Cumbria Labour Market Briefing – Nov 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 the briefing only contains this data four times a year.

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 225,407 payrolled employees resident in Cumbria in the provisional Oct 2026 data, an increase of 314 from the revised Sep figure. There were estimated to be 213 more 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 Oct 2026 in Cumbria were provisionally estimated to be £2,569 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 4.4% which is lower than the UK growth rate of 4.6%.
- There were 6,660 claimants of JSA / UC (out of work and seeking work) in Oct 2026, which is 165 more than the revised Sep figure (+2.6%). The count rose everywhere except Barrow where there was a minimal decrease. Compared to the same time last year, the claimant count (actively seeking work) is 270 higher (+4.3%). However this varies with the count being lower than last year in Barrow and Eden but higher elsewhere.
- The claimant rate (actively seeking work) in Cumbria was 2.2% in Oct 2026 up 0.1ppt from Sep 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 (6.2% v 6.0%).
- There were 48,114 claimants of Universal Credit in Cumbria in Aug 2026 (in work, out of work or not required to seek work), a fall of 138 (-0.3%) from last quarter but 1,570 more than a year earlier (+3.4%).
- The number of UC claimants was unchanged in the searching/planning/preparing regimes, fell by 226 in the working regime but rose by 93 in the no work requirements regime.

- The UC claimant rate for all UC claimants was 15.9% in Aug 2026 compared to 19.8% 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.
- Although the proportion of 18-24 year olds claiming Universal Credit at Cumbria level is slightly below the national average (13.4% compared to 13.9%), the proportion of 18-24 year olds who are on UC with no work requirements is above the national average in Cumbria at 6.0% compared to 5.3%. No work requirements is usually due to ill health or caring responsibilities and indicates the young person has been assessed as not currently required to seek work as part of their claimant commitment. The rate represents 1,920 young people on UC and not available for work. In contrast to this, Cumbria has a lower proportion of 18-24 year olds claiming UC whilst looking for work (1,670 claimants, 5.2% v 6.7%) but also has a slightly higher proportion claiming whilst in a job (684, 2.1% v 1.9%).
- The rates of 18-24 year olds on UC and having no work requirements were particularly high in Allerdale (7.5%), Barrow (7.1%) and Copeland (7.0%).
- 37,970 of the UC claimants had been claiming for more than 12 months in Aug 2026, an annual increase of 5,347 (+15.9%). This means 81% of UC claimants had been claiming for more than a year.
- There were 41,837 households in receipt of Universal Credit, up by 1,485 (3.7%) from a year previously.
- There were an estimated 32,135 children/young people under the age of 20 living in Universal Credit households in Aug 2026 which is 1,106 fewer than a year ago (-3.3%).
- There were 508 young people (aged 16/17) classed as NEET (inc not knowns) in Sep 2026 which is 80 more than in Aug but 16 fewer than the same time last year. The count always rises at this time of year as young people are still making destination choices and tracking activity is reduced (resulting in more “not knowns”). There were 335 NEET/NKs in Cumberland and 173 in Westmorland & Furness.
- The NEET rate was 4.7% in Cumbria in Sep 2026, up 0.8ppt from Aug but down 0.1ppt from a year ago. The rate was 5.4% in Cumberland and 3.8% in Westmorland & Furness. The England rate was 22.8% but this is heavily impacted by the fact that many areas do not undertake any tracking in September.
- The participation rate for 16/17 year olds was 90.1% in Cumbia in Sep 2026 (88.7% in Cumberland and 92.1% in Westmorland & Furness) which compares to a rate of 76.2% for England.
- According to Lightcast there were 10,308 active online job postings in Oct 2026, 934 fewer than in Sep (-8.3%). The number of newly advertised postings during the month also fell with 389 fewer new postings (-8.0%). Active and new postings also fell nationally.
- The occupations most in demand were cleaners & domestics, care workers, chefs and sales related occupations.
- Job-related skills most in demand were auditing, continuous improvement, food safety & sanitation and risk analysis 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, Centre Parcs and BAE Systems.
- There were 611 small business start-ups in the quarter ending Sep 2026 which is 22 fewer than last quarter but 108 more than the same quarter last year. Start-ups were highest in real estate & professional services, retail & wholesale, construction and recreation, personal & community services.
- There were 30,358 active companies on the FAME database in Cumbria at the end of Oct 2026, 55 more than in Sep.
- There were 189 new Companies House incorporations in Oct 2026, 14 fewer than in Sep and 34 fewer than the same month last year.
- There were 178 businesses recorded as dissolved/in liquidation during Oct 2026, 25 fewer than in Sep. Of the active businesses in Oct 2026, 1,716 had posted financial results showing a 10% increase in employment and/or turnover in their most recent accounts (5.7% of businesses) whilst 1,431 had posted results showing a 10% decline in one or both measures (4.7% of all businesses) (note: most businesses do not file detailed financial accounts).
- Among businesses with a credit score in Oct 2026, 658 had a high risk credit score (1-20) which represents 4.0% of those with a credit score (UK 6.7%).

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.

- Early estimates for October 2026 indicate that the number of payrolled employees was 30.2 million, which is a fall of 0.3% from October 2025; this is equivalent to 95,000 fewer employees.
- The largest decrease was in the wholesale and retail sector, with a fall of 79,000 employees; the largest increase was in the administrative and support services sector, with a rise of 52,000 employees.
- Payrolled employment decreased by 34,000 employees (0.1%) in October 2026, compared with September 2026; figures for October should be treated as provisional estimates and are likely to be revised when more data are received next month.
- UK payrolled employee growth for September 2026 compared with August 2026 has been revised from an increase of 13,000 reported in the previous bulletin to an increase of 20,000; this is because of the incorporation of additional real time information (RTI) submissions into the statistics, which takes place every publication and reduces the need for imputation.
- Early estimates for October 2026 indicate that median monthly pay increased by 4.6%, compared with October 2025.
- Annual growth in median pay in October 2026 was highest in the other service activities sector, with an increase of 5.6%; it was lowest in the professional, scientific and technical sector, with an increase of 3.4%.
- The estimated UK employment rate increased by 0.4 percentage points on the year and 0.3 on the quarter, to 75.4% in July to September 2026, compared with the previous quarter (April to June 2026).
- The estimated UK unemployment rate decreased by 0.3 percentage points on the year and on the quarter, to 4.6%.
- The estimated UK economic inactivity rate decreased by 0.1 percentage points on the year and in the latest quarter, to 20.8%.
- Early estimates suggest there were 690,000 vacancies in August to October 2026, down 22,000 (3.0%), compared with May to July 2026.
- Vacancy estimates decreased in 11 of the 18 industry sectors, compared with May to July 2026; the largest decreases were in administrative and support service activities, construction, and transport & storage (each down 5,000 vacancies).
- Vacancy estimates fell in 3 of the 5 employment size bands, compared with May to July 2026; the largest decrease was among businesses with 1 to 9 employees (down 22,000 vacancies).
- The UK vacancy rate (the proportion of unfilled jobs to total jobs in the economy) was 2.1% in August to October 2026, down 0.1 percentage points since May to July 2026.
- There were 2.4 unemployed people per vacancy in July to September 2026, down from 2.5 in April to June 2026.
- Annual growth in employees' average earnings was 3.5% for regular earnings (excluding bonuses) and 3.6% 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 0.2% for regular pay and 0.3% for total pay.
- Using the Consumer Prices Index excluding owner occupiers' housing costs (CPI) to adjust for inflation, annual growth in real terms was 0.4% for regular pay and 0.6% for total pay.
- Annual average regular earnings growth was 5.4% for the public sector and 3.1% for the private sector; public sector annual pay growth continues to be affected by variations in the timing of some pay awards this year, but this base effect is reducing.
- After the public sector, the finances and business sector continued to show 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.

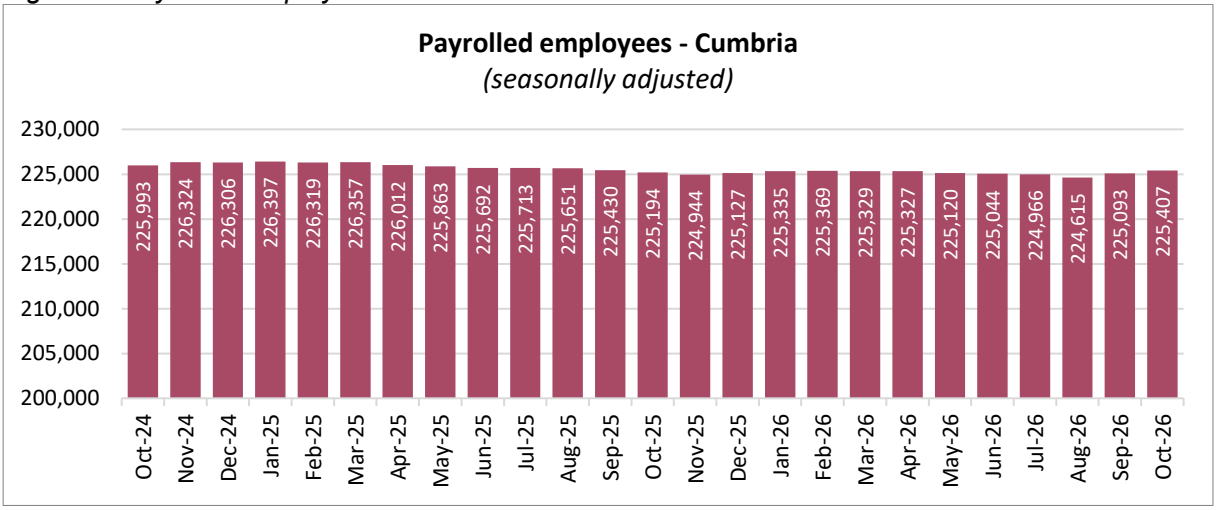
Note 1: District data are released quarterly, the ITL areas of West Cumbria (Allerdale, Copeland, Barrow) and East Cumbria (Carlisle, Eden, South Lakeland) are released monthly.

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 225,407 residents in Cumbria in payrolled employment in the provisional Oct 26 data, an increase of 314 from the revised Sep total. There were estimated to be 213 more payrolled employees than a year earlier.

Figure 1: Payrolled employees - Cumbria



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

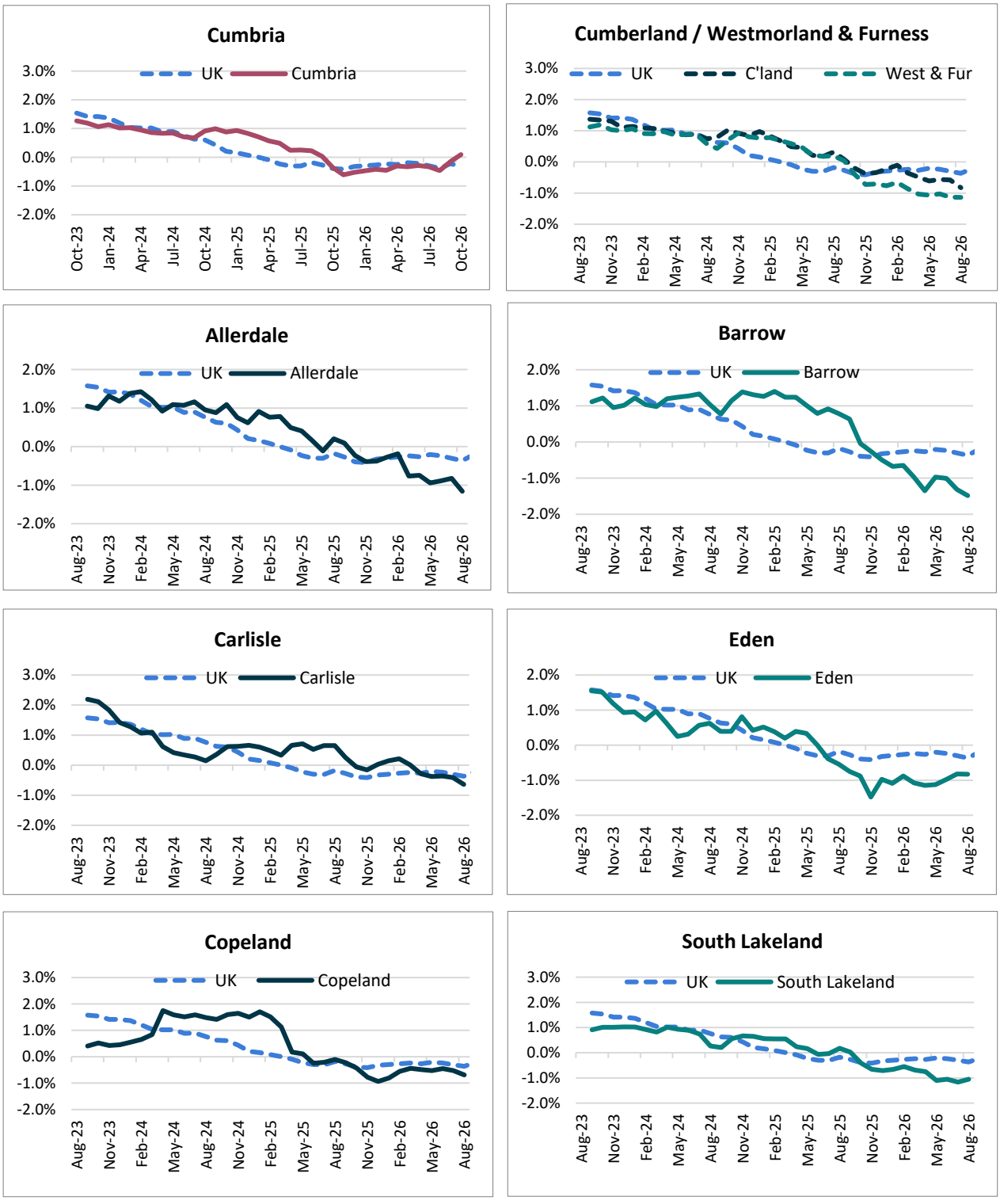
Figure 2: Payrolled employees – Seasonally adjusted

Payrolled employees (seasonally adjusted)					
	Oct 2026	Month change		One year change	
	No	No	%	No	%
UK	30,247,443	-34,226	-0.1%	-95,139	-0.3%
England	25,672,857	-34,051	-0.1%	-94,029	-0.4%
Cumbria	225,407	314	0.1%	213	0.1%
West Cumbria ITL	104,664	144	0.1%	56	0.1%
East Cumbria ITL	120,743	170	0.1%	157	0.1%

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. N*B: district / unitary data only updated quarterly.*

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

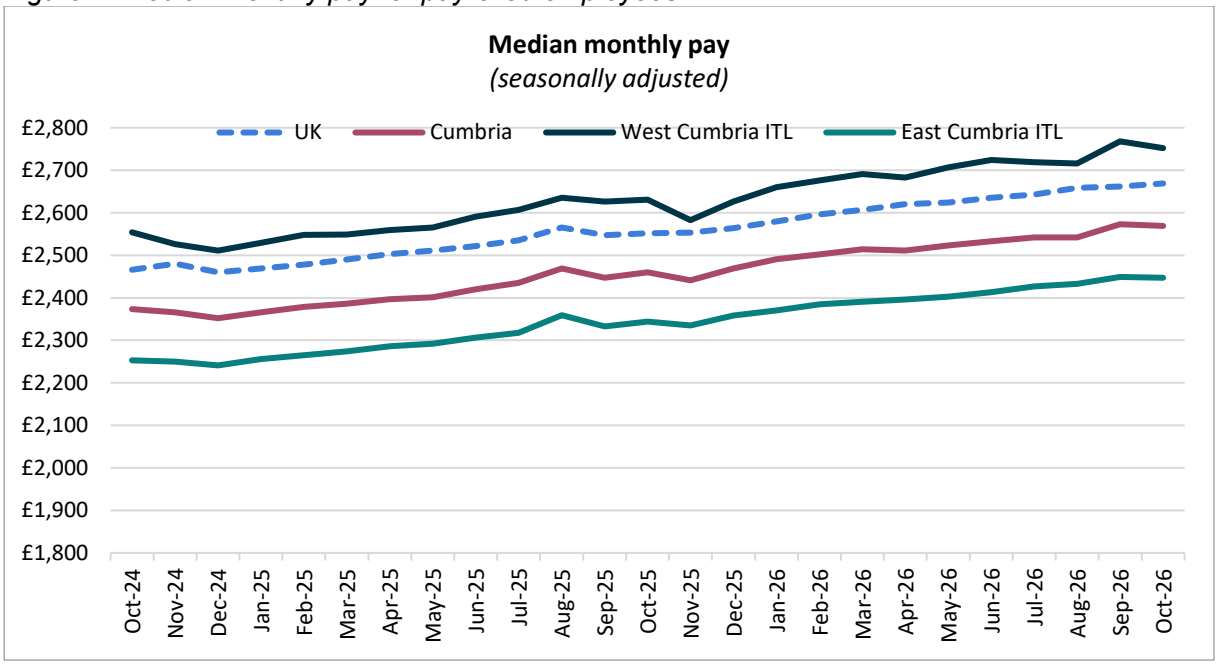


Source: HMRC / ONS. Unitary and former data are released quarterly. Latest month data are provisional.

3b. Median monthly pay (seasonally adjusted)

Median monthly pay for employees in Cumbria was estimated to be £2,569 in Oct 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)						
	Oct 2026	UK Index	Month change		One year change	
	£	Index	£	%	£	%
UK	2,669	100	7	0.3%	117	4.6%
Cumbria	2,569	96	-4	-0.2%	109	4.4%
Allerdale	2,752	103	-16	-0.6%	121	4.6%
Carlisle	2,447	92	-2	-0.1%	103	4.4%

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 8th Oct 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 Oct 2026 rose by 165 compared to the revised Sep figure, up to a total of 6,660 which is a monthly increase of 2.6% (UK +2.1%). The count rose in all former districts except Barrow where it fell slightly. The claimant rate in Cumbria was 2.2% which is below the national rate of 3.9% and is up 0.1ppt from last month. Compared to a year ago, the claimant count in Cumbria is 270 higher and the rate is up by 0.1ppt.

Figure 6: Standard Claimant Count – Oct 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	951,475	4.4	755,840	3.4	1,707,320	3.9	34,420	2.1	0.1	57,095	3.5	0.1
Cumbria	3,765	2.5	2,895	1.9	6,660	2.2	165	2.6	0.1	270	4.3	0.1
Cumberland	2,395	2.9	1,850	2.2	4,245	2.5	130	3.2	0.1	280	7.0	0.2
Allerdale	820	2.9	665	2.3	1,485	2.6	55	3.7	0.1	10	0.5	0.0
Carlisle	945	2.7	775	2.2	1,715	2.5	25	1.4	0.0	185	12.1	0.3
Copeland	630	3.1	415	2.0	1,045	2.6	55	5.4	0.1	85	8.9	0.2
Westmorland & Furness	1,370	2.0	1,045	1.5	2,415	1.8	35	1.6	0.0	-5	-0.2	0.0
Barrow	690	3.3	395	1.9	1,090	2.6	-5	-0.5	0.0	-25	-2.2	-0.1
Eden	235	1.4	255	1.6	490	1.5	20	4.2	0.1	-40	-7.2	-0.1
South Lakeland	445	1.5	390	1.3	835	1.4	20	2.7	0.0	55	7.3	0.1
of which LDNPA	125	1.2	125	1.2	250	1.2	-10	-3.5	0.0	-35	-12.3	-0.1

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.

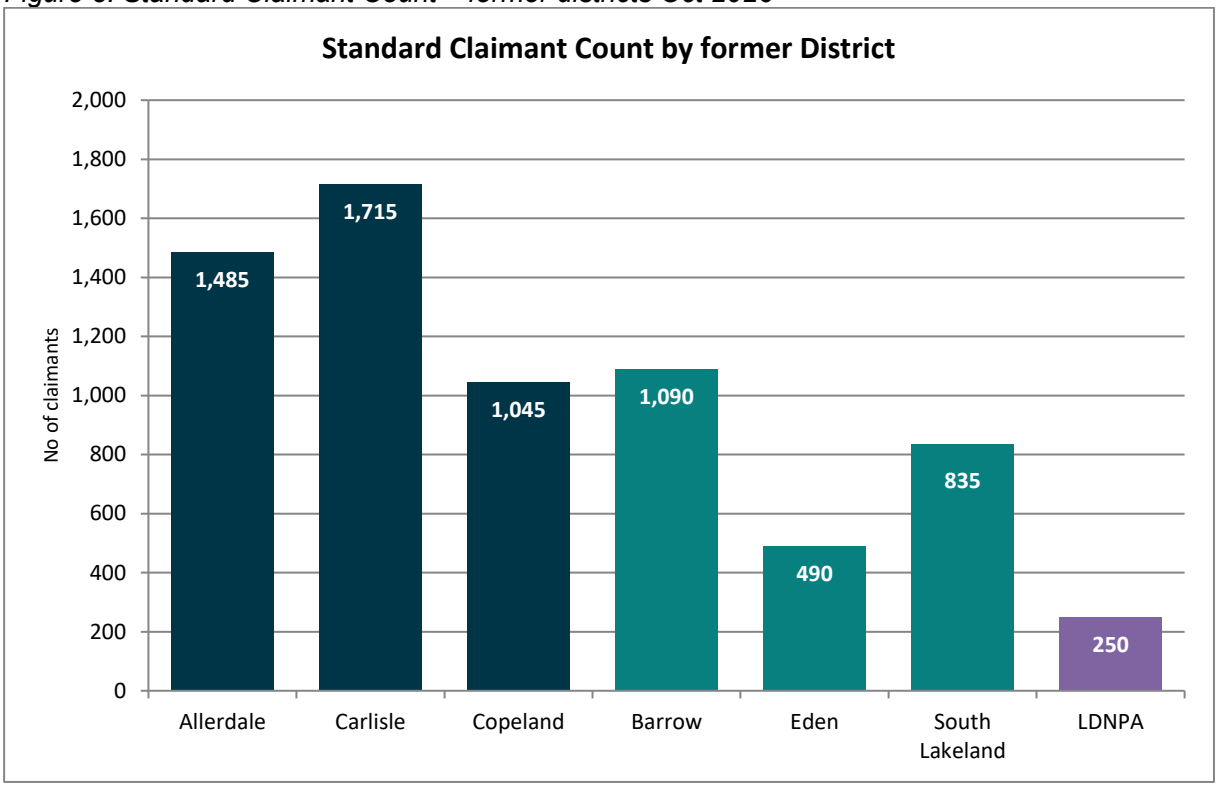
The following table shows the claimant count and rate by broad age group. Claimant rates at Cumbria level are below the national average for all age groups. The young adult rate in Copeland has fallen but continues to be above the national rate for that age group.

Figure 7: Standard Claimant Count & Rate by Age Group in Cumbria – Oct 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	344,930	6.0%	394,680	4.2%	406,015	4.4%	298,025	3.5%	259,635	2.9%	1,707,320	3.9%
Cumbria	1,340	4.2%	1,580	2.7%	1,580	2.7%	1,055	1.7%	1,090	1.4%	6,660	2.2%
Cumberland	895	5.1%	1,005	3.1%	1,005	3.0%	645	1.9%	690	1.6%	4,245	2.5%
Allerdale	325	5.8%	360	3.4%	325	3.0%	215	1.8%	255	1.6%	1,485	2.6%
Carlisle	300	3.9%	400	2.8%	470	3.3%	295	2.2%	250	1.5%	1,715	2.5%
Copeland	265	6.2%	245	3.2%	205	2.6%	135	1.7%	190	1.7%	1,045	2.6%
Westmorland & Furness	445	3.1%	575	2.3%	575	2.2%	415	1.5%	400	1.1%	2,415	1.8%
Barrow	250	5.0%	310	3.4%	240	2.9%	155	1.9%	125	1.3%	1,090	2.6%
Eden	70	2.2%	115	2.1%	125	2.1%	90	1.3%	90	0.9%	490	1.5%
South Lakeland	130	2.1%	150	1.4%	205	1.8%	165	1.3%	180	1.0%	835	1.4%
of which LDNPA	25	1.2%	65	1.8%	60	1.5%	60	1.3%	45	0.6%	250	1.1%

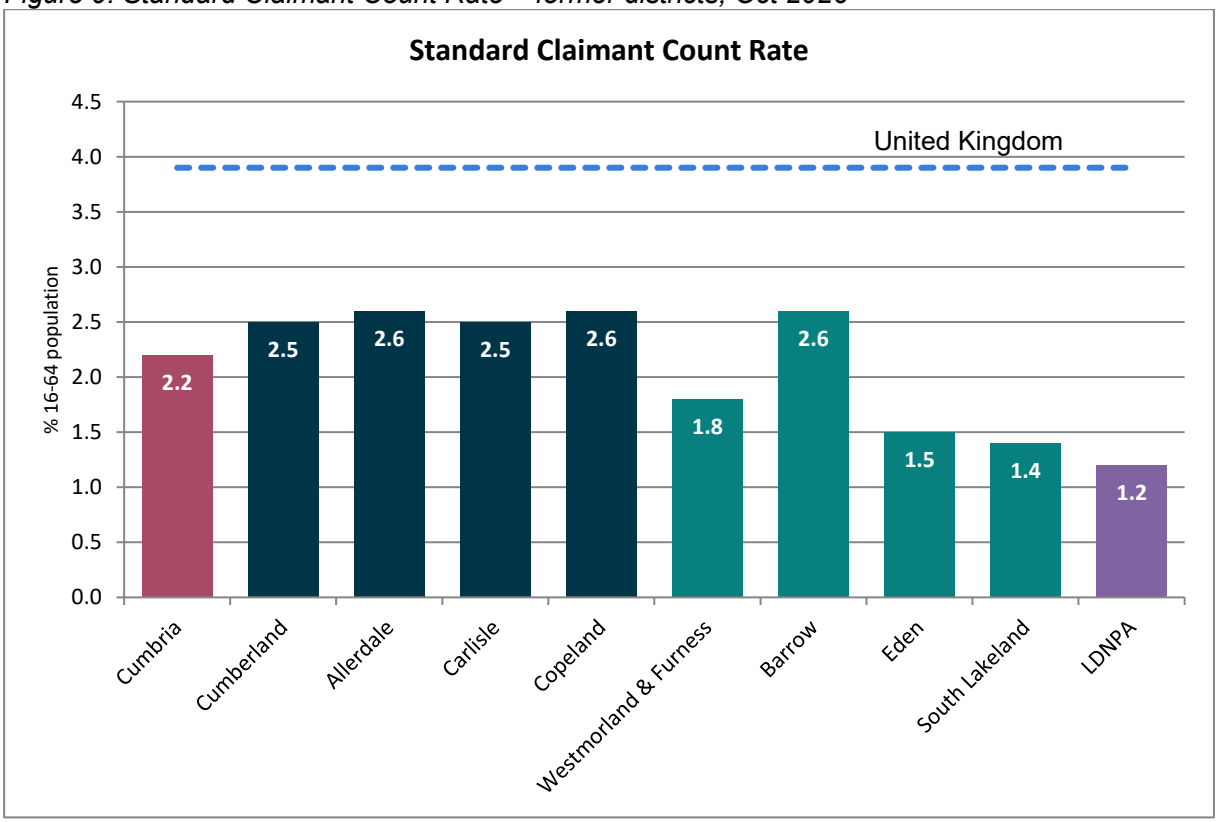
Source: ONS (data are rounded). LDNPA is a "best-fit" of LSOAs with 50%+ of pop in NP - data are also included in relevant district.

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



Source: ONS/DWP

Figure 10: Standard Claimant Count - timeseries

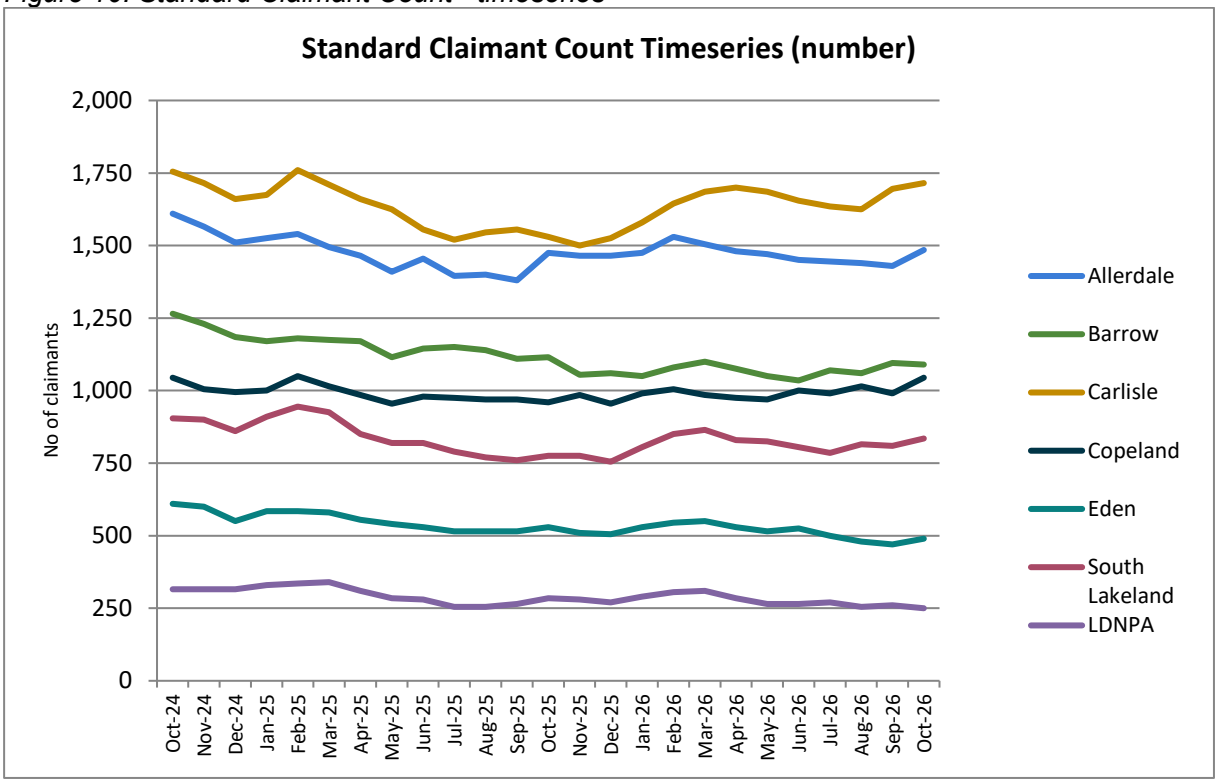
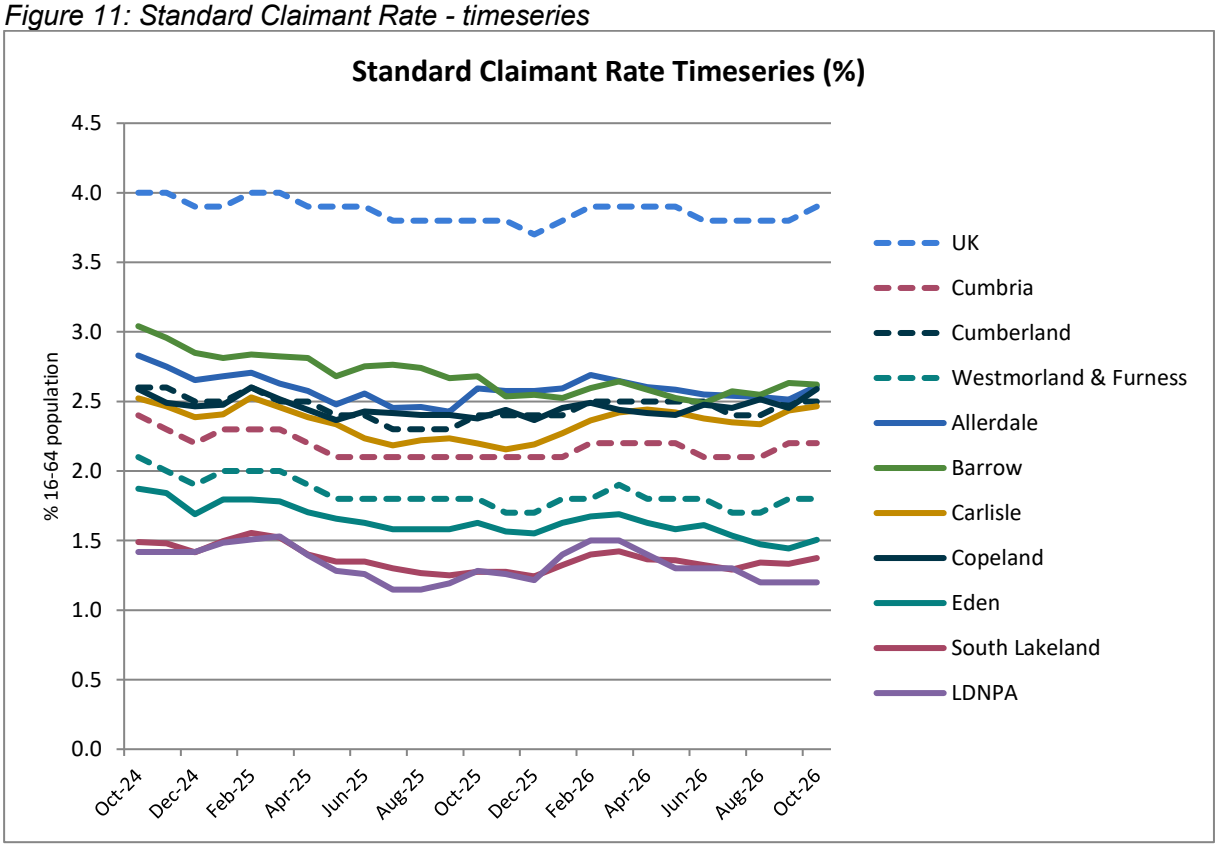


Figure 11: Standard Claimant Rate - timeseries



Source: ONS/DWP

5. UNIVERSAL CREDIT (released quarterly, next release Feb 27)

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 48,114 people on Universal Credit in Cumbria in Aug 2026 (both in work and out of work). This is a fall of 138 from the last quarter (-0.3%) but 1,570 more than a year ago (+3.4%). The count fell from 3 months ago everywhere except Copeland where it rose by 10 and it also rose nationally. The number searching/planning/preparing for work was unchanged, the number claiming while in work fell by 226 but the number with no work requirements rose by 93.

The latest total means that 15.9% of the working age population was claiming Universal Credit compared to a national rate of 19.8%. The overall rate was below the national average in all parts of Cumbria. 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 are also above the national average for 35-44 year olds in Barrow.

Figure 12: Universal Credit Claimants – Aug 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	3,603,784	17.3%	4,758,811	22.2%	8,362,598	19.8%	12,849	0.2%	0.0%	330,980	4.1%	0.8%
Cumbria	20,650	13.8%	27,462	18.1%	48,114	15.9%	-138	-0.3%	0.0%	1,570	3.4%	0.5%
Cumberland	12,979	15.7%	17,231	20.5%	30,207	18.1%	-13	0.0%	0.0%	1,202	4.1%	0.7%
Allerdale	4,443	15.8%	6,085	21.1%	10,529	18.5%	-1	0.0%	0.0%	267	2.6%	0.5%
Carlisle	5,208	15.1%	6,963	19.9%	12,176	17.5%	-17	-0.1%	0.0%	623	5.4%	0.9%
Copeland	3,324	16.5%	4,183	20.7%	7,506	18.6%	10	0.1%	0.0%	312	4.3%	0.8%
W&F	7,671	11.4%	10,231	15.1%	17,904	13.3%	-123	-0.7%	-0.1%	365	2.1%	0.3%
Barrow	3,652	17.6%	4,441	21.3%	8,095	19.5%	-59	-0.7%	-0.1%	189	2.4%	0.5%
Eden	1,410	8.7%	2,108	12.9%	3,520	10.8%	-22	-0.6%	-0.1%	23	0.7%	0.1%
South Lakeland	2,601	8.6%	3,682	12.0%	6,284	10.3%	-52	-0.8%	-0.1%	151	2.5%	0.2%
of which LDNPA	803	7.2%	1,185	10.7%	1,985	8.9%	-31	-1.5%	-0.1%	34	1.7%	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 – Aug 2026

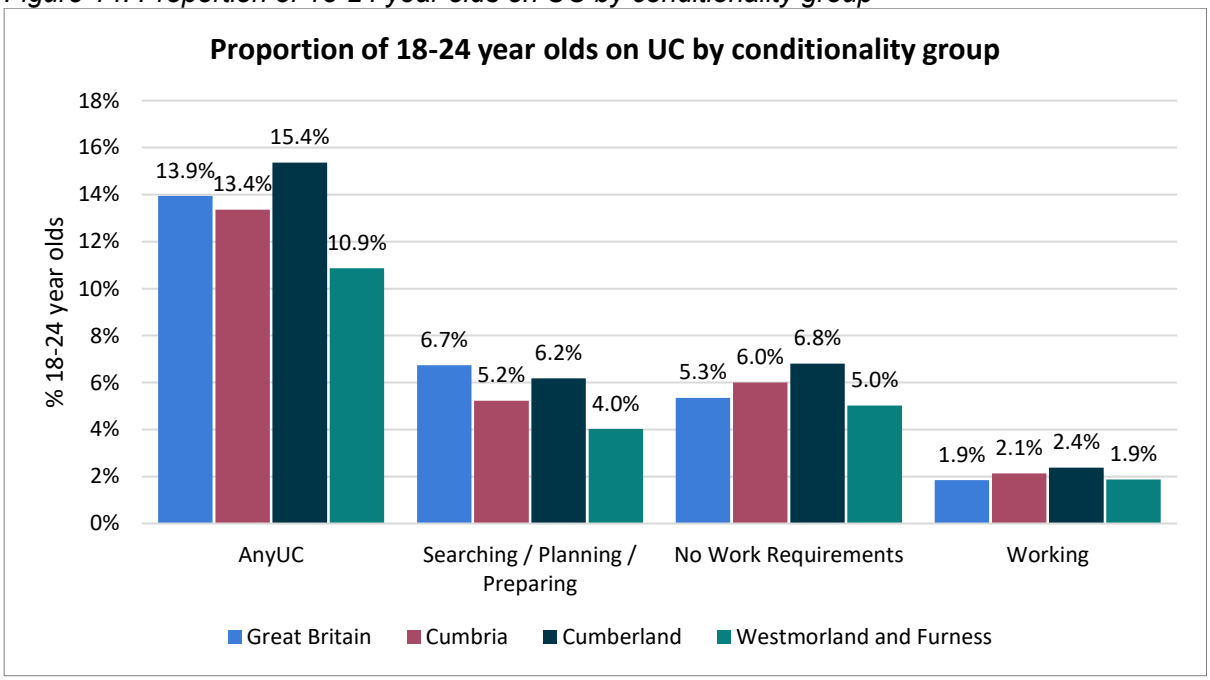
Universal Credit Claimant Count and Rate by Age												
	Aged 18-24		Aged 25-34		Aged 35-44		Aged 45-54		Aged 55+		Total	
	No	Rate	No	Rate	No	Rate	No	Rate	No	Rate	No	Rate
Great Britain	786,389	13.9%	1,790,933	19.7%	2,310,721	25.5%	1,765,952	21.4%	1,481,762	17.1%	8,362,554	19.8%
Cumbria	4,275	13.4%	10,472	18.1%	13,325	22.6%	9,488	15.4%	9,209	11.5%	48,114	15.9%
Cumberland	2,713	15.4%	6,567	20.0%	8,376	25.1%	5,904	17.5%	5,732	13.3%	30,207	18.1%
Allerdale	969	17.2%	2,227	20.8%	2,792	25.6%	2,090	17.6%	2,117	13.6%	10,529	18.5%
Carlisle	1,007	13.0%	2,779	19.2%	3,558	24.6%	2,360	17.2%	2,121	12.8%	12,176	17.5%
Copeland	732	17.1%	1,573	20.4%	2,028	25.5%	1,453	18.0%	1,478	13.5%	7,506	18.6%
W&F	1,556	10.9%	3,900	15.7%	4,944	19.2%	3,572	12.8%	3,484	9.4%	17,904	13.3%
Barrow	796	16.1%	1,906	21.2%	2,161	26.1%	1,492	18.7%	1,561	15.8%	8,095	19.5%
Eden	278	8.8%	726	13.2%	984	16.3%	728	10.5%	698	7.1%	3,520	10.8%
South Lakeland	486	7.8%	1,263	12.2%	1,796	15.8%	1,362	10.5%	1,230	7.0%	6,284	10.3%
of which LDNPA	119	5.6%	359	10.2%	561	14.0%	469	9.8%	433	6.1%	1,985	8.9%

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.

Although the proportion of 18-24 year olds claiming Universal Credit at Cumbria level is slightly below the national average (13.4% compared to 13.9%), the proportion of 18-24 year olds who are on UC with no work requirements is above the national average in Cumbria at 6.0% compared to 5.3%. No work requirements is usually due to ill health or caring responsibilities and indicates the young person has been assessed as not currently required to seek work as part of their claimant commitment. The rate represents 1,920 young people on UC and not available for work. In contrast to this, Cumbria has a lower proportion of 18-24 year olds claiming UC whilst looking for work (1,670 claimants, 5.2% v 6.7%) but also has a slightly higher proportion claiming whilst in a job (684, 2.1% v 1.9%).

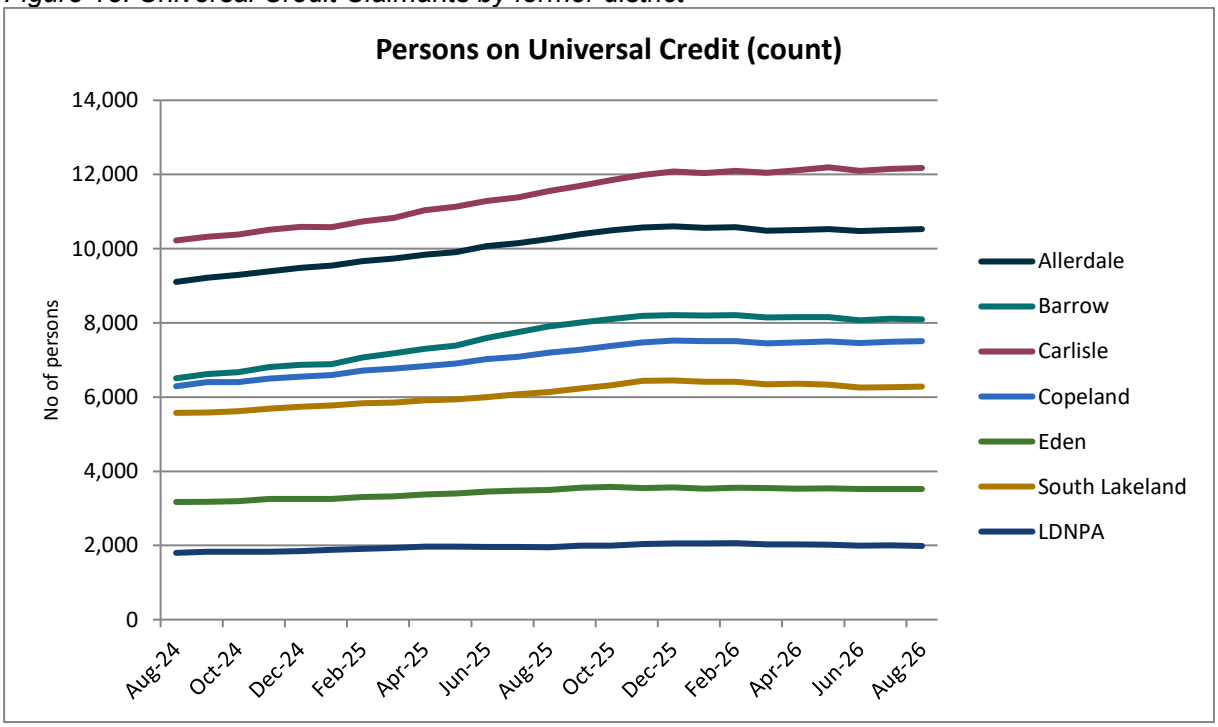
The rates of 18-24 year olds on UC and having no work requirements were particularly high in Allerdale (7.5%), Barrow (7.1%) and Copeland (7.0%).

Figure 14: Proportion of 18-24 year olds on UC by conditionality group



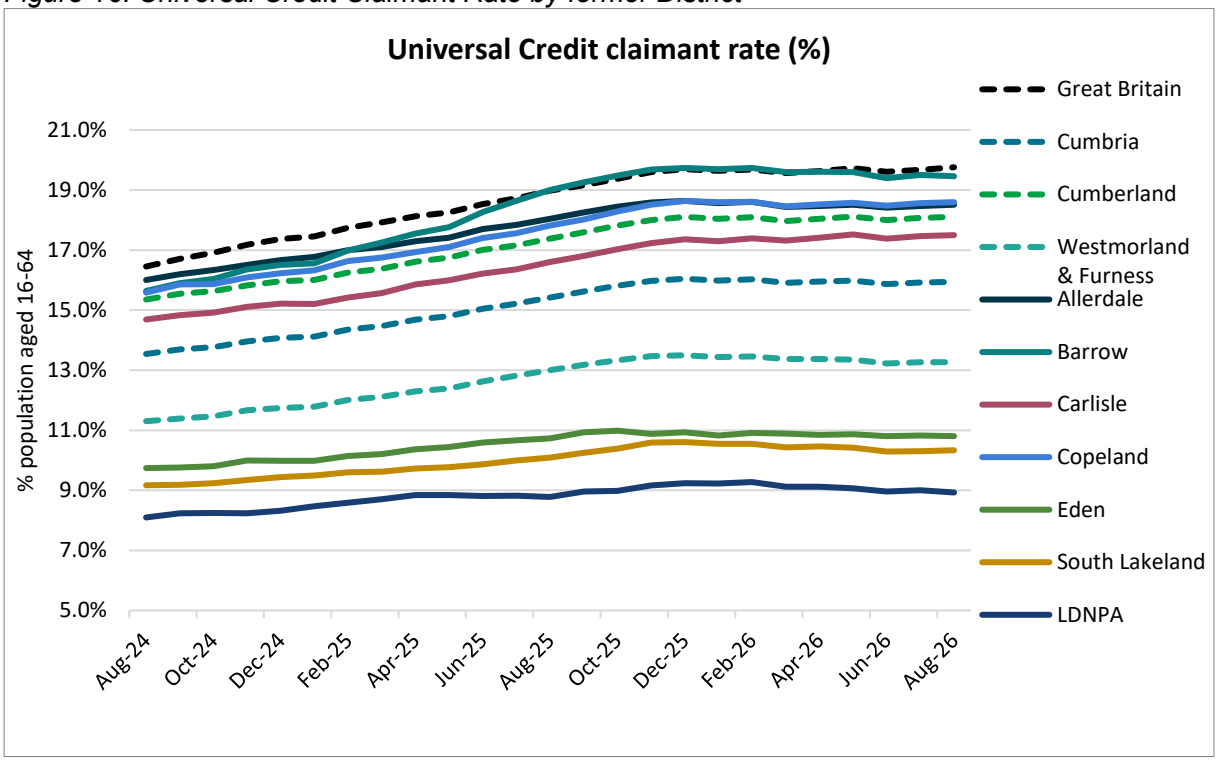
Source: DWP via Stat-Xplore

Figure 15: Universal Credit Claimants by former district



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

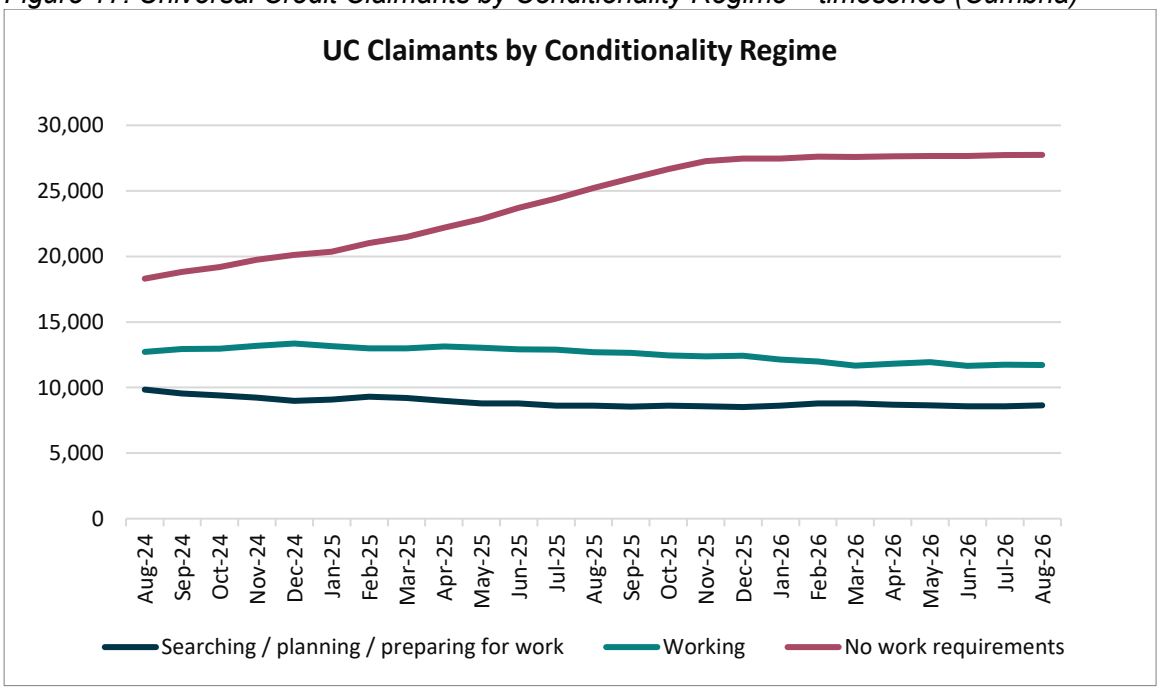
Figure 16: Universal Credit Claimant Rate by former District



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 Aug 2026 the number of people searching/planning/preparing for work was unchanged, the number claiming while in work fell by 226 from 3 months ago but the number with no work requirements rose by 93.

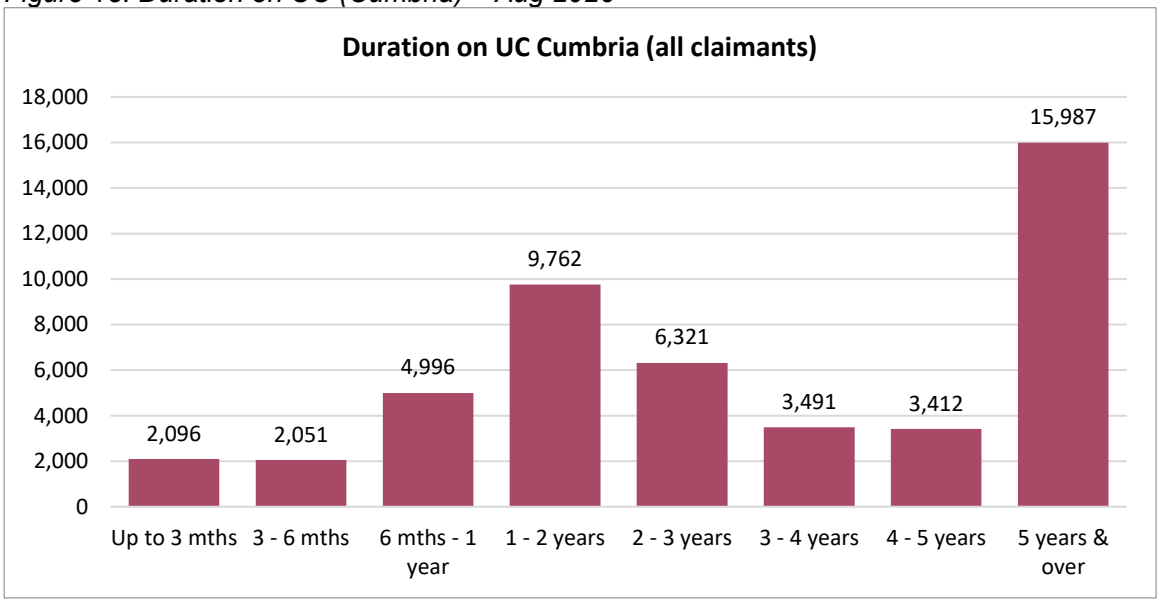
Figure 17: Universal Credit Claimants by Conditionality Regime – timeseries (Cumbria)



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

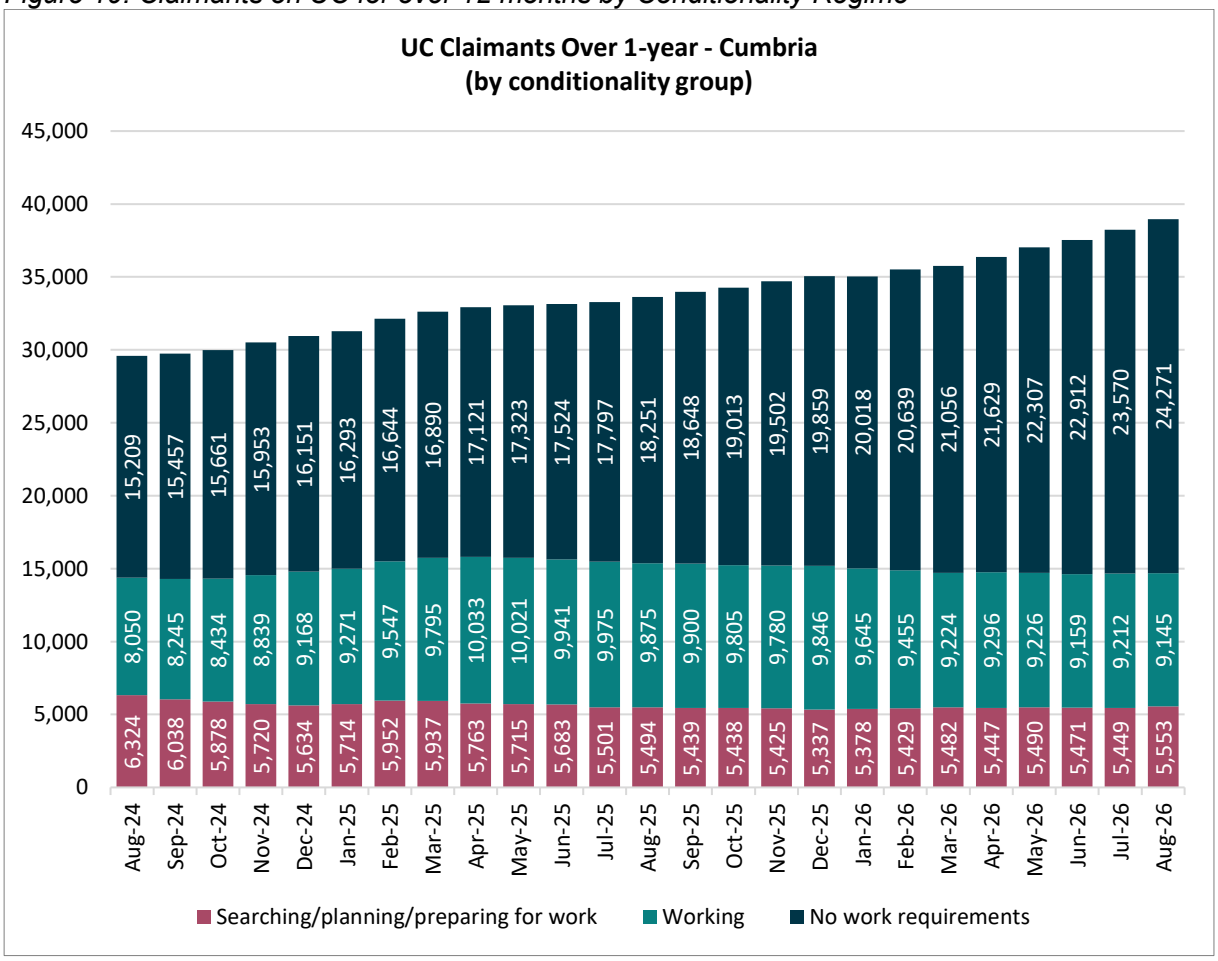
In Aug 2026, almost three quarters of UC claimants (38,970) had been claiming for over 12 months a quarterly increase of 1,946 (5.3%). Almost two thirds of long term claimants were in the no work requirements conditionality group (62%) although they may have been in different groups during their claim. Long term claimants made up 81% of all UC claimants.

Figure 18: Duration on UC (Cumbria) – Aug 2026



Source: DWP via Stat-Xplore

Figure 19: Claimants on UC for over 12 months by Conditionality Regime



Source: DWP via Stat-Xplore

5b. *Households on Universal Credit*

In Aug 2026 there were 41,837 households on Universal Credit in Cumbria, an increase of 1,485 from the same month last year (3.7%). The number of households on UC rose year on year in all 6 districts in Cumbria with the biggest percentage increase in Carlisle (+5.6%).

Figure 20: Number of Households on UC by former district, Aug 2026

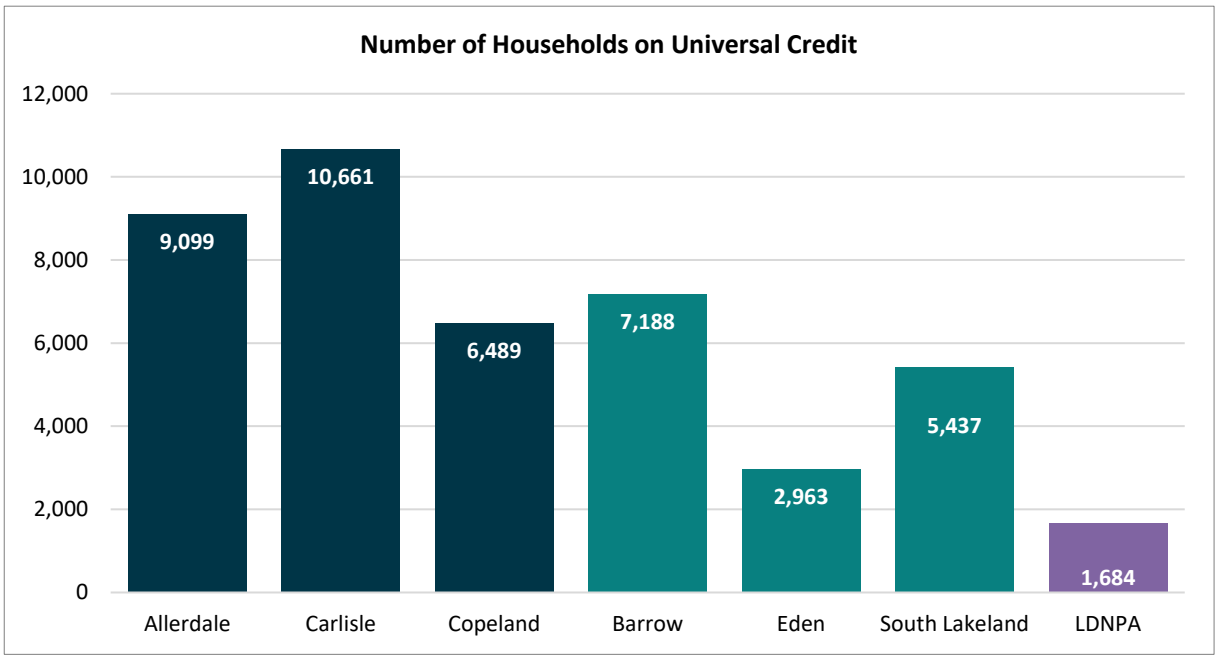
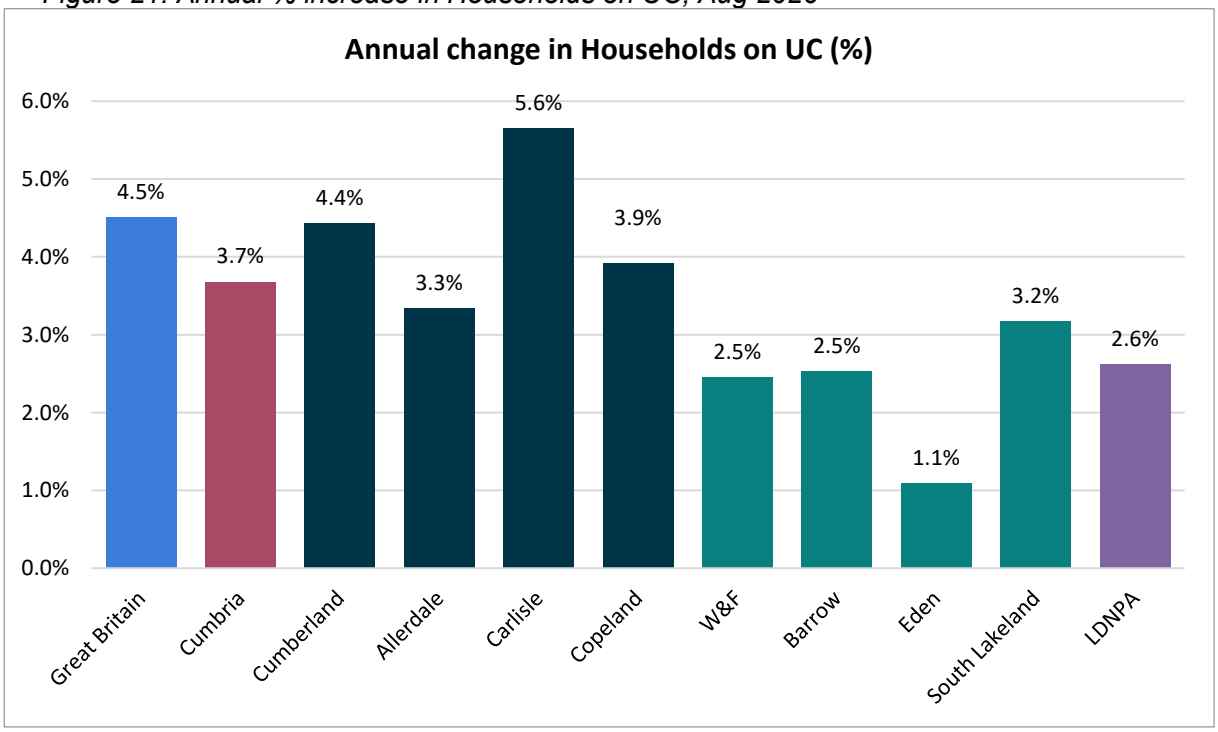


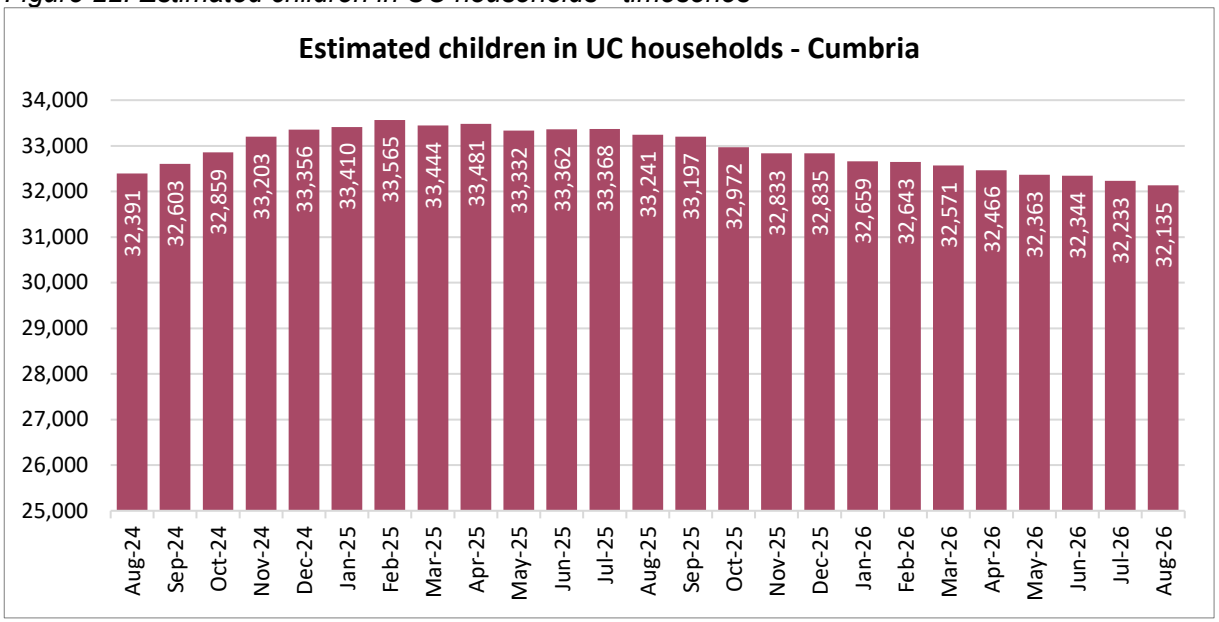
Figure 21: Annual % increase in Households on UC, Aug 2026



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

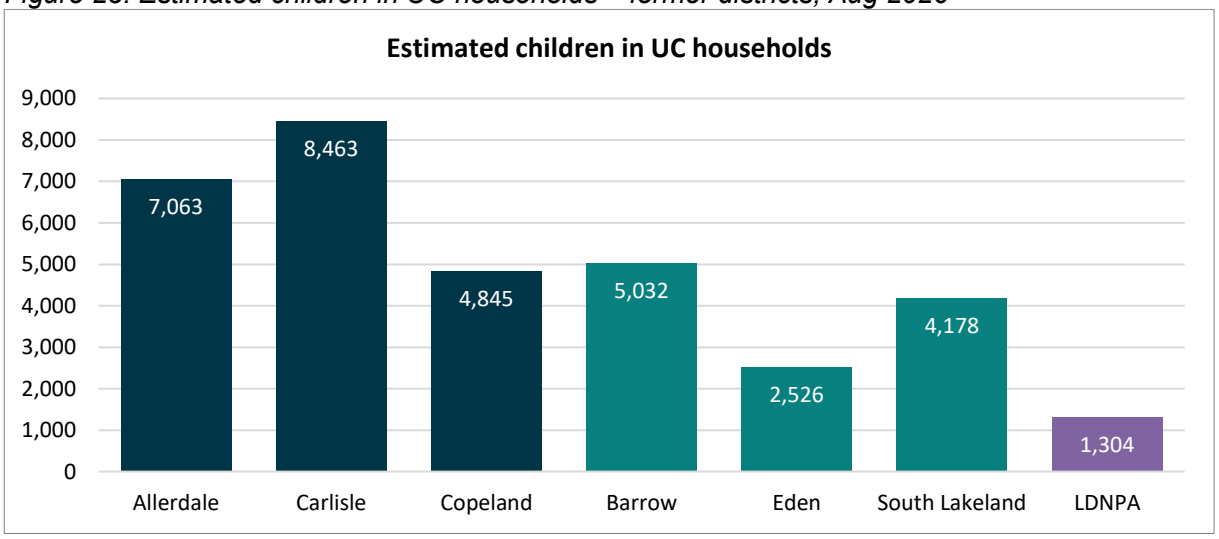
An estimated 32,135 children in Cumbria were living in UC households in Aug 2026. The number has fallen by 1,106 from last year (-3.3%). The number of UC households containing children has decreased by 3.2% year on year compared to a rise of 9.1% in UC households without children. Note: a child is anyone declared as living in a household on UC who is under 20 and whose details have been verified by DWP.

Figure 22: Estimated children in UC households - timeseries



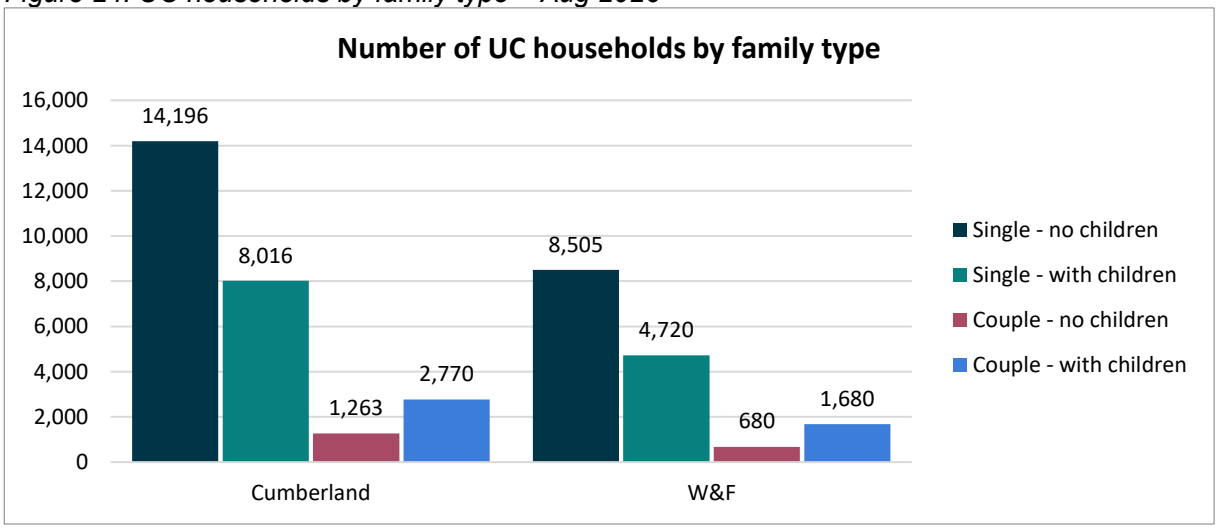
Source: DWP via Stat-Xplore

Figure 23: Estimated children in UC households – former districts, Aug 2026



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

Figure 24: UC households by family type – Aug 2026



Source: DWP via Stat-Xplore

6. NEETs & Participation (*released monthly*)

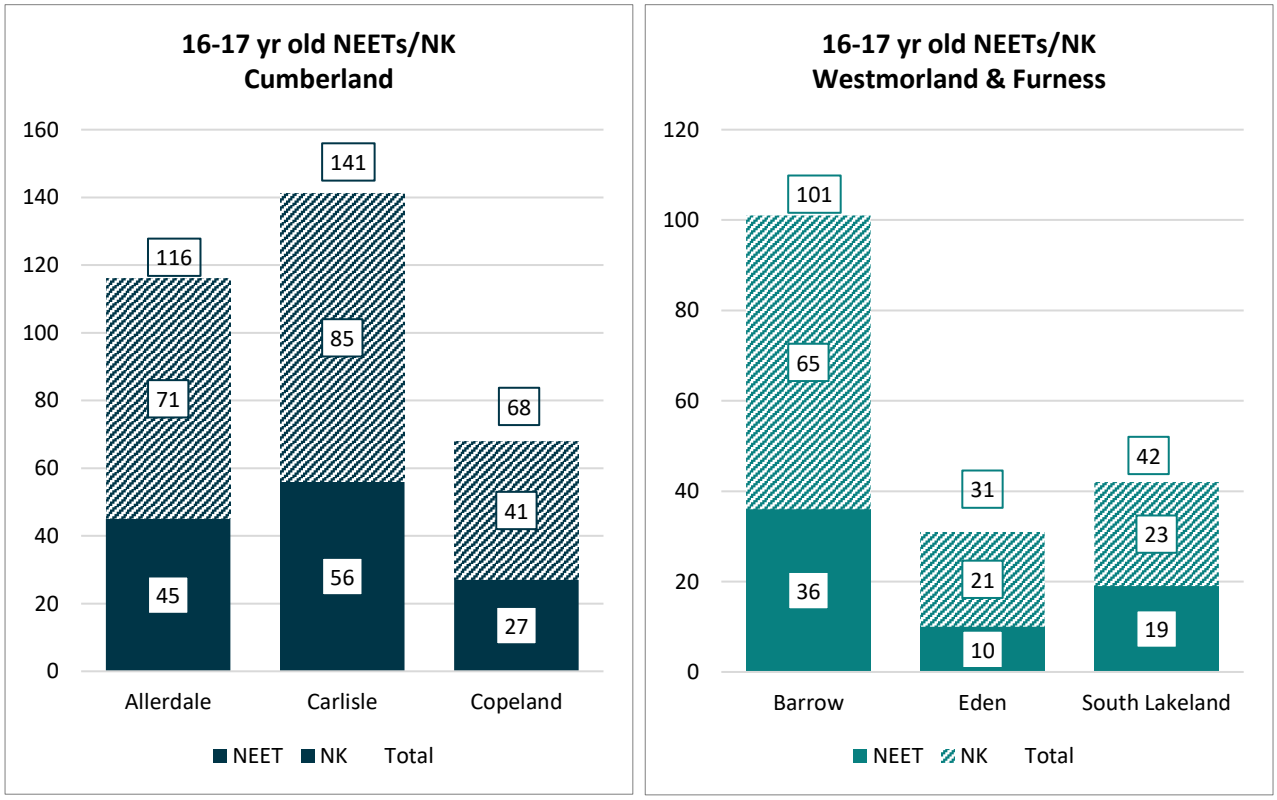
6a. Not in Education, Employment or Training (NEET)

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.

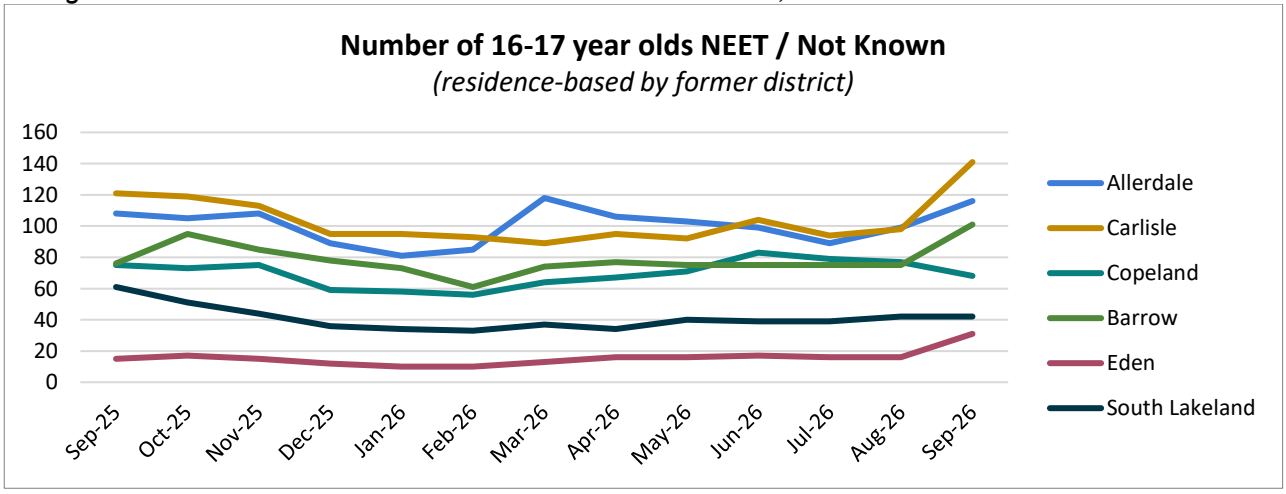
The monthly data are more volatile and caution should be exercised when interpreting changes, particularly at this time of year when young people are still making destination choices. In Sep 2026 there were 508 16-17 year olds classed as NEET/NK in Cumbria (195 NEET and 313 whose status was Not Known). There were 335 NEET/NKs resident in Cumberland and 173 in Westmorland & Furness. The number was up 80 from last month but down by 16 on the same month last year.

Figure 25: Number of 16-17 Year Olds NEET or Not Known, Sep 2026



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

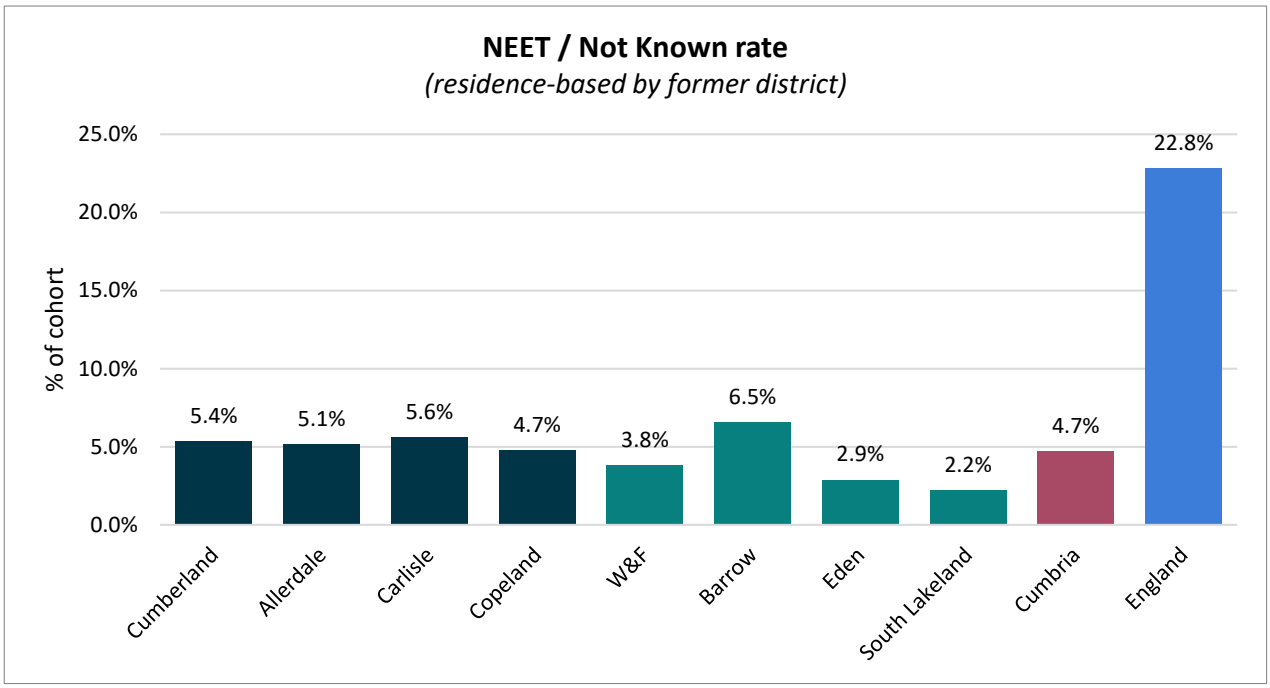
Figure 26: Number of 16-17 Year Olds NEET or Not Known, former district timeseries



Source: Inspira / Cumberland Council

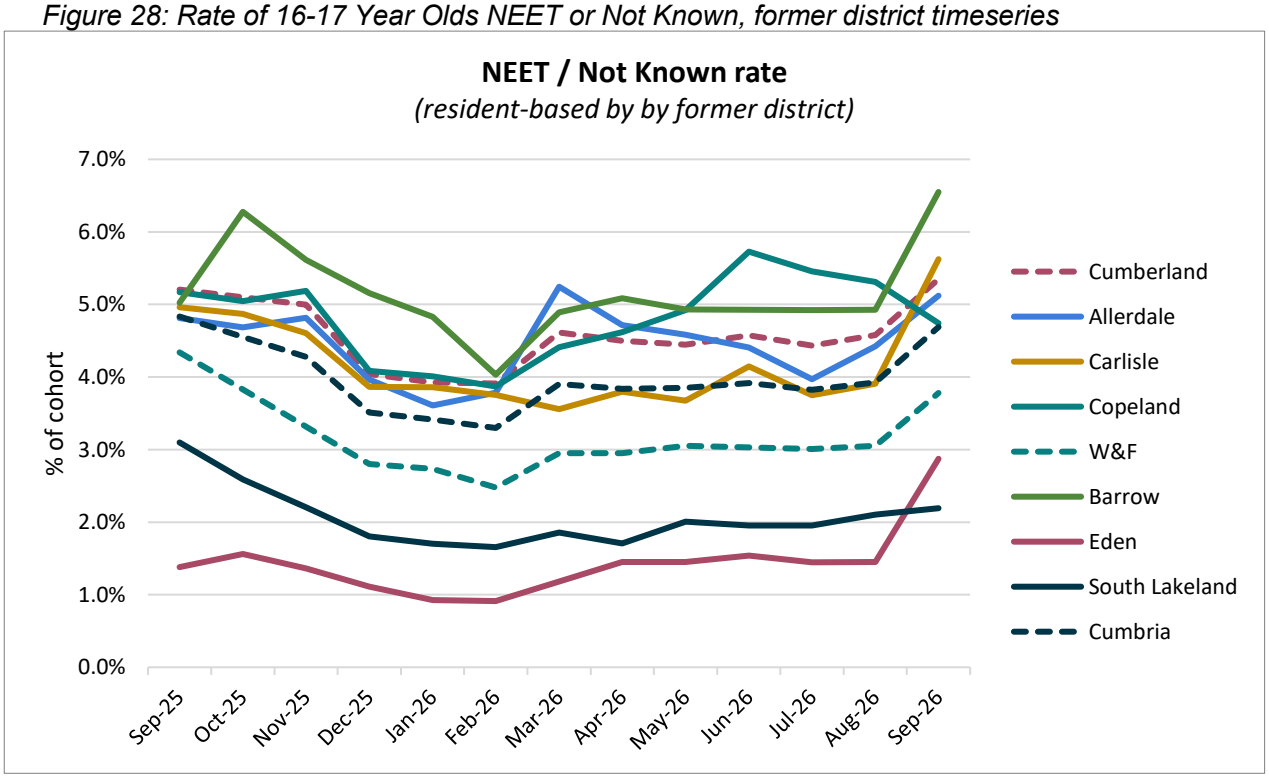
The county NEET/NK rate (% of cohort) was 4.7% in Sep 2026. The rate was 5.4% in Cumberland and 3.8% in Westmorland & Furness. The national rate was 22.8% but many areas do not undertake tracking activity in September which results in misleadingly high levels.

Figure 27: Rate of 16-17 Year Olds NEET or Not Known, Sep 2026



Source: Inspira / NCCIS / Cumberland Council

Figure 28: Rate of 16-17 Year Olds NEET or Not Known, former district timeseries



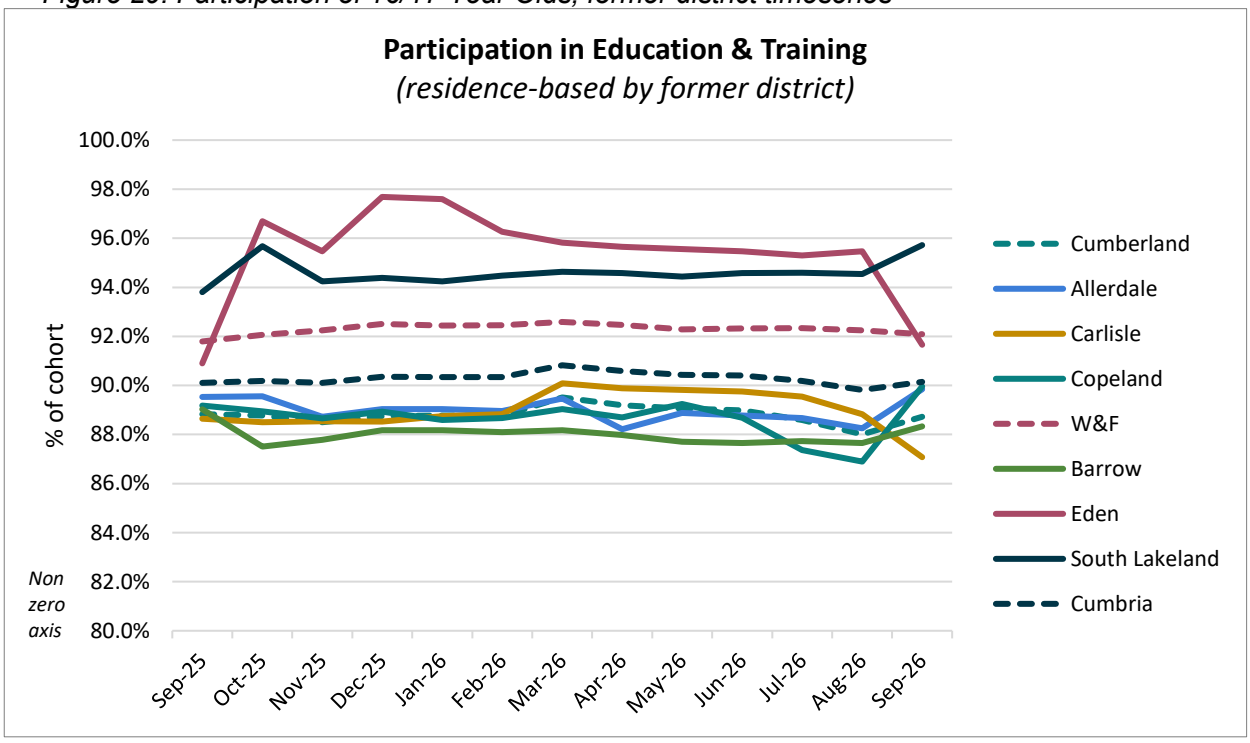
Source: Inspira / NCCIS / Cumberland Council

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.

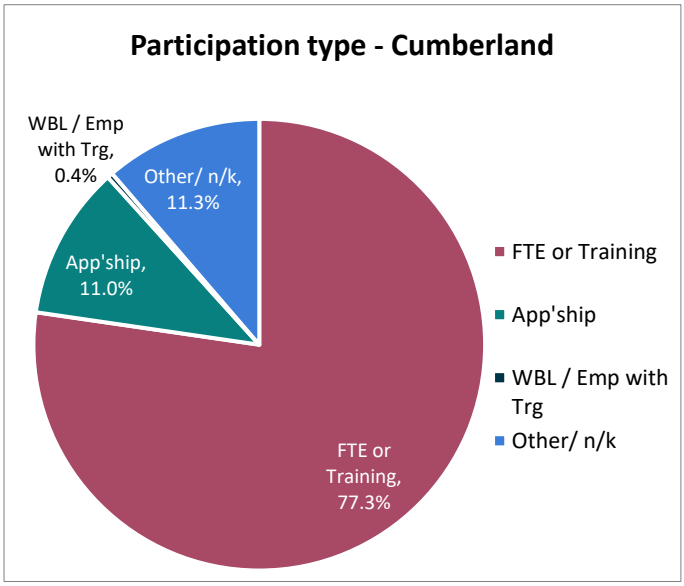
In Sep 2026, 90.1% of young people in Cumbria were classed as meeting the participation requirement. The rates were 88.7% in Cumberland and 92.1% in Westmorland & Furness compared to an England average of 76.2% (these figures are affected by reduced tracking in many areas at this time of year).

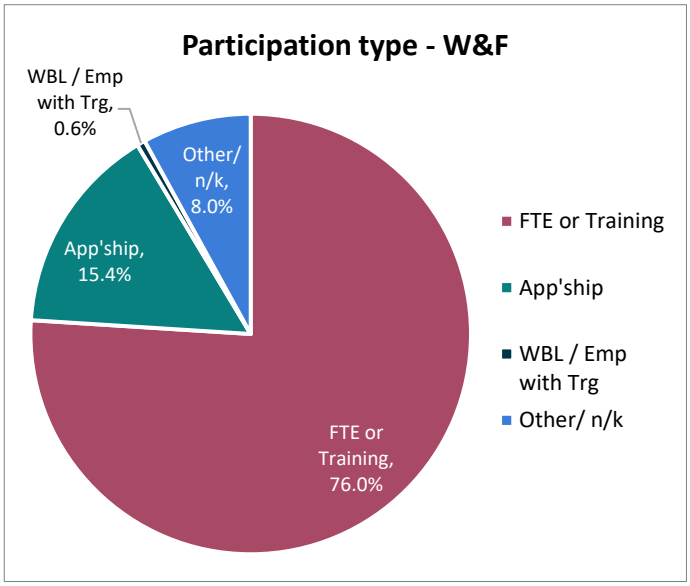
Figure 29: Participation of 16/17 Year Olds, former district timeseries



Source: Inspira / NCCIS / Cumberland Council

Figure 30: Participation of 16/17 Year Olds, by activity type – Sep 2026





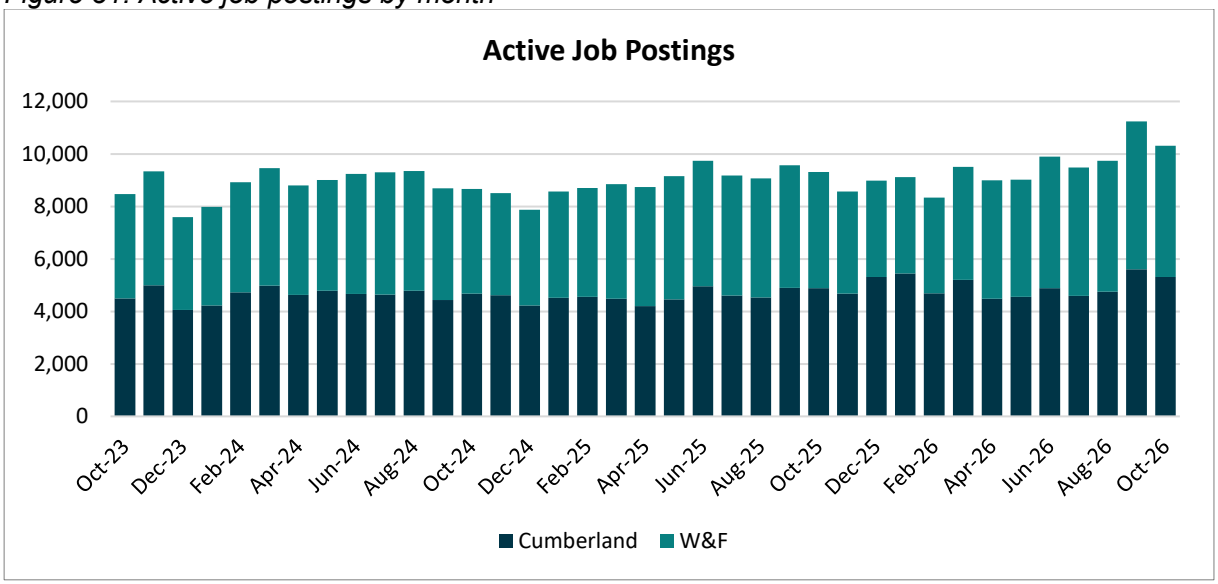
Source: NCCIS / Cumberland Council

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 Oct 2026 there were 10,308 active job postings in Cumbria, 4,470 of which were new postings during the month. The number of active postings was 934 lower than in Sep -8.3%) and the number of new postings was 389 lower than last month. Postings also fell nationally.

Figure 31: Active job postings by month



Source: © Lightcast 2026

The most commonly advertised jobs were for cleaners & domestics, care workers, chefs and sales related occupations.

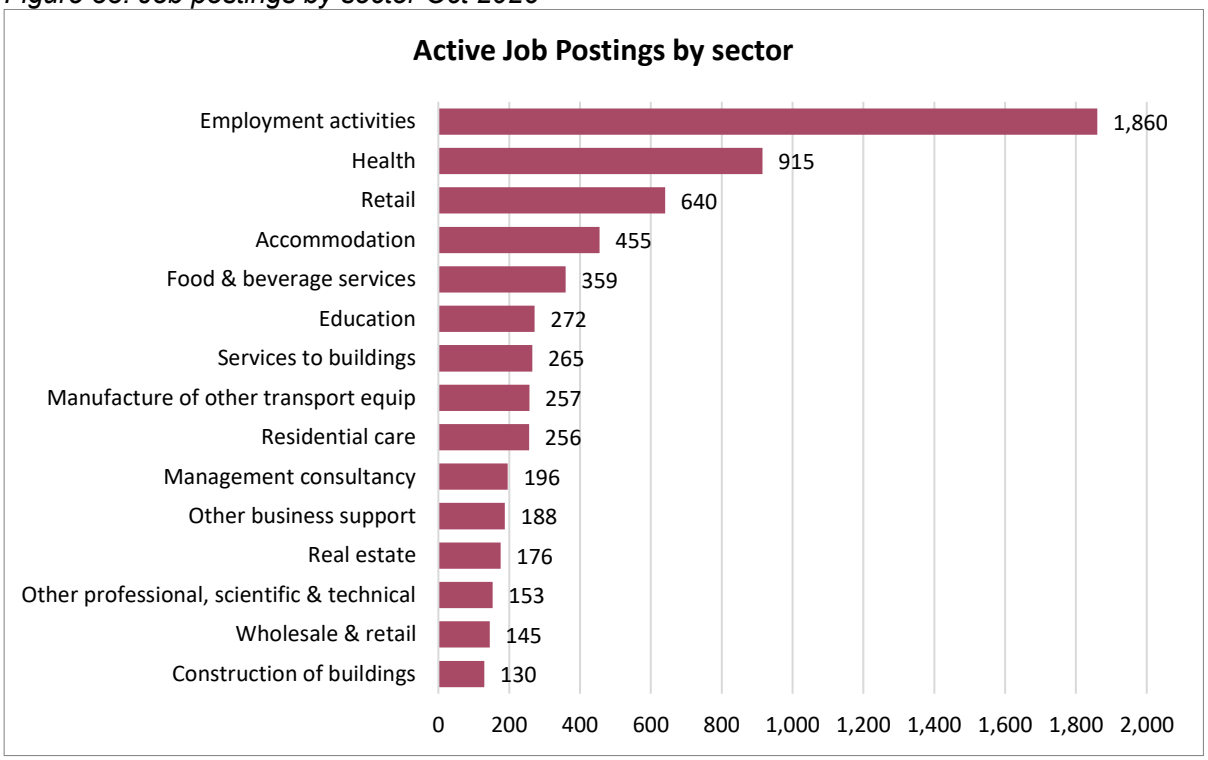
Figure 32: Job postings by occupation – Oct 2026



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, accommodation and food & beverage services.

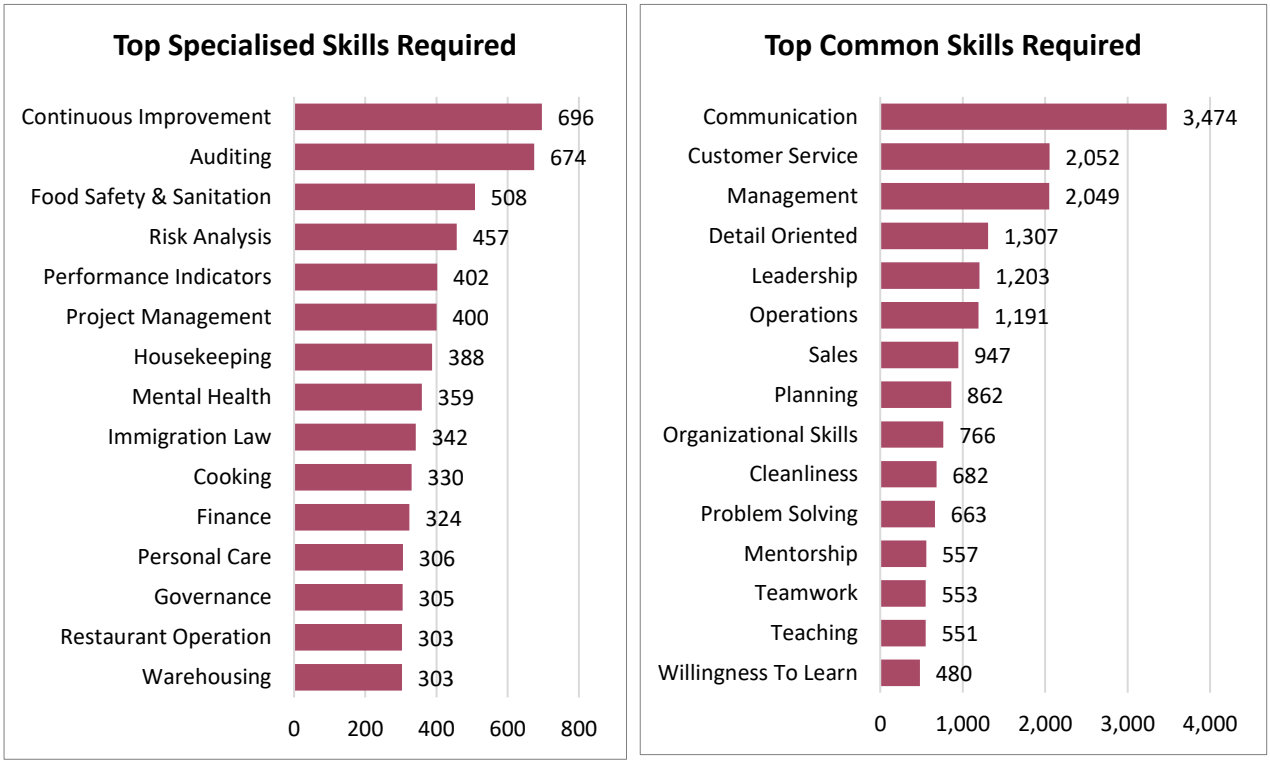
Figure 33: Job postings by sector Oct 2026



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.

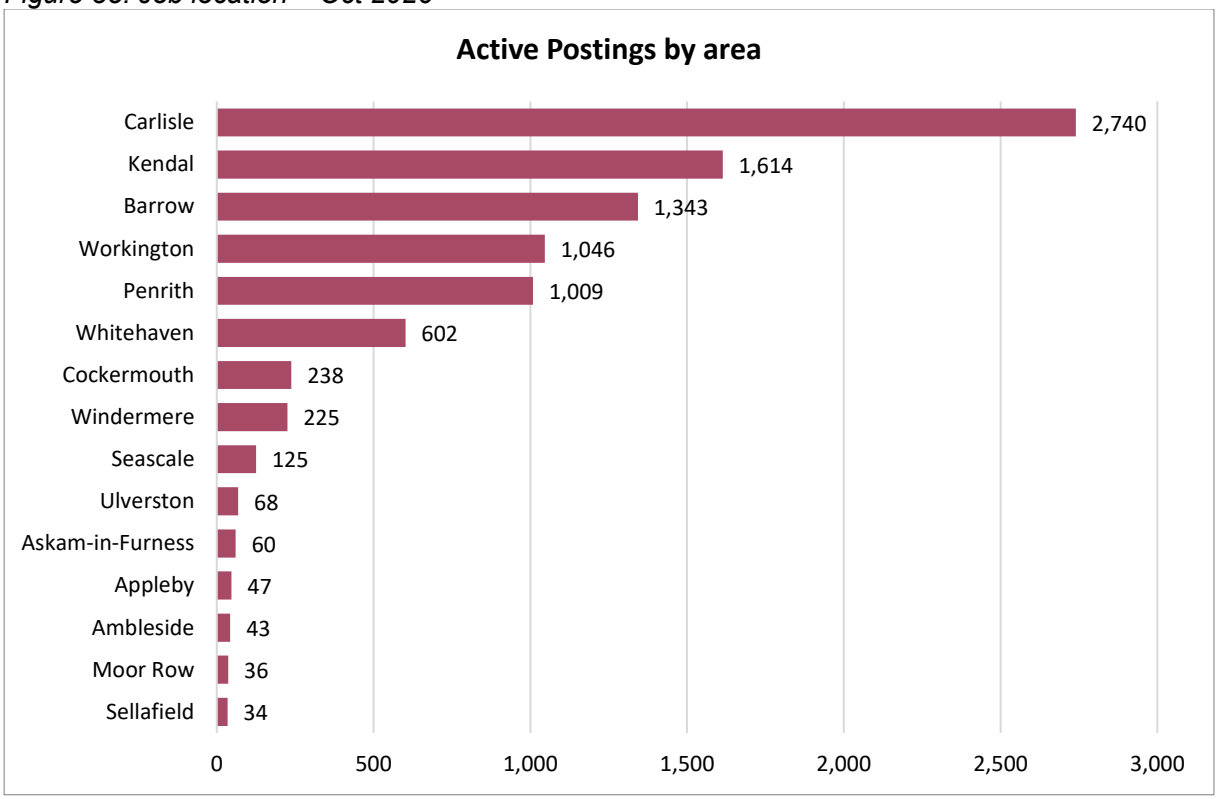
Figure 34: Skills required – Oct 2026



Source: © Lightcast 2026

Active postings fell in both unitaries and in all former district areas.

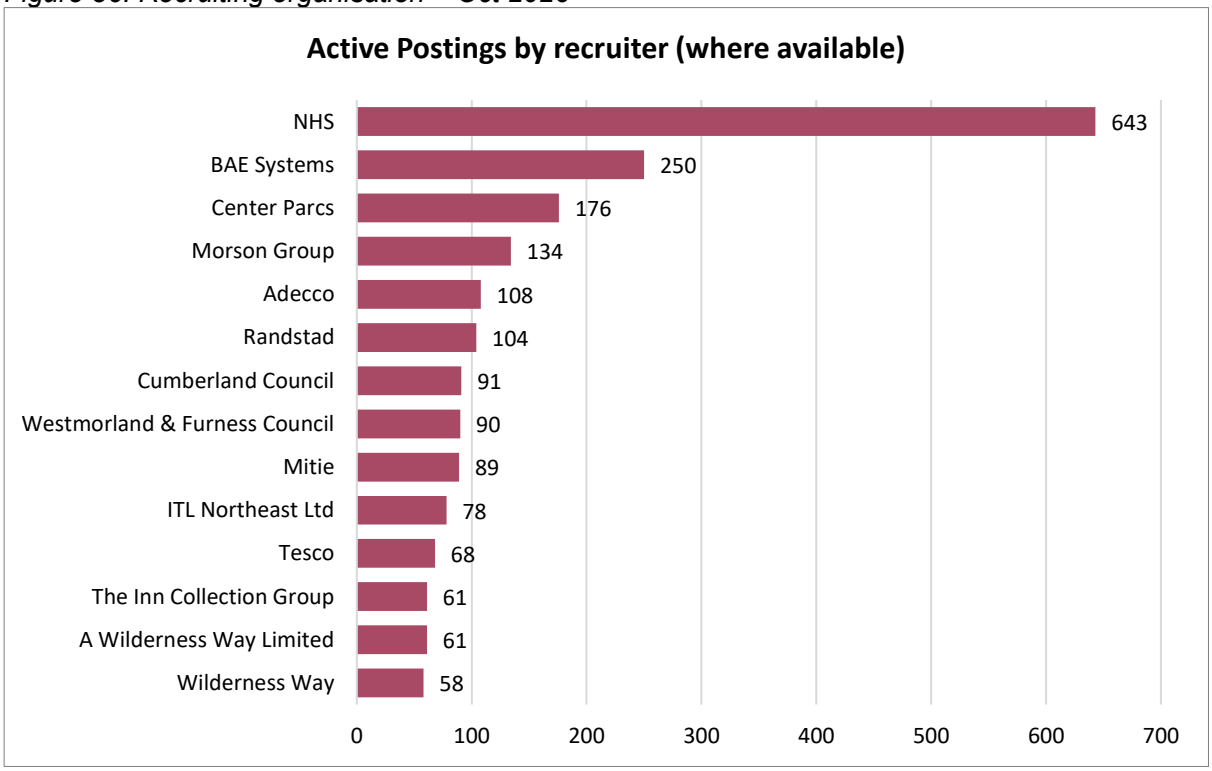
Figure 35: Job location – Oct 2026



Source: © Lightcast 2026

The NHS continues to dominate, accounting for around a fifth of postings (where a recruiting organisation could be identified). BAE Systems and Centre Parcs were the largest recruiters outside the NHS and various recruitment agencies also feature highly.

Figure 36: Recruiting organisation – Oct 2026



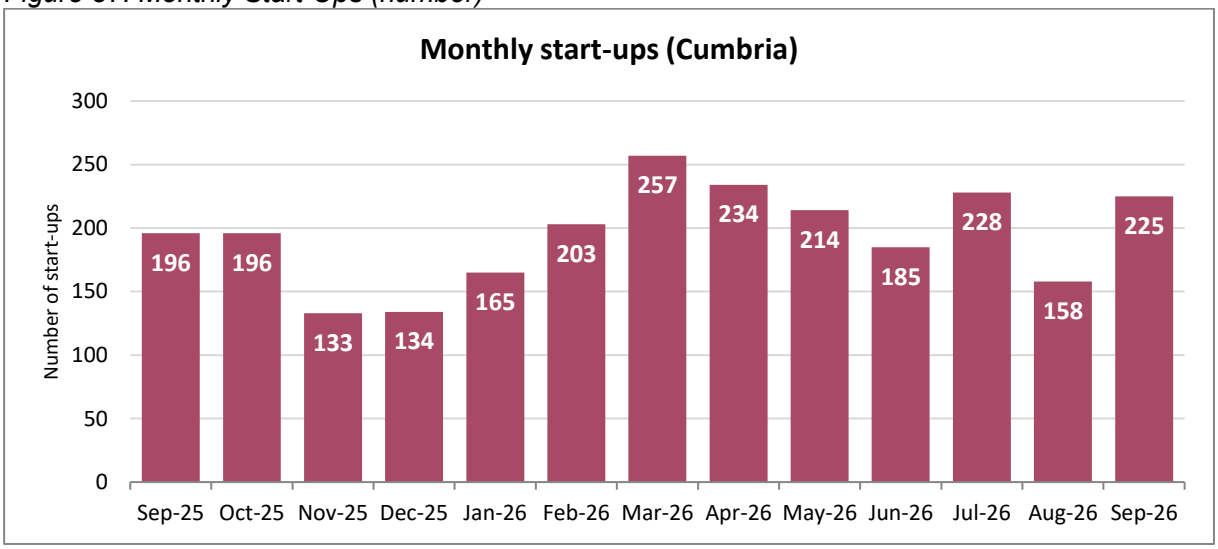
Source: © Lightcast 2026

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 225 business start-ups in Cumbria in Sep 2026, 67 more than the previous month. Over the quarter (Jul-Sep) there were 611 start-ups which is 22 fewer than last quarter but 108 more than the same quarter last year.

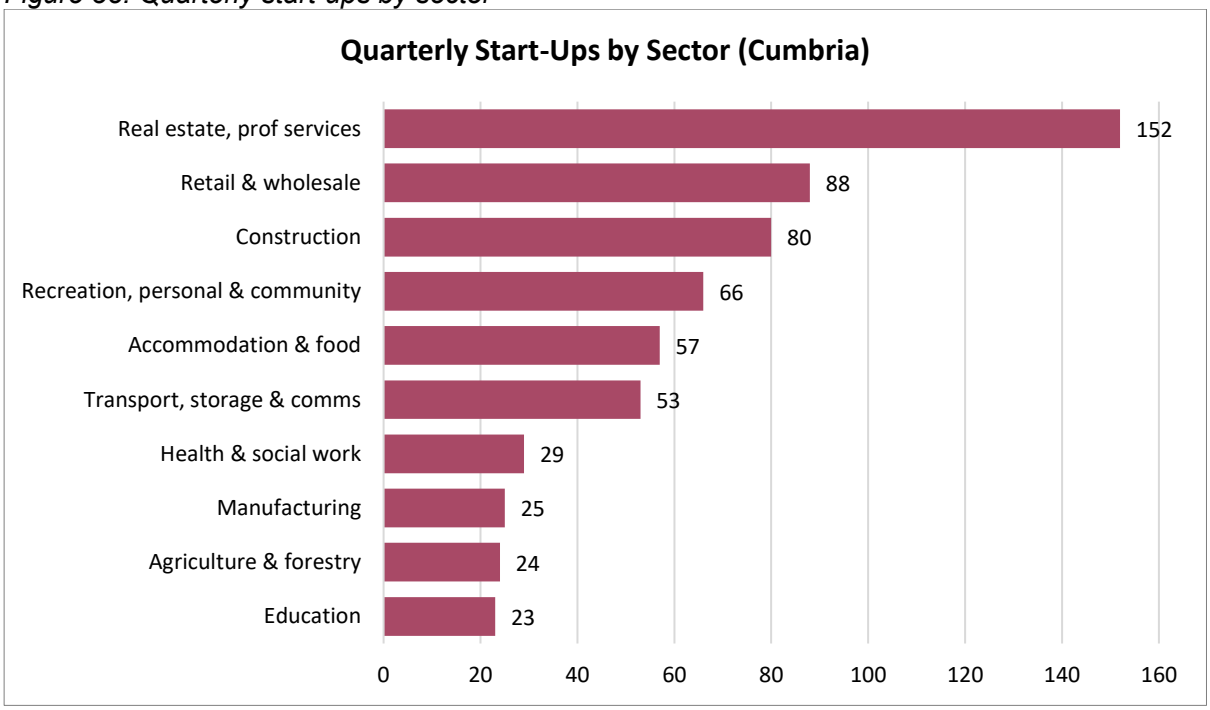
Figure 37: Monthly Start-Ups (number)



Source: BankSearch

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

Figure 38: Quarterly start-ups by sector



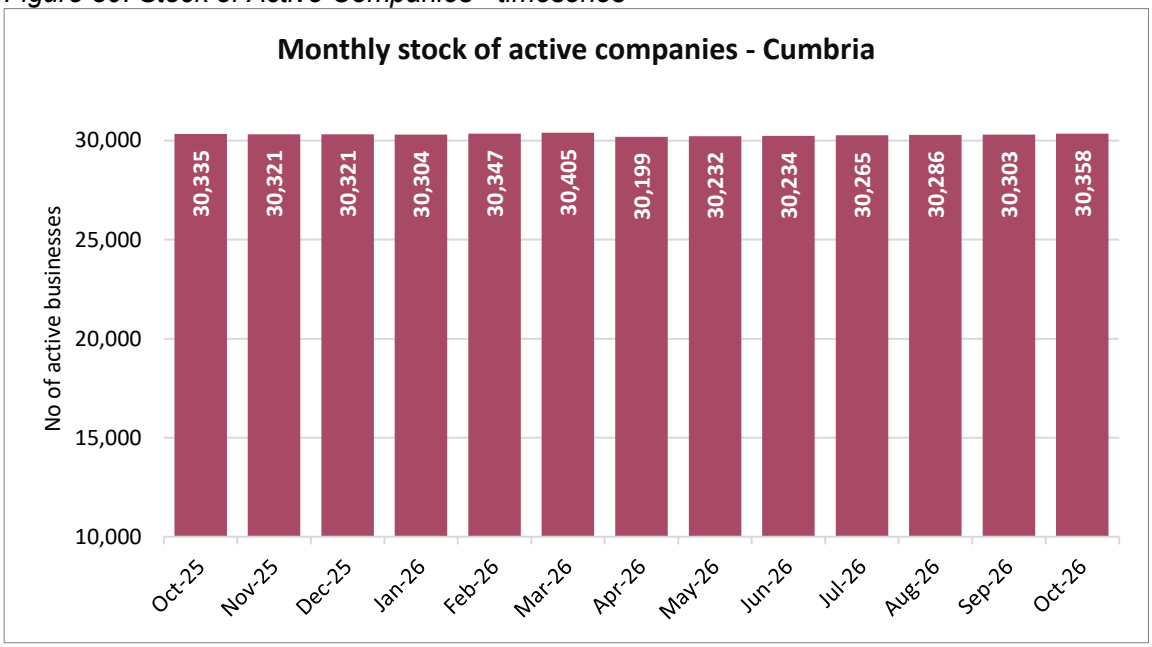
Source: BankSearch

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.

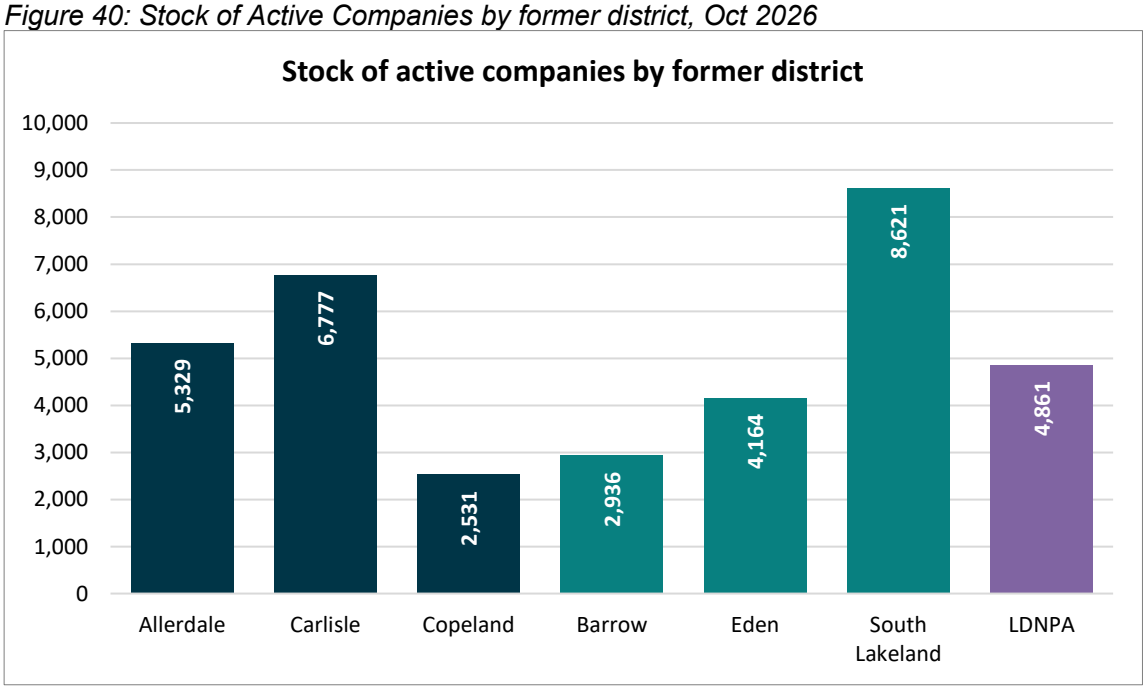
At the end of Oct 2026 there were 30,358 entries on the FAME database for Cumbria, 55 more than last month.

Figure 39: Stock of Active Companies - timeseries



Source: FAME (Bureau Van Dijk)

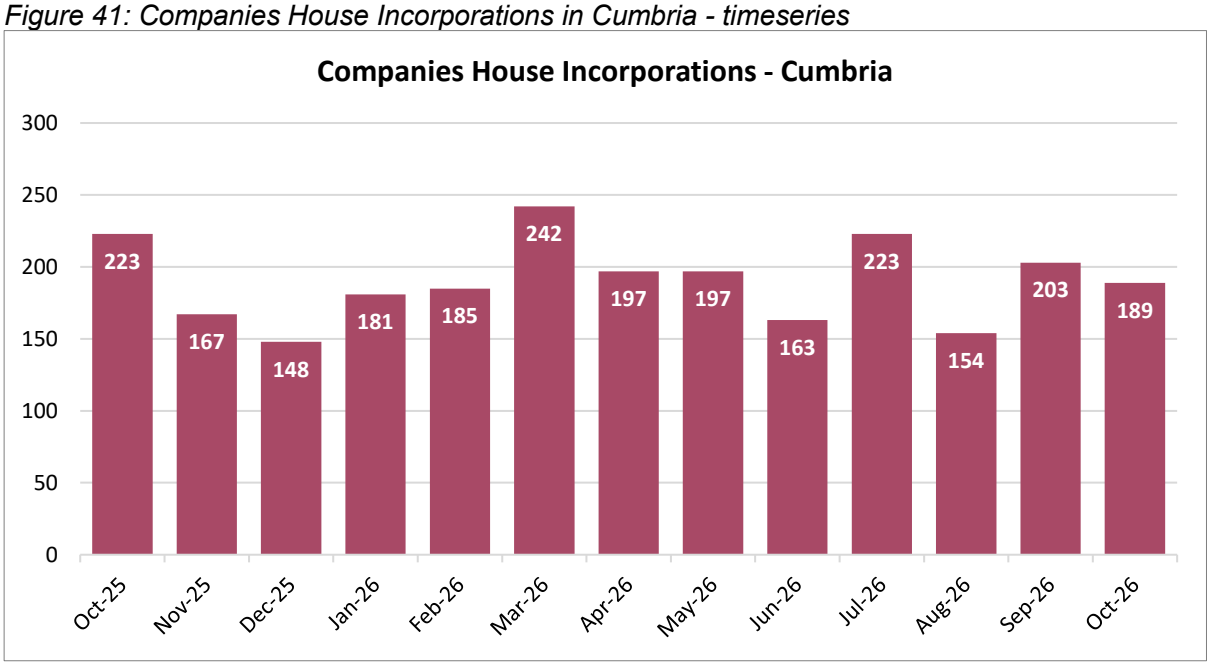
Figure 40: Stock of Active Companies by former district, Oct 2026



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

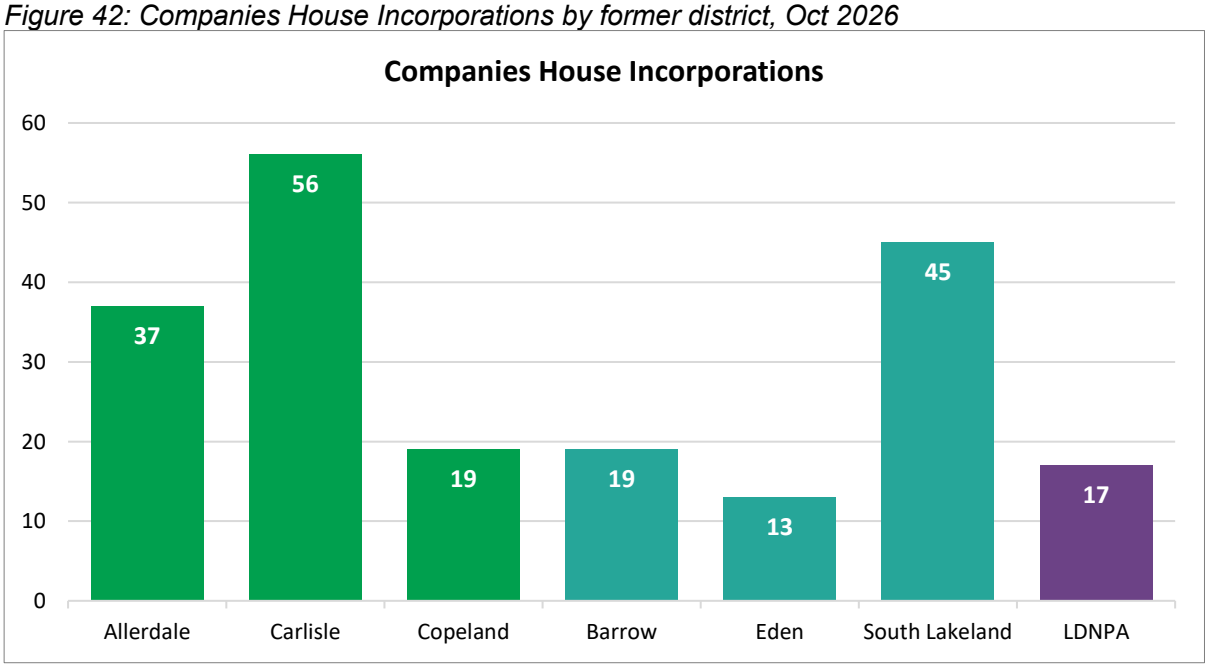
There were 189 new Companies House incorporations in Oct 2026, 14 fewer than last month and 34 fewer than the same month last year. NB: a change of name, address, merger or other changes can result in a new record and therefore these figures do not necessarily all represent newly formed businesses.

Figure 41: Companies House Incorporations in Cumbria - timeseries



Source: FAME (Bureau Van Dijk).

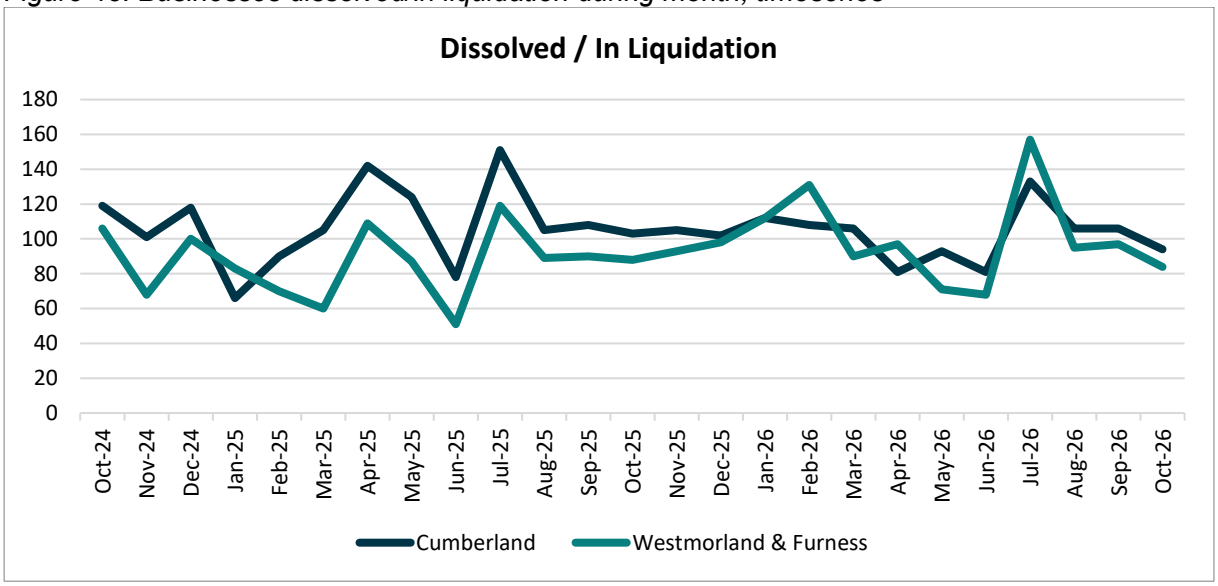
Figure 42: Companies House Incorporations by former district, Oct 2026



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

There were 178 dissolutions/liquidations during the month (173 dissolutions, 5 liquidation2) which is 25 fewer than last month.

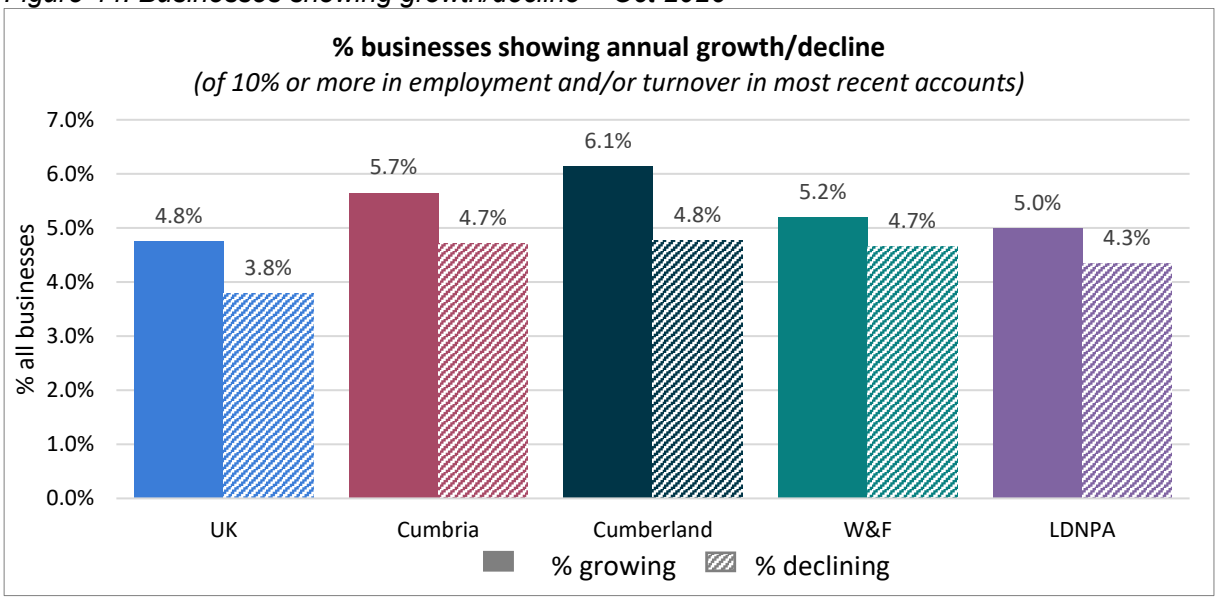
Figure 43: Businesses dissolved/in liquidation during month, timeseries



Source: FAME (Bureau Van Dijk)

Of the businesses which were active in Cumbria in Oct 2026, 1,716 had shown an increase of 10% in either employment or turnover in their most recent accounts whilst 1,431 had shown a decrease. This repesents 5.7% of businesses growing on one or both measures and 4.7% 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.)

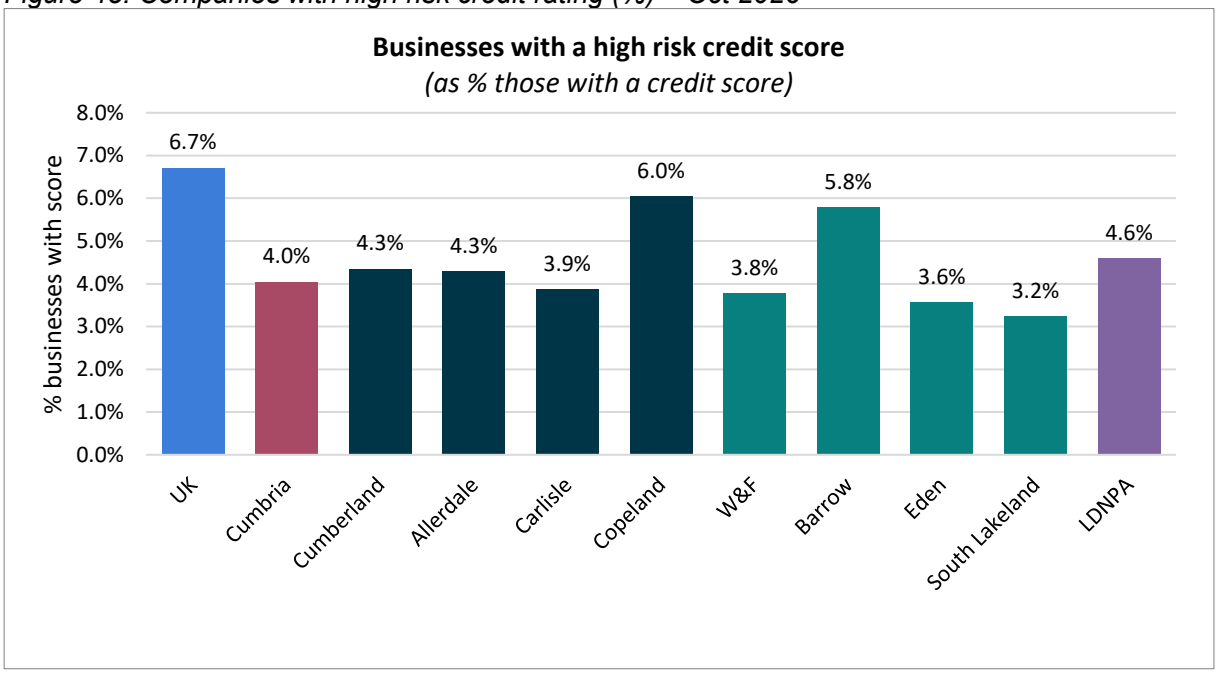
Figure 44: Businesses showing growth/decline – Oct 2026



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

At the end of Oct 2026, 658 companies in Cumbria had a high risk credit score (1-20) which is 4.0% 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 (6.0%) and Barrow (5.8%).

Figure 45: Companies with high risk credit rating (%) – Oct 2026



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

Figure 46: Ward claimant data

CUMBERLAND	Claimant Count (JSA / UC seeking work)					Universal Credit (all claimants)				
	Oct 26		Change from Sep 2026			Aug 2026		Change from Jul 2026		
	No	Rate	No	%	Rate	No	Rate	No	%	Rate
GB	1,672,285	4.0	33,075	2.0	0.1	8,362,604	19.8	38,165	0.5	0.1
Cumbria	6,660	2.2	165	2.6	0.1	48,114	15.9	59	0.1	0.0
Cumberland	4,245	2.5	130	3.2	0.1	30,207	18.1	59	0.2	0.0
1.Carlisle West	630	3.1	15	3	0.1	4,251	21.1	14	0.3	0.1
2.Petteril	690	3.3	-15	-2	-0.1	4,976	23.4	-46	-0.9	-0.2
3.Border, Fellside & North Carlisle	355	1.5	25	8	0.1	2,628	11.1	14	0.5	0.1
4.Fells & Solway	325	1.9	5	1	0.0	2,427	13.9	16	0.7	0.1
5.Lakes to Sea	510	2.1	5	1	0.0	3,840	15.8	-13	-0.3	-0.1
6.Workington Together	690	3.5	45	7	0.2	4,577	23.3	-8	-0.2	0.0
7.Whitehaven & Coastal	540	2.6	25	5	0.1	4,033	19.3	11	0.3	0.1
8.South Cumberland	500	2.6	30	6	0.1	3,478	17.8	2	0.1	0.0
Aspatria	80	2.7	0	0	0.0	621	20.6	-4	-0.6	-0.1
Belah	50	1.1	0	0	0.0	572	13.1	15	2.7	0.3
Belle Vue	120	2.8	0	2	0.0	918	21.8	-2	-0.2	0.0
Botcherby	155	3.5	5	3	0.1	934	21.2	-6	-0.6	-0.1
Bothel & Wharrels	35	1.2	0	-3	0.0	181	6.6	-12	-6.2	-0.4
Brampton	65	2.1	5	8	0.2	548	17.2	-5	-0.9	-0.2
Bransty	105	3.2	10	8	0.2	560	16.8	5	0.9	0.2
Castle	190	4.3	0	-1	0.0	996	22.6	6	0.6	0.1
Cleator Moor East & Frizington	85	2.7	10	16	0.4	620	19.1	-4	-0.6	-0.1
Cleator Moor West	95	2.6	10	9	0.2	794	22.2	4	0.5	0.1
Cockermouth North	85	2.1	5	4	0.1	585	14.6	-3	-0.5	-0.1
Cockermouth South	50	1.4	5	6	0.1	234	6.7	-11	-4.5	-0.3
Corby & Hayton	30	1.2	0	-6	-0.1	212	8.1	3	1.4	0.1
Currock	185	4.0	0	1	0.0	1,089	23.6	-4	-0.4	-0.1
Dalston & Burgh	40	0.9	-10	-17	-0.2	319	7.0	1	0.3	0.0
Dearham & Broughton	45	1.2	0	2	0.0	448	12.2	15	3.5	0.4
Denton Holme	145	3.2	20	14	0.4	977	21.1	0	0.0	0.0
Egremont	125	3.7	0	2	0.1	870	25.7	15	1.8	0.4
Egremont North & St. Bees	75	2.3	-10	-13	-0.3	673	20.5	16	2.4	0.5
Gosforth	45	1.4	-5	-8	-0.1	334	10.0	9	2.8	0.3
Harraby North	140	3.1	0	0	0.0	1,126	25.2	-10	-0.9	-0.2
Harraby South	100	2.5	5	3	0.1	772	19.9	3	0.4	0.1
Harrington	110	2.6	-5	-6	-0.2	859	20.7	-3	-0.3	-0.1
Hillcrest & Hensingham	35	1.1	0	6	0.1	250	7.6	-6	-2.3	-0.2
Houghton & Irthington	15	0.5	-5	-22	-0.1	192	6.5	3	1.6	0.1
Howgate	70	2.0	5	5	0.1	623	17.9	-1	-0.2	0.0
Kells & Sandwith	155	3.6	5	3	0.1	1,216	28.4	12	1.0	0.3
Keswick	50	1.8	5	6	0.1	301	10.5	2	0.7	0.1
Longtown	70	2.4	0	-3	-0.1	502	16.8	4	0.8	0.1
Maryport North	100	2.8	0	-2	-0.1	726	20.3	-1	-0.1	0.0
Maryport South	165	4.1	5	5	0.2	1,371	34.4	-7	-0.5	-0.2
Millom	105	3.1	0	0	0.0	657	19.8	-15	-2.2	-0.5
Millom Without	35	1.3	0	0	0.0	208	7.8	-2	-1.0	-0.1
Mirehouse	80	2.5	-15	-14	-0.4	705	21.9	-20	-2.8	-0.6
Morton	100	2.7	0	-1	0.0	962	25.4	-3	-0.3	-0.1
Moss Bay & Moorclose	205	4.9	10	4	0.2	1,579	37.7	18	1.2	0.4
Seaton	95	2.4	0	-1	0.0	677	17.5	-13	-1.9	-0.3
Solway Coast	65	2.2	-5	-6	-0.1	494	17.2	-8	-1.6	-0.3
St. John's & Great Clifton	80	2.0	5	5	0.1	457	12.0	-10	-2.1	-0.3
St. Michael's	185	5.1	0	-1	0.0	1,010	27.8	5	0.5	0.1
Stanwix Urban	40	1.2	-10	-19	-0.3	283	8.6	-4	-1.4	-0.1
Thursby	30	0.9	5	12	0.1	255	8.6	4	1.6	0.1
Upperby	120	3.1	-5	-3	-0.1	1,062	27.5	-21	-1.9	-0.5
Wetheral	50	1.2	5	14	0.1	324	7.6	5	1.6	0.1
Wigton	95	2.3	5	3	0.1	731	18.1	17	2.4	0.4
Yewdale	50	1.6	0	-2	0.0	394	12.5	9	2.3	0.3

WESTMORLAND & FURNESS	Claimant Count (JSA / UC seeking work)					Universal Credit (all claimants)				
	Oct 26		Change from Sep 2026			Aug 2026		Change from Jul 2026		
	No	Rate	No	%	Rate	No	Rate	No	%	Rate
GB	1,657,580	3.9	18,210	1.1	0.0	8,362,604	19.8	38,165	0.5	0.1
Cumbria	6,555	2.2	85	1.3	0.0	48,114	15.9	59	0.1	0.0
Westmorland & Furness	2,410	1.8	45	2.0	0.0	17,904	13.3	0	0.0	0.0
Barrow	1,095	2.6	60	5.8	0.1	8,095	19.5	-17	-0.2	0.0
Eden	515	1.6	-10	-1.5	0.0	3,520	10.8	-5	-0.1	0.0
South Lakeland	800	1.3	-5	-0.6	0.0	6,284	10.3	19	0.3	0.0
Alston & Fellside	55	1.4	0	4	0.1	350	9.4	-7	-2.0	-0.2
Appleby & Brough	45	1.4	0	4	0.1	381	11.4	1	0.3	0.0
Bowness & Lyth	25	1.2	-5	-13	-0.2	177	8.1	-15	-7.8	-0.7
Burton & Holme	25	1.1	0	10	0.1	141	6.8	-2	-1.4	-0.1
Coniston & Hawkshead	30	1.9	5	23	0.4	149	8.8	-1	-0.7	-0.1
Dalton North	55	1.5	5	13	0.2	354	9.8	-3	-0.8	-0.1
Dalton South	60	1.5	0	4	0.1	495	13.2	-17	-3.3	-0.5
Eamont & Shap	40	1.6	-5	-9	-0.2	238	9.8	4	1.7	0.2
Eden & Lyvennet Vale	30	1.0	-5	-11	-0.1	230	7.0	2	0.9	0.1
Grange & Cartmel	60	1.1	0	-3	0.0	447	8.4	-9	-2.0	-0.2
Greystoke & Ulswater	20	0.7	0	6	0.0	120	4.9	-3	-2.4	-0.1
Hawcoat & Newbarns	70	1.2	-5	-4	0.0	572	9.2	4	0.7	0.1
Hesket & Lazonby	40	1.1	0	-3	0.0	212	5.9	5	2.4	0.1
High Furness	30	1.3	0	-3	0.0	158	7.3	-3	-1.9	-0.1
Kendal Castle	25	0.7	0	4	0.0	229	6.7	-1	-0.4	0.0
Kendal Highgate	90	2.2	-5	-3	-0.1	706	18.0	-4	-0.6	-0.1
Kendal Nether	60	1.5	-5	-5	-0.1	585	14.7	-8	-1.3	-0.2
Kendal South	40	1.1	5	14	0.1	345	9.6	10	3.0	0.3
Kendal Strickland & Fell	90	2.1	-10	-8	-0.2	673	15.7	-13	-1.9	-0.3
Kent Estuary	35	1.1	-5	-11	-0.1	281	8.9	-1	-0.4	0.0
Kirkby Stephen & Tebay	50	1.8	0	2	0.0	334	11.9	0	0.0	0.0
Levens & Crooklands	15	0.6	0	-7	0.0	122	5.6	4	3.4	0.2
Low Furness	20	0.8	0	5	0.0	164	7.0	2	1.2	0.1
Old Barrow	460	5.6	30	7	0.3	3,128	38.0	-41	-1.3	-0.5
Ormsgill & Parkside	210	3.0	5	3	0.1	1,441	20.4	-13	-0.9	-0.2
Penrith North	95	2.1	-5	-5	-0.1	665	14.6	-24	-3.5	-0.5
Penrith South	140	2.2	0	0	0.0	992	15.5	2	0.2	0.0
Risedale & Roosecote	140	2.1	20	15	0.3	1,156	17.8	2	0.2	0.0
Sedbergh & Kirkby Lonsdale	50	1.1	-5	-11	-0.1	295	6.6	-3	-1.0	-0.1
Ulverston	115	1.5	5	5	0.1	953	12.8	-9	-0.9	-0.1
Upper Kent	25	1.0	0	0	0.0	218	9.0	-2	-0.9	-0.1
Walney Island	100	1.6	5	3	0.0	947	15.3	9	1.0	0.1
Windermere & Ambleside	75	1.2	5	10	0.1	640	10.4	-10	-1.5	-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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