

Briefing note

Cornwall and Isles of Scilly; Universal Credit and Unemployment

Version 3

The release of the latest Universal Credit (UC) statistics from the Department of Work and Pensions (DWP) for August 2020 continue to provide a stark contrast with the pre-lockdown figures. Overall, across Cornwall and Isles of Scilly (CloS) numbers rose from 24,901 in March to 48,765 in August, up by 23,864 or 95.8%. A large proportion of this increase were claimants in the Searching for Work¹ conditionality. The number of people Searching for Work on UC rose from 8,003 in March to 18,738 in August, up by 10,735 or 134.1%.²

This briefing note sets out the latest Universal Credit statistics as well as identifying those claiming benefits specifically due to unemployment across CloS. The note also looks at the changes in these two measures between March and August 2020 caused by the Coronavirus pandemic and resulting economic shock.

Universal Credit

Universal Credit is a social security payment for those both in and out of employment. This benefit replaces six legacy schemes which previously provided support to working-age people with low household incomes. In order to claim Universal Credit an individual must be aged 16-64 and be out of work or on low income. The scheme is split into a number of different conditionality regimes:

- Searching for Work;
- Working with requirements;
- Working no requirements;
- No working requirements;
- Planning for work;
- Preparing for work.

In this report we focus on the total numbers on Universal Credit as well as specifically focusing on the Searching for Work conditionality group for the unemployment estimates.

¹ Universal Credit Conditionality Regime -

https://stat-xplore.dwp.gov.uk/webapi/metadata/UC_Monthly/Conditionality%20Regime.html

² All figures provided for the month August 2020 are provisional and subject to revision.

Universal Credit Rate - National Comparison

In August 2020 across Cornwall and Isles of Scilly there were 48,765 people on Universal Credit (Cornwall 48,634, Isles of Scilly 136)³. In order to compare with other local authorities these figures have been converted into a rate using the 16-64 mid-year population estimates for 2019⁴. Figure 1 below shows Cornwall to have a moderate level of Universal Credit Claimants in August compared to the rest of the UK.

Local Authority Universal Credit Rate August 2020 (16-64 Population)

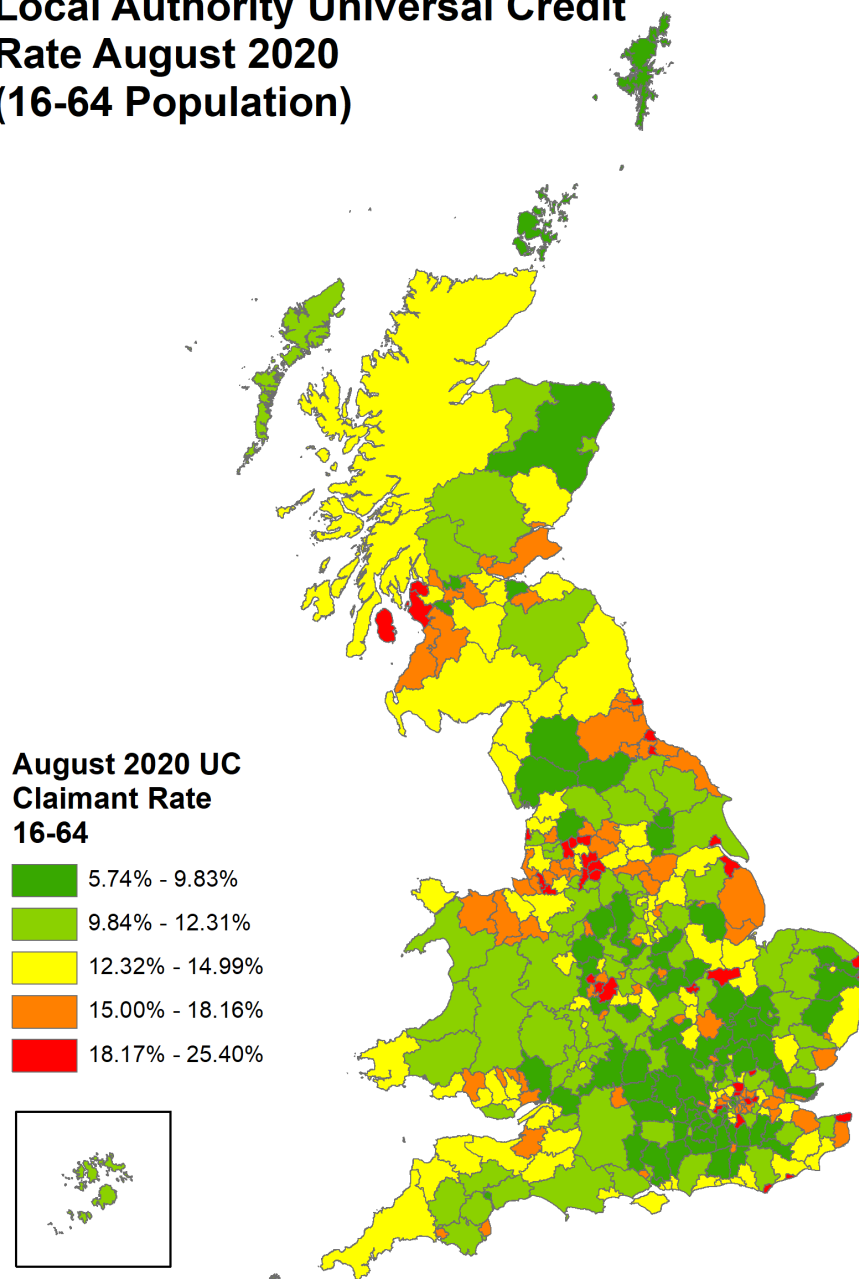


Figure 1: Universal Credit Claimant Rate 16-64 for August 2020, DWP and ONS 2020

³ Statistical disclosure control has been applied to this data to avoid the release of confidential data. Totals may not sum due to the disclosure controls applied.

⁴ Mid-Year Population Estimates, 2019 -

<https://www.ons.gov.uk/peoplepopulationandcommunity/populationandmigration/populationestimates/datasets/populationestimatesforukenglandandwalesscotlandandnorthernireland>

Universal Credit Rate - LSOA Breakdown

Tables 1 and 2 show the rate of Universal Credit Claimants by Lower Super Output Area (LSOA) as a percentage of the 16-64 population. Table 1 shows the ten LSOA's with the highest rate of claimants and Table 2 the ten with the lowest rates of Claimants across Cornwall and Isles of Scilly (Clos).

Table 1: UC claimants - Top ten by Rate 16-64 (LSOA)				
LSOA		August 2020 (p)	16-64 Population	August 2020 UC Rate
Code	Name	No's	No's	%
Cornwall 020B	Newquay Town Centre	408	976	41.8%
Cornwall 021C	Newquay Narrowcliff	390	1078	36.2%
Cornwall 053E	Camborne Town Centre	295	955	30.9%
Cornwall 039A	St Austell Penwinnick and Town Centre	256	836	30.6%
Cornwall 054A	St Ives Higher Stennack Nanjivey	225	751	30.0%
Cornwall 020A	Newquay Fistril and Headland	427	1452	29.4%
Cornwall 017C	Liskeard Town Centre East, Sungirt, Plymouth Road	244	851	28.7%
Cornwall 017A	Liskeard St Cleer Road and Bodgara Way	245	867	28.3%
Cornwall 014B	Bodmin Town Centre and Berryfields	303	1093	27.7%
Cornwall 053B	Camborne College Street and the Glebe	196	708	27.7%

Table 2: UC claimants - Bottom ten by Rate 16-64 (LSOA)				
LSOA		August 2020 (p)	16-64 Population	August 2020 UC Rate
Code	Name	No's	No's	%
Cornwall 011D	Lanivet West and Withiel	48	715	6.7%
Cornwall 006C	Lawhitton, Lewannick and South Petherwin	99	1481	6.7%
Cornwall 041B	Gorran and Caerhays	43	651	6.6%
Cornwall 066E	Ponsanooth and St Gluvias	68	1051	6.5%
Cornwall 008C	St Issey	40	661	6.1%
Cornwall 056D	Perranwell Station and Frogpool	48	835	5.8%
Cornwall 022A	Botus Fleming, Hatt and Landulph	42	880	4.8%
Cornwall 073C	Garras, Cudrose and Gunwalloe	68	1507	4.5%
Cornwall 066C	Mabe	134	3010	4.5%
Cornwall 047A	Feock, Point and King Harry	28	771	3.3%

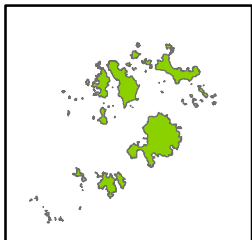
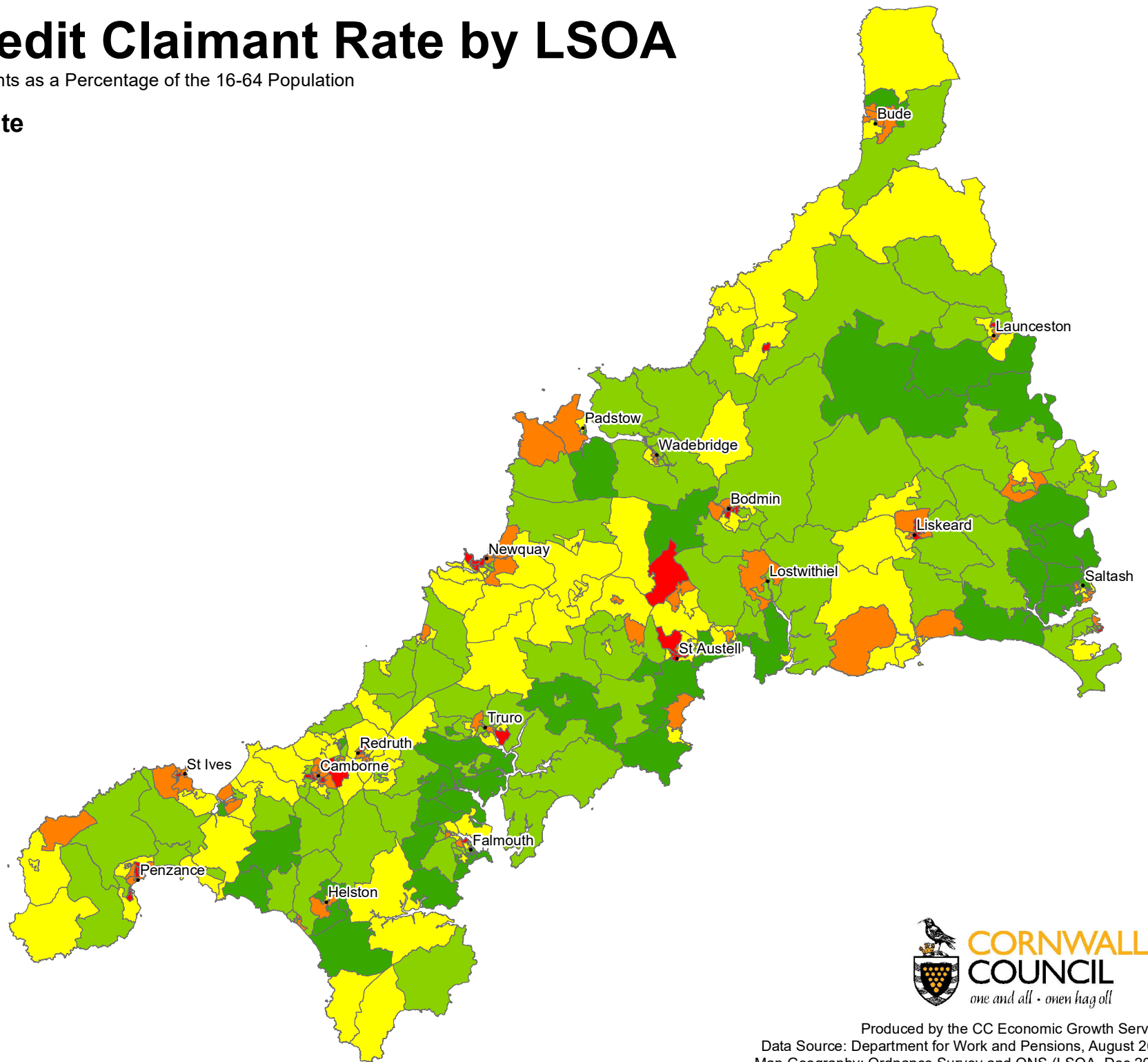
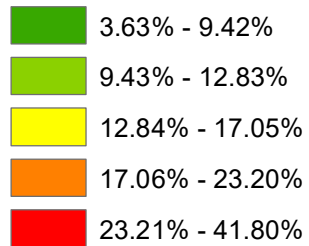
Points of Note:

- **Whilst at the Local Authority level the rate of claimants appears moderate compared with the rest of the country, it is clear at more granular geographies that a number of areas in Cornwall have very high claimant rates with Newquay having the highest claimant rate in CloS;**
- Universal Credit claims are not just claims due to unemployment. Unemployment is very much a factor but only part of the picture with low incomes also being a major factor;
- All figures are resident based therefore show where claimants live rather than areas of work;
- Figures for people on Universal Credit are currently provisional for August 2020 and may be revised in the following months release.

Universal Credit Claimant Rate by LSOA

August 2020 Universal Credit Claimants as a Percentage of the 16-64 Population

August 2020 Claimant Rate



Universal Credit March to August % Change - LSOA Breakdown

Tables 3 and 4 show the percentage change in Universal Credit Claimants by Lower Super Output Area (LSOA) between March 2020 and August 2020. Table 3 shows the ten LSOA's with the highest percentage changes and Table 4 the ten with the lowest percentage changes in claimants across Cornwall and Isles of Scilly.

Table 3: UC claimants - Top ten by March to August % Change (LSOA)					
LSOA		March 2020	August 2020 (p)	Mar-Aug Change	Mar-Aug Change
Code	Name	No's	No's	No's	%
Isles of Scilly 001A	Isles of Scilly	24	136	112	466.7%
Cornwall 054C	St Ives Alexandra Road and Porthmeor	29	139	110	379.3%
Cornwall 033C	Bolingey and Callestick	25	91	66	264.0%
Cornwall 007B	Port Isaac and St Kew	33	119	86	260.6%
Cornwall 054D	St Ives Treloyhan and Carbis Bay Counthouse	38	137	99	260.5%
Cornwall 056A	Mylor Bridge North, Carclew and Perranarworthal	17	60	43	253.0%
Cornwall 007E	Rock, St Minver, Polzeath and Trebetherick	34	119	85	250.0%
Cornwall 041F	Polgooth North and Sticker North	16	56	40	250.0%
Cornwall 019A	Mawgan In Pydar and Talskiddy	25	86	61	244.0%
Cornwall 006B	Tregadillett and St Stephens by Launceston Rural	21	71	50	238.1%

Table 4: UC claimants - Bottom ten by March to August % Change (LSOA)					
LSOA		March 2020	August 2020 (p)	Mar-Aug Change	Mar-Aug Change
Code	Name	No's	No's	No's	%
Cornwall 004B	North Petherwin and Werrington	54	79	25	46.3%
Cornwall 029A	Torpoint Town Centre and Marina	127	185	58	45.7%
Cornwall 022D	Latchbrook South	34	49	15	44.1%
Cornwall 046C	Redruth North, Close Hill, Strawberry Fields and Treleigh	229	329	100	43.7%
Cornwall 017B	Liskeard Town Centre West, Dean Street, Lanchard	108	155	47	43.5%

Table 4: UC claimants - Bottom ten by March to August % Change (LSOA)					
LSOA		March 2020	August 2020 (p)	Mar-Aug Change	Mar-Aug Change
Code	Name	No's	No's	No's	%
Cornwall 046D	Redruth Tolgus Hill and Plain-an-Gwarry	159	227	68	42.8%
Cornwall 015D	Bodmin Kinsman Estate and Monument Way	196	273	77	39.3%
Cornwall 017A	Liskeard St Cleer Road and Bodgara Way	179	245	66	36.9%
Cornwall 055B	Camborne Pengegon	160	217	57	35.6%
Cornwall 017C	Liskeard Town Centre East, Sungirt, Plymouth Road	186	244	58	31.2%

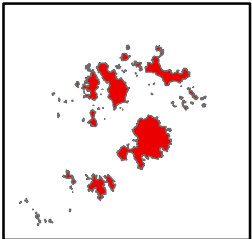
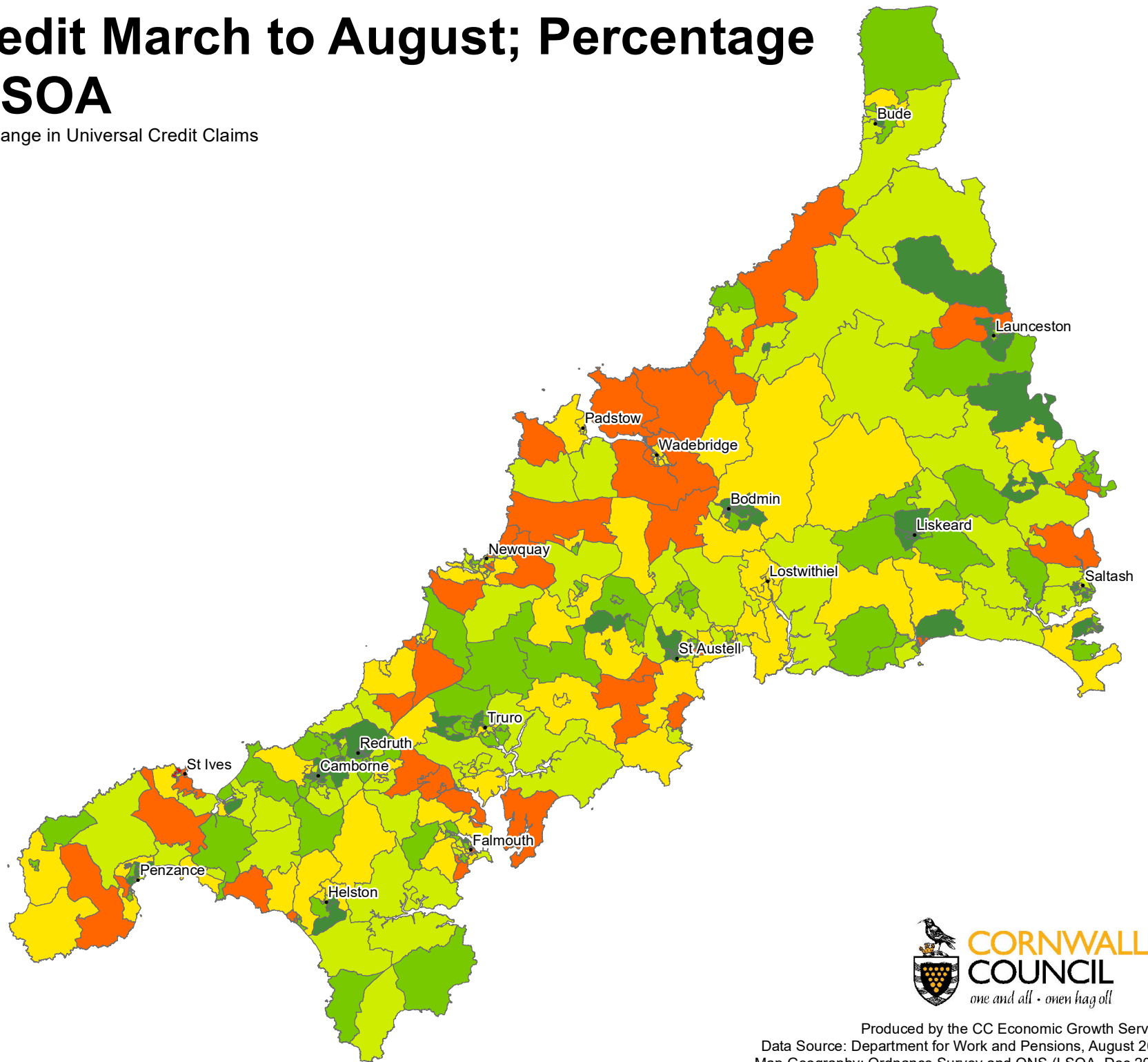
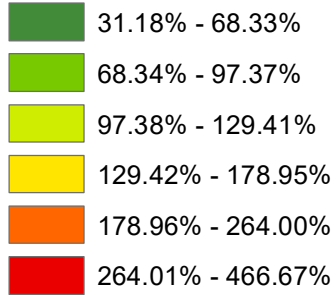
Points of Note:

- Data seems to point to an interesting pattern with large percentage increases in areas which historically have had low levels of Universal Credit claimants. This raises interesting policy questions around access to support;
- Percentage change as a relative figure can make small numbers appear to be more significant than they are. Small numerical changes can result in large percentage increases if starting from a low base figure;
- Figures are resident based and August 2020 data is currently provisional.

Universal Credit March to August; Percentage Change by LSOA

March to August 2020 Percentage Change in Universal Credit Claims

March to August Change



Universal Credit March to August Numerical Change - LSOA Breakdown

Tables 5 and 6 show the numerical change in Universal Credit Claimants by Lower Super Output Area (LSOA) between March 2020 and August 2020. Table 5 shows the ten LSOA's with the highest numerical changes and Table 6 the ten with the smallest numerical changes in claimants across Cornwall and Isles of Scilly (CioS).

Table 5: UC claimants - Top ten by March to August Numerical Change (LSOA)					
LSOA		March 2020	August 2020 (p)	Mar-Aug Change	Mar-Aug Change
Code	Name	No's	No's	%	No's
Cornwall 018B	St Columb Minor and Lane	174	407	133.9%	233
Cornwall 020A	Newquay Fistril and Headland	200	427	113.5%	227
Cornwall 021C	Newquay Narrowcliff	185	390	110.8%	205
Cornwall 020B	Newquay Town Centre	219	408	86.3%	189
Cornwall 024B	Roche North	146	310	112.3%	164
Cornwall 043C	Gloweth and Treliske	155	303	95.5%	148
Cornwall 021E	Newquay Trelawney and Chynance Drive	137	283	106.6%	146
Cornwall 005B	Launceston College and Stourscombe	230	376	63.5%	146
Cornwall 051D	Pool West and Tregajorran	219	360	64.4%	141
Cornwall 044C	Truro City Centre	138	276	100.0%	138

Table 6: UC claimants - Bottom ten by March to August Numerical Change (LSOA)					
LSOA		March 2020	August 2020 (p)	Mar-Aug Change	Mar-Aug Change
Code	Name	No's	No's	%	No's
Cornwall 043B	Threemilestone East	37	68	83.8%	31
Cornwall 022A	Botus Fleming, Hatt and Landulph	14	42	200.0%	28
Cornwall 023B	Landrake with St Erney	38	65	71.1%	27
Cornwall 041B	Gorran and Caerhays	17	43	152.9%	26
Cornwall 022C	Saltash Burraton	25	50	100.0%	25
Cornwall 004B	North Petherwin and Werrington	54	79	46.3%	25
Cornwall 008C	St Issey	18	40	122.2%	22
Cornwall 006D	Lezant and Treburley	30	49	63.3%	19
Cornwall 047A	Feock, Point and King Harry	11	28	154.6%	17
Cornwall 022D	Latchbrook South	34	49	44.1%	15

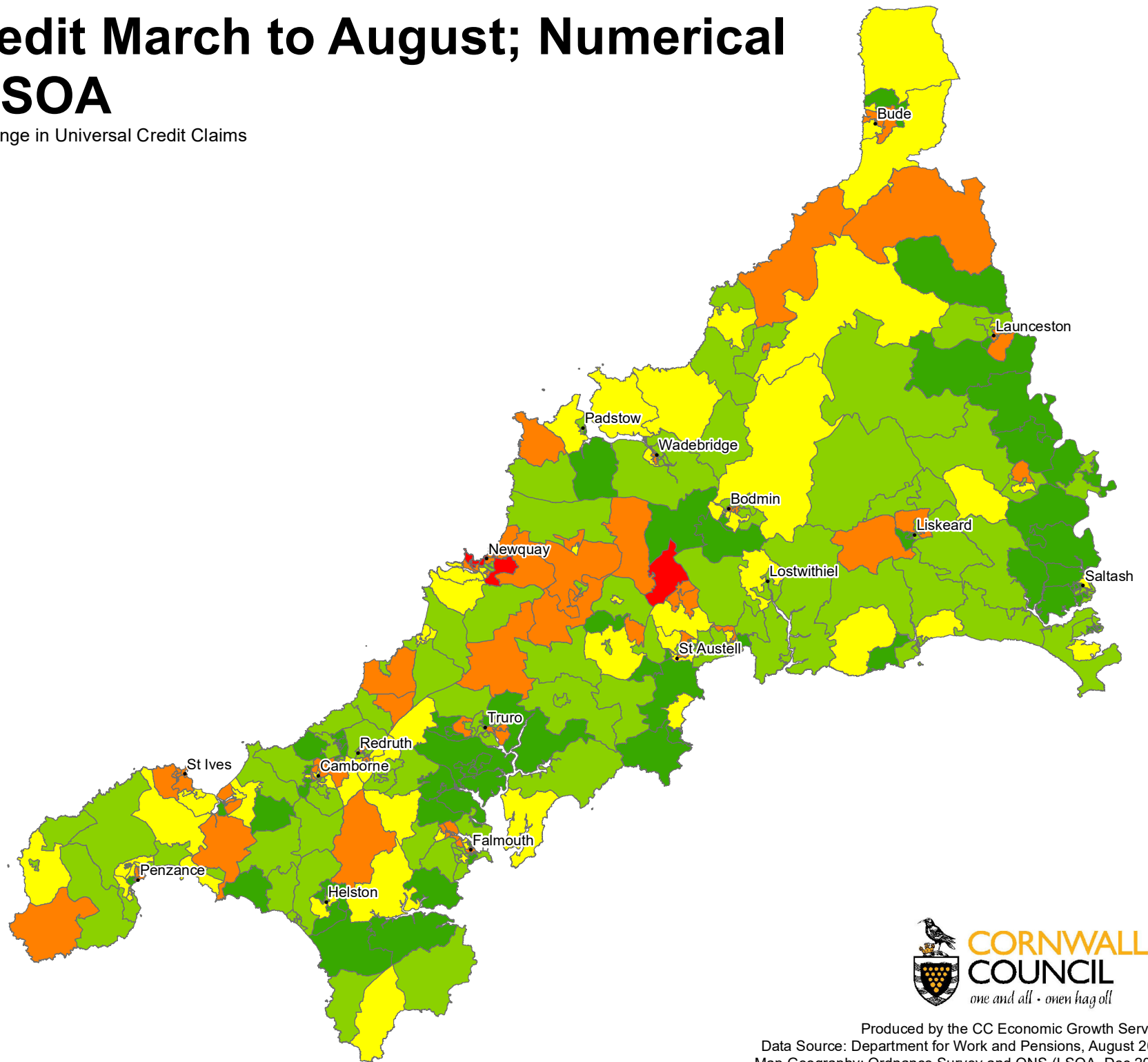
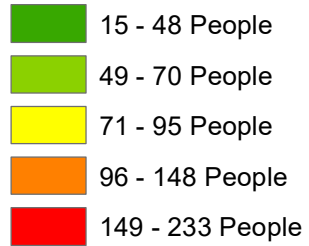
Points of Note:

- **Numerical change as an indicator highlights Newquay and the surrounding LSOA's as seeing the highest increase in people on Universal Credit between March and August 2020 across CloS;**
- Numerical change as an absolute figure can make changes to small numbers look small even if there has been a relatively large shift in position. Also, changes can look large when starting from high base numbers, when in fact the change is actually a relatively small shift in position. It is therefore best to consider both relative percentage change and absolute numerical changes;
- Figures are resident based and August 2020 data is currently provisional.

Universal Credit March to August; Numerical Change by LSOA

March to August 2020 Numerical Change in Universal Credit Claims

March to August Change



Unemployment

It's a common misconception that everyone on Universal Credit is unemployed, this is not the case. In order to quantify the number of people unemployed, experimental unemployment statistics are released by the Department for Work and Pensions in the form of the 'Alternative Claimant Count'. The aim of the Alternative Claimant Count is to provide a metric unaffected by changes in the social security system therefore allowing timeseries comparisons. The Alternative Claimant Count consists of those on Job Seekers Allowance, and those on Universal Credit who are Searching for Work along with Additional who would have qualified as Searching for Work at full roll out or in the past had the scheme existed (see figure 2). Unfortunately, this data is only released on a quarterly basis.

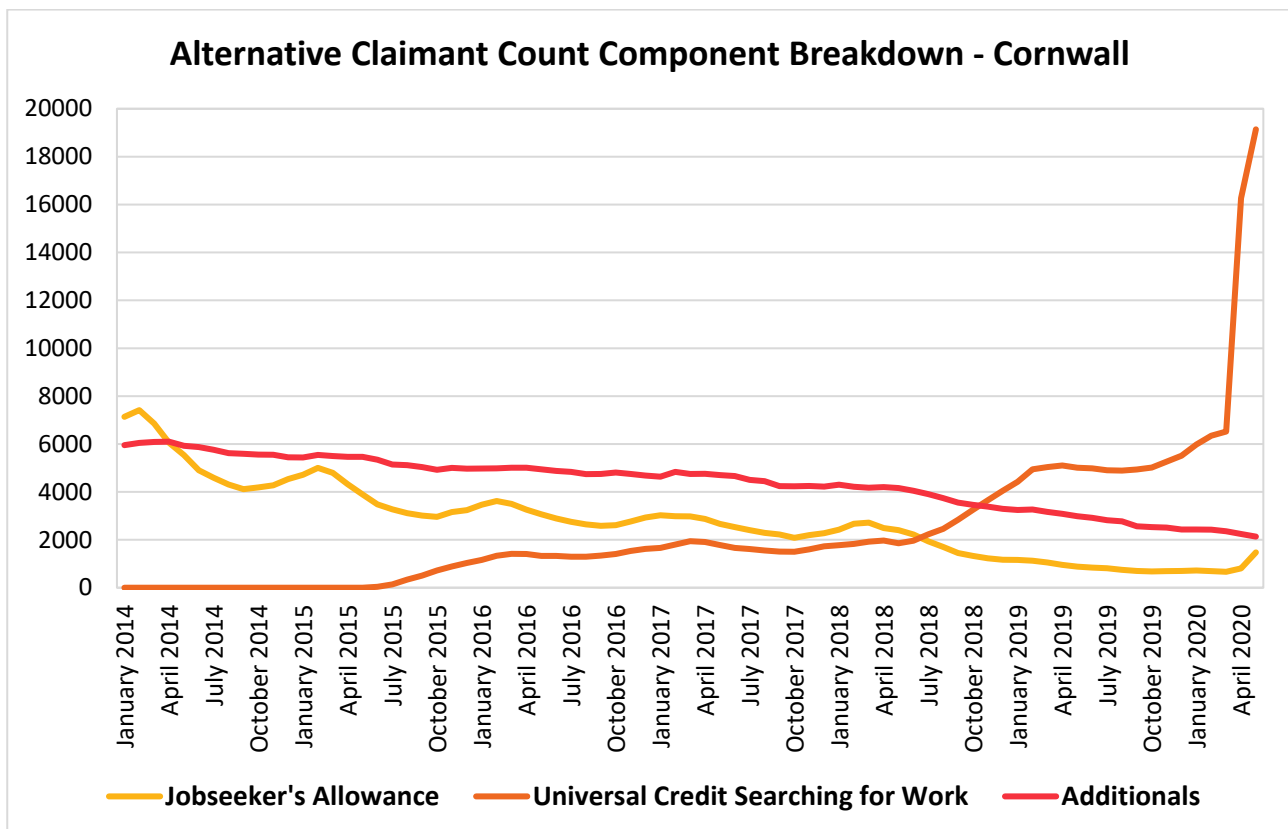


Figure 2: Alternative Claimant Count Components over Time – Cornwall, DWP 2020

In order to gain a timely estimate of unemployment at a local level a proxy has been created totalling those on Job Seekers Allowance and those on Universal Credit in the Searching for Work⁵ conditionality group much like the Alternative Claimant Count but without the Additional group. This measure therefore is an estimate of unemployment but does not factor in the ongoing roll out of Universal Credit. It is therefore not recommended that this proxy measure is used for comparison over long time periods. Figures are an underestimate, though at CloS level this varies from month to month.

⁵ Universal Credit Conditionality Regime -

https://stat-xplore.dwp.gov.uk/webapi/metadata/UC_Monthly/Conditionality%20Regime.html

Unemployment Claimant Rate - National Comparison

In August 2020 across Cornwall and Isles of Scilly there were 20,487 people on Universal Credit Searching for Work or Job Seekers Allowance (Cornwall 20,420, Isles of Scilly 64)⁶. In order to compare with other local authorities these figures have been converted into a rate using the 16-64 midyear population estimates⁷. Figure 3 below shows Cornwall to have a moderate level of Unemployment Claimants in August compared to the rest of the UK.

Local Authority Unemployment (Proxy) Rate March to August 2020 (16-64 Population)

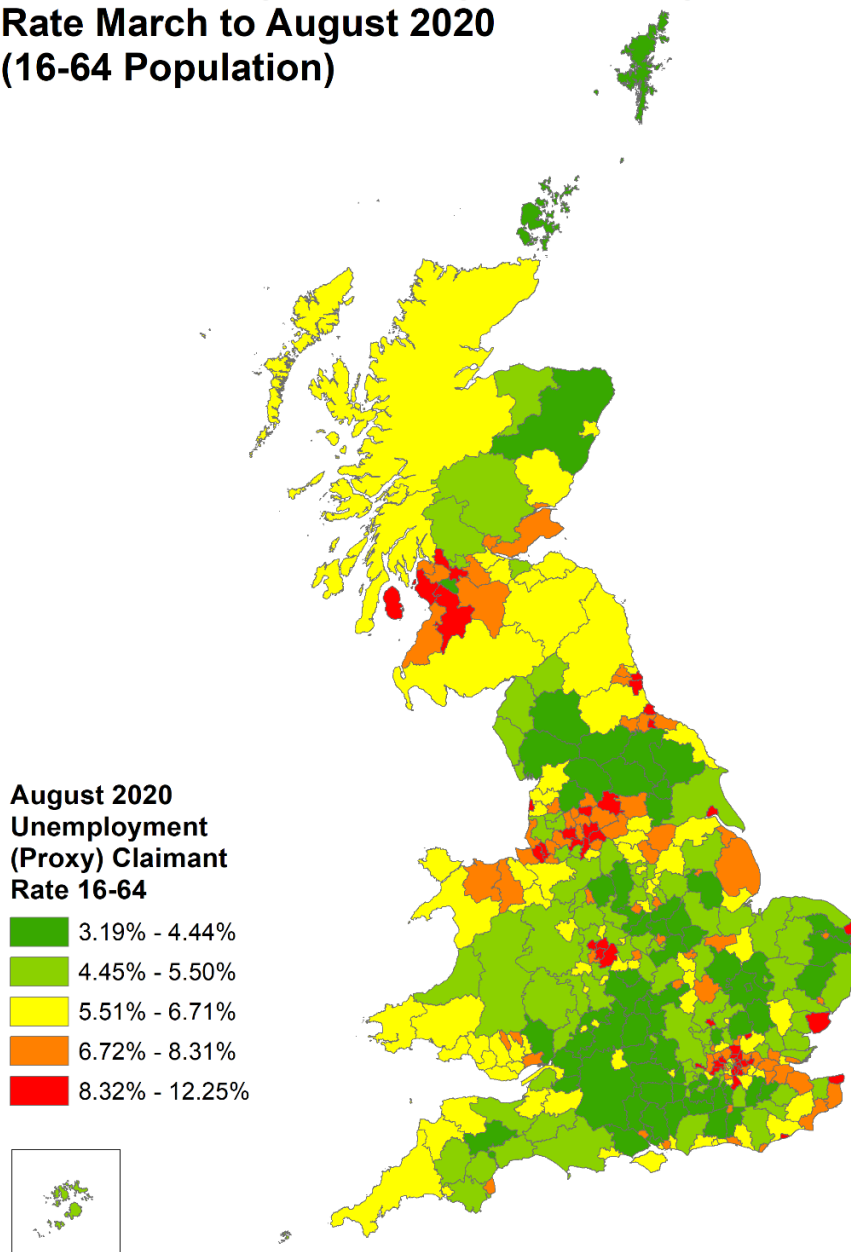


Figure 3: Unemployment Claimant Rate (Proxy) 16-64 for August 2020, DWP and ONS 2020

⁶ Statistical disclosure control has been applied to this data to avoid the release of confidential data. Totals may not sum due to the disclosure controls applied.

⁷ Mid-Year Population Estimates, 2019 -

<https://www.ons.gov.uk/peoplepopulationandcommunity/populationandmigration/populationestimates/datasets/populationestimatesforukenglandandwalesscotlandandnorthernireland>

Unemployment (Proxy) Rate - LSOA Breakdown

Tables 7 and 8 show the rate of Unemployment Claimants by Lower Super Output Area (LSOA) as a percentage of the 16-64 population. Table 7 shows the ten LSOA's with the highest rate of unemployment claimants and Table 8 the ten with the lowest rates of unemployment claimants across Cornwall and Isles of Scilly.

Table 7: Unemployment Claimants (Proxy) - Top ten by Rate 16-64 (LSOA)				
LSOA		August 2020	16-64 Population	August 2020 UC Rate
Code	Name	No's	No's	%
Cornwall 020B	Newquay Town Centre	222	976	22.8%
Cornwall 021C	Newquay Narrowcliff	182	1078	16.9%
Cornwall 020A	Newquay Fistral and Headland	203	1452	14.0%
Cornwall 017C	Liskeard Town Centre East, Sungirt, Plymouth Road	116	851	13.6%
Cornwall 053E	Camborne Town Centre	124	955	13.0%
Cornwall 021E	Newquay Trelawney and Chynance Drive	138	1074	12.9%
Cornwall 015B	Bodmin Bederkesa Court, Elizabeth Close	146	1195	12.2%
Cornwall 068C	Penzance Wharfside and Town	107	907	11.8%
Cornwall 039A	St Austell Penwinnick and Town Centre	97	836	11.6%
Cornwall 014B	Bodmin Town Centre and Berryfields	125	1093	11.4%

Table 8: Unemployment Claimants (Proxy) - Bottom ten by Rate 16-64 (LSOA)				
LSOA		August 2020	16-64 Population	August 2020 UC Rate
Code	Name	No's	No's	%
Cornwall 047E	Shortlanesend and Kenwyn Rural	30	1081	2.8%
Cornwall 056A	Mylor Bridge North, Carclew and Perranarworthal	21	805	2.6%
Cornwall 071E	Helston Flambards	27	1035	2.6%
Cornwall 036B	St Austell Bethel North	20	773	2.6%
Cornwall 047A	Feock, Point and King Harry	19	771	2.5%
Cornwall 045A	Illogan Paynters Land End and Sunnyside Parc	18	767	2.4%
Cornwall 071A	Helston Gwealhellis	18	870	2.1%
Cornwall 066C	Mabe	60	3010	2.0%
Cornwall 073C	Garras, Culdrose and Gunwalloe	30	1507	2.0%
Cornwall 056D	Perranwell Station and Frogpool	14	835	1.7%

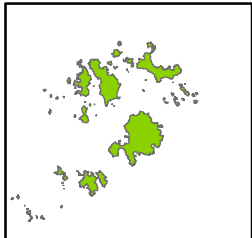
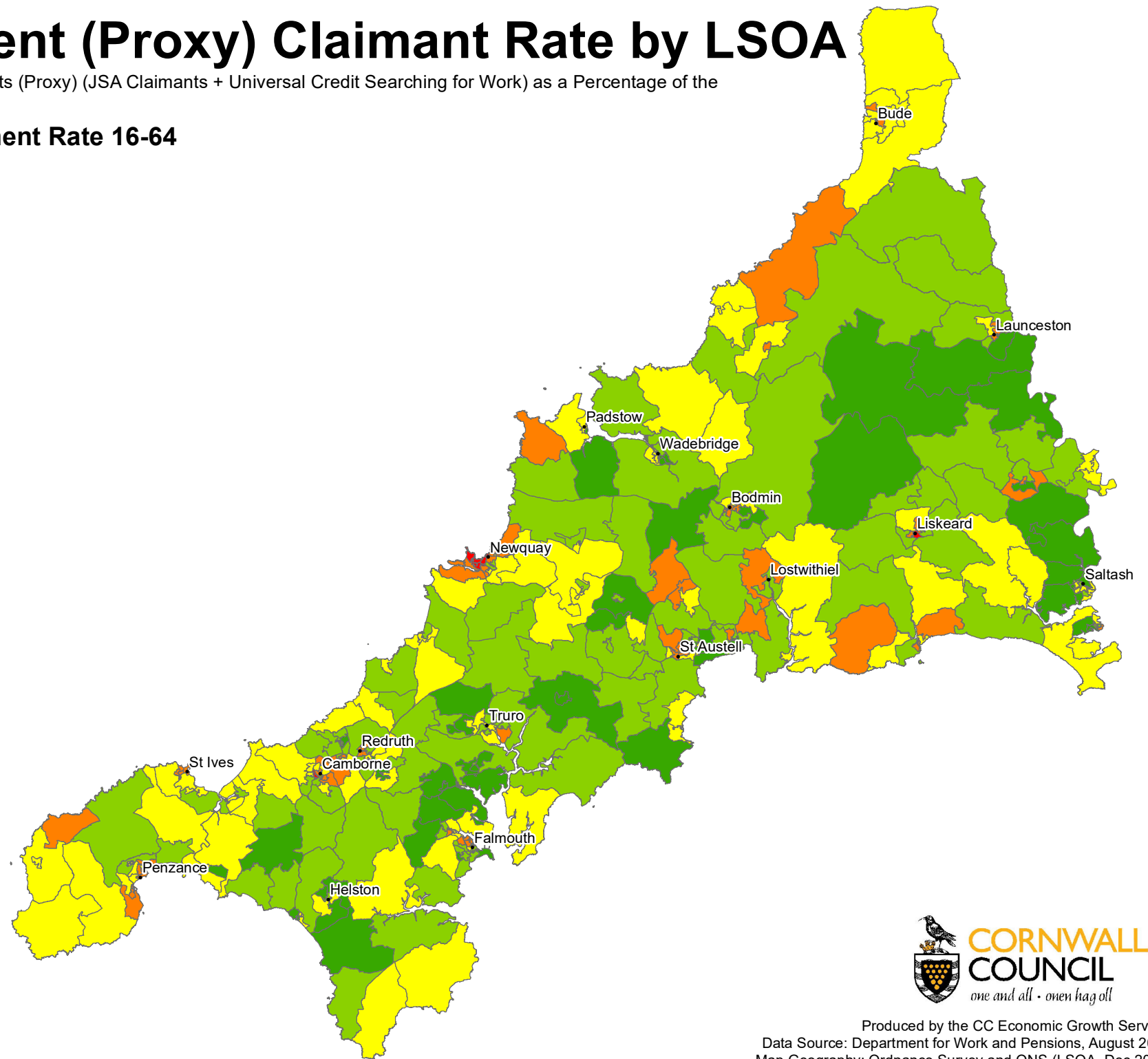
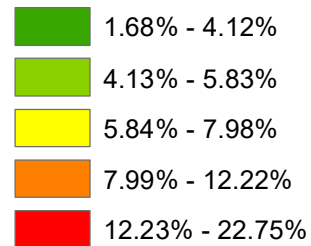
Points of Note:

- **Newquay's LSOA's are once again highlighted this time as the areas with the highest level of unemployment related claimants in Cornwall and the Isles of Scilly;**
- All figures are resident based therefore show where claimants live rather than areas of work. Data for August 2020 is also provisional;
- In some areas the number of Job Seekers Allowance claims are suppressed to prevent identification (1 or 2 claims). In these instances, it was assumed that an LSOA had one claim;
- This is unlikely to be the total tally of unemployment as some may not be claiming support from the state.

Unemployment (Proxy) Claimant Rate by LSOA

August 2020 Unemployment Claimants (Proxy) (JSA Claimants + Universal Credit Searching for Work) as a Percentage of the 16-64 Population

August 2020 Unemployment Rate 16-64



Unemployment (Proxy) March to August Percentage Change - LSOA Breakdown

Tables 9 and 10 show the percentage change in Unemployment Claimants by Lower Super Output Area (LSOA) between March 2020 and August 2020. Table 9 shows the ten LSOA's with the highest percentage changes and Table 10 the ten with the lowest percentage changes in unemployment claimants across Cornwall and Isles of Scilly (CloS).

Table 9: Unemployment Claimants (Proxy) - Top ten by March to August % Change (LSOA)					
LSOA		March 2020	August 2020	Mar-Aug Change	Mar-Aug Change
Code	Name	No's	No's	No's	%
Cornwall 071A	Helston Gwealhellis	2	18	16	800.0%
Cornwall 019A	Mawgan In Pydar and Talskiddy	7	50	43	614.3%
Cornwall 065D	Sancreed, Lamorna and St Buryan East	9	57	48	533.3%
Cornwall 028A	Morval, St Keyne and Trewidland	9	55	46	511.1%
Cornwall 035A	Tywardreath North and Penpillick	11	67	56	509.1%
Cornwall 070C	Newlyn West	12	71	59	491.7%
Isles of Scilly 001A	Isles of Scilly	11	64	53	481.8%
Cornwall 057D	Hayle Foundry	6	34	28	466.7%
Cornwall 045D	Portreath	10	55	45	450.0%
Cornwall 012D	St Neot, Warleggan and Commonmoor	6	33	27	450.0%

Table 10: Unemployment Claimants (Proxy) - Bottom ten by March to August % Change (LSOA)					
LSOA		March 2020	August 2020	Mar-Aug Change	Mar-Aug Change
Code	Name	No's	No's	No's	%
Cornwall 015B	Bodmin Bederkesa Court, Elizabeth Close	100	146	46	46.0%
Cornwall 005B	Launceston College and Stourscombe	70	101	31	44.3%
Cornwall 046C	Redruth North, Close Hill, Strawberry Fields and Treleigh	89	125	36	40.5%
Cornwall 017C	Liskeard Town Centre East, Sungirt, Plymouth Road	83	116	33	39.8%
Cornwall 005D	Launceston Lanstephen	57	78	21	36.8%
Cornwall 062D	Falmouth Old Hill	60	82	22	36.7%

Table 10: Unemployment Claimants (Proxy) - Bottom ten by March to August % Change (LSOA)

LSOA		March 2020	August 2020	Mar-Aug Change	Mar-Aug Change
Code	Name	No's	No's	No's	%
Cornwall 015D	Bodmin Kinsman Estate and Monument Way	60	82	22	36.7%
Cornwall 071E	Helston Flambards	20	27	7	35.0%
Cornwall 051E	Illogan East Pool Park	52	70	18	34.6%
Cornwall 045E	Illogan Churchtown and Penwartha Road	33	41	8	24.2%

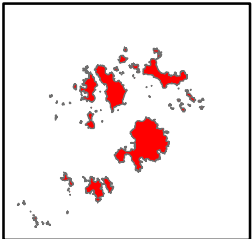
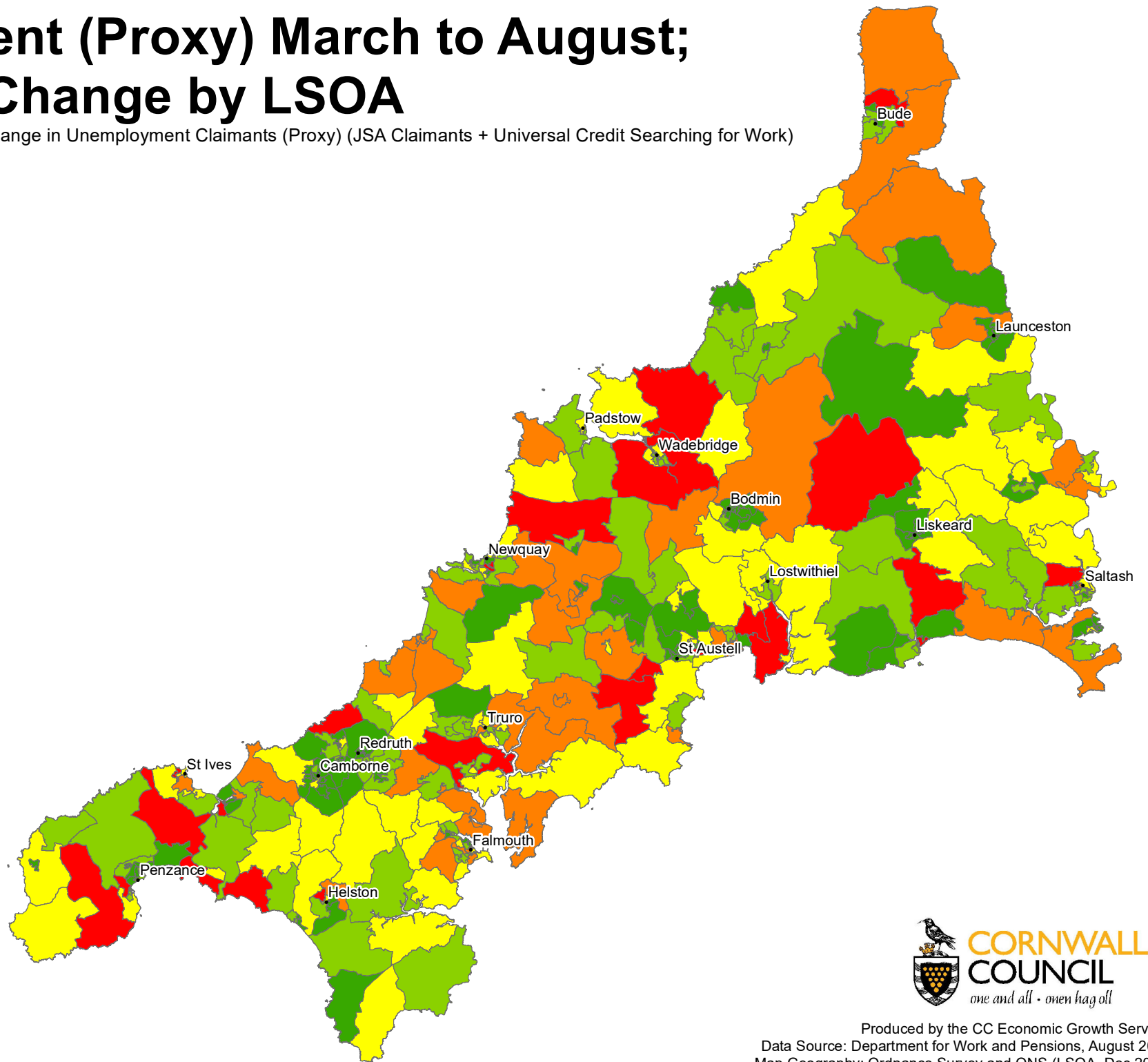
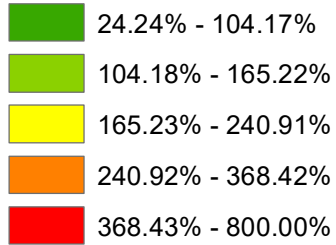
Points of Note:

- A significant number of areas across CloS have seen large percentage increases above 300%. This is to be expected with unemployment levels being historically low before the pandemic;
- Percentage change as a relative figure can make small numbers appear to be more significant than they are. Small numerical changes can result in large percentage increases if starting from a low base figure. **This is shown with Helston Gwealhellis topping Table 9 with an 800% increase caused by an increase of 16 claims;**
- Figures are resident based and August 2020 data is currently provisional.

Unemployment (Proxy) March to August; Percentage Change by LSOA

March to August 2020 Percentage Change in Unemployment Claimants (Proxy) (JSA Claimants + Universal Credit Searching for Work)

March to August Change



Unemployment (Proxy) March to August Numerical Change - LSOA Breakdown

Tables 11 and 12 show the numerical change in Unemployment Claimants by Lower Super Output Area (LSOA) between March 2020 and August 2020. Table 11 shows the ten LSOA's with the highest numerical changes and Table 12 the ten with the smallest numerical changes in Unemployment claimants across Cornwall and Isles of Scilly (CloS).

Table 11: Unemployment Claimants (Proxy) - Top ten by March to August Numerical Change (LSOA)

LSOA		March 2020	August 2020	Mar-Aug Change	Mar-Aug Change
Code	Name	No's	No's	%	No's
Cornwall 020A	Newquay Fistral and Headland	96	203	111.5%	107
Cornwall 018B	St Columb Minor and Lane	64	167	160.9%	103
Cornwall 021C	Newquay Narrowcliff	88	182	106.8%	94
Cornwall 020B	Newquay Town Centre	131	222	69.5%	91
Cornwall 003D	Boscastle and Crackington	34	112	229.4%	78
Cornwall 021E	Newquay Trelawney and Chynance Drive	60	138	130.0%	78
Cornwall 020C	Newquay Gannel East and Pentire	46	123	167.4%	77
Cornwall 019D	Summercourt, Penhale and Toldish	19	89	368.4%	70
Cornwall 024B	Roche North	48	117	143.8%	69
Cornwall 027F	Stenalees West and Bugle	36	103	186.1%	67

Table 12: Unemployment Claimants (Proxy) - Bottom ten by March to August Numerical Change (LSOA)

LSOA		March 2020	August 2020	Mar-Aug Change	Mar-Aug Change
Code	Name	No's	No's	%	No's
Cornwall 050B	Lanner West and South Downs	13	26	100.0%	13
Cornwall 017D	Liskeard Lamellion and Old Road	28	41	46.4%	13
Cornwall 045A	Illogan Paynters Land End and Sunnyside Parc	6	18	200.0%	12
Cornwall 047A	Feock, Point and King Harry	7	19	171.4%	12
Cornwall 022D	Latchbrook South	8	19	137.5%	11
Cornwall 008C	St Issey	9	19	111.1%	10
Cornwall 036B	St Austell Bethel North	11	20	81.8%	9
Cornwall 056D	Perranwell Station and Frogpool	6	14	133.3%	8

Table 12: Unemployment Claimants (Proxy) - Bottom ten by March to August Numerical Change (LSOA)

LSOA		March 2020	August 2020	Mar-Aug Change	Mar-Aug Change
Code	Name	No's	No's	%	No's
Cornwall 045E	Illogan Churchtown and Penwartha Road	33	41	24.2%	8
Cornwall 071E	Helston Flambards	20	27	35.0%	7

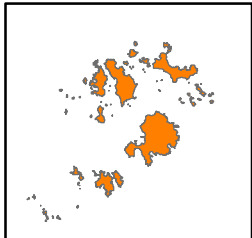
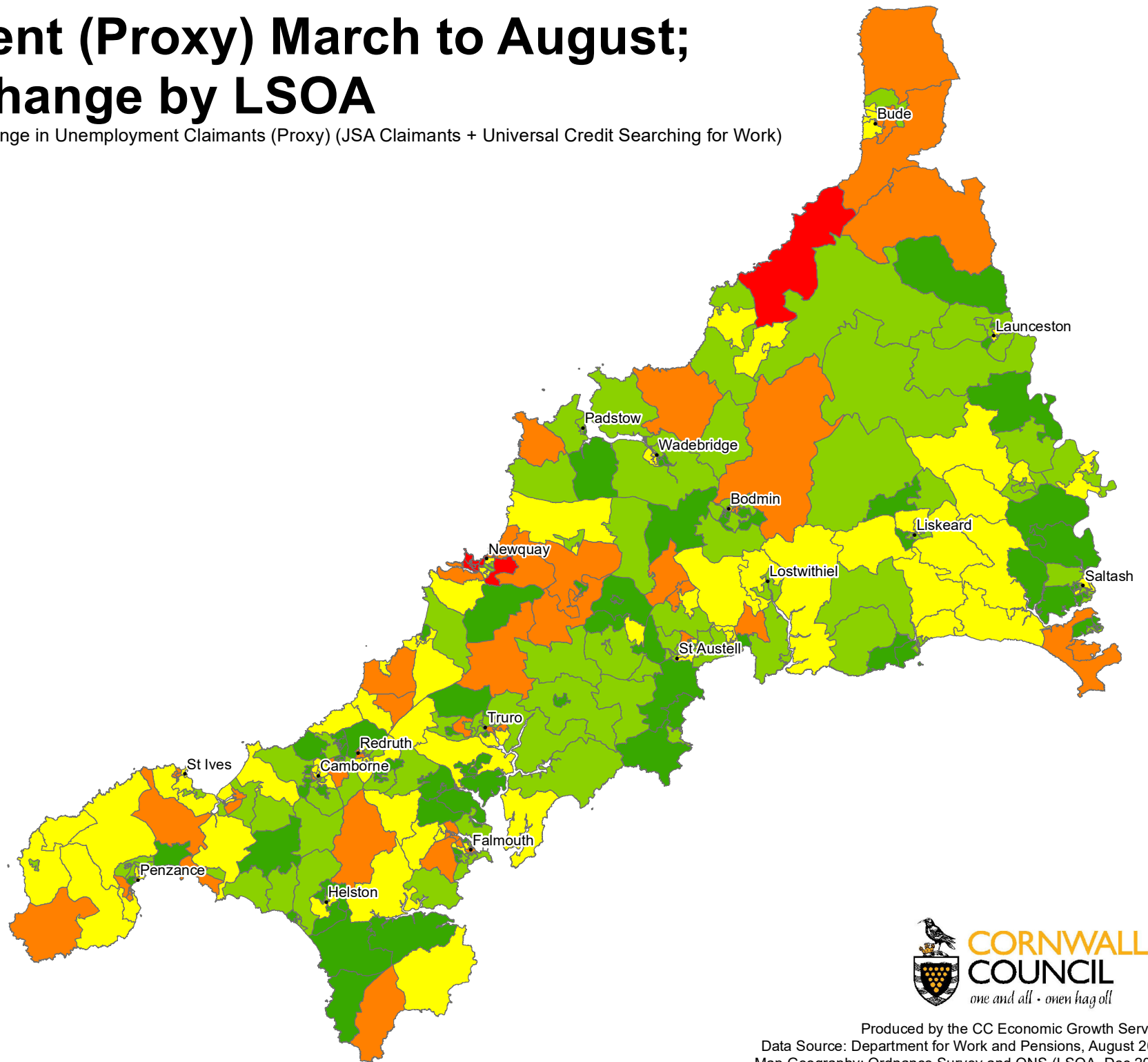
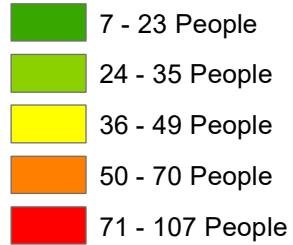
Points of Note:

- Numerical change as an indicator highlights Newquay and the surrounding LSOA's as seeing the highest increase in people on Unemployment benefits between March and August 2020 across CloS;
- Numerical change as an absolute figure can make changes to small numbers look small even if there has been a relatively large shift in position. Also, changes can look large when starting from high base numbers, when in fact the change is actually a relatively small shift in position;
- Figures are resident based and August 2020 data is currently provisional.

Unemployment (Proxy) March to August; Numerical Change by LSOA

March to August 2020 Numerical Change in Unemployment Claimants (Proxy) (JSA Claimants + Universal Credit Searching for Work)

March to August Change



Limitations with the Data Available

- Universal Credit unlike JSA no longer records the previous occupations of searching for work claimants. There is therefore no data available on which occupations are laying off individuals. Also, neither JSA nor Universal Credit provide any indication of previous sectors of employment.
- Data is resident based so therefore the impact on workplaces and the role of commuting cannot be drawn out.
- It is possible that individuals may not claim when they are eligible for benefits or may have savings exceeding the thresholds for eligibility therefore data does not capture all unemployment. An individual's household earnings may also exceed the threshold making figures an underestimate of true unemployment.

Prepared by:
James Arnold and Peter Wills
Economic Growth Service
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