

**Hardship in Norfolk**

**Analysis using Universal Credit Data**

**Updated Version**

**Refreshed October 2022**

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## Summary

This report refreshes a previous report analysing hardship in Norfolk, using Universal Credit data. The original report was published in June 2021 and can be found here [Analysis Papers - Norfolk Insight](#).

This version looks at the period since the last report, March 2021 to September 2022. The following is a summary of the report's key messages and findings:

- Universal credit is a good assessor of hardship as data is released monthly with a 1-month lag from the current month and can be broken down in many ways.
- England began a phased exit from Covid-19 restrictions in March 2021.
- Following a period of consistently increasing levels of Universal Credit claimants during the period of Covid-19 restrictions (April 2020 to February 2021), levels dropped by 5.5% between March 2021 and January 2022 ([see page 6 for detail](#)).
- Levels of claimants stabilized during the first half of 2022, although there was a slight uptick in claims at the start of the new financial year and figures have been rising again since July 2022 ([see page 6 for detail](#)).
- Figures remain well above pre-Covid levels, with claimants in September 2022 being 92%, or c.33,000 higher than in March 2020 ([see page 6 for detail](#)).
- There has been a decrease in UC claimants in the 16-29 age brackets (down c.20% since March 2021). However there have been increases in the 35-44 age brackets (c.8%) and a 40% increase in those over 65 that are claiming (although this is a small group), ([see page 9 for detail](#)).
- Decreases in the younger age brackets are more pronounced for male claimants (decrease of c.27% for male claimants against 11% for females). Increases in the 35-44 age brackets are due to increases in female claimants (up 18% against a 3.7% decrease for male claimants), ([see page 9 for detail](#)).
- The majority of UC claimants (55.6%) continue to be “not in employment”. However, this figure has decreased by 12.5% since March 2021 and the proportion of those receiving UC that are in employment has risen, with an increase of 7.6% between March 2021 and July 2022. This increase sits largely in the 30-49 age group of claimants and with female claimants ([see page 10 for detail](#)).
- Although the overall number of households claiming UC decreased between March 2021 and May 2022, the number of single households with children increased by 17.8% during the period. This is against decreases of 14.6% and 19.1% for single and couple households with no children ([see page 15 for detail](#)).
- Areas with traditionally lower levels of UC claimants such as Broadland and North Norfolk continue to see levels over 100% more than pre-Covid 19 ([see page 7](#) and [Appendix A1 for detail](#)).
- The larger urban centres of Norwich, Great Yarmouth, King's Lynn and Thetford continue to have the highest levels of UC claimants ([see page 13 for detail](#)).
- More rural areas such as Swaffham, Watton, areas running along the west of the county and the North Norfolk towns of Fakenham, Cromer, Holt, and Wells also had relatively high number of claimants in relation to their population size and high levels of new entrants ([see page 14 for detail](#)).

## Introduction

This report is a refresh of a report originally published in June 2021 looking at the impact of Covid-19 on hardship in Norfolk, using Universal Credit analysis. The original report can be found here [Analysis Papers - Norfolk Insight](#).

The purpose of this report is to refresh this data and to analyse the experience in Norfolk since the last report. This covers the period following the beginning of the phased exit from Covid restrictions in England in March 2021, the end of Covid support packages and up to September 2022.

The report looks at location, employment status, gender, and age to give an indication of which groups are experiencing hardship. This may help to give an indication of which services will be needed most over the short term.

This report has not re-run the analysis of the large increase in UC claimants in April and May 2020 (Covid-19 spike group) that was carried out in the previous report as this becomes less accurate over time and as the duration groupings become larger (moving from three/six month to one-year durations).

## Statement on data

Universal Credit (UC) is a benefits scheme available to adults in the UK who either have a low income or are without work. It is only available to individuals in households with less than £16,000 in savings. The scheme is therefore a good indicator for hardship, meaning that through analysis of UC data, areas of hardship, and the characteristics of those experiencing it, can be identified.

UC has replaced several benefit schemes since its introduction in 2013, meaning that the data represent individuals facing several types of hardship such as change of employment status, loss of income and illness or injury. As a result, when the numbers of individuals in the scheme changes, it is likely that services associated with these forms of hardship will change accordingly. Some examples of these services are jobs and skills support, money and legal advice services and mental and physical health support services. An increase in the number of people claiming UC in an area would be likely to lead to an increase in demand for these services in the area too.

UC data is provided by the Department for Work and Pensions and is accessible via their online data portal Stat-Xplore ([stat-xplore.dwp.gov.uk](https://stat-xplore.dwp.gov.uk)). UC data is particularly useful for assessing hardship as it is provided monthly with a 1-month lag from the present date. As a result, the data is one of the most up-to-date sources, with a fine time resolution allowing for changes to be seen in near real time. Data on households claiming has also been included in this analysis as it allows you to see differences across some groups. This data is updated less frequently. The report contains the most up-to-date data available at publication.

September 2022 figures are provisional and subject to revision in subsequent releases. It is expected that overall provisional figures will be within two per cent of their revised figure in future releases.

### 1. Time History of Individuals Receiving Universal Credit

**Figure 1** shows the total number of individuals receiving UC by month from March 2021 through to September 2022 in Norfolk.

After consistently increasing levels of UC claimants between January 2019 and March 2021, UC claimant numbers began to decrease from March 2021, dropping by 5.5% (just under 4,000 people) between March 2021 and January 2022. This aligns with increasing employment levels following the beginning of the phased exit from lockdown measures (see **Appendix Figure A2**).

Levels of claimants stabilized during 2022, although saw a slight uptick in claims at the start of the new financial year and have been increasing again from July 2022.

Figures remain well above pre-Covid levels with claimants in September 2022 being 92% higher (or just over 33,000 more) than those claiming in March 2020 (see **Appendix Figure A1**).



**Figure 1: Total Individuals Receiving UC in Norfolk**

\*figures for September 2022 are provisional and subject to change

The figures can also be broken down by district to show the time history of individuals receiving UC across the county, shown in **Figure 2**.

Prior to the Covid period, Great Yarmouth made up the largest proportion of UC recipients in Norfolk. However, this changed in mid-2020 and as **Figure 2** shows, Norwich now continues to be the area with the most UC recipients. Broadland and North Norfolk continue to be the districts with the lowest number of UC claimants; however, they are also the areas with the highest percentage increases in claimants between March 2020 (pre-Covid) and September 2022. In September 2022, Broadland claimants were 120% higher and North Norfolk claimants were 123% higher than in March 2020 (see **Appendix Figure A1**).

All districts have seen an increase in claimants from July 2022, with this being most pronounced in Breckland (3.7%), South Norfolk (3.6%), and Kings Lynn & West Norfolk (3.0%).

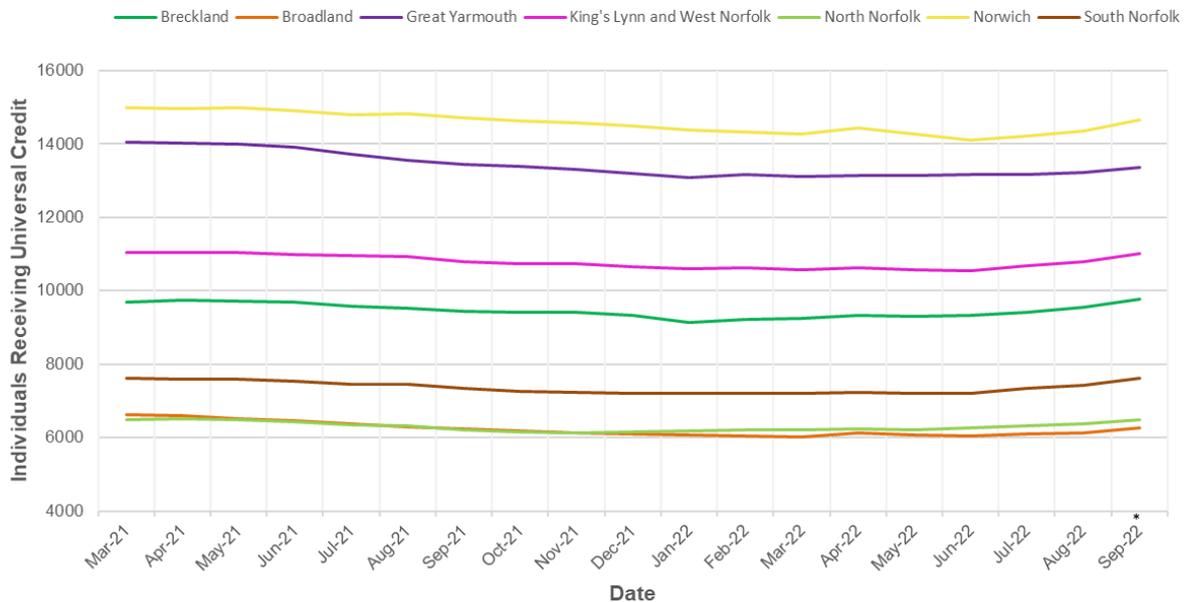


Figure 2: Total Individuals Receiving UC in Norfolk by District

\*figures for September 2022 are provisional and subject to change

Stat-Xplore also contains monthly data for the number of new UC recipients which can be broken down by Jobcentre Plus location. This data is not directly comparable to the data shown in **Figure 1**, which is based on recipient’s home address, but it can be used to give insight into the trends shown. This data is shown in **Figure 3**.

**Figure 3** shows that the number of new people joining the UC benefits scheme each month in Norfolk ranged between 1,400 and 2,300 across the period March 2021 to July 2022, with a 12-month average of just over 1,750 new recipients per month in July 2022. This is lower than the 12-month period pre-Covid, when there were an average of around 2,500 new recipients per month. This seems to suggest that the continuing high levels of overall UC claimants are due to the ongoing impact of the Covid pandemic and the large spike in mid-2020, rather than high level of new entrants during 2021 and 2022. However, it also shows an increase in new people joining the UC benefits scheme in July 2022, aligning with the increase in overall claimants from July onwards.

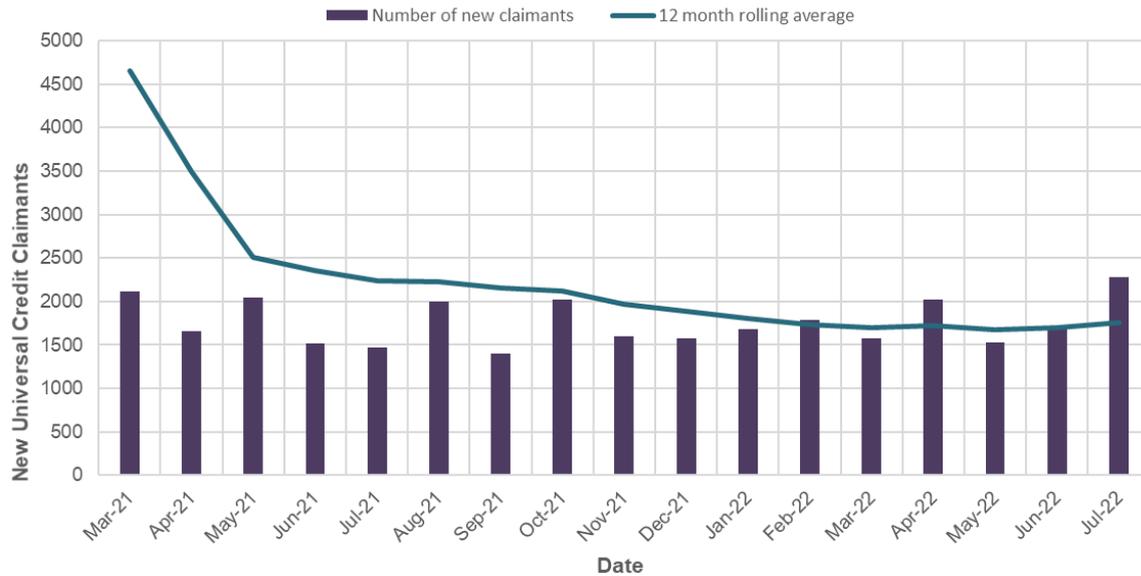


Figure 3: Monthly New UC Recipients in Norfolk

## 2. Characteristics of Individuals Receiving Universal Credit

UC data provided by the DWP is available broken down in several different ways giving insight into the characteristics of those receiving UC. **Figure 4** shows how the gender breakdown has evolved since March 2021.

The DWP state on Stat-Xplore that gender data is “sourced from the Universal Credit Full-Service system (UCFS). Where it is not available on the UCFS it is sourced from the Customer Information System.” Gender is provided as either male, female or missing/unknown. In Norfolk, no individuals have been recorded as having missing/unknown gender since May 2021 and the number for March/April 2021 was around 24. Therefore, this category has been omitted from figures containing gender information.

Although historic levels of female UC recipients have been consistently higher than male recipients in Norfolk, the proportion of males increased by around five percentage points in April/May 2020. However, this trend has reversed from March 2021 with the percentage of male recipients decreasing from 47% in March 2021 to 42% in September 2022.

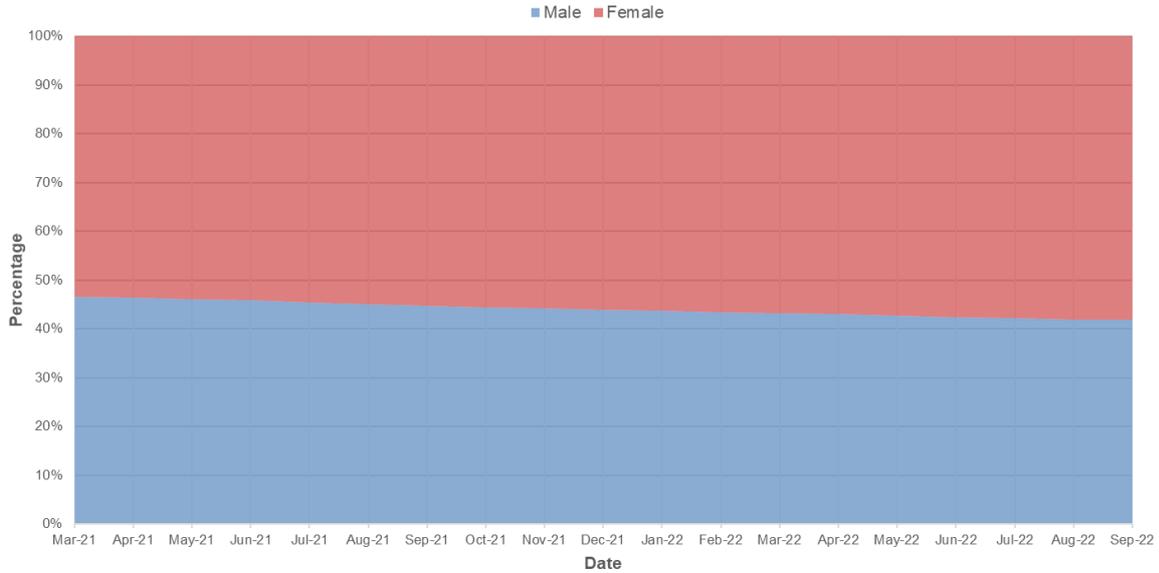


Figure 4: Gender Proportions of UC Claimants in Norfolk

A similar exercise can be carried out for grouped age bands of UC recipients. **Figure 5** shows that there has been a decrease in claimants in the 16-29 age brackets of around 18% since March 2021. There have been increases in the 35-44 age brackets (of around 11%) and a 50% increase in those over 65 that are claiming (although this is a small group).

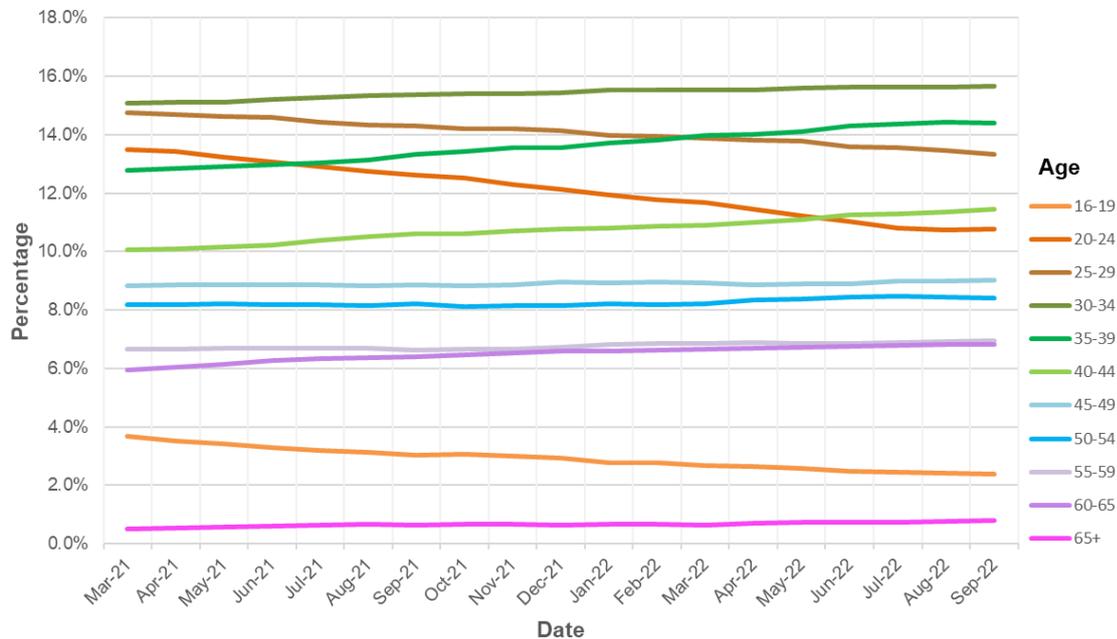
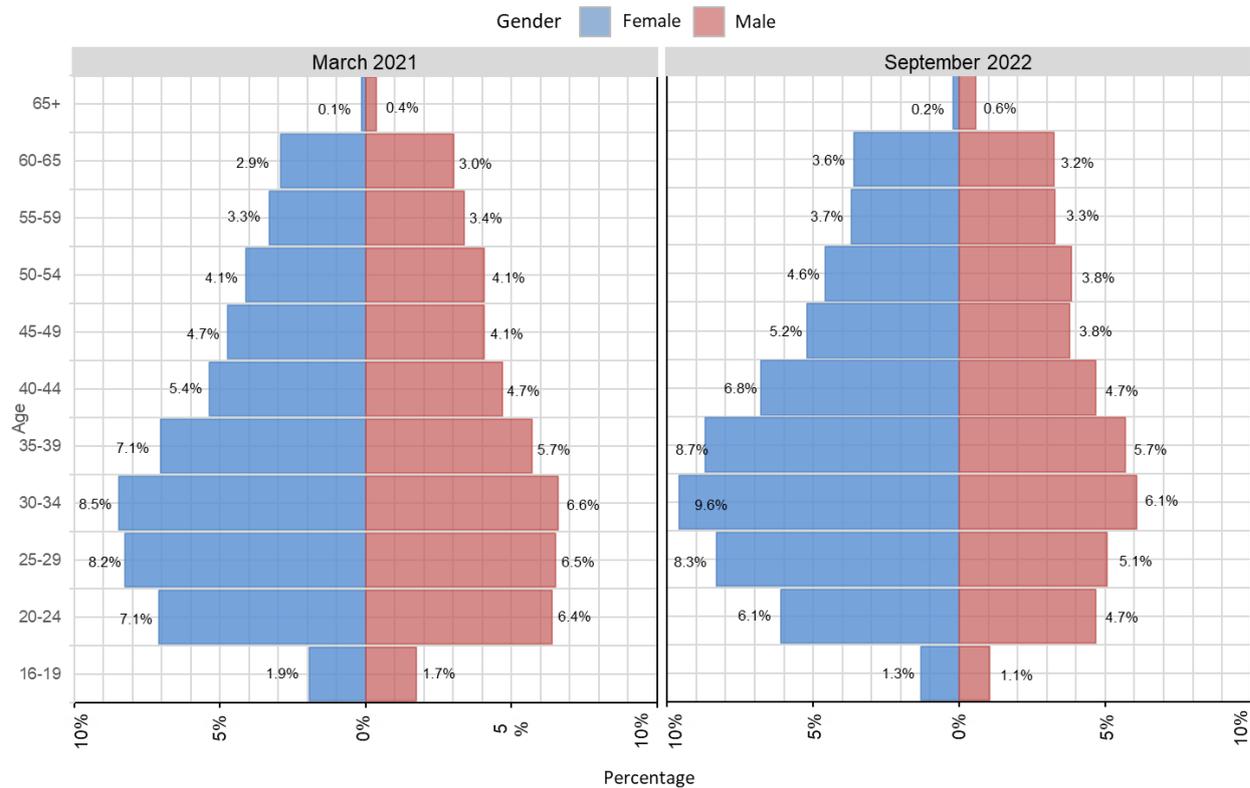


Figure 5: Percentage Breakdown of Age of UC Recipients in Norfolk

In **Figure 6**, showing population pyramids for age and gender for March 2021 and September 2022, the decreases in the younger age brackets looks to be more pronounced for male claimants. The data shows decrease of around 27% for male claimants against 11% for females in the 16-29 age groups. Increases in the 35-44 age brackets are due to increases in female claimants, which rose by 22% against a

2% decrease for male claimants in the same age brackets. Note that the percentage values in **Figure 6** are percentages of total UC recipients in each month.



**Figure 6: Population Pyramids Showing Age and Gender Proportions for UC Claimants in Norfolk**

Stat-Xplore also provides UC data broken down by the employment status of the individual. There is a time lag in this data and it is currently available up to August 2022.

**Figure 7** shows the time history of the number of people receiving UC in Norfolk by employment status. This shows that 55.6% of people receiving UC continue to be “not in employment”. However, these numbers have been falling since March 2021, with a reduction of over 5,000 claimants or 12% by August 2022. The numbers of claimants “in employment” rose by over 2,500 or 9% over the same period.

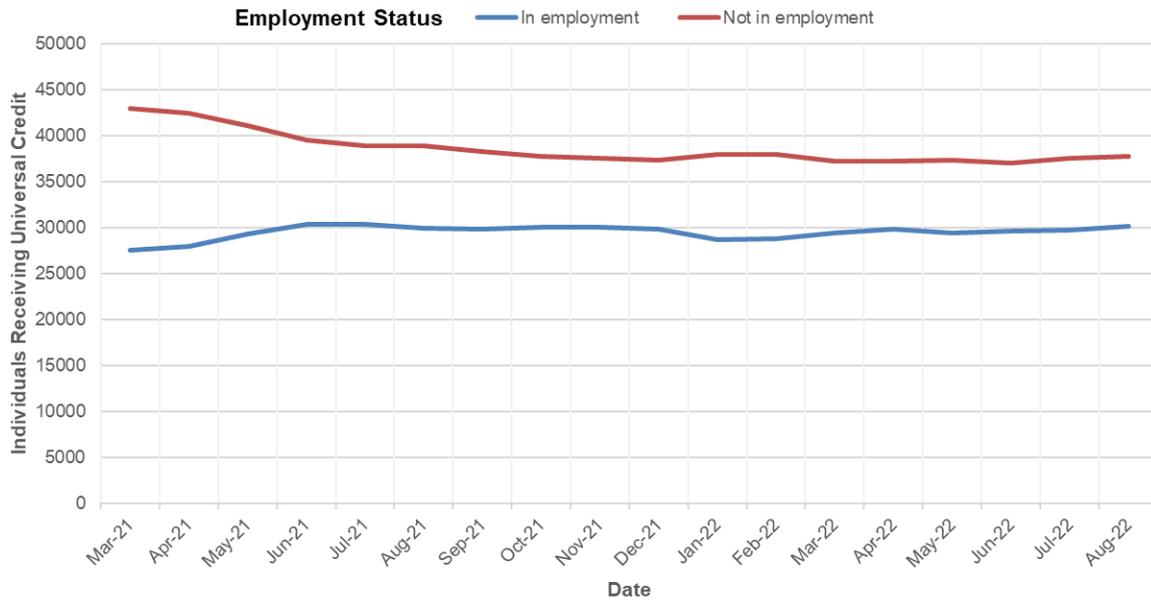


Figure 7: Total Number of People in Norfolk Receiving UC by Employment Status

**Figure 8** breaks down the change in those claiming benefits for each age group by employment status between March 2021 and August 2022. This shows that there have been large decreases in those claiming benefits in the 16 to 29 age groups, both for those in employment and not in employment. However, for the 30-54 age groups, whilst those not in employment claiming UC have decreased, those claiming UC in employment have increased.

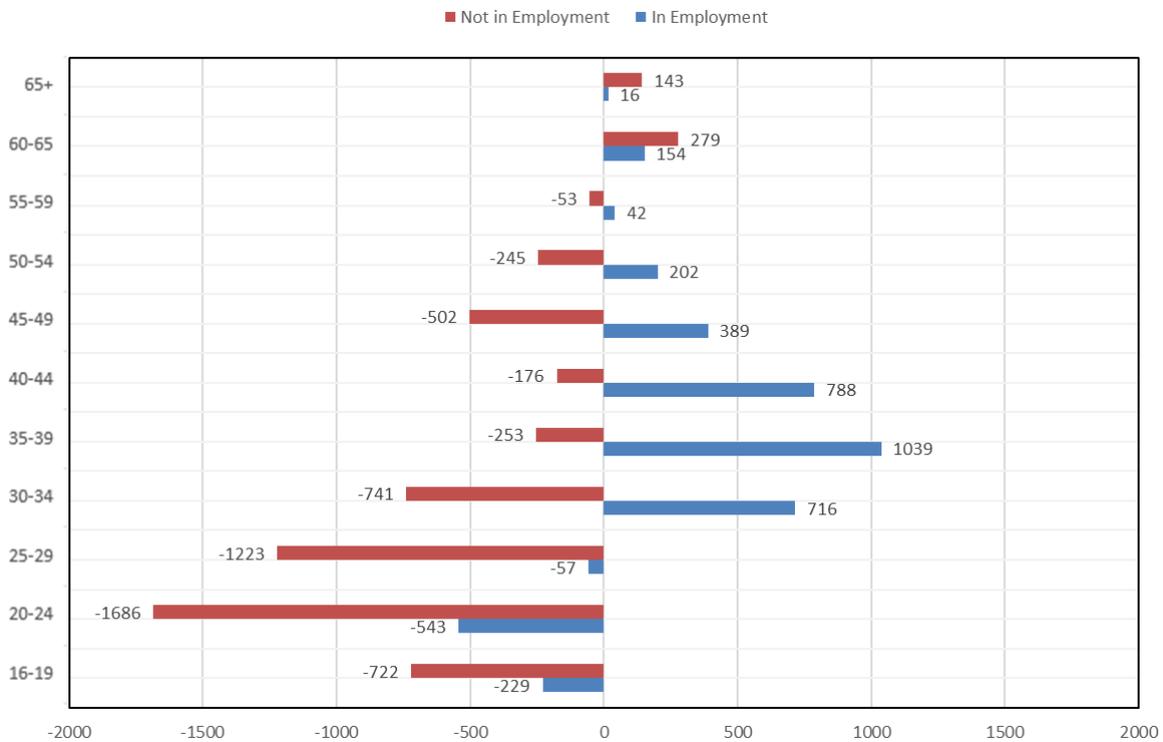


Figure 8: Change in Individuals Receiving UC from March 2021 and August 2022 by Age and Employment Status

If gender is overlaid onto this picture (**Figure 9**), the data shows that Male Claimants Not in Employment have fallen across all age groups except for the over 60s. Male Claimants in Employment have changed less, with decreases in the younger age groups and only small increases in the 30-54 age groups.

In contrast, Female Claimants in Employment have increased across all groups between 25 and 65. This increase is steepest in the 30-44 age groups. Female claimants not in employment have fallen in the younger age groups but show some increases in the 35-44 age range and an 18% increase in the over 60s.

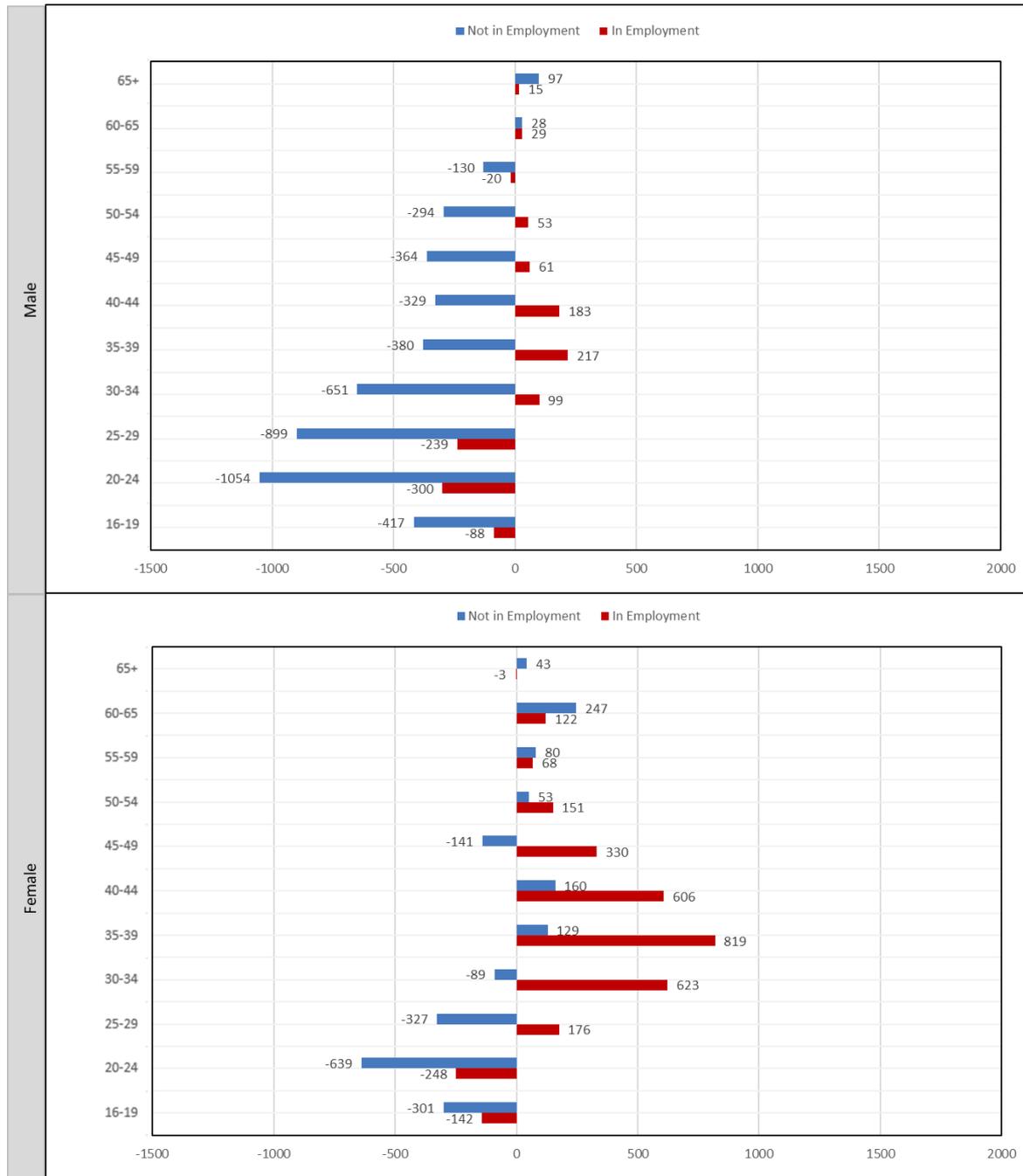
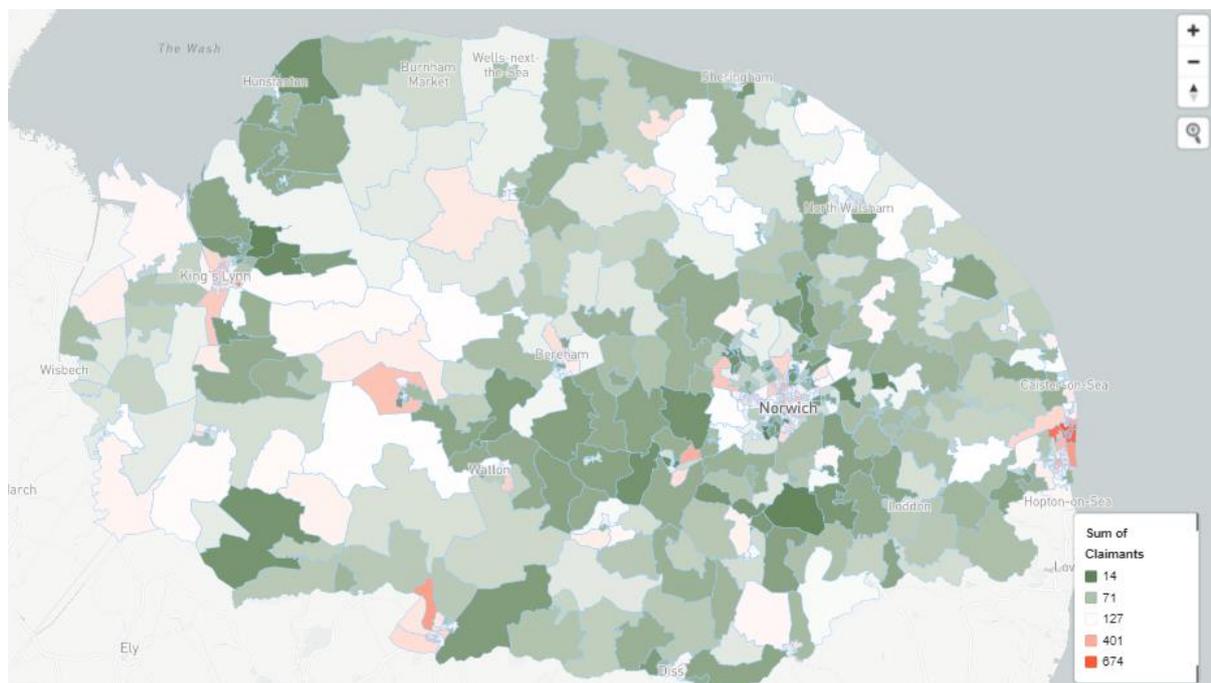


Figure 9: Change in Individuals Receiving UC from March 2021 and August 2022 by Gender, Age and Employment Status

### 3. Location of Individuals Receiving Universal Credit

**Figure 10** shows a lower super output area (LSOA) map of individuals receiving UC for Norfolk in August 2022, with areas shaded red representing areas with a greater than average number. A white shaded LSOA represents one with the mean average number of UC recipients of all LSOAs, which in August 2022 was 127. Areas shaded green are those with lower than average numbers of UC recipients. This figure illustrates areas with the most UC claimants and helps to give a picture of the levels of hardship being experienced across the county. As shown, the larger urban centres of Norwich, Kings Lynn, Thetford, and Great Yarmouth continue to have high number of UC claimants, however there are also hotspots around the smaller towns of Holt, Fakenham, Dereham, Swaffham and Wymondham.



**Figure 10: Total Individuals on UC per LSOA in Norfolk – September 2022**

This can be further expanded by looking at the average monthly change in people on UC per 1000 population in each MSOA. This builds a picture of how the number of claimants across the county is changing whilst accounting for the small population discrepancies between each LSOA.

This is shown in **Figure 11**, where average values have been deduced from the most recent 6 months of data. Population figures are from the ONS 2020 population estimates. Areas displayed in green are those which are currently experiencing an average monthly decline in the number of people receiving UC. Areas displayed in red are areas which are experiencing an average monthly rise in the number of people receiving UC. Although there are pockets of red in the urban centres of Norwich, Great Yarmouth and Kings Lynn, there are large areas of red north of Thetford, and in more rural areas such as Dereham, Swaffham, Attleborough, Diss and Fakenham.

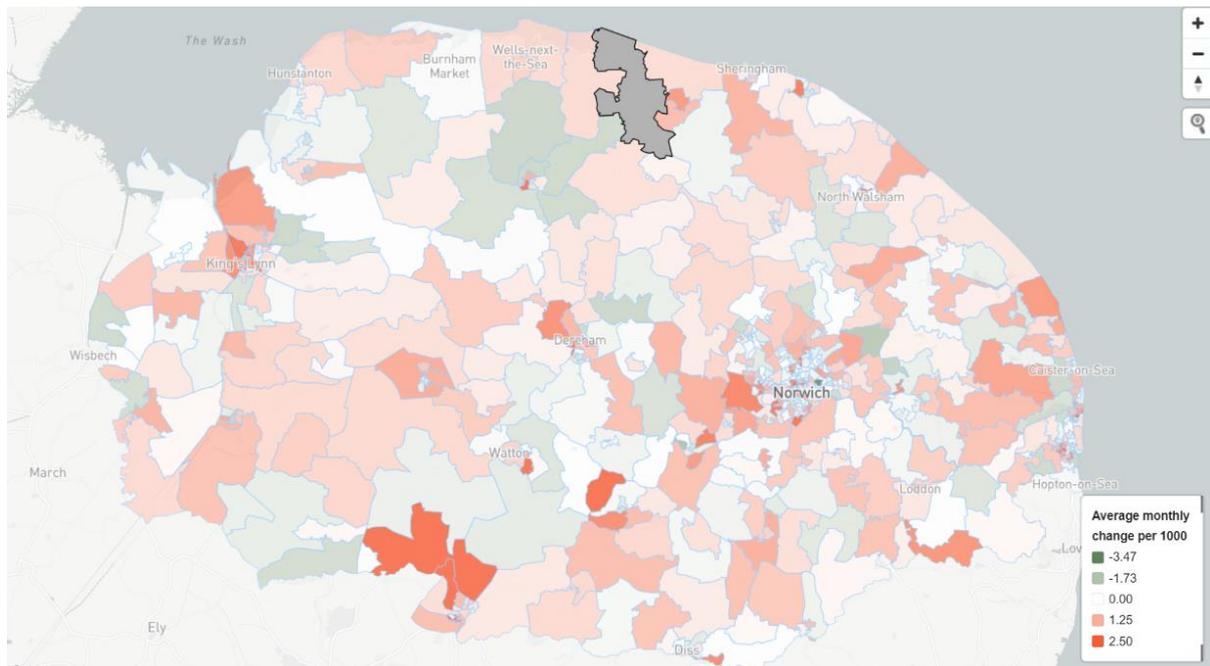


Figure 11: Average Monthly Change per 1000 Population in each LSOA in Norfolk in September 2022

In order to examine the rates of hardship in more rural regions of Norfolk, the ONS categorisation of LSOAs as either urban or rural has been used. **Figure 12** looks at levels of UC claimants per 1000 population in rural LSOAs for August 2022. Urban LSOAs are shaded in light grey, with areas with higher numbers of UC recipients per 1000 population shaded red and those with a lower number shaded green.

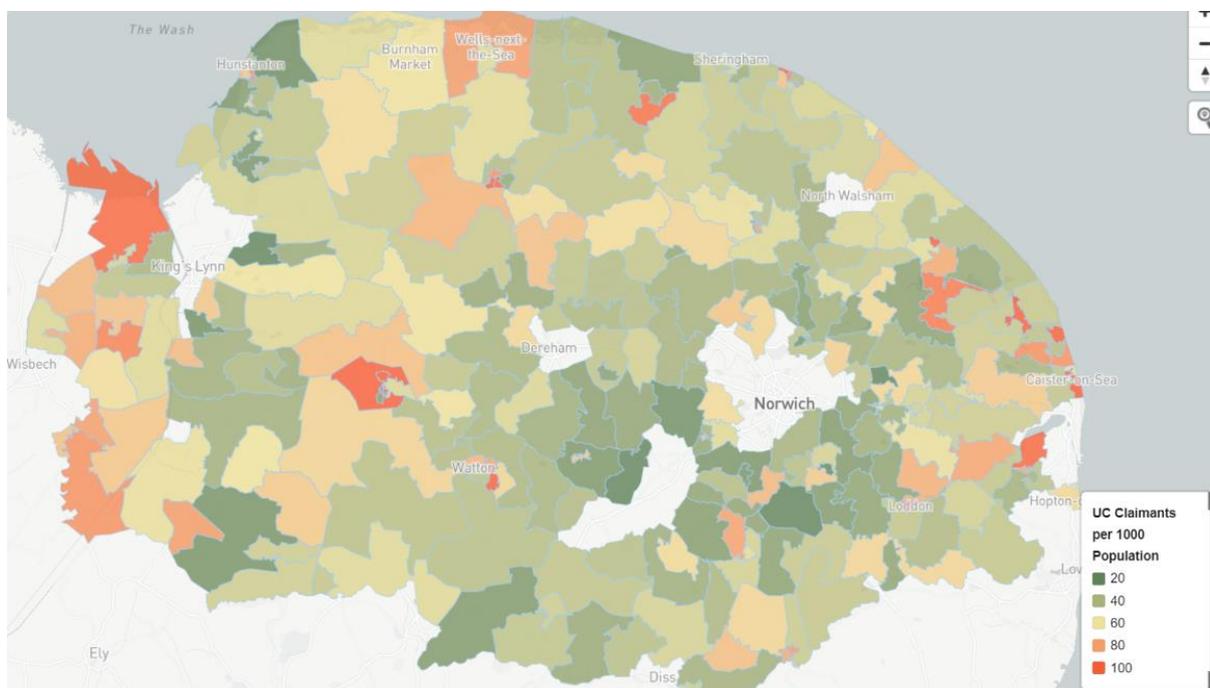


Figure 12: Total number of UC Claimants per 1000 population in Rural LSOAs in Norfolk in September 2022

From **Figure 12** we can see that there are a number of standout rural areas which contain a large number of UC recipients relative to their population. These can be

seen in LSOAs running along the west of the county, to the north of Great Yarmouth up to Stalham, around towns in North Norfolk such as Cromer, Holt, Wells and Fakenham and around Swaffham and Watton.

#### 4. Households Receiving Universal Credit

Stat-Xplore also allows you to look at households claiming Universal Credit. This data is updated less frequently than individual claimant levels and the latest data available is at May 2022. **Figure 13** shows the change in the number of households claiming Universal Credit by Household type between March 2021 and May 2022. This shows that although the overall levels of household claiming decreased during the period, the number of single households with children have increased by 17.8% over the period. This is against decreases of 14.6% and 19.1% for single and couple households with no children.

Household Type	Mar-21	May-22	Change	Percentage Change
Single, no children	29965	25583	-4382	-14.6%
Single, with children	15116	17807	2691	17.8%
Couple, no children	3491	2825	-666	-19.1%
Couple, with children	9108	8834	-274	-3.0%
<b>Total</b>	<b>57674</b>	<b>55050</b>	<b>-2624</b>	<b>-4.5%</b>

Figure 13: Change in levels of UC Households claiming by Household Type

**Figure 14** analyses “Single, with children” household claims by district. This shows that these claims have been increasing across Norfolk, with the greatest number in Great Yarmouth. However, numbers have been increasing more steeply for households in other districts, particularly in South Norfolk, North Norfolk, and Norwich where numbers for May 2022 were only slightly lower than those in Great Yarmouth.

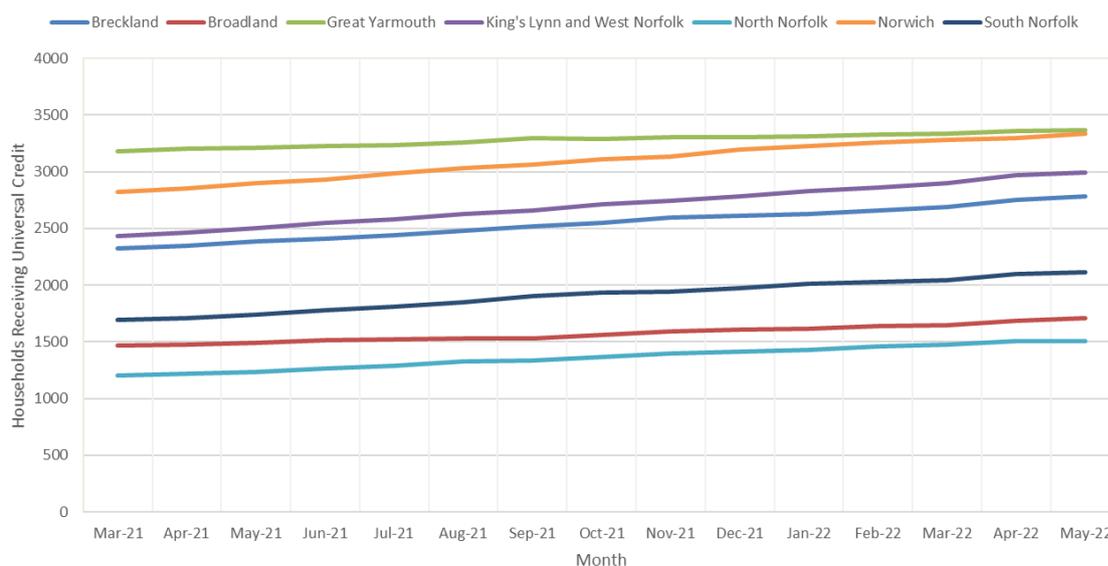


Figure 14: “Single, with dependent children” Households claiming Universal Credit by District

## Conclusion

Levels of UC claimants, and therefore the number of individuals potentially facing hardship across Norfolk, began decreasing from March 2021, reflecting the phased exit from lockdown measures and the increasing levels of employment in the county.

This was particularly true for claimants not in employment, for male claimants and for those in the younger 16-29 age groups. This reflected a corresponding rise in employment following the reopening of industries particularly impacted by Covid-19 such as the Arts, Entertainment and Recreation and Accommodation and Food Service activities.

However, levels of claimants stabilised during the first half of 2022 and have been rising again since July 2022. In addition, levels of claimants in August 2022 still sit over 90% or over 32,000 claimants above levels in March 2020 suggesting that there are still challenges for many groups across the county.

This is particularly true for certain groups where levels of UC claimants have continued to increase across the period. This includes:

- Claimants in employment in the 30-49 age groups
- Female claimants in employment
- Female claimants in the 30-44 age groups
- Claimants in single households with dependent children

The ONS Families and Households 2021 dataset shows that around 86% of single parents are women<sup>1</sup> suggesting that these groups may be linked.

The larger urban centres of Norwich, Great Yarmouth, King's Lynn, and Thetford continue to have the highest levels of UC claimants and to see high levels of new entrants in 2022. However, more rural areas such as Swaffham, Watton, areas running along the west of the county and the North Norfolk towns of Fakenham, Cromer, Holt, and Wells also had relatively high number of claimants in relation to their population size and high levels of new entrants. In addition, areas with traditionally lower levels of UC claimants such as Broadland and South Norfolk continue to see levels over 100% more than those pre-Covid 19.

Although not definitive, these findings may give some insights to enable services to be targeted more effectively.

## Contact Information:

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<sup>1</sup> Table 2: People in families by family type and presence of children, United Kingdom 1996 to 2021; [ONS Families and Households Dataset 2021](#)

Appendix A: Additional Figures

Month	Mar-20	Sep-22	Change	Percentage Change
Breckland	4855	9780	4925	101.4%
Broadland	2849	6270	3421	120.1%
Great Yarmouth	9534	13367	3833	40.2%
King's Lynn and West Norfolk	5024	11007	5983	119.1%
North Norfolk	2901	6485	3584	123.5%
Norwich	7174	14650	7476	104.2%
South Norfolk	3569	7611	4042	113.3%
<b>Total</b>	<b>35900</b>	<b>69171</b>	<b>33271</b>	<b>92.7%</b>

Figure A1: Change in levels of UC claimants by District (pre and post Covid)

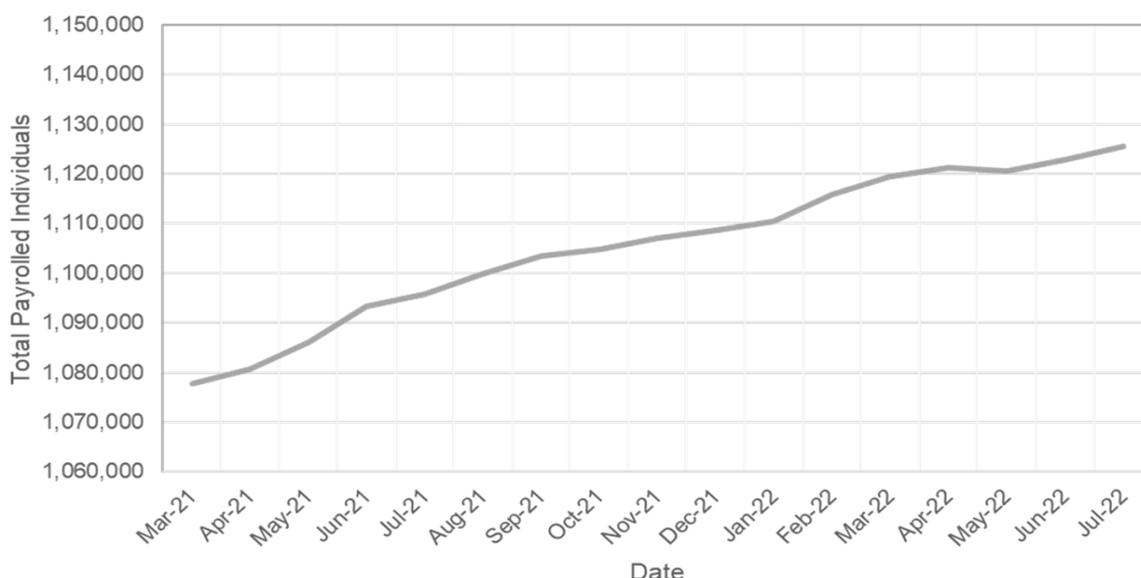


Figure A2: Number of payrolled employees in East Anglia<sup>2</sup>

Source: ONS Pay as you Earn Real Time Information, August 2022

Industry	March 2021	July 2022	Change in Employees	Percentage Change	East Anglia Equivalent*
Arts, entertainment, and recreation	477,158	596,631	+119,473	+25.0%	+4,528
Accommodation and food services activities	1,732,755	2,107,974	+375,199	+21.7%	+14,220
Administration and support services	2,362,214	2,555,470	+193,256	+8.2%	+3,515

Figure A3: Largest Increases in Employee Numbers by Industry, Nationally<sup>3</sup>

Source: ONS Pay as you Earn Real Time Information, August 2022

\*In July 2022, East Anglia accounted for 3.79% of the UKs total payrolled employee count.

<sup>2</sup> Table 15: Payrolled employees from PAYE RTI; [ONS Pay as you Earn Real Time Information, August 2022](#)

<sup>3</sup> Table 23: Payrolled employees from PAYE RTI; [ONS Pay as you Earn Real Time Information, August 2022](#)