 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 Aug 2026, 684 had a high risk credit score (1-20) which represents 4.2% of those with a credit score (UK 6.7%).
- At the end of Aug 2026, 1,769 businesses (3.9%) were identified on the Growth Flag platform as having high growth potential whilst 1,443 (3.2%) 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 <u>should not</u> be compared to the local area data.

- Estimates for payrolled employees in the UK fell by 101,000 (0.3%) between July 2025 and July 2026, and decreased by 19,000 (0.1%) between June and July 2026. This is based on administrative data from HM Revenue and Customs (HMRC).
- When looking at May to July 2026, the period comparable with our Labour Force Survey (LFS) estimates, the number of payrolled employees fell by 84,000 (0.3%) over the year and by 39,000 (0.1%) over the quarter.
- The early estimate of payrolled employees for August 2026 decreased by 145,000 (0.5%) on the year, and decreased by 26,000 (0.1%) between July and August 2026 to 30.2 million. Figures for August 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% for May to July 2026. This is down by 0.1 percentage points on the year but largely unchanged on the latest quarter.
- The UK unemployment rate for people aged 16 years and over was estimated at 4.9% in May to July 2026. This is up by 0.2 percentage points on the year but largely unchanged on the latest quarter.
- The UK economic inactivity rate for people aged 16 to 64 years was estimated at 20.9% in May to July 2026. This is down by 0.1 percentage points on both the year and the latest quarter.
- Vacancy estimates decreased on the quarter, with early estimates for June to August 2026 suggesting a decrease of 8,000 (1.1%) vacancies to 702,000, compared with March to May 2026; this is the lowest level since February to April 2021.
- Vacancy estimates decreased in 10 of the 18 industry sectors, and in 2 of the 5 employment size bands compared with March to May 2026; the largest industry decrease was in education

(down 5,000 vacancies), and the largest employment size band decrease was for businesses with 1 to 9 employees (down 7,000 vacancies).

- There were 2.5 unemployed people per vacancy in May to July 2026; this ratio has remained at 2.5 since July to September 2025, after previously increasing quarter on quarter since July to September 2024.
- Early estimates suggest there were 36.7 million workforce jobs in the UK in June 2026; this is an annual increase of 60,000 (0.2%) when compared with a year ago, with an increase of 46,000 (0.1%) in the employee jobs component, which was partially offset by a decrease of 10,000 (0.2%) in the self-employment jobs component.
- Workforce jobs estimates increased in 13 of the 20 industry sectors on the year; the largest increases were professional scientific and technical activities (up 51,000 jobs), and public administration and defence; compulsory social security (up 45,000 jobs).
- Annual growth in employees' average earnings was 3.5% for regular earnings (excluding bonuses) and 3.9% 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 0.6% for regular pay and 0.9% for total pay.
- Using the Consumer Prices Index excluding owner occupiers' housing costs (CPI) to adjust for inflation, annual growth in real terms was 0.8% for regular pay and 1.1% for total pay.
- Annual average regular earnings growth was 6.3% for the public sector and 2.9% 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 continued to show the strongest regular annual growth rate (3.1%).

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.

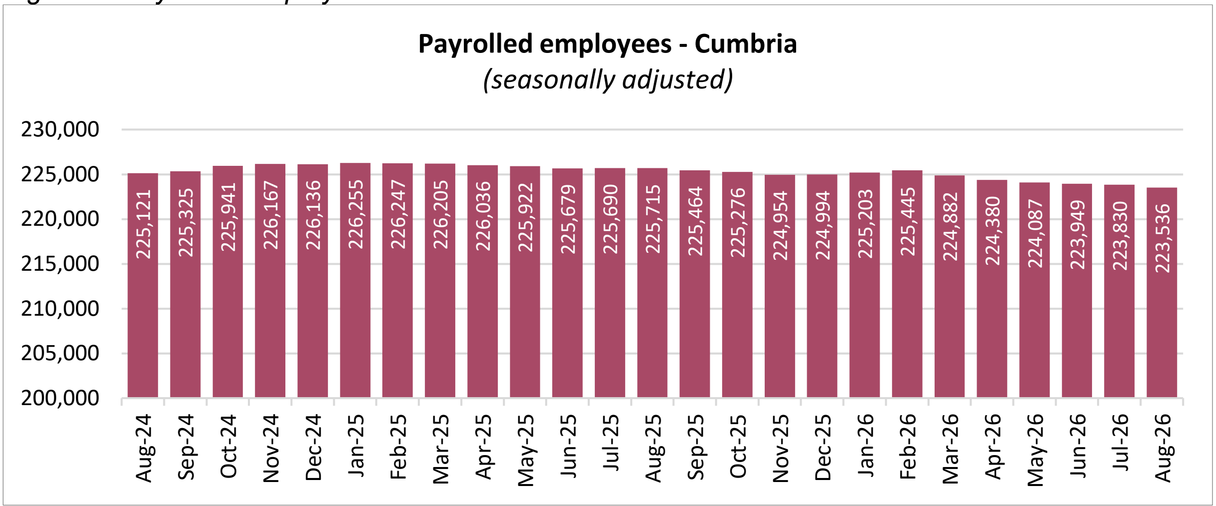
Note 1: District data are released quarterly, the ITL areas of West Cumbria (Allerdale, Copeland, Barrow) and East Cumbria (Carlisle, Eden, South Lakeland) are released monthly.

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 223,536 residents in Cumbria in payrolled employment in the provisional Aug 26 data, a decrease of 294 from the revised Jul total. There were estimated to be 2,179 fewer payrolled employees than a year earlier.

Figure 1: Payrolled employees - Cumbria



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

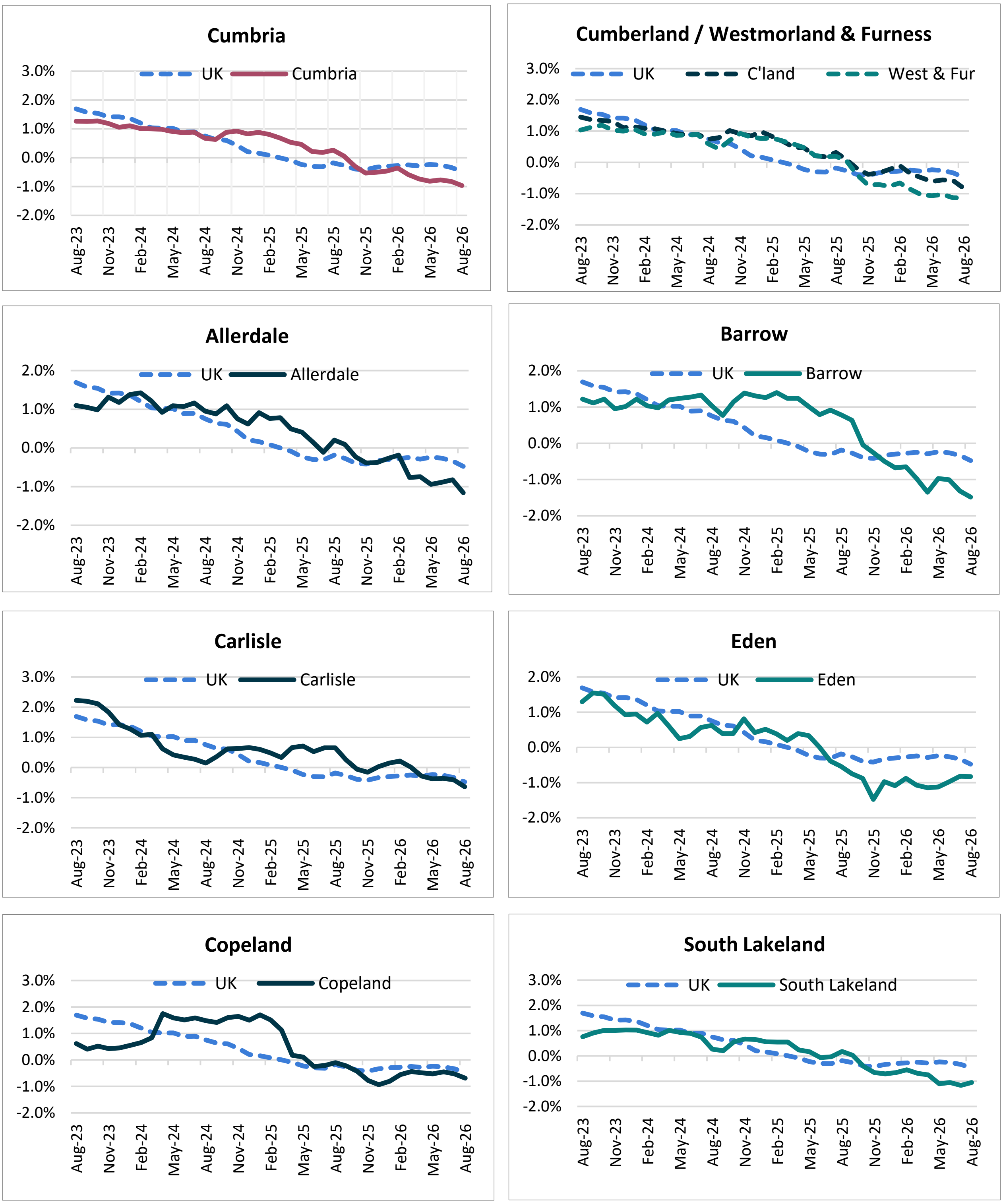
Figure 2: Payrolled employees – Seasonally adjusted

Payrolled employees (seasonally adjusted)					
	Aug 2026	Month change		One year change	
	No	No	%	No	%
UK	30,227,243	-26,097	-0.1%	-144,849	-0.5%
England	25,658,835	-23,260	-0.1%	-135,119	-0.5%
Cumbria	223,536	-294	-0.1%	-2,179	-1.0%
Cumberland	124,589	-193	-0.2%	-1,040	-0.8%
Allerdale	42,186	-61	-0.1%	-495	-1.2%
Carlisle	52,154	-106	-0.2%	-335	-0.6%
Copeland	30,249	-26	-0.1%	-210	-0.7%
Westmorland & Furness	98,948	-99	-0.1%	-1,139	-1.1%
Barrow	31,267	-97	-0.3%	-471	-1.5%
Eden	23,109	-15	-0.1%	-193	-0.8%
South Lakeland	44,572	13	0.0%	-475	-1.1%
West Cumbria ITL	103,701	-186	-0.2%	-1,177	-1.1%
East Cumbria ITL	119,836	-108	-0.1%	-1,001	-0.8%

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)

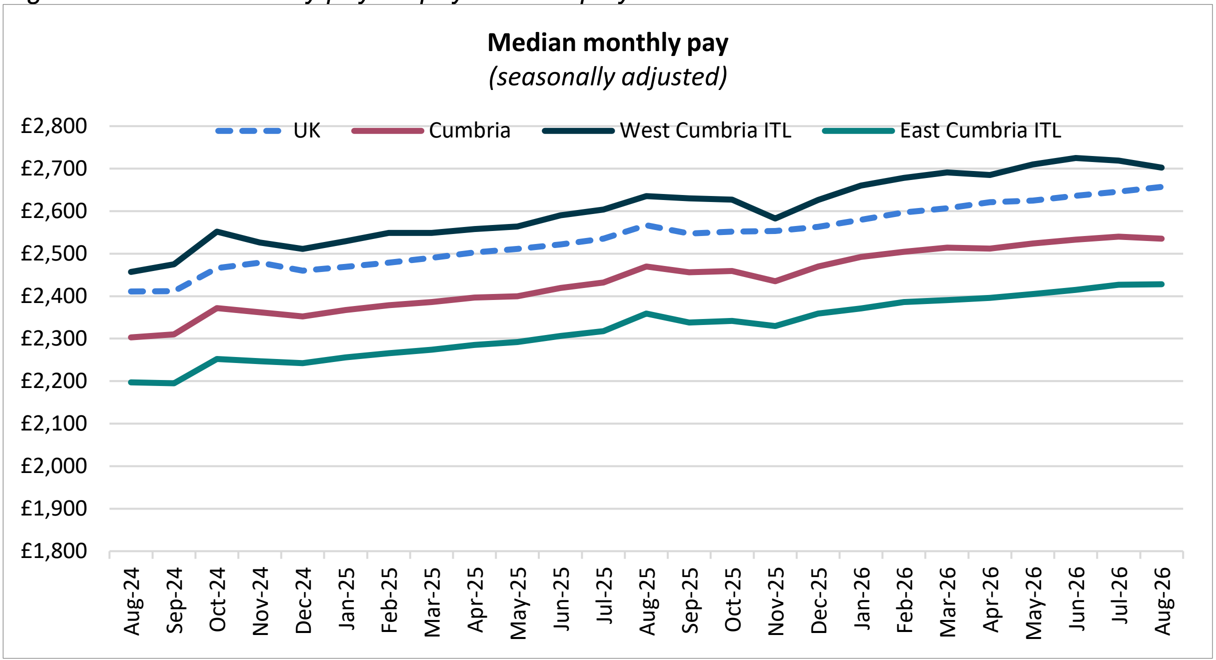


Source: HMRC / ONS. Unitary and former data are released quarterly. Latest month data are provisional.

3b. Median monthly pay (seasonally adjusted)

Median monthly pay for employees in Cumbria was estimated to be £2,535 in Aug 2026 which is 95% of the UK average. There was variation between areas with earnings in West Cumbria (Allerdale, Barrow and Copeland) being above the national average (102%) but lower in East Cumbria (91%). 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)						
	Aug 2026	UK Index	Month change		One year change	
	No	Index	No	%	No	%
UK	2,657	100	11	0.4%	90	3.5%
Cumbria	2,535	95	-5	-0.2%	65	2.6%
Allerdale	2,533	95	-37	-1.4%	55	2.2%
Carlisle	2,482	93	-3	-0.1%	68	2.8%
Copeland	2,998	113	-15	-0.5%	35	1.2%
Barrow	2,721	102	2	0.1%	97	3.7%
Eden	2,379	90	-1	0.0%	76	3.3%
South Lakeland	2,389	90	-7	-0.3%	77	3.3%
West Cumbria ITL	2,702	102	-17	-0.6%	67	2.5%
East Cumbria ITL	2,428	91	1	0.0%	69	2.9%

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 13th Aug 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 Aug 2026 rose by 140 compared to the revised Jul figure, up to a total of 6,565 which is a monthly increase of 2.2% (UK +2.3%). The count rose in all former districts except Eden 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 225 higher and the rate is up by 0.1ppt.

Figure 6: Standard Claimant Count – Aug 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	952,830	4.4	745,615	3.4	1,698,450	3.9	38,415	2.3	0.1	34,870	2.1	0.1
Cumbria	3,765	2.5	1,025	1.8	6,565	2.2	140	2.2	0.0	225	3.5	0.1
Cumberland	2,375	2.9	2,800	2.1	4,150	2.5	85	2.1	0.1	235	5.9	0.1
Allerdale	810	2.9	655	2.3	1,465	2.6	20	1.5	0.0	65	4.6	0.1
Carlisle	935	2.7	720	2.1	1,655	2.4	20	1.3	0.0	110	7.0	0.2
Copeland	630	3.1	400	2.0	1,030	2.6	40	4.1	0.1	60	6.2	0.1
Westmorland & Furness	1,390	2.1	1,775	1.5	2,415	1.8	55	2.4	0.0	-10	-0.3	0.0
Barrow	700	3.4	385	1.8	1,085	2.6	10	1.1	0.0	-55	-4.9	-0.1
Eden	240	1.5	255	1.6	495	1.5	-5	-1.2	0.0	-20	-4.1	-0.1
South Lakeland	450	1.5	390	1.3	840	1.4	50	6.5	0.1	70	9.0	0.1
of which LDNPA	135	1.3	135	1.3	265	1.3	-5	-1.1	0.0	10	3.9	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.

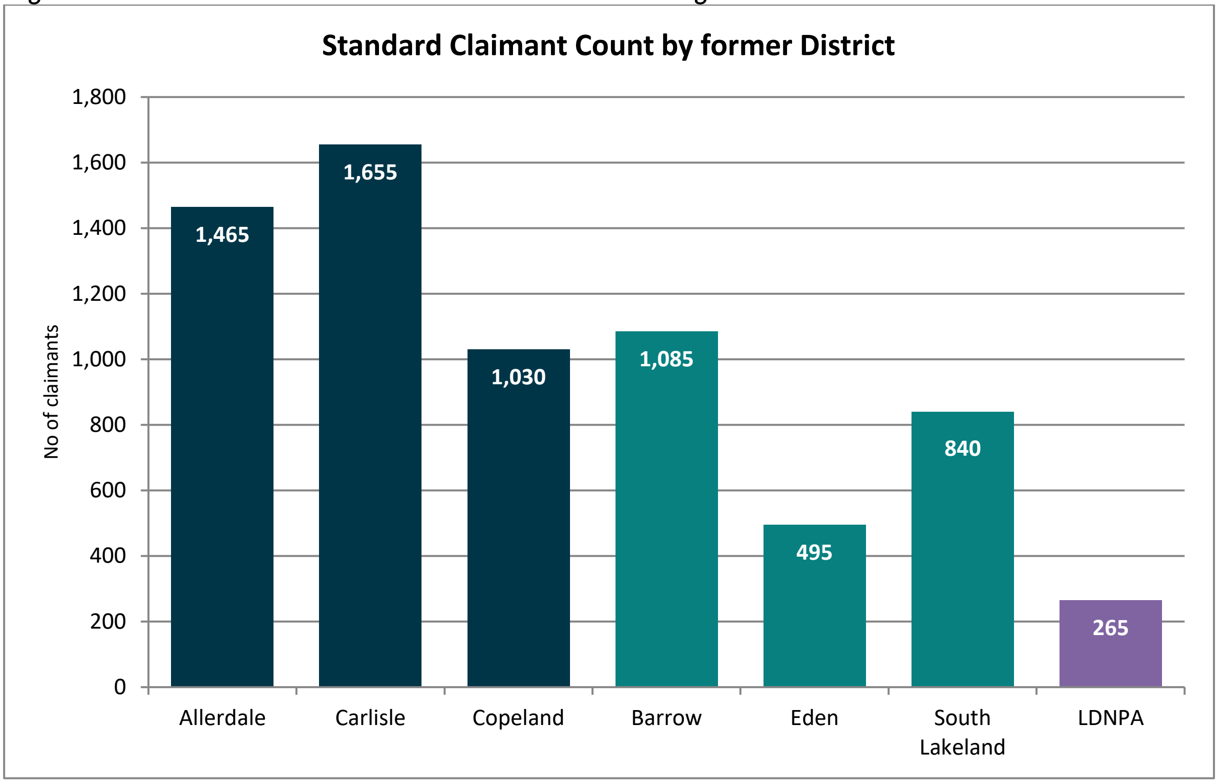
The following table shows the claimant count and rate by broad age group. Claimant rates at Cumbria level are below the national average for all age groups. The young adult rate in Copeland continues to be above the national rate for that age group.

Figure 7: Standard Claimant Count & Rate by Age Group in Cumbria – Aug 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	339,875	5.9%	398,595	4.3%	404,240	4.3%	294,755	3.5%	257,025	2.9%	1,698,450	3.9%
Cumbria	1,340	4.2%	1,580	2.7%	1,605	2.7%	985	1.6%	1,040	1.3%	6,565	2.2%
Cumberland	885	5.0%	980	3.0%	1,010	3.0%	600	1.8%	665	1.5%	4,150	2.5%
Allerdale	315	5.6%	355	3.3%	330	3.0%	220	1.9%	245	1.6%	1,465	2.6%
Carlisle	295	3.8%	410	2.8%	465	3.2%	245	1.8%	230	1.4%	1,655	2.4%
Copeland	275	6.4%	215	2.8%	220	2.8%	135	1.7%	185	1.7%	1,030	2.6%
Westmorland & Furness	460	3.2%	600	2.4%	590	2.3%	380	1.4%	380	1.0%	2,415	1.8%
Barrow	260	5.2%	315	3.5%	240	2.9%	145	1.8%	125	1.3%	1,085	2.6%
Eden	70	2.2%	120	2.2%	125	2.1%	90	1.3%	85	0.9%	495	1.5%
South Lakeland	125	2.0%	165	1.6%	230	2.0%	150	1.2%	170	1.0%	840	1.4%
of which LDNPA	35	1.6%	60	1.7%	75	1.9%	55	1.1%	45	0.6%	265	1.2%

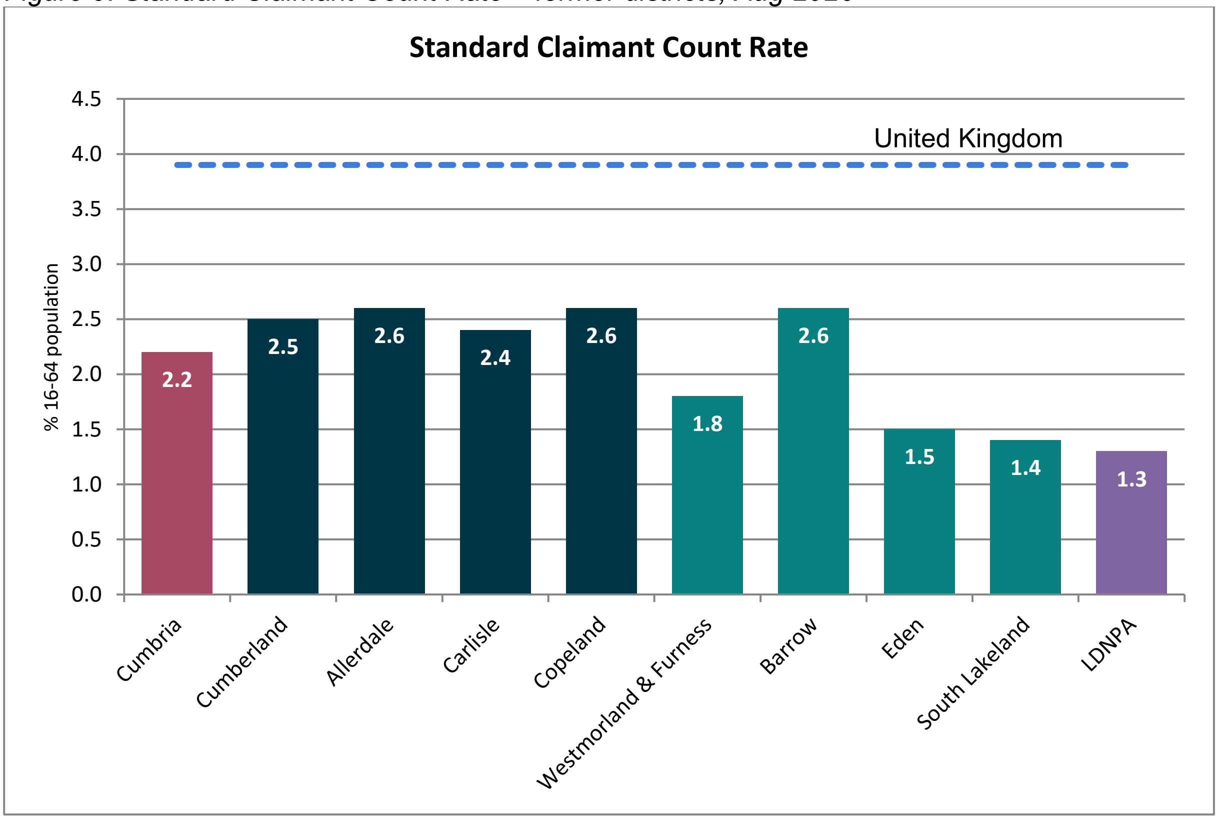
Source: ONS (data are rounded). LDNPA is a "best-fit" of LSOAs with 50%+ of pop in NP - data are also included in relevant district.

Figure 8: Standard Claimant Count – former districts Aug 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, Aug 2026



Source: ONS/DWP

Figure 10: Standard Claimant Count - timeseries

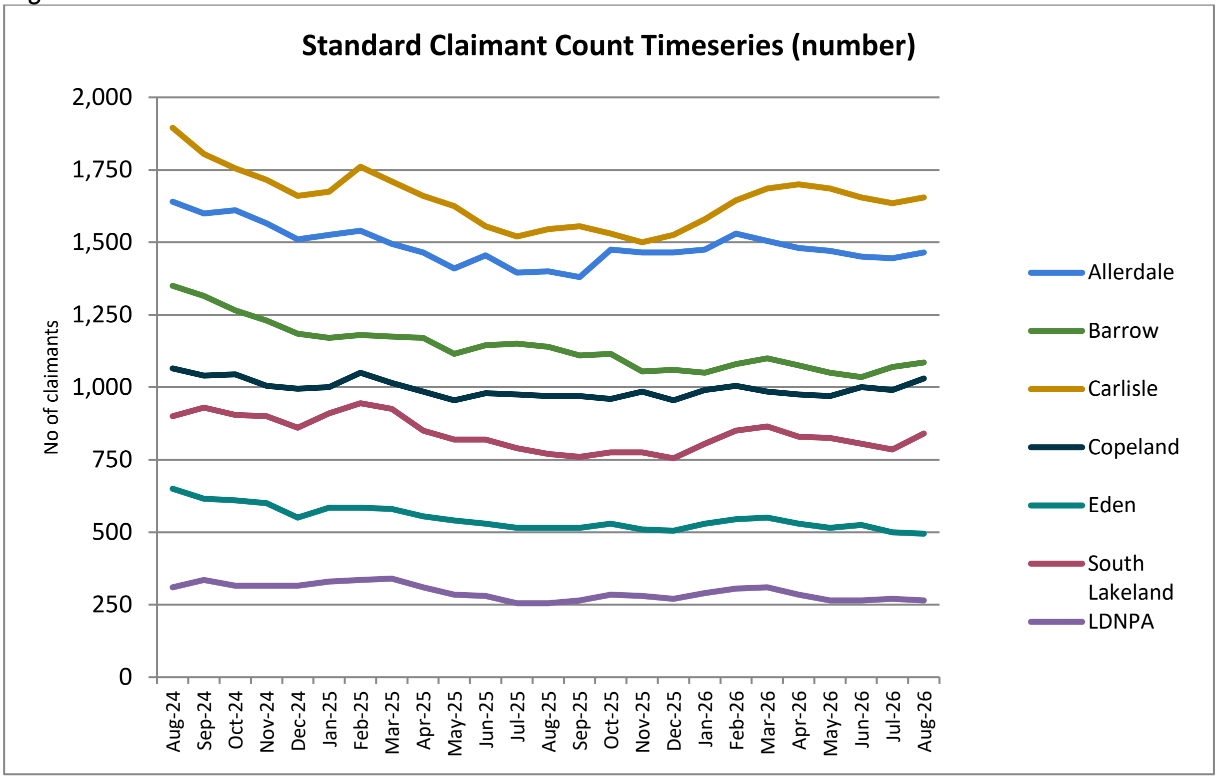
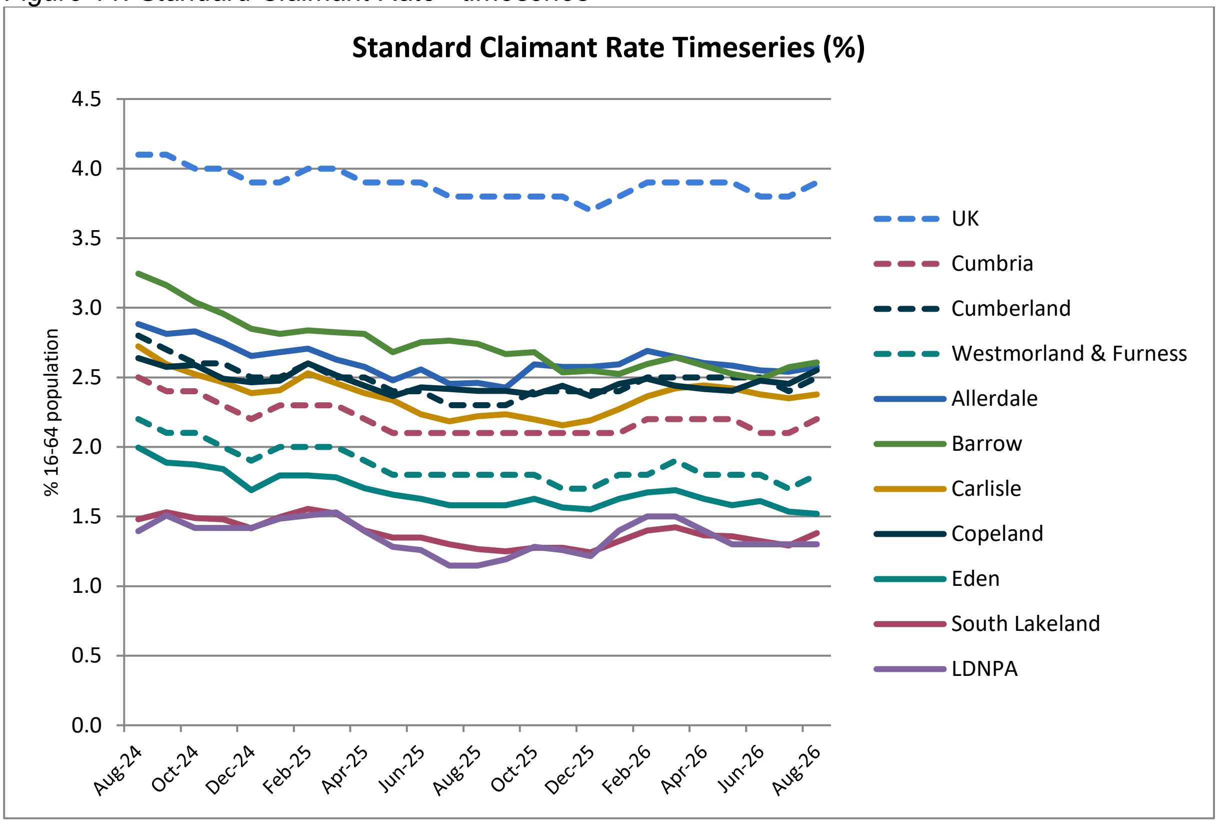


Figure 11: Standard Claimant Rate - timeseries



Source: ONS/DWP

5. NEETs & Participation (*released monthly*)

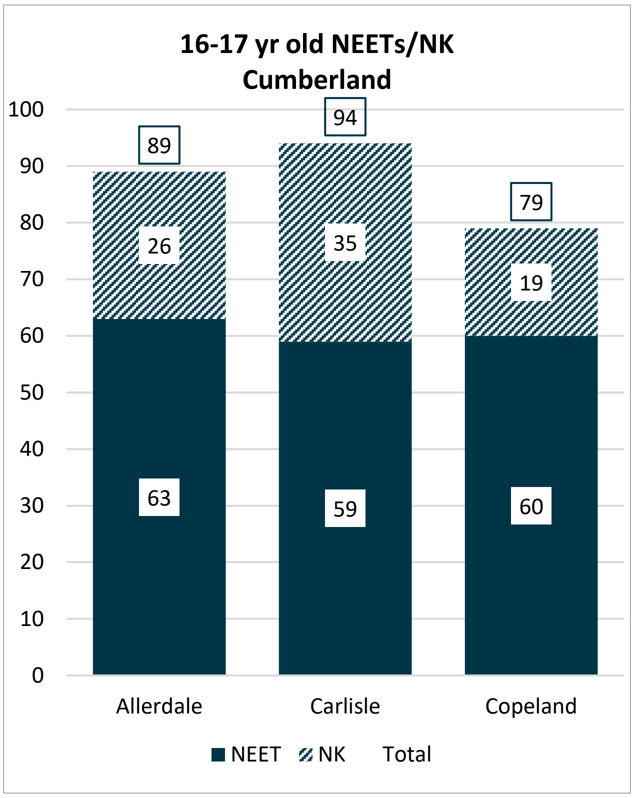
5a. Not in Education, Employment or Training (NEET)

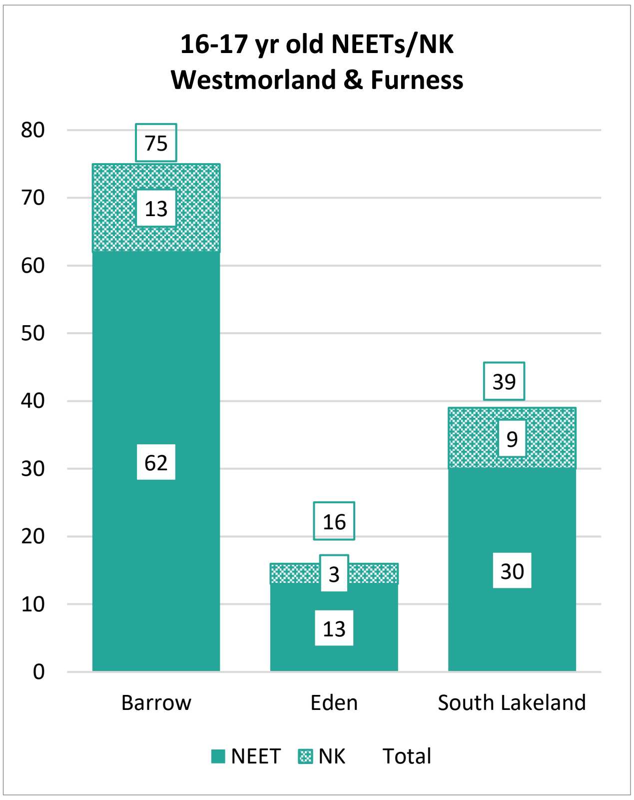
Young people are described as NEET if they are not in any form of education, employment or training. Those whose status is Not Known at the time of follow up are also classed as NEET.

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 are more volatile and caution should be exercised when interpreting changes. In Jul 2026 there were 417 16-17 year olds classed as NEET/NK in Cumbria (294 NEET and 123 whose status was Not Known). There were 277 NEET/NKs resident in Cumberland and 140 in Westmorland & Furness. The number was down 10 from last month but up by 38 on the same month last year.

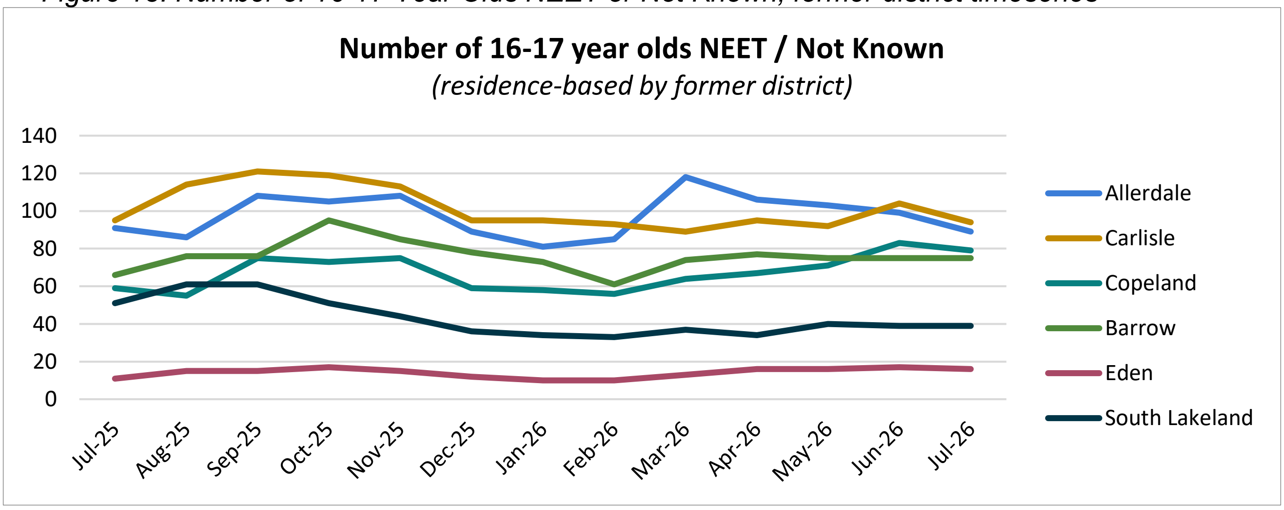
Figure 12: Number of 16-17 Year Olds NEET or Not Known, Jul 2026





Source: Inspira / Cumberland Council. NB: district totals may not sum to unitary total due to incomplete address data

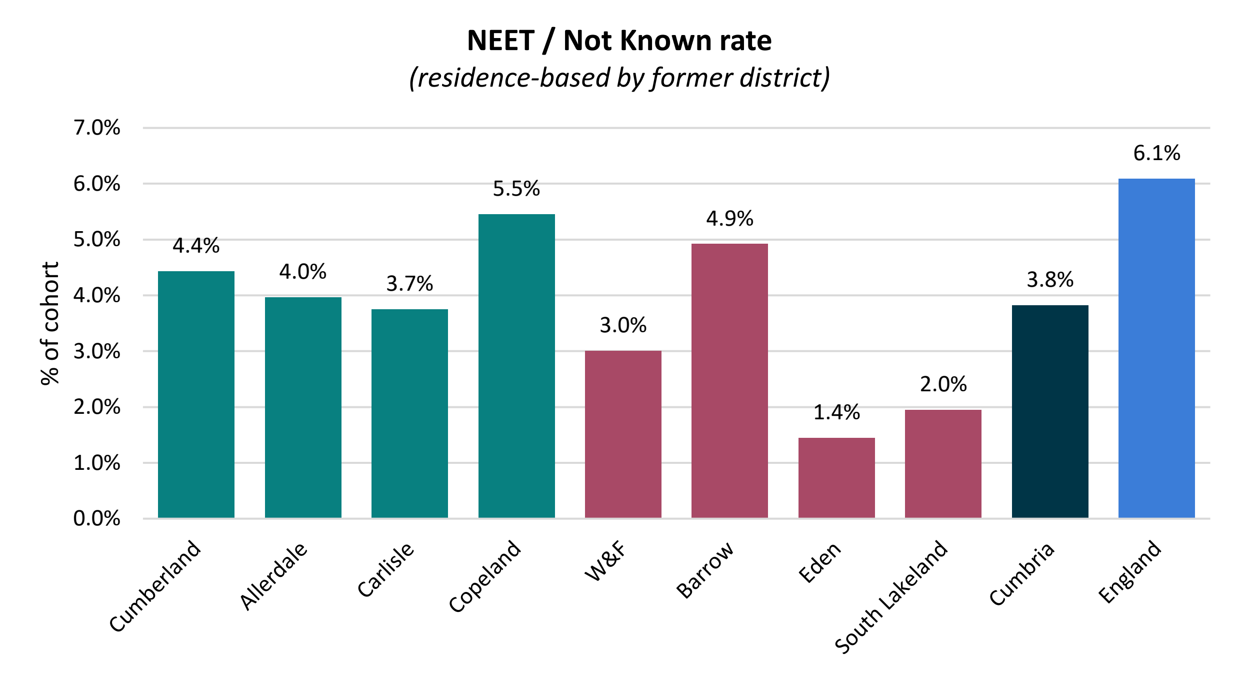
Figure 13: Number of 16-17 Year Olds NEET or Not Known, former district timeseries



Source: Inspira / Cumberland Council

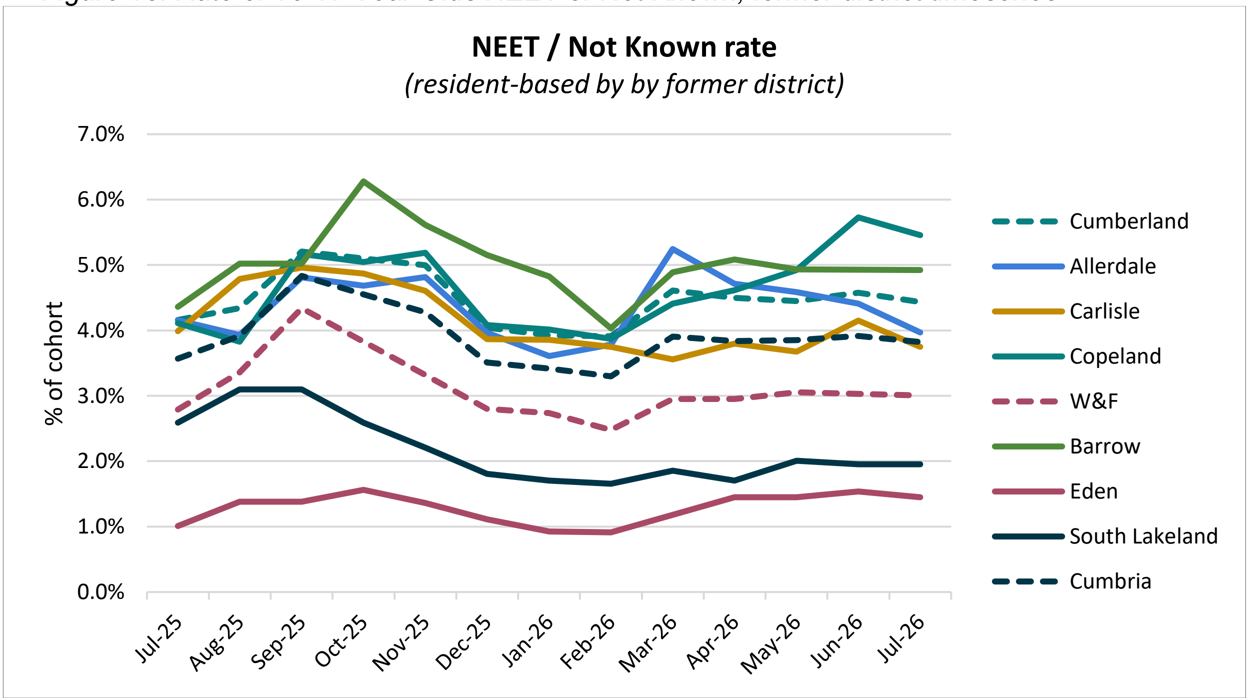
The county NEET/NK rate (% of cohort) was 3.8% in Jul 2026. The rate was 4.4% in Cumberland and 3.0% in Westmorland & Furness which compares to a national rate of 6.1%.

Figure 14: Rate of 16-17 Year Olds NEET or Not Known, Jul 2026



Source: Inspira / NCCIS / Cumberland Council

Figure 15: Rate of 16-17 Year Olds NEET or Not Known, former district timeseries



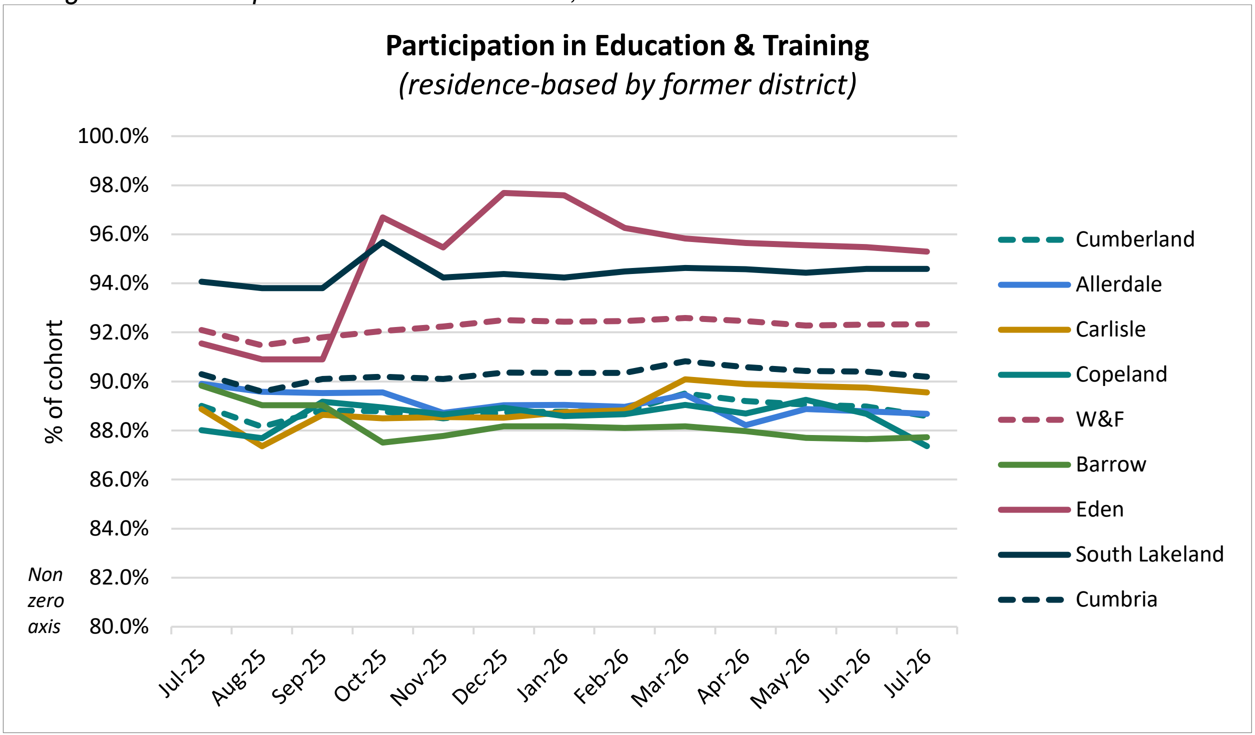
Source: Inspira / NCCIS / Cumberland Council

5b. 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.

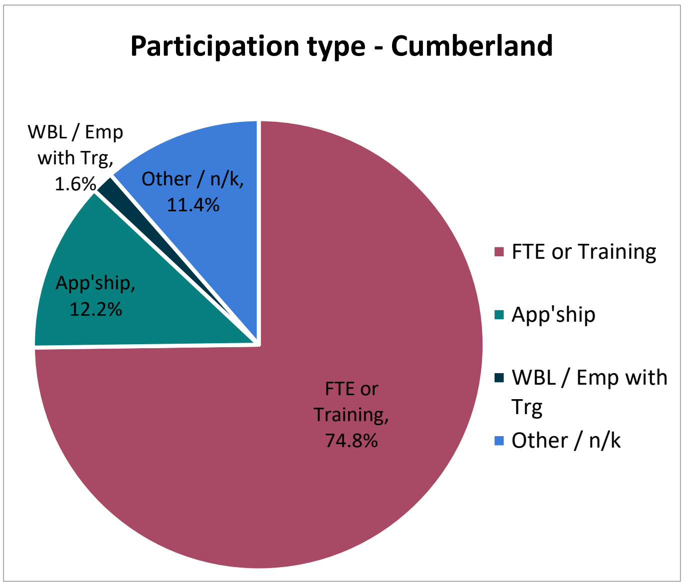
In Jul 2026, 90.2% of young people in Cumbria were classed as meeting the participation requirement. The rates were 88.6% in Cumberland and 92.3% in Westmorland & Furness compared to an England average of 91.3%. Young people in both Cumberland and Westmorland & Furness are significantly more likely to be undertaking an Apprenticeship than nationally, 12.2% and 14.6% respectively compared to 3.8% in England as a whole.

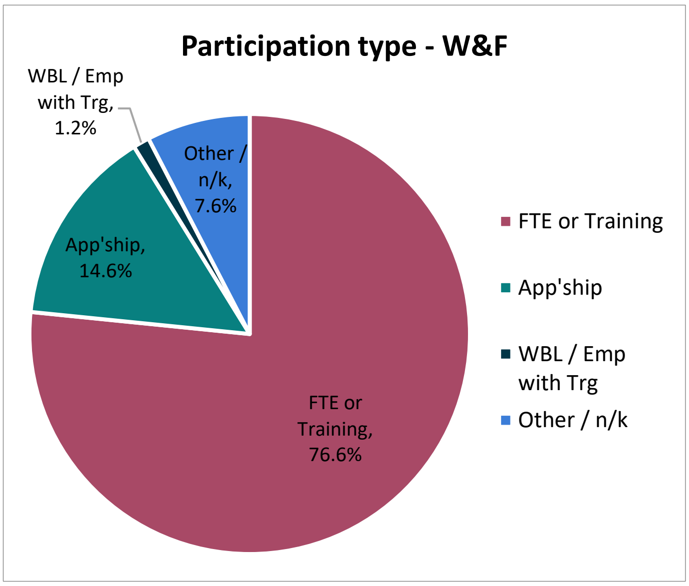
Figure 16: Participation of 16/17 Year Olds, former district timeseries



Source: Inspira / NCCIS / Cumberland Council

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





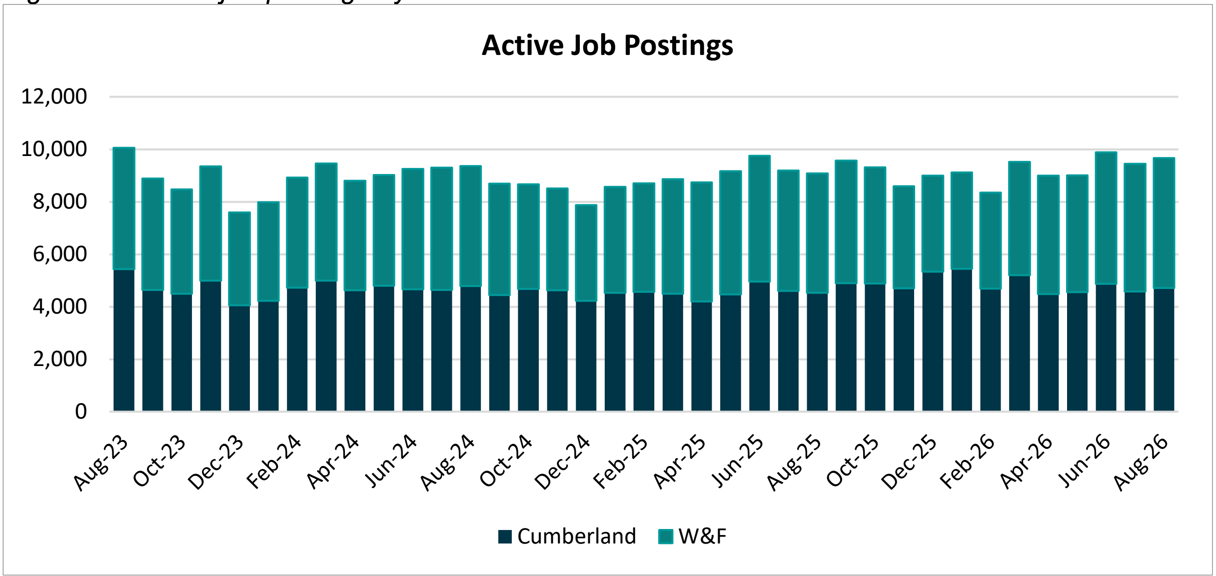
Source: NCCIS / Cumberland Council

6. 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 Aug 2026 there were 9,664 active job postings in Cumbria, 3,981 of which were new postings during the month. The number of active postings was 223 higher than in Jul (+2.4%) and the number of new postings was 32 higher than last month.

Figure 18: Active job postings by month



Source: © Lightcast 2026

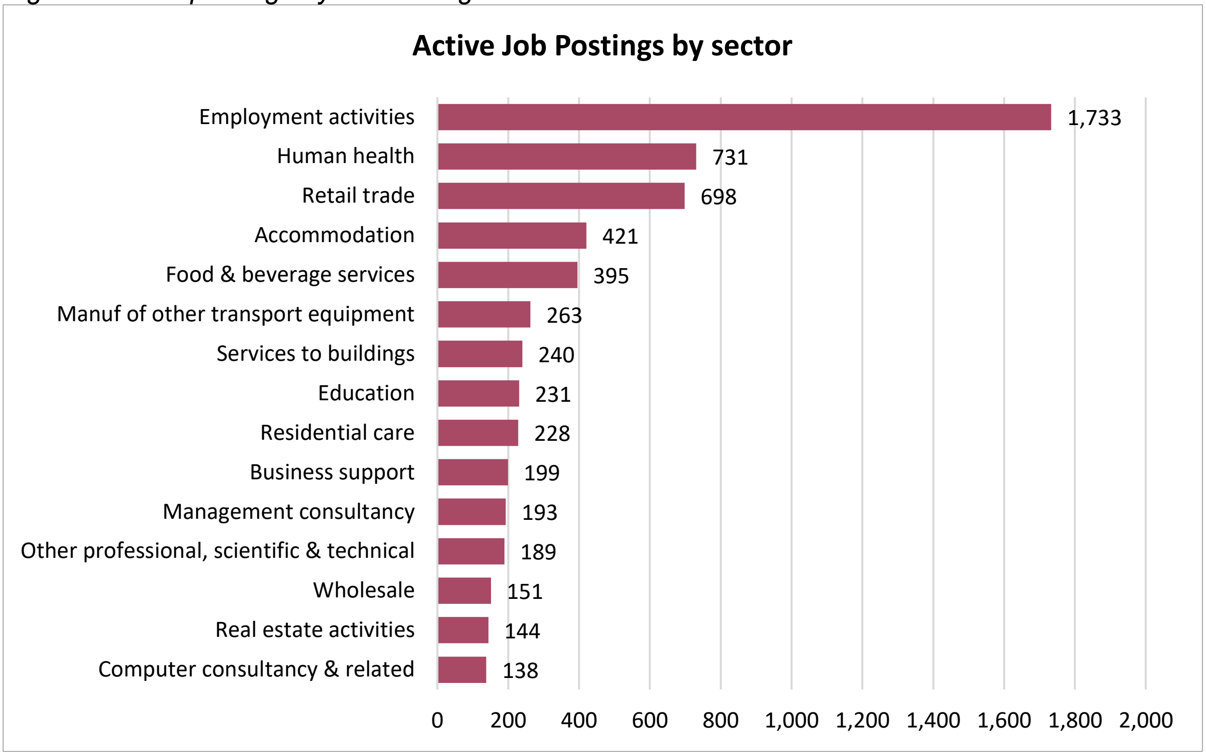
The most commonly advertised jobs were for care workers, chefs, cleaners & domestics and kitchen & catering assistants.

Figure 19: Job postings by occupation – Aug 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.

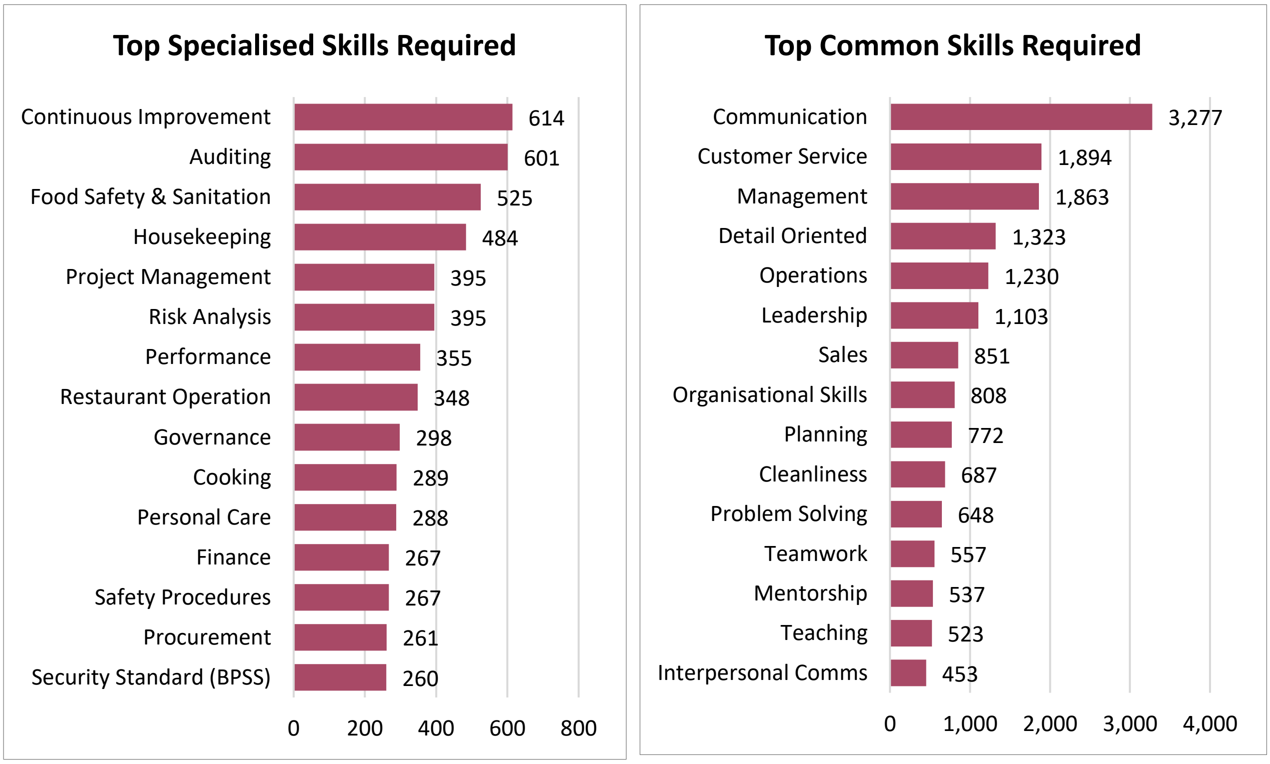
Figure 20: Job postings by sector Aug 2026



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.

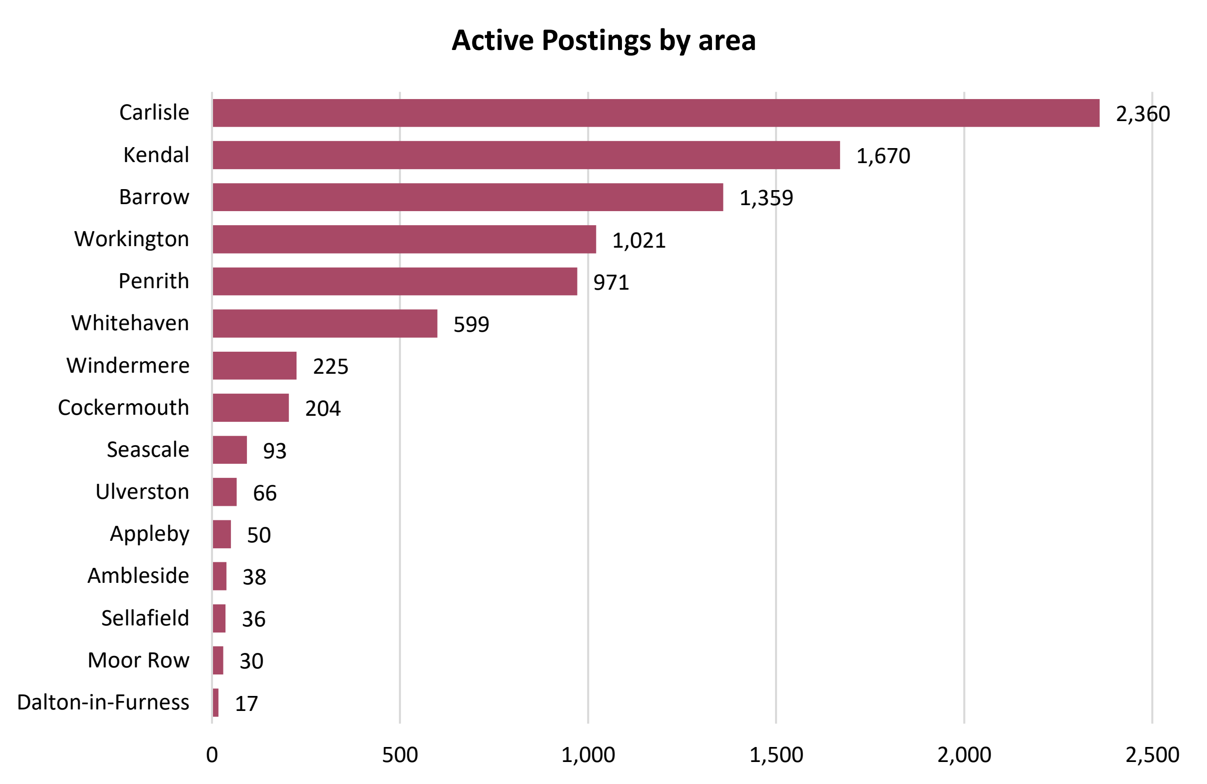
Figure 21: Skills required – Aug 2026



Source: © Lightcast 2026

Active postings rose in all former district areas except South Lakeland where there was a slight fall.

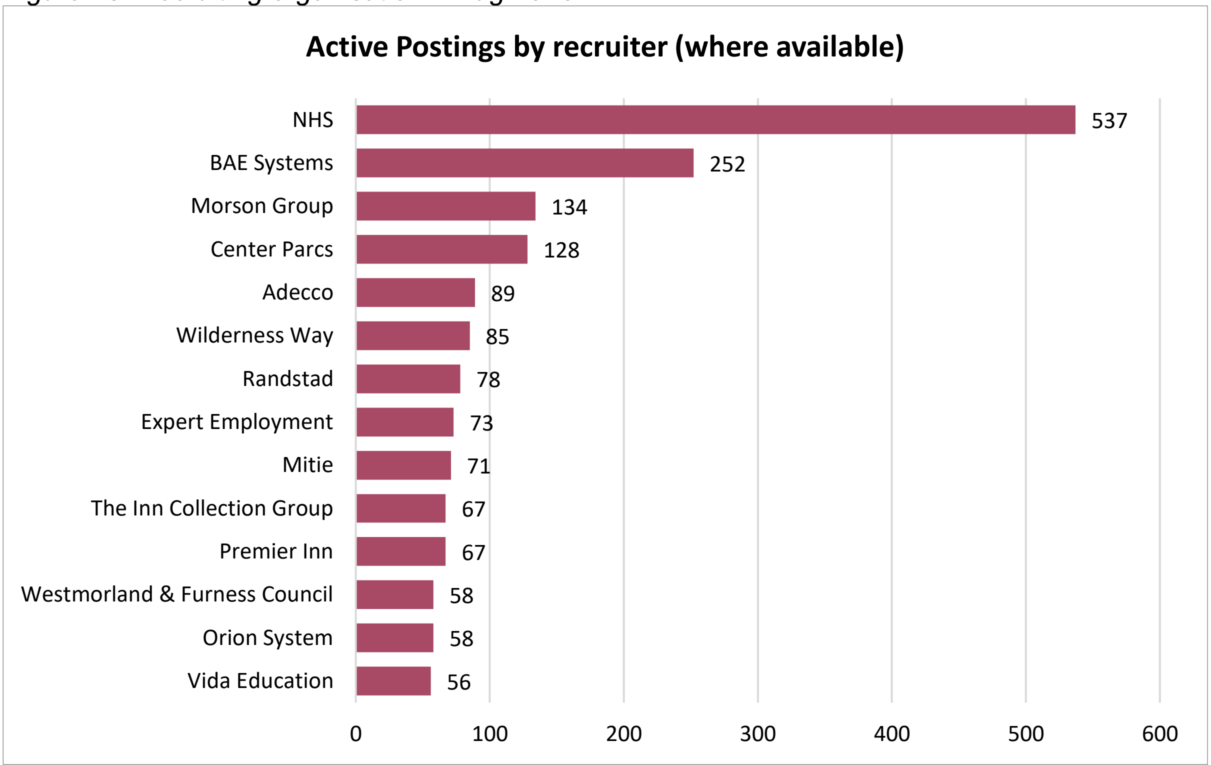
Figure 22: Job location – Aug 2026



Source: © Lightcast 2026

The NHS and BAE Systems continue to dominate, between them accounting for around a third of postings (where a recruiting organisation could be identified). Recruitment agencies also feature highly.

Figure 23: Recruiting organisation – Aug 2026



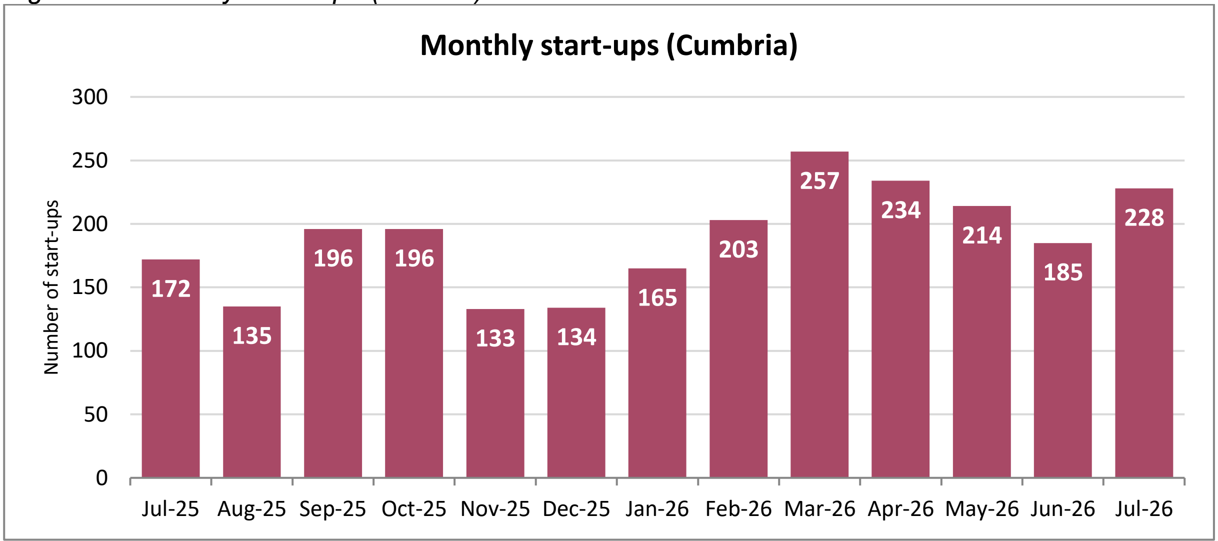
Source: © Lightcast 2026

7. 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 228 business start-ups in Cumbria in Jul 2026, 43 more than the previous month. Over the quarter (May-Jul) there were 627 start-ups which is 67 fewer than last quarter but 149 more than the same quarter last year.

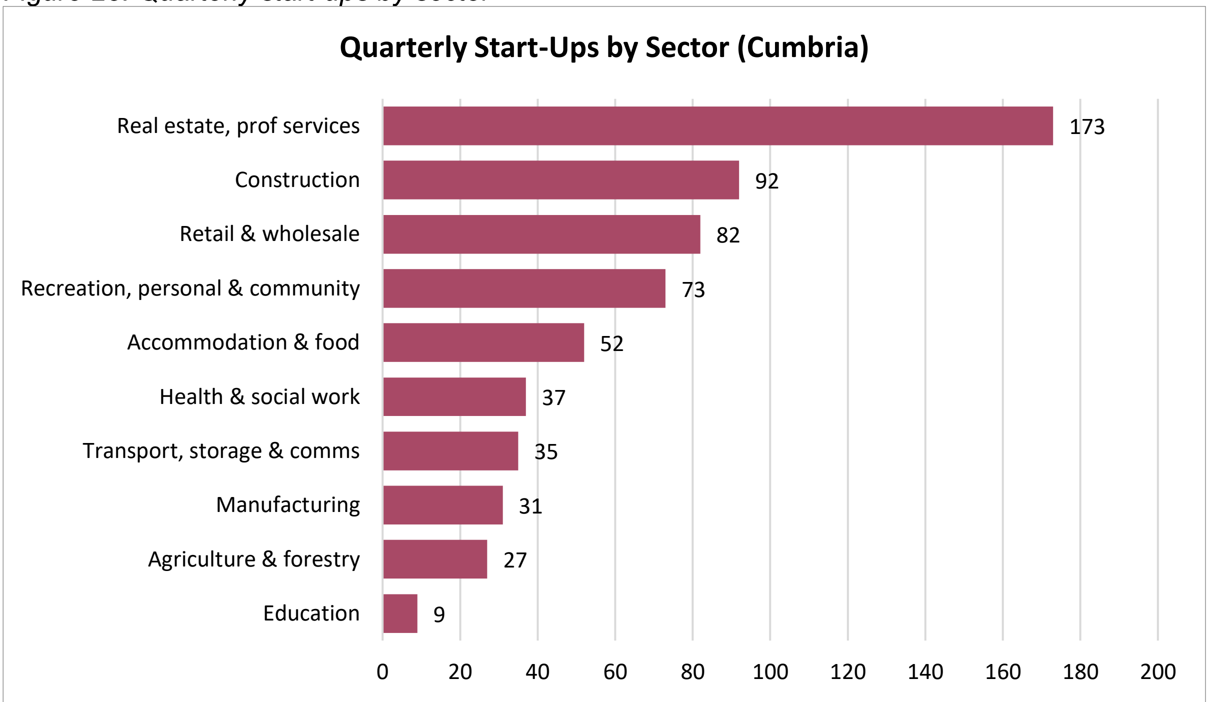
Figure 24: Monthly Start-Ups (number)



Source: BankSearch

The highest volume of start-ups in the quarter (May-Jul) was in real estate, prof services & support activities (173) followed by construction (92), retail & wholesale (82) and recreation, personal & community services (73).

Figure 25: Quarterly start-ups by sector



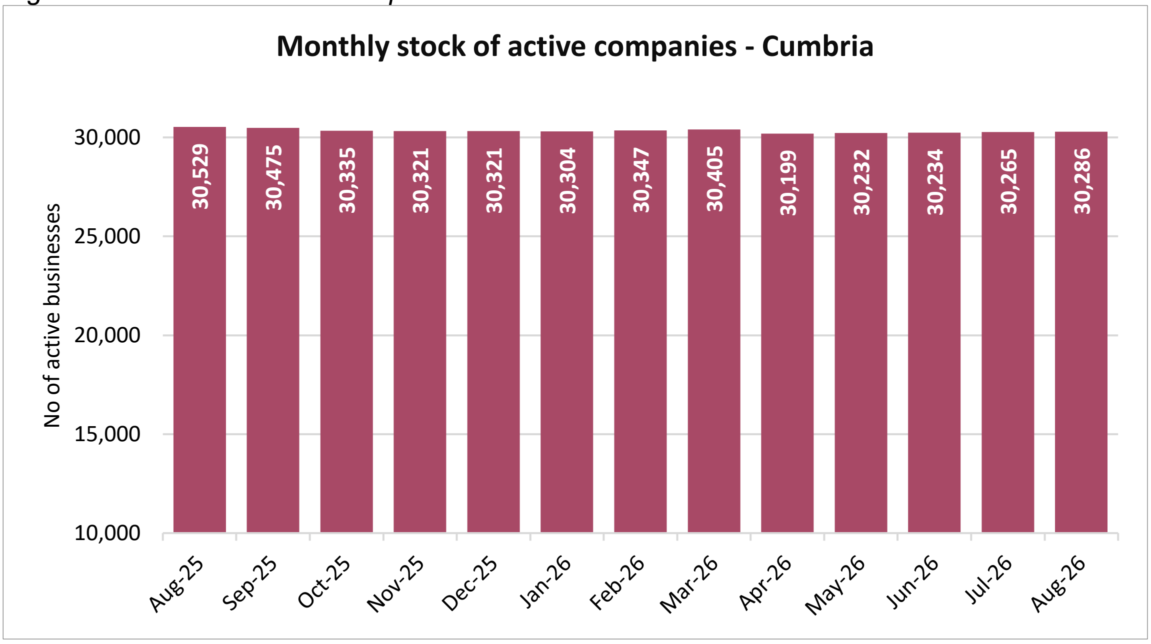
Source: BankSearch

8. 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.

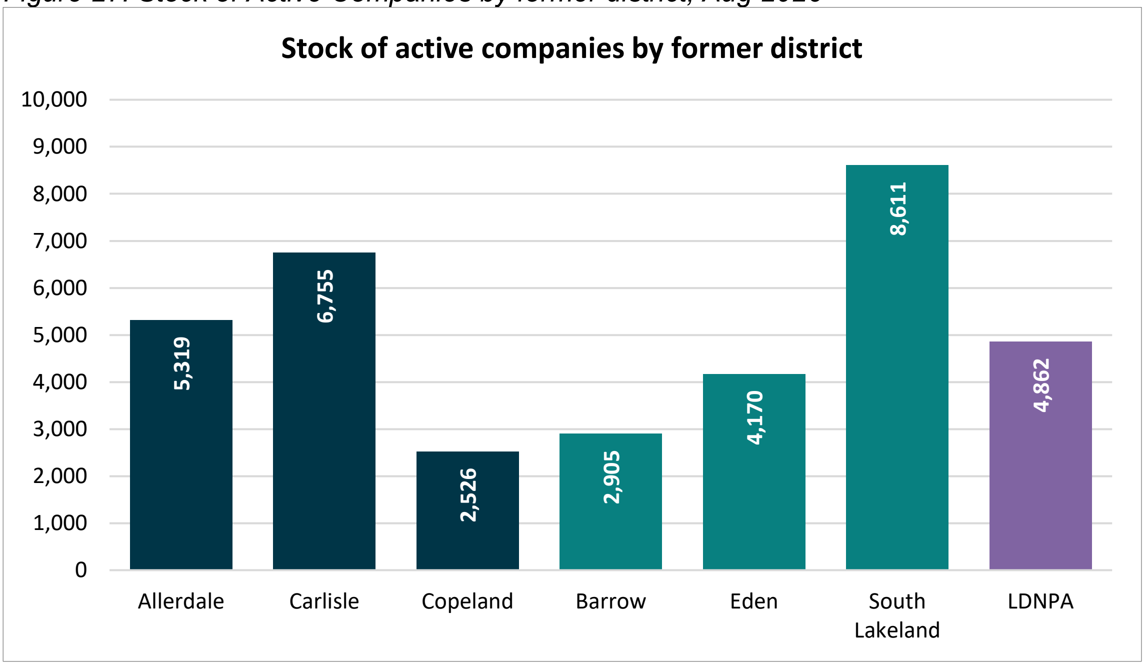
At the end of Aug 2026 there were 30,286 entries on the FAME database for Cumbria, 21 more than last month.

Figure 26: Stock of Active Companies - timeseries



Source: FAME (Bureau Van Dijk)

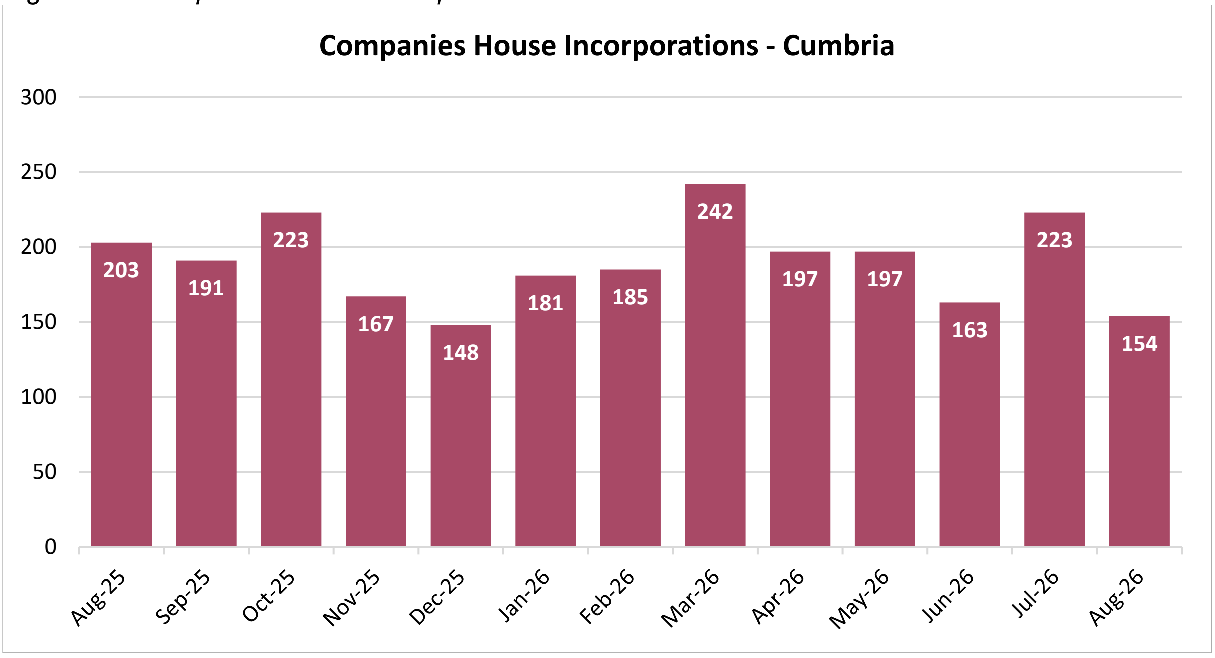
Figure 27: Stock of Active Companies by former district, Aug 2026



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

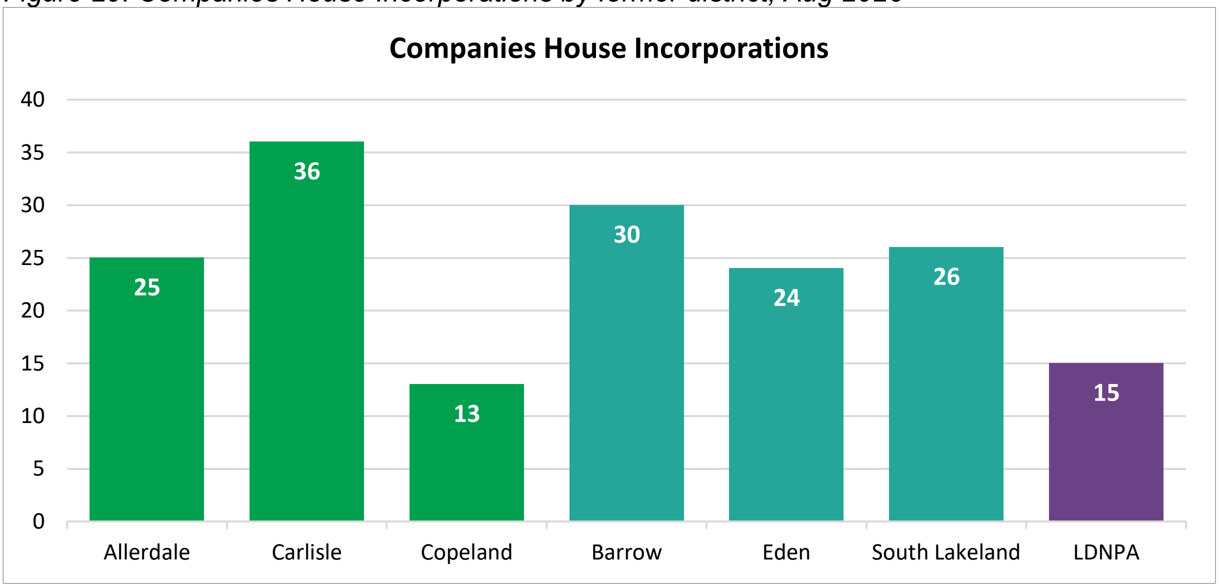
There were 154 new Companies House incorporations in Aug 2026, 69 fewer than last month and 49 fewer than the same month last year. NB: a change of name, address, merger or other changes can result in a new record and therefore these figures do not necessarily all represent newly formed businesses.

Figure 28: Companies House Incorporations in Cumbria - timeseries



Source: FAME (Bureau Van Dijk).

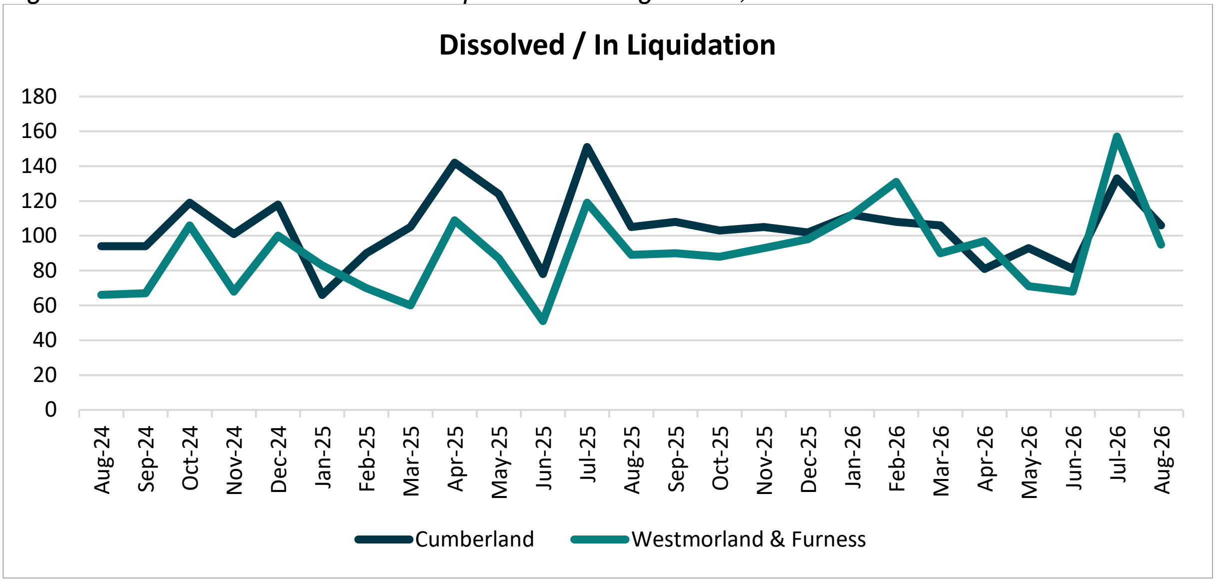
Figure 29: Companies House Incorporations by former district, Aug 2026



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

There were 201 dissolutions/liquidations during the month (200 dissolutions, 1 liquidations) which is 87 fewer than last month.

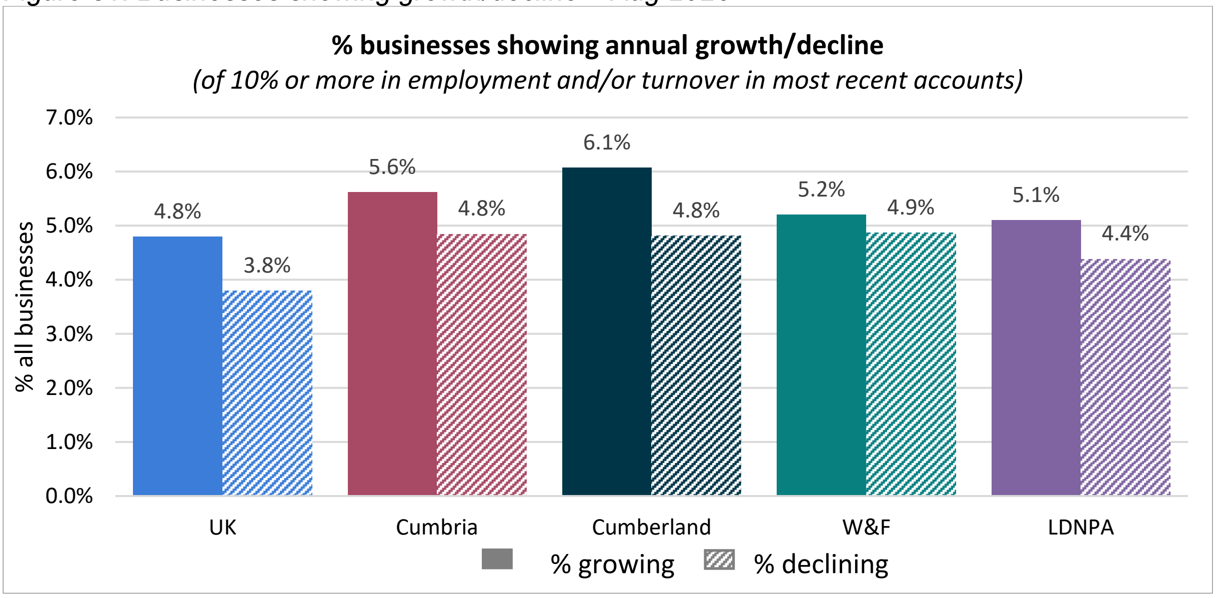
Figure 30: Businesses dissolved/in liquidation during month, timeseries



Source: FAME (Bureau Van Dijk)

Of the businesses which were active in Cumbria in Aug 2026, 1,702 had shown an increase of 10% in either employment or turnover in their most recent accounts whilst 1,467 had shown a decrease. This repesents 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.)

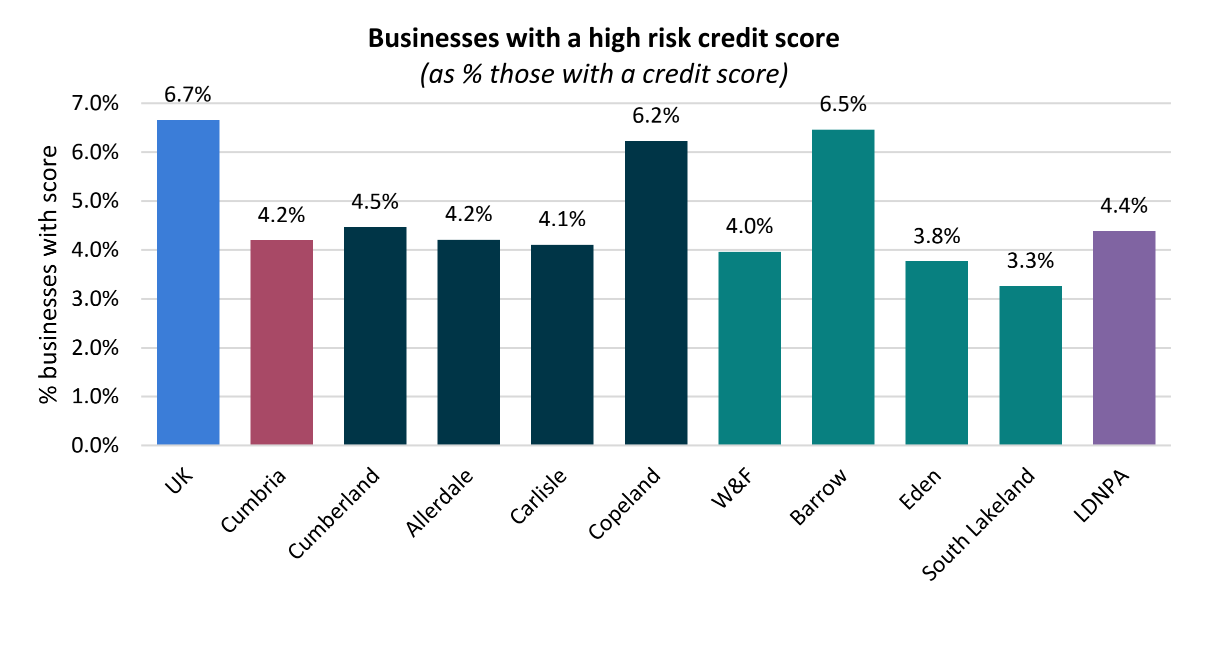
Figure 31: Businesses showing growth/decline – Aug 2026



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

At the end of Aug 2026, 684 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 6.7% nationally. The rate was highest in the former district areas of Copeland (6.2%) and Barrow (6.5%)

Figure 32: Companies with high risk credit rating (%) – Aug 2026

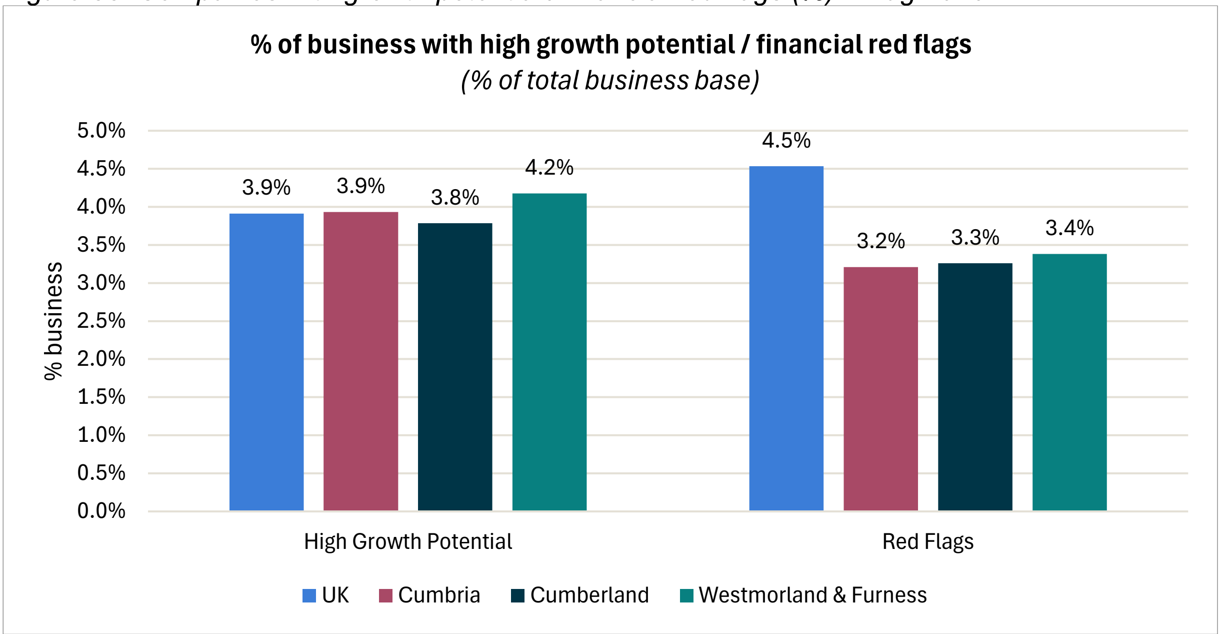


Source: FAME (Bureau Van Dijk) NB: % is of all active businesses with a credit score.

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 Aug 2026, 3.9% of businesses in Cumbria were rated as having high growth potential (likely or very likely) whilst 3.4% were rated as having financial red flags (not including provisional ratings).

Figure 33: Companies with growth potential / financial red flags (%) – Aug 2026



Source: Growth Flag

Figure 34: Ward claimant data

CUMBERLAND	Jobseeker Claimant Count (JSA / UC seeking work)				
	Aug 2026		Change from Jul 2026		
	No	Rate	No	%	Rate
GB	1,664,295	3.9	37,140	2.3	0.1
Cumbria	6,565	2.2	140	2.2	0.0
Cumberland	4,150	2.5	85	2.1	0.1
1.Carlisle West	605	3.0	10	1	0.0
2.Petteril	685	3.2	5	1	0.0
3.Border, Fellside & North Carlisle	320	1.4	5	1	0.0
4.Fells & Solway	310	1.8	15	5	0.1
5.Lakes to Sea	520	2.1	0	0	0.0
6.Workington Together	675	3.4	10	2	0.1
7.Whitehaven & Coastal	540	2.6	35	7	0.2
8.South Cumberland	490	2.5	10	2	0.0
Aspatria	85	2.8	0	2	0.1
Belah	50	1.2	5	8	0.1
Belle Vue	120	2.8	5	4	0.1
Botcherby	160	3.6	5	5	0.2
Bothel & Wharrels	35	1.2	0	-3	0.0
Brampton	65	2.0	0	-2	0.0
Bransty	100	3.1	0	-1	0.0
Castle	190	4.3	5	2	0.1
Cleator Moor East & Frizington	90	2.8	5	8	0.2
Cleator Moor West	95	2.7	5	4	0.1
Cockermouth North	75	1.9	-5	-7	-0.1
Cockermouth South	45	1.3	-5	-10	-0.1
Corby & Hayton	30	1.1	-5	-9	-0.1
Currock	190	4.1	10	4	0.2
Dalston & Burgh	40	0.9	5	11	0.1
Dearham & Broughton	50	1.3	5	17	0.2
Denton Holme	135	2.9	-10	-6	-0.2
Egremont	125	3.7	5	3	0.1
Egremont North & St. Bees	95	2.9	20	27	0.6
Gosforth	45	1.4	0	-2	0.0
Harraby North	135	3.0	0	-1	0.0
Harraby South	95	2.4	0	-1	0.0
Harrington	105	2.6	0	-1	0.0
Hillcrest & Hensingham	35	1.1	5	9	0.1
Houghton & Irthington	20	0.6	5	39	0.2
Howgate	70	2.0	0	3	0.1
Kells & Sandwith	155	3.6	5	2	0.1
Keswick	50	1.7	0	-4	-0.1
Longtown	65	2.2	-5	-8	-0.2
Maryport North	110	3.0	10	11	0.3
Maryport South	160	4.0	-5	-2	-0.1
Millom	100	3.0	-5	-6	-0.2
Millom Without	35	1.3	0	3	0.0
Mirehouse	85	2.6	5	8	0.2
Morton	105	2.7	0	2	0.1
Moss Bay & Moorclose	220	5.3	15	8	0.4
Seaton	95	2.5	5	4	0.1
Solway Coast	65	2.2	5	10	0.2
St. John's & Great Clifton	75	1.9	-5	-4	-0.1
St. Michael's	175	4.9	-5	-3	-0.2
Stanwix Urban	45	1.3	5	13	0.2
Thursby	30	1.0	0	7	0.1
Upperby	110	2.8	-5	-6	-0.2
Wetheral	50	1.1	0	-2	0.0
Wigton	95	2.3	0	0	0.0
Yewdale	55	1.8	5	12	0.2

WESTMORLAND & FURNESS	Jobseeker Claimant Count (JSA / UC seeking work)				
	Aug 2026		Change from Jul 2026		
	No	Rate	No	%	Rate
GB	1,664,295	3.9	37,140	2.3	0.1
Cumbria	6,565	2.2	140	2.2	0.0
Westmorland & Furness	2,415	1.8	55	2.4	0.0
Barrow	1,085	2.6	10	1.1	0.0
Eden	495	1.5	-5	-1.2	0.0
South Lakeland	840	1.4	50	6.5	0.1
Alston & Fellside	45	1.2	-5	-12	-0.2
Appleby & Brough	45	1.3	-5	-6	-0.1
Bowness & Lyth	20	1.0	-5	-25	-0.3
Burton & Holme	25	1.2	0	9	0.1
Coniston & Hawkshead	30	1.7	0	-7	-0.1
Dalton North	55	1.5	0	4	0.1
Dalton South	55	1.4	-5	-5	-0.1
Eamont & Shap	40	1.6	0	6	0.1
Eden & Lyvennet Vale	35	1.1	5	13	0.1
Grange & Cartmel	55	1.1	0	-3	0.0
Greystoke & Ulswater	15	0.7	-5	-16	-0.1
Hawcoat & Newbarns	75	1.2	0	3	0.0
Hesket & Lazonby	40	1.1	5	11	0.1
High Furness	30	1.3	0	8	0.1
Kendal Castle	25	0.8	0	-7	-0.1
Kendal Highgate	85	2.2	5	4	0.1
Kendal Nether	75	1.8	10	20	0.3
Kendal South	45	1.2	0	2	0.0
Kendal Strickland & Fell	90	2.1	5	3	0.1
Kent Estuary	40	1.2	5	18	0.2
Kirkby Stephen & Tebay	40	1.4	-5	-15	-0.2
Levens & Crooklands	10	0.4	-5	-27	-0.1
Low Furness	25	1.1	5	29	0.3
Old Barrow	455	5.5	5	1	0.0
Ormsgill & Parkside	210	3.0	5	3	0.1
Penrith North	95	2.1	0	0	0.0
Penrith South	135	2.1	5	2	0.0
Risedale & Roosecote	145	2.2	10	8	0.2
Sedbergh & Kirkby Lonsdale	60	1.3	10	25	0.3
Ulverston	115	1.6	5	5	0.1
Upper Kent	25	1.1	0	4	0.0
Walney Island	90	1.5	-10	-9	-0.1
Windermere & Ambleside	85	1.4	15	20	0.2

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		Maryport North
	Currock		Maryport South
	Harraby North	6. Workington Together	Harrington
	Harraby South		Moss Bay & Moorclose
	Upperby		Seaton
3. Border, Fellside & North Carlisle	Belah		St. John's & Great Clifton
	Brampton		St Michael's
	Corby & Hayton	7. Whitehaven & Coastal	Bransty
	Houghton & Irthington		Egremont North & St. Bees
	Longtown		Hillcrest & Hensingham
	Stanwix Urban		Howgate
	Wetheral		Kells & Sandwith
4. Fells & Solway	Aspatria		Mirehouse
	Dalston & Burgh	8. South Cumberland	Cleator Moor East & Frizington
	Solway Coast		Cleator Moor West
	Thursby		Egremont
	Wigton		Gosforth
			Millom
			Millom Without

Westmorland & Furness Locality Boards	
Locality Board	**Areas covered**
Eden	former Eden district
South Lakeland	former South Lakeland district
Furness	former Barrow-in-Furness district

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