



# Monitoring the economy Research bulletin

Corporate Research and  
Information Unit

Issue 29  
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**Conwy - Sir flaengar sy'n creu cyfleoedd**

**Conwy - a progressive County creating opportunity**

## Contact us

If you have any suggestions about how we could improve this monitor, or if you require further information, please contact us.

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## Next update – summer 2020

# Monitoring the economy in Conwy County Borough – quarterly research bulletin

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## Contents

<b>Introduction</b>	<b>2</b>
<b>Headlines</b>	<b>2</b>
<b>Section 1: The economy – overview</b>	<b>5</b>
Gross domestic product	5
Interest rates and inflation	6
Monitoring future trends	8
<b>Section 2: The labour market</b>	<b>9</b>
Labour supply	9
Employment demand	10
Work-based learning	13
Qualifications	15
Unemployment and worklessness	17
Alternative claimant count	20
Zero hours contracts	21
<b>Section 3: Business structure</b>	<b>24</b>
Business structure – businesses based in Conwy County Borough	24
Business births and deaths	26
<b>Section 4: The local economy</b>	<b>29</b>
Planning applications	29
Vacant non-domestic properties	30
<b>Section 5: Housing activity</b>	<b>32</b>
UK house price index	32
Annual house price analysis	33
Affordability of buying a home	35
House building activity	37
<b>Section 6: Welfare benefits, income and insolvency</b>	<b>39</b>
Benefits claimants	39
Earnings (wages)	41
Household income	41
Gross disposable household income	42
Individual insolvencies	43
<b>Appendix 1 – summary economic data for comparative areas</b>	<b>i</b>
<b>Appendix 2 – summary economic data for strategic sub areas</b>	<b>v</b>
<b>Appendix 3.1 – quarterly claimant count unemployment figures for wards (electoral divisions): ranked by rate</b>	<b>vii</b>
<b>Appendix 3.2 – annual claimant count unemployment figures, with rates, for wards (electoral divisions): ranked alphabetically</b>	<b>viii</b>

## Introduction

This is the latest monitor in a series which is produced by the Corporate Research and Information Unit. The monitor looks at key economic indicators for Conwy County Borough, presenting the latest data, historical context and providing some commentary on what the data shows. It updates the information sources used in the March 2019 monitor. New data sources will be added to the monitor as they become available. In this bulletin we have added a section on the new alternative claimant count measure of unemployment.

Appendices showing unemployment at ward (electoral division) level and providing summary economic information for strategic sub areas of Conwy County Borough and the sub regions of North Wales are available at the end of this monitor.

## Headlines

- In Q3 (Jul-Aug-Sep) 2019 the UK economy grew by 0.4%. This continues the upward trend in output which started in 2013. However, GDP per capita has recovered much more slowly from the fall seen during the recession, as population has grown faster than GDP. The service sector has grown fastest, but production output has still not recovered and was at only 94% of the Q1 2008 level in the last quarter.
- There are current concerns regarding the possibility of national and global economic downturn in the medium term (World economic outlook update, International Monetary Fund).
- 50,000 people were in employment in the last recorded quarter, which was a fall of 1,600 since the same period last year.
- The Business Register and Employment Survey for 2018 puts the number of PAYE jobs in Conwy CB at 50,000. This is an increase of about 3,000 since the previous year. Between 2009 – the start of the last economic downturn / fall in job numbers – and 2018 the overall increase in jobs in Conwy CB was 7,500 or 17.6%.
- The public administration sector saw the biggest growth (about +2,875 jobs). The highest losses since 2009 are in the education sector (-500 jobs), wholesale (-300), and the agricultural sector (-250).
- Levels of part-time working are high in Conwy CB – 44% of employees work part-time compared to 33% in Wales and 31% in Great Britain.
- The production base has declined considerably over the past 20 or so years to about 3.5% of jobs by 2018, and there is a heavy skew towards employment in the service industries (particularly in the public sector) and the tourism sector. Employment in the high skills, high wage sectors of information & communication, finance & insurance, professional, scientific & technical, and business administration & support services is relatively low, totalling just 12% of all employment compared to 25% across GB as a whole.
- The 2018 STEAM report estimates that around 11,850 jobs in total are provided by the tourism industry, which is almost a quarter of all employment in Conwy County Borough. Tourism brings in around £904 million each year to the local economy.
- More people travel out of Conwy for work than travel in to the County Borough – a net out-flow of about 4,900 commuters. Most of these outward commuters travel to the neighbouring Welsh authority areas (to Denbighshire in particular), though an estimated 2,700 people travel to England for work.

- Conwy County Borough is better provided for apprenticeships than the national averages. High proportions of learning programmes are within the health and public service and hospitality sectors. Work-based learning programmes in the management & professional, construction, and engineering sectors are under-represented.
- 38.8% of the working age population had degree level qualifications or higher in 2018. We have fewer people with no/very low levels of qualification, and more people qualified at degree level or above compared to the Welsh averages.
- The claimant count unemployment rate for November 2019 was 3.3%, which is significantly higher than figures seen over the past four years or so, and mirrors the national pattern which have seen claimant rates rising since autumn 2018. This is in part due to changes in the way worklessness is measured under Universal Credit. The overall figure is currently also significantly higher than the UK rate.
- A new Alternative Claimant Count is being developed that takes account of changes to Universal Credit. It looks to be on a newly emerging upward trend, after falling between 2013 and 2018. Like the existing measure it shows unemployment in the County Borough is seasonal, peaking around February/March each year.
- 5,400 people were either unemployed or economically inactive and wanting a job in June 2019 but DWP 'find a job' system showed only 300 jobs available in Conwy County Borough, and only 600 jobs available in the neighbouring authorities of Gwynedd, Anglesey and Denbighshire.
- Across the UK the number of people employed on "zero-hours contracts" in their main job, during October to June 2019 was 896,000, representing 2.7% of all people in employment. Data about zero hours contracts is not available at a local level.
- The high proportion of jobs on "zero hours" contracts in the accommodation and food service industries is of note for Conwy CB as these sectors provide a relatively high proportion of jobs in the area (13.8% in Conwy CB, compared to 7.5% across the UK) – see section on labour supply for more information.
- In 2019 there were an estimated 4,390 business enterprises with their operational base in Conwy County Borough. The proportion of businesses which are within the agricultural sector (15.8%) is particularly high (GB = only 5%). The accommodation and food services sector also accounts for a high proportion of businesses (12.0%) in comparison to the national trends, as a result of the importance of the tourism industry within the area. The high skill sectors (professional, scientific and technical; information and communication) are under-represented in Conwy CB when compared to GB as a whole.
- Businesses which have their main base in Conwy CB tend to be smaller than in Wales or Great Britain as a whole in terms of size of workforce and annual turnover levels.
- 8.9% of the non-domestic properties in Conwy County Borough were registered as vacant at the end of September 2019. This is around 506 properties in total. The number of vacant properties has fallen since last quarter, but is higher than the same quarter last year.
- 35 properties became vacant in the three months to the end of September 2019 – a decrease on the previous quarter. Properties that have been empty for more than a year make up 6.4% of all non-domestic properties in the County Borough – a total of 366 properties.

- Despite average (mean) house price in Conwy CB rising by 0.4% in the last year, house prices in Conwy CB are currently at only 124.8% of the level they were 10 years ago (UK average = 145.5%).
- However the average house price is currently 6.2 times the average household income and 10.7 times the lower quartile household income. Most mortgage suppliers would look to a loan to income ratio of about 3.5 or 4.
- For each year since April 2007 (the start date for the current local development plan) the provision of new dwellings has fallen below the annual figure needed to reach the identified requirement of 6,800 additional dwellings by 2022. In the 12 years to April 2019 only 3,196 additional dwellings have been provided – if the requirement was shared equally across that period, that figure should be closer to 5,440. That is a shortfall of about -2,240 or -41% below target.
- In May 2019 there were a total of 15,820 benefit claimants of working age. There was an increase compared to the previous quarter (February 2019) of about 385 claimants. Since the previous year the overall number of working age claimants increased by 1,835. Conwy CB has a high incidence of claimants for most benefits related to disability and/or ill-health, when compared to the GB average.
- Wage levels for jobs in Conwy CB are significantly below levels for Great Britain as a whole. The 2019 median gross weekly wage (including overtime and bonuses) for all full-time employees in Conwy CB was £490. This was only 84% of the British average.
- Wage deflation is also an issue. As well as the fall in weekly pay and the disparity between Conwy CB and national wage levels, the buying power of wages has shrunk in recent years. In real terms, national average weekly wages in August 2019 were the equivalent of only 99.7% of April 2009 weekly wages.
- The annual average (median) household income rose by about £2,300 between 2011 and 2018 to £27,600, which was an increase across the period of 9.1%. Overall CPIH inflation increase by about 15% in the same period, meaning household incomes have not kept pace with increases in the cost of living. In the same period the households with lowest incomes in the County Borough saw much lower levels of growth – lower quartile household income rose by only £1,450 to just £16,000 and the proportion of households with income falling below 60% of the median for Great Britain increased.
- Per head of population, the gross disposable household income (GDHI) for Conwy CB was only 84.8% of the UK average. Between 2016 and 2017 the total money available for Conwy CB rose by about £29 million overall, which was an increase per person of about £242.
- In 2018, there were 285 individual insolvency cases in Conwy County Borough. This was an increase on the previous year of 73. 2016 saw the first increase since 2011. The insolvency rate is more than three times higher than 15 years ago. Conwy CB has the sixth highest insolvency rate in Wales.

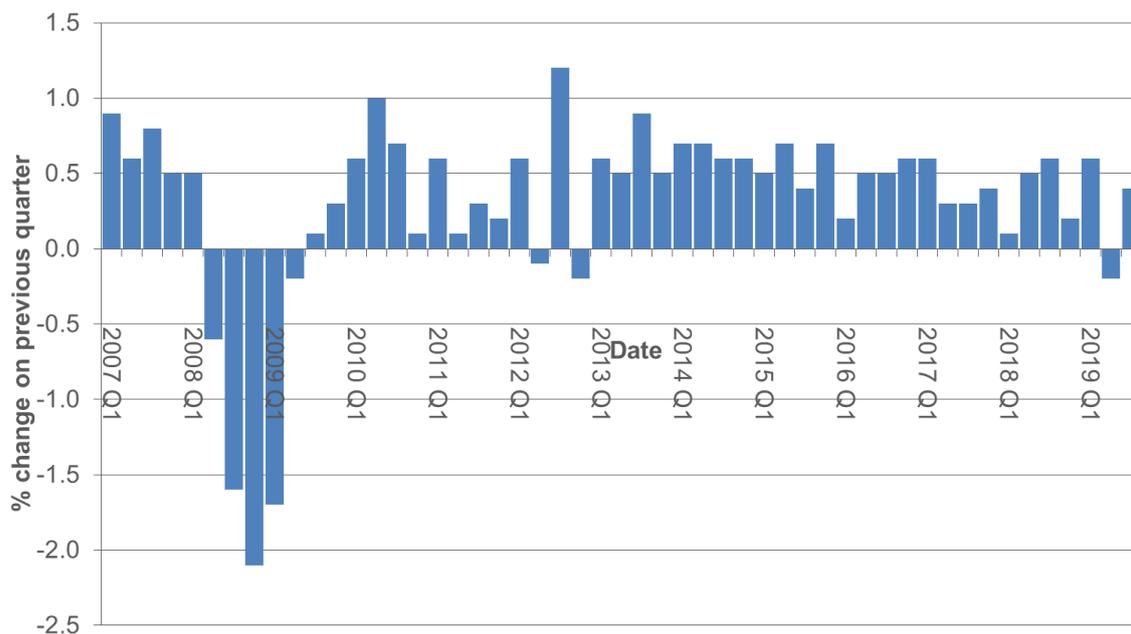
## Section 1: The economy – overview

The context for the local economy is provided by national and even international events and policy decisions. Though these key drivers of economic change are often outside the sphere of influence of local businesses and service providers we need to consider what is happening in the wider economic picture in order to help understand what is happening in Conwy County Borough, and to help shape our responses to changes, challenges and opportunities.

### Gross domestic product

#### Chart 1.1: gross domestic product (GDP) – quarterly change

Source: national accounts GDP percentage change (latest quarter on last quarter), ONS

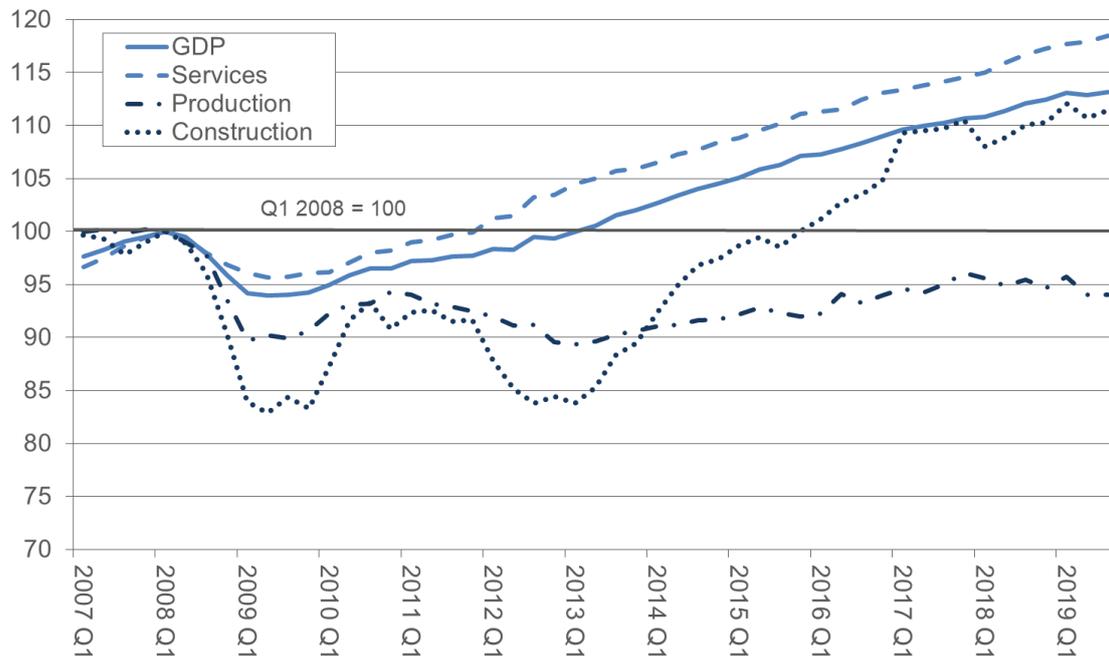


In Q3 (Jul-Aug-Sep) 2019 the UK economy grew by 0.4%. This continues the upward trend in output which started in 2013. GDP is now at 113.2% of its Q1 2008 level. However, the Office for National Statistics has also noted that, unlike total GDP, which has now recovered substantially, GDP per capita has recovered much more slowly from the fall seen during the recession, as population has grown faster than GDP. In Q3 2019, GDP per head was at only 104.4% of its Q1 2008 level, with Real Net National Disposable Income at 102.3% in Q3 2019.

On the next page, Chart 1.2 compares the different components of the economy. The service sector – by far the largest sector in the economy – recovered fastest from the 2008 global recession, lifting the overall index into growth and is currently at 118.5% its Q1 2008 level. The construction industry had a much slower and patchier recovery, with output falling slightly in the second quarter of 2019. Production output has still not recovered and was at only 94.0% of the Q1 2008 level in the last quarter.

### Chart 1.2: components of GDP compared to 2008 levels

Source: output components of gross domestic product, constant prices, seasonally adjusted, ONS



The latest available measure of GDP economic growth at a local level (Gross Value Added) is for 2018 and not suitable for monitoring the performance of the local economy on a timely basis. However, it is worth noting that the 2018 GVA per head figure for Conwy County Borough (£16,948) was only 82% of the Wales figure, and 59% of the UK figure.

## Interest rates and inflation

### Table 1.1: interest rates and annual inflation

Sources: Bank of England end of month interest rates; retail price index (RPI) and consumer price index (CPI), (ONS STATBASE)

	Current (Nov 2019)	Last quarter (Aug 2019)	Last year (Nov 2018)
<b>Bank of England interest rate</b>	0.75%	0.75%	0.75%
<b>CPIH inflation: including housing costs</b>	1.5%	1.7%	2.2%
<b>RPI inflation: all goods</b>	2.2%	2.6%	3.2%
<b>CPI inflation: excluding housing costs</b>	1.5%	1.7%	2.3%

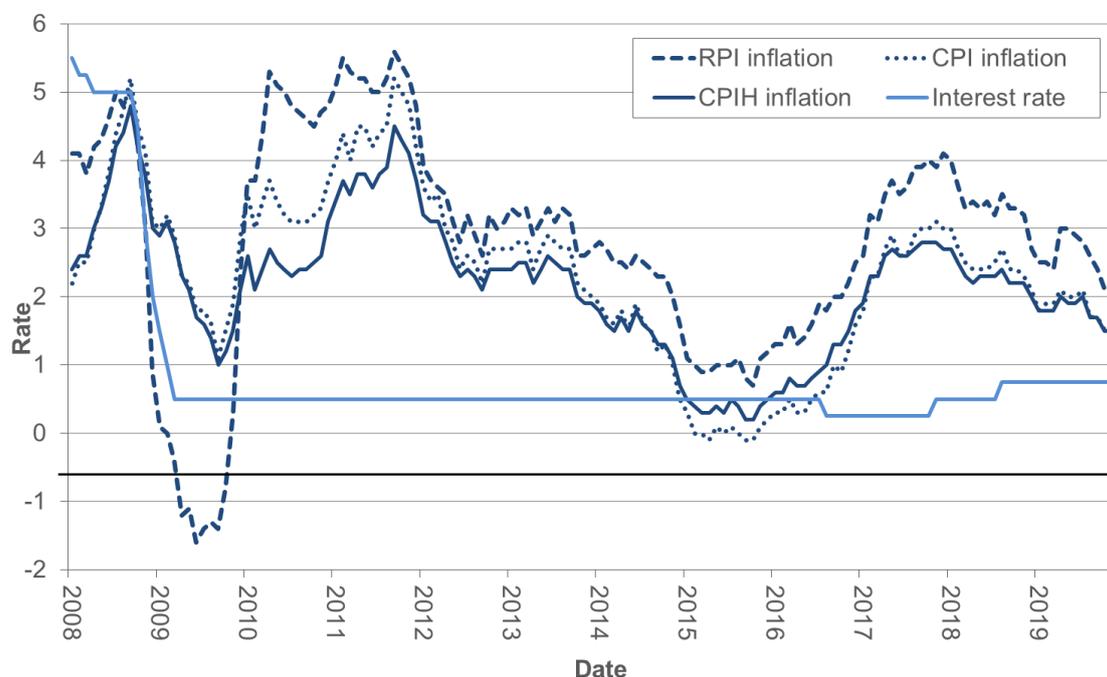
The Bank of England interest rate is currently 0.75% (November 2019). Rates have been below 1% for a decade. After over seven years at a previously historic low interest rate of 0.5%, the Bank of England reduced the rate even further to 0.25% in August 2016, following the downward impact on the value of the pound of the leave

vote in the July 2016 EU referendum. The rate was raised back to 0.5% in November 2017 and to 0.75% in August 2018 to help manage perceived signs of growth in the economy, and has stayed at that level since then. The Bank's Monetary Policy Committee said they will "continue to monitor closely the responses of companies and households to Brexit developments as well as the prospects for a recovery in global growth" and that future changes in interest rates could be "in either direction"<sup>1</sup>. The next interest rate review is due in January 2020.

Though the low interest rate has had some positive impact on inflation, it has also reduced returns on investment and savings.

### Chart 1.3: annual interest rates and inflation

Sources: Bank of England end of month interest rates; retail price index (RPI) and consumer price index (CPI), (ONS STATBASE)



There are currently three key measures of inflation that are commonly used and quoted in the media.

A new measure of inflation called CPIH (Consumer Price Index including owner occupiers' Housing costs) was adopted in April 2017. This is usually the lower measure of inflation, is used to index benefits, tax credits and public sector pensions and is currently the government's preferred measure of inflation. The CPIH 12-month inflation rate was 1.5% in Tachwedd 2019. The rate has fallen from a high of 2.8% in autumn 2017. Rising prices for food, recreation, and cultural goods produced the largest upward contributions to change in the rate between October and November 2019. The largest, offsetting, downward contribution came from accommodation services and tobacco.

The higher measure, Retail Price Index (RPI) is usually used to index items we pay for, including regulated items such as rail fares. The RPI inflation measure – which

<sup>1</sup> <https://www.bankofengland.co.uk/monetary-policy-summary-and-minutes/2019/december-2019>

includes some housing costs but excludes spending by people at the very top and very bottom of income distributions from its calculations – was 2.2% in November 2019.

The Consumer Price Index (CPI) was historically the government's preferred measure for indexation of benefits and pensions and is still sometimes reported by the media. This measure is similar to CPIH, but excludes the changing level of housing costs for home owners, such as mortgage interest and buildings insurance. The CPI 12-month inflation rate was 1.5% in November 2019, down from 1.7% in August.

## Monitoring future trends

To help track emerging and potential changes to the UK economy and society, the Office for National Statistics (ONS) provides a round-up of key statistical outputs. This gives the current picture for each release from the latest available data as well as providing some brief economic context to guide the future interpretation of these statistics. It is available online at <https://www.ons.gov.uk/economy/nationalaccounts/articles/dashboardunderstandingheukeconomy/2017-02-22>.

The full quarterly economic review from ONS is available at <https://www.ons.gov.uk/search?q=economic+review>

The EU referendum vote on 23 June 2016 had an immediate impact on the stock market and currency as expectations about the UK's trade position and wider economic relations with the EU and the rest of the world changed significantly. ONS provides key statistics about what has changed at: <https://www.ons.gov.uk/economy/grossdomesticproductgdp/articles/whatschangedsinceethebrexitvote/2017-06-23>

There are also current cautious concerns regarding the possibility of national and global economic downturn in the medium term, despite signs of continuing recovery from the 2008 economic crisis. The issues causing these concerns are broadly the same as reported in the last issue of this bulletin; the UK's low productivity compared to competitors, uncertainty around the protectionist economic stance of some western economies (including the USA), growing trade and geopolitical tensions across the globe, a projected slowdown in growth in emerging economies such as China, growing financial sector risk, and UK consumers reporting a worsening of their perception of their own financial situation<sup>2</sup>.

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<sup>2</sup> World economic outlook update, International Monetary Fund, October 2019; Personal and economic well-being in the UK, Office for National Statistics, November 2019

## Section 2: The labour market

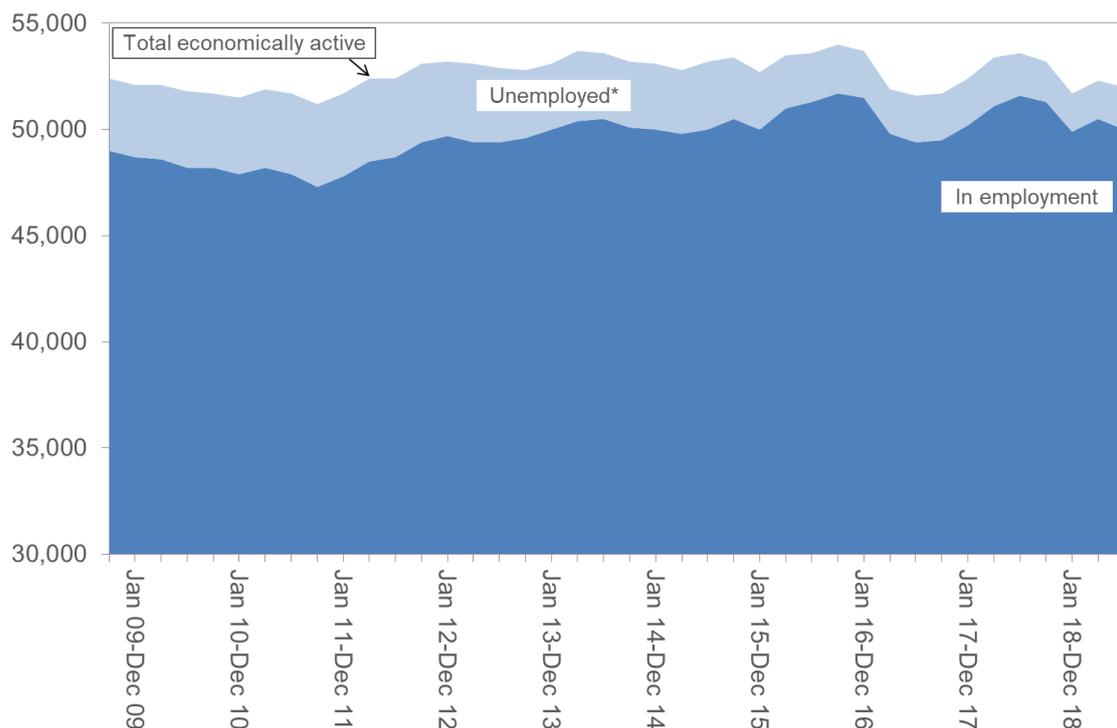
Good employment is the most common, and often the most effective means of providing a family with the finances needed to improve many areas of well-being<sup>3</sup>. It's not just about the number of jobs that are available, but also what types of employment opportunities they offer, and how well they keep up with changes in the global economy as well as local priorities. Secure, well paid employment affects not just the economic well-being of individuals and communities, but can also help with mental well-being as it fosters a sense of purpose and a sense of belonging within society.

### Labour supply

76.2% of people aged 16-64 in Conwy CB are economically active (in work or available for work) – slightly lower than the Wales and GB figures. Economic activity rates are on a generally upward trend, but saw a down turn in some quarters of last year. It is too early to tell if this is a sustained change in trend.

#### Chart 2.1: total economically active residents (aged 16-64), Conwy County Borough

Sources: ONS annual population survey, (NOMIS)



\* the data used in this chart follows the International Labour Organisation (ILO) definition of unemployment. It is not the same as the claimant count measure of unemployment which is presented later in this document.

<sup>3</sup> Is Work Good For Your Health And Well-being?, Department for Work and Pensions 2006

However, population estimates put the percentage of the population in Conwy CB who are aged 16-64 at only 56.3%, compared to 61.3% in Wales and 62.7% across Great Britain. This leads to high dependency ratios – that is, the number of children/older people for each person of working age. High proportions of dependants in the population can place a strain on the economy and on the social structure of the community.

Though economic activity rates are on an upward trend, the total number of people who are economically active is more volatile. This is affected by the size of the working age population, and may possibly start to decline in the near future due to the large 'baby boomer' cohort moving out of the workforce as they reach retirement age.

50,000 people were in employment in the last recorded quarter, which was a fall of 1,600 since the same period last year. At a UK level the number of people who were in employment or otherwise economically active fell between 2008 and 2011 due to the economic recession, but has since risen to the highest level ever seen. As well as the return to growth in the economy, other reasons for this national increase in numbers in employment include the changes to state pension age (which means people staying in the workforce for longer) and revised definitions of what counts as economic activity (for example internships and other unpaid work/volunteering).

The number of people in the workforce who are self-employed is estimated at about 7,400 persons – around 10.1% of the workforce. This compares to a rate of around 9.4% across Wales and 10.7% for Great Britain. Nationally this rate is on a noticeably upward trend, perhaps in part as a result of the rise in the 'gig' economy as a source of employment.

**Table 2.1: labour supply – working aged population and economic activity (residence based)**

Sources: ONS mid year population estimates; ONS annual population survey, (NOMIS)

	Conwy CB		Wales	Great Britain
	No.	%	%	%
<b>All people aged 16-64 (mid 2018)</b>	66,000	56.3	61.3	62.7
<b>Economic activity (Jul 2018-Jun 2019)</b>				
<b>Economically active</b>	52,000	76.2	76.5	78.9
<b>In employment</b>	50,000	73.2	73.2	75.6
Employees	42,300	62.8	63.3	64.6
Self employed	7,400	10.1	9.4	10.7
<b>Economically inactive</b>	15,500	23.8	23.5	21.1

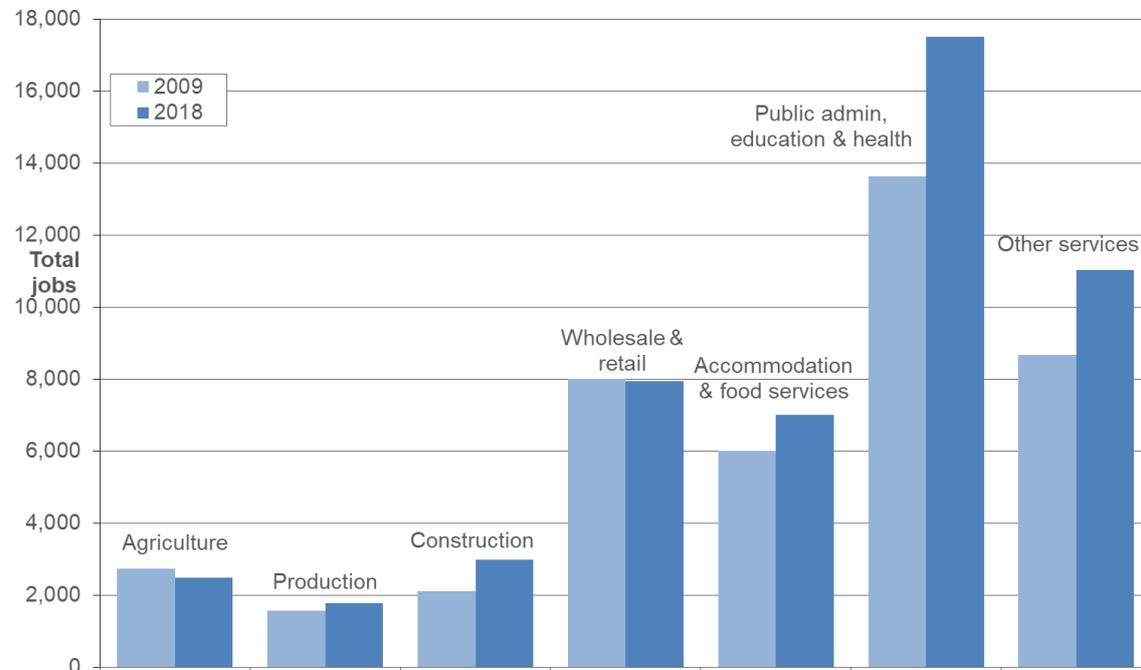
## Employment demand

The Business Register and Employment Survey for 2018 puts the number of PAYE jobs in Conwy CB at 50,000. This is an increase of about 3,000 since the previous

year. Between 2009 – the start of the last economic downturn / fall in job numbers – and 2018 the overall increase in jobs in Conwy CB was 7,500 or 17.6%.

### Chart 2.2: change in employment sectors 2009-2018

Sources: ONS annual business inquiry & business register and employment survey, (NOMIS)



However, the change wasn't distributed equally across employment sectors. Some sectors saw declining job numbers – the highest losses since 2009 are in the education sector (-500 jobs), wholesale (-300), and the agricultural sector (-250).

The public administration sector saw the biggest growth (about +2,875 jobs). The biggest proportional growth was also in the public administration sector which has increased by 135% since 2009. Other significant growth sectors since 2009 are health (+1,500), accommodation & food services (+1,000), construction (+875) and the business administration, and professional / scientific / technical sectors (+750 each).

Levels of part-time working are high in Conwy CB – 44% of employees work part-time compared to 33% and 31% in Wales and Great Britain respectively. The levels of part-time working are highest for female workers.

The employment structure in Conwy CB differs from that of Great Britain as a whole. The production base has declined considerably over the past 20 or so years to about 3.5% of jobs by 2018, and there is a heavy skew towards employment in the service industries (particularly in the public sector) and the tourism sector.

In Conwy CB employment in the high skills, high wage sectors of information & communication, finance & insurance, professional, scientific & technical, and business administration & support services is relatively low, totalling just 12% of all employment compared to 25% across GB as a whole.

The proportions of employment in the tourism related sectors of retail, accommodation & food services, and arts, entertainment & recreation are high – a

total of about 32% of all jobs compared to 21% nationally. These sectors are the ones most likely to include low wage, part time or seasonal employment.

The 2018 STEAM report estimates that around 9,600 jobs are provided directly by the tourism industry and a further 2,250 jobs are indirectly supported by tourism – around 11,850 jobs in total, which is almost a quarter of all employment in Conwy County Borough. Tourism brings in around £904 million each year to the local economy.

**Table 2.2: labour demand – employment\*\*, 2018 (workplace based)**

Source: ONS business register and employment survey, (NOMIS)

	Conwy CB		Wales	Great Britain
	No.	%	%	%
<b>PAYE jobs</b>	50,000			
<b>Total employees</b>	46,000	92.0	93.5	96.6
Full-time	24,000	48.0	60.0	65.3
Part-time	22,000	44.0	33.5	31.2
<b>Working proprietors</b>	4,000	8.0	6.5	3.4
<b>Employment by industry</b>				
<b>Agriculture</b>	2,500	5.3	4.2	1.6
<b>Production</b>	1,700	3.5	12.1	9.2
<b>Construction</b>	2,400	5.1	4.5	4.9
<b>Services</b>	40,200	86.0	79.2	84.3
Wholesale & retail	6,200	13.2	12.0	13.3
Accommodation & food services	6,500	13.9	7.6	7.4
Public admin, education & health	15,500	33.2	31.0	25.7
Other services	12,100	25.8	28.6	37.8

\* These figures exclude farm agriculture (SIC subclass 01000)

\*\* Employment figures are for employees plus working proprietors

More people travel out of Conwy for work than travel in to the County Borough – a net out-flow of about 4,900 commuters. Altogether, around 26% of Conwy’s working population travel out of the area for employment. Most of these outward commuters travel to the neighbouring Welsh authority areas (to Denbighshire in particular), though an estimated 2,700 people travel to England for work. About 9,400 people either live in Conwy CB and travel to Denbighshire for work or vice versa, which is around 10.1% of all working residents in the area. This highlights the need for co-ordinated economic planning across both counties.

**Table 2.3: commuting, 2018**

Sources: ONS annual population survey

Commuters	
Number of working residents	49,800
Number commuting out of Conwy CB	12,800
Number of people working in Conwy CB	44,900
Number commuting in to Conwy CB	7,900
Net outflow	4,900
Percentage of residents working in Wales	94.6%
Percentage of residents working in Conwy CB	74.3%

## Work-based learning

Included within the suite of skills for employment are a whole range of academic and work related qualifications. The route to higher education and a university degree are not suitable for all school leavers or adult learners, and apprenticeships and other work based learning opportunities form a large part of the local skills base. As well as educated graduates a resilient mixed economy will require skilled technicians, administrators, retail operatives and so on. On-the-job learning, apprenticeship schemes and formal higher education all have significant roles to play in providing skills within the employment market.

There is an inarguable connection between skills and employment opportunities, both for the individual and for the wider workforce. Enhancing skills significantly improves the ability of the unemployed to find work. At the same time enhancing skills helps those in lower paid jobs to progress within the labour market. As the skills base of the local workforce increases, the area becomes more attractive to prospective investors looking to bring in new business<sup>4</sup>.

Welsh Government publishes data on work-based learning (WBL), which give details of post-16 training through recognised programmes. In 2017/18 there were 2,170 apprenticeships in Conwy County Borough, part of an overall total of 2,390 WBL programmes.

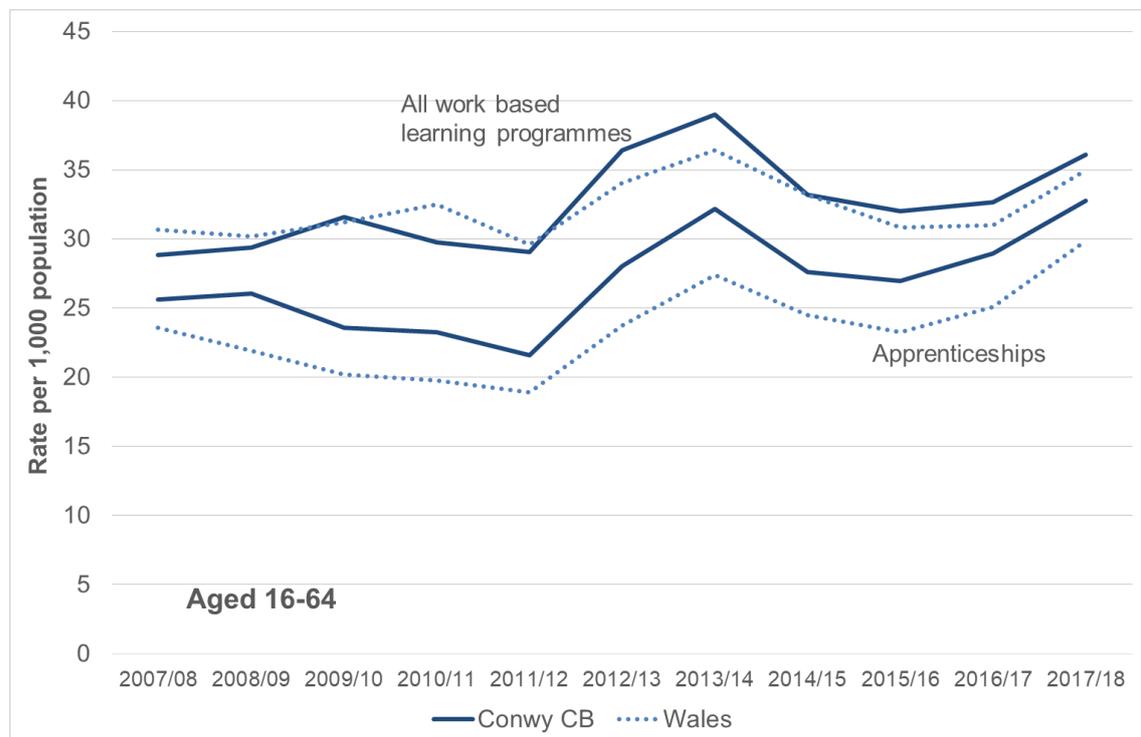
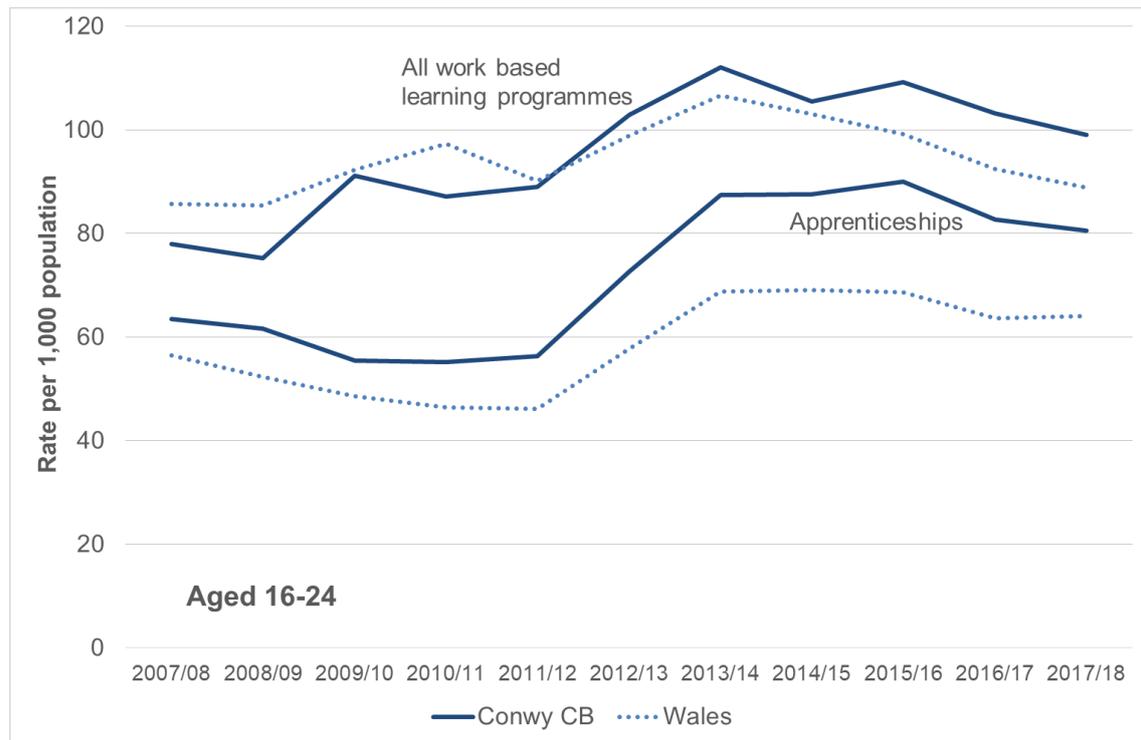
Though there was a fall in the number of apprenticeships and other courses for young people aged 16-24 year olds compared to last year, the general trend is upward for all types of work-based learning. This follows the national trend.

Compared to the national rate, Conwy County Borough is better provided for apprenticeships than the national averages, particularly in the 16-24 age group (78.7 per 1,000 population of that age group in CCB compared to 62.9 across Wales). Since 2012/13 it was also better provided when looking at all WBL programmes (not just apprenticeships).

<sup>4</sup> The role of skills from worklessness to sustainable employment with progression – UK Commission for Employment and Skills, September 2011

### Chart 2.3: work-based learning programmes – rate per 1,000 population

Source: Learning Network analysis, Welsh Government (StatsWales)



\*Rate is per 1,000 in that age group

Only 36% of apprenticeships and 42% of all WBL programmes in Conwy County Borough were undertaken by people aged under 25, compared to 39% of

apprenticeships and 48% of all programmes across Wales. This may reflect the older age structure of the County Borough.

More women than men undertake work-based learning in Conwy CB. 65% of apprenticeships and 63% of all training is undertaken by women. Wales-wide figures are a little more equal – women make up 61% of all apprentices and 58% of all those undertaking WBL.

**Table 2.4: work-based learning programmes, 2017/18**

Source: Learning Network analysis, Welsh Government (StatsWales)

	Conwy CB			Wales	
	Number	Rate*	% **	Rate*	% **
<b>Apprenticeships</b>					
<b>All aged 16-64</b>	2,170	32.8		29.9	
<b>Aged 16-24</b>	785	78.7	35.9%	62.9	38.7%
<b>Aged 25+</b>	1,390	24.7	64.1%	22.4	61.3%
<b>Male</b>	755	-	34.8%	-	39.4%
<b>Female</b>	1,415	-	65.2%	-	60.6%
<b>All work-based learning programmes</b>					
<b>All aged 16-64</b>	2,390	36.1		35.0	
<b>Aged 16-24</b>	965	96.7	41.8%	87.3	47.7%
<b>Aged 25+</b>	1,390	24.7	58.2%	23.2	52.3%
<b>Male</b>	885	-	37.0%	-	41.5%
<b>Female</b>	1,505	-	63.0%	-	58.4%

\*Rate is per 1,000 in that age group

\*\* % is of all apprenticeships/work-based learning programmes

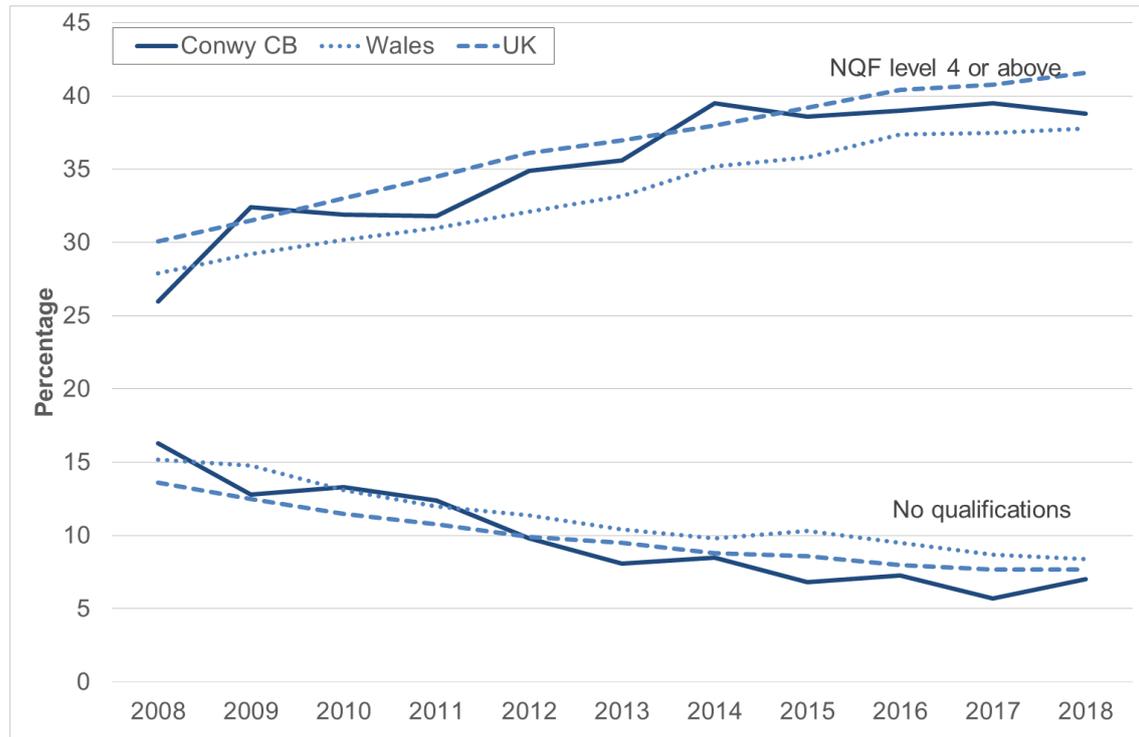
Compared to all-Wales figures, Conwy CB has a high proportion of programmes within the health and public service sector – 42% of apprenticeships (38% for Wales) and 39% of all programmes (33% for Wales). The hospitality sector also has a higher proportion of learning programmes than the Wales average. This reflects the County Borough's employment structure, and is also influenced by the courses available at local further education institutions. Work-based learning programmes in the management & professional, construction, and engineering sectors are under-represented in Conwy CB when compared to all-Wales figures.

## Qualifications

Qualification levels in Conwy County Borough have improved considerably since 2008. The proportion of people of working age (18-64) with no qualification has fallen to only 7.0% in 2018. 38.8% of the working age population had degree level qualifications or higher in 2018, compared to only 26.0% in 2008.

## Chart 2.4: levels of qualification in Conwy County Borough

Source: Annual Population Survey/Annual Local Labour Force Survey (StatsWales)



## Table 2.5: highest qualification held by the working age population

Source: Annual Population Survey/Annual Local Labour Force Survey (StatsWales)

	Conwy County Borough				Wales 2018	UK 2018
	2008	2018	Males 2018	Females 2018		
No qualifications	13.5	7.0	8.4	5.6	8.4	7.7
Below level 2	16.0	14.5	14.6	14.5	12.7	12.6
NQF level 2	24.3	21.6	23.6	19.6	19.8	18.2
NQF level 3	20.6	18.1	20.7	15.6	21.3	19.9
NQF levels 4-6	20.9	27.3	22.8	31.7	27.1	-
NQF levels 7-8	4.7	11.4	9.8	13.0	10.7	-
<b>NQF level 4 or above</b>	<b>26.0</b>	<b>38.8</b>	<b>32.6</b>	<b>44.7</b>	<b>37.8</b>	<b>41.6</b>

### Definitions

Examples of highest qualifications at each level include:

Below level 2: NQF level 1, Entry Level qualifications, Basic Skills

Level 2: NQF level 2 or equivalent, 5 or more GCSE A\*-C, 2 AS levels

Level 3: 2 A level passes, 4 AS level passes, NQF level 3, Advanced Welsh Baccalaureate

Levels 4-6: First degrees, Foundation degrees, NQF level 4

Levels 7-8: Postgraduate qualifications, NQF level 5

Compared to the Welsh averages, the working age population in Conwy County Borough is better qualified. We have fewer people with no/very low levels of

qualification, and more people qualified at degree level or above. Women are generally more qualified than men.

## Unemployment and worklessness

Unemployment figures represented in this section of the report come from monthly claimant count statistics produced by the Department of Works and Pensions (those claiming Job Seekers Allowance benefits plus those who claim Universal Credit and are required to seek work and be available for work)<sup>5</sup>. Under Universal Credit, a broader span of claimants are required to look for work than under Jobseeker's Allowance. This has the effect of increasing the Claimant Count which means there is some discontinuity in this data series – more details are available in the section 'Alternative claimant count'.

**Table 2.6: comparative quarterly claimant count unemployment figures**

Source: ONS claimant count, (NOMIS)

	Conwy CB		Wales		UK	
	No.	Rate	No.	Rate	No.	Rate
<b>November 2019</b>	2,180	3.3	59,300	3.1	1,209,260	2.9
<b>August 2019</b>	2,010	3.0	56,770	3.0	1,163,945	2.8
<b>May 2019</b>	2,015	3.1	53,940	2.8	1,112,855	2.7
<b>February 2019</b>	2,050	3.1	52,155	2.7	1,062,430	2.6
<b>November 2018</b>	1,610	2.4	45,495	2.4	945,630	2.3
<b>November 2014</b>	1,620	2.4	48,040	2.5	861,595	2.1
<b>November 2009</b>	2,645	3.9	77,895	4.0	1,569,445	3.9

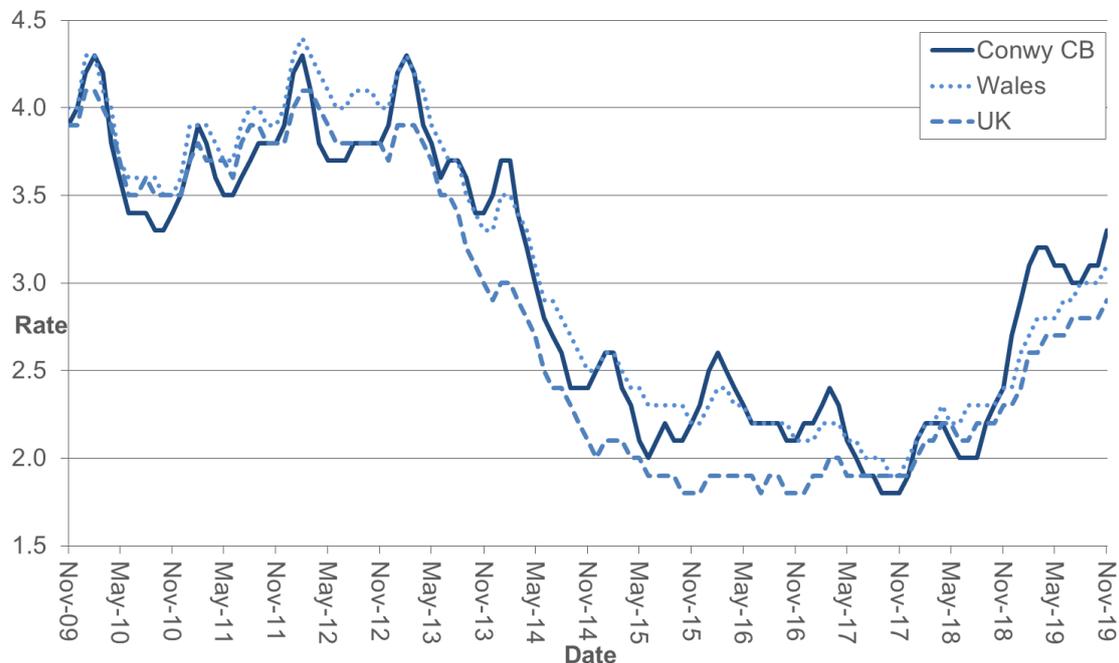
Unemployment in Conwy County Borough is generally seasonal – at its highest in the winter months, usually peaking around February.

The claimant count unemployment rate for November 2019 was 3.3%, which is significantly higher than figures seen over the past four years or so, and mirrors the national pattern which have seen claimant rates rising since autumn 2018. This is in part due to changes in the way worklessness is measured under Universal Credit. The overall figure is currently also significantly higher than the UK rate.

<sup>5</sup> This is not the headline unemployment figure that tends to be report in the media, which comes from the quarterly Annual Population Survey (APS) and uses a different definition of unemployment. The APS, which is a sample survey, sees significant fluctuations in results at unitary authority level, and is therefore not robust enough to provide a reliable measure for monitoring unemployment at the local level.  
<https://www.ons.gov.uk/employmentandlabourmarket/peopleinwork/employmentandemployeetypes/met/hodologies/aquidetolabourmarketstatistics#unemployment>

### Chart 2.5: claimant count unemployment, November 2009-November 2019

Source: ONS claimant count, (NOMIS)



**Table 2.7: latest claimant count unemployment figures for Conwy County Borough (November 2019)<sup>6</sup>**

Source: ONS claimant count, (NOMIS)

	No.	Rate	% all claimants
<b>All people</b>	2,180	3.3	
<b>Males</b>	1,340	4.1	61.5
<b>Females</b>	840	2.5	38.5
<b>Aged under 25</b>	415	-	19.0
<b>Aged 50 +</b>	645	-	29.6

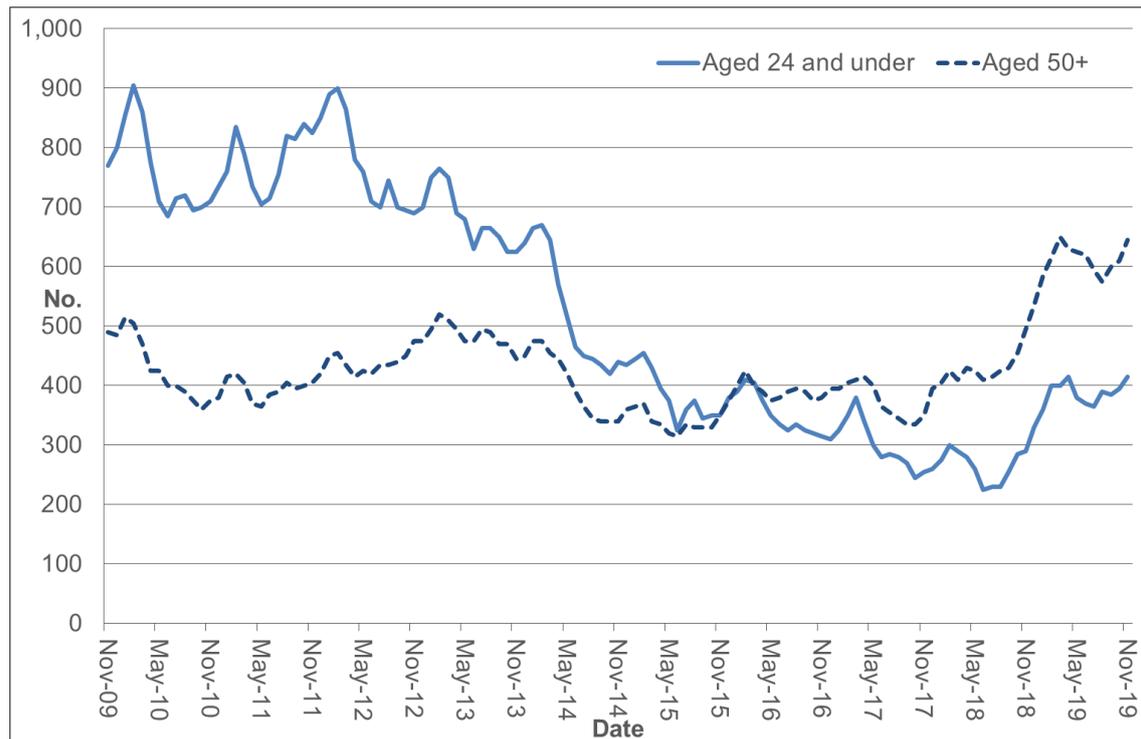
The total number of unemployed claimants aged under 25 was 415 in November 2019. In general, young people under the age of 25 are overrepresented in the claimant count. They make up around 20% of all unemployed claimants, though they are only 14% of the working age population (aged 16-66) and a much smaller proportion of the economically active population, given most 16-17 year olds and many 18-24 year olds will be in full-time education and thus not economically active.

<sup>6</sup> The Office for National Statistics is working to produce robust unemployment data that combines counts from Universal Credit (UC) and Job Seekers Allowance. This data is not yet available for breakdowns of the length of unemployment (duration). This means that figures for long term unemployment which used to be included in this report have been removed for the time being.

The number of young people who are unemployed rose steeply in late 2008 as a result of the global recession and remained high for over five years. There followed a period of falling youth unemployment, impacted by general improvements in the economy, increased participation in higher and further education, and partly due to changes in benefit entitlements for that age group. However, numbers have been rising since autumn 2018 and are now at their highest since March 2015.

**Chart 2.6: claimant count unemployment – selected age groups**

Source: ONS claimant count, (NOMIS)



At the other end of the workforce age spectrum, the number of claimants aged 50+ also saw a significant increase after the 2007/08 economic downturn. Despite a fall in numbers of claimants in this age group in 2014-15 numbers have risen again and are now at the highest level since 1997. At 645 claimants in November 2019 there were about 370 more claimants in this age group than there were in the autumn of 2008, before the start of the global recession. Recent changes in state pension age may in part explain why the number of unemployed claimants aged 50+ remains high – people who would have been classed as ‘retired’ a few years ago now fall within the working age population group. This age group is also relatively large compared to other age groups as it covers the baby boomer cohort. Despite the high numbers, this age group are underrepresented in the claimant count. People aged 50-66 currently make up 41% of the population but only 29.6% of claimants.

**Table 2.8: economic inactivity (residence based)**

Source: ONS annual population survey, (NOMIS)

	Conwy CB		Wales	Great Britain
	No.	%	%	%
<b>Economic activity (Jul 2018-Jun 2019)</b>				
<b>Economically inactive</b>	15,500			
% inactive wanting a job	3,400	22.0	21.3	20.7
% inactive not wanting a job	12,100	78.0	78.7	79.3

Of the 15,500 people aged 16-64 who were economically inactive in Conwy CB, only 3,400 (22.0%) wanted a job.

In the twelve months to June 2019, at any one time an average of 5,400 people were either unemployed or economically inactive and wanting a job. However in July 2018 the DWP 'find a job' system showed only 300 jobs available in Conwy County Borough, and only 600 jobs available in the neighbouring authorities of Gwynedd, Anglesey and Denbighshire (data extracted 22<sup>nd</sup> July 2019). This includes full- and part-time jobs.

Appendices showing unemployment for the North Wales region, strategic sub areas and wards (electoral divisions) are available at the end of this monitor.

## Alternative claimant count

Under Universal Credit, a broader span of claimants are required to look for work than under Jobseeker's Allowance. This has the effect of increasing the Claimant Count and the Office for National Statistics (ONS) have stated that the figures are no longer as reliable an economic indicator as they used to be. To address this, the new Alternative Claimant Count statistics measure the number of people claiming unemployment benefits by modelling what the count would have been if Universal Credit had been in place since 2013 with the broader span of people this covers.

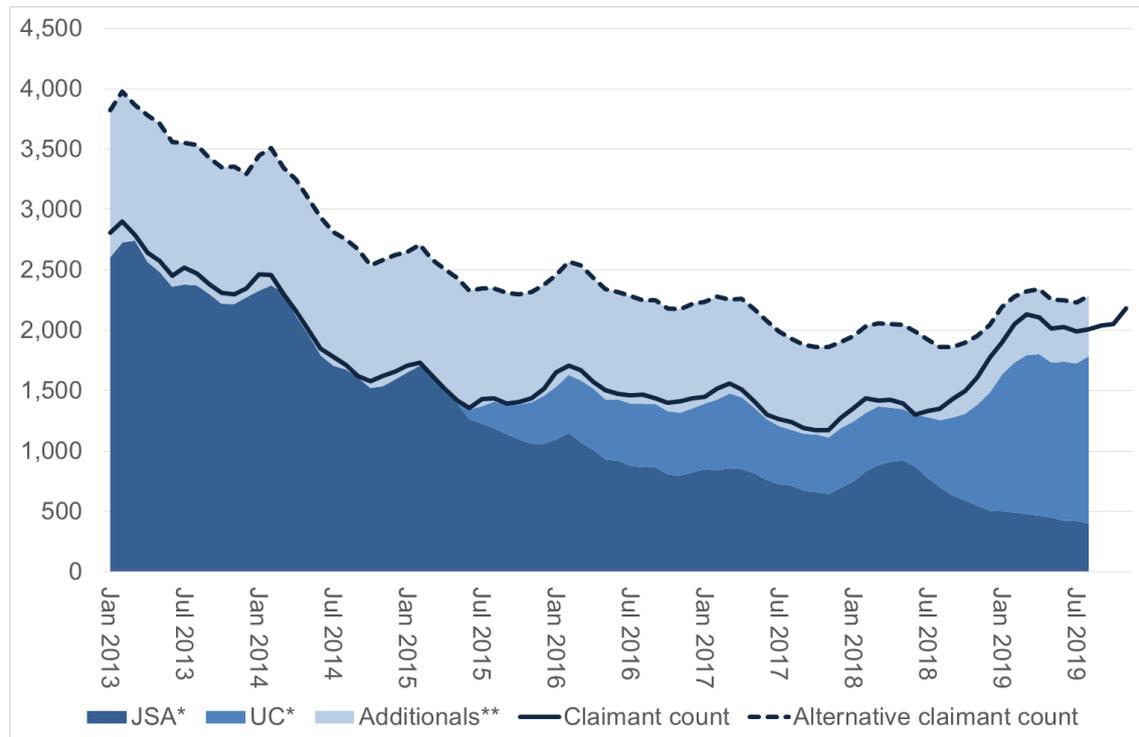
Currently these statistics are only published every quarter, do not include rates and only allow limited analysis. They have not yet replaced the Claimant Count as a preferred measure of unemployment, but are expected to do so in the future. However, given the implementation of Universal Credit and the natural increases to the Claimant Count that this brings, the statistics provide:

- a consistent unemployed claimant series
- an alternative indicator of local labour market change over time

As new official statistics undergoing evaluation they have been badged as experimental official statistics. Headline figures are provided below for information. Once the Alternative Claimant Count is accepted as a National Statistic a more robust analysis of the data will be provided.

### Chart 2.7: claimant count and alternative claimant count for Conwy County Borough

Source: DWP benefit statistics, (Stat-Xplore)



\* JSA = Job Seeker's Allowance UC = Universal Credit (searching for work conditionality)

\*\* Additional = estimates of those additional claimants who would have been searching for work under Universal Credit had it existed over the entire time period from January 2013.

For August 2019 the alternative claimant count gave a figure of 2,290 unemployed claimants in Conwy County Borough, compared to 2,010 in the existing claimant count. This was a difference of 280 claimants. The new measure looks to be on a newly emerging upward trend, after falling between 2013 and 2018. Like the existing measure it shows unemployment in the County Borough is seasonal, peaking around February/March each year.

### Zero hours contracts

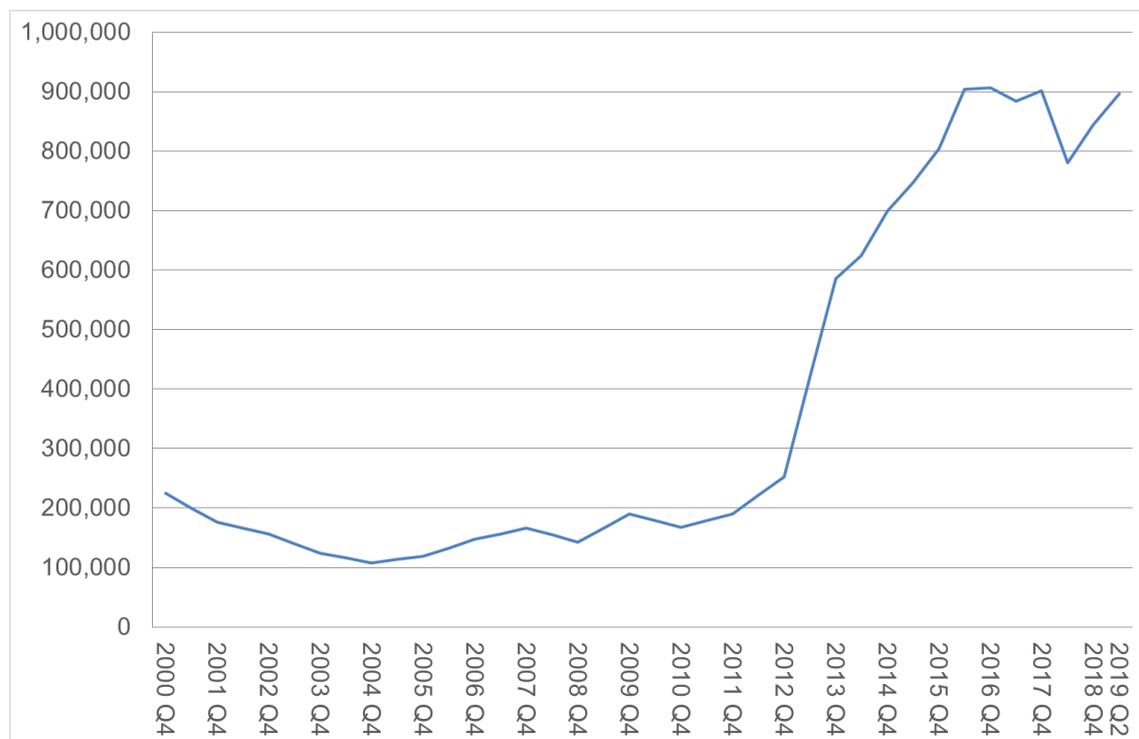
Since the economic downturn in 2008-2011 there has been a growing awareness of the use of “zero hour contracts” as a means of managing temporary employment. Zero hours contracts can cause problems for employees. It is difficult to plan financially when you don't know how much work you are going to get in any given period – and the fact that zero hours contracts are concentrated in the lower paid sectors can exacerbate this financial insecurity. Having no fixed hours of work can make it difficult to plan ahead in terms of family/social commitments and there may be pressure around being constantly ‘on call’. Many zero hours contracts also mean the employer does not have to observe some elements of employment law relating to employee rights such as sick pay, holiday pay or training commitments and staff also miss out on benefits that full time or permanent employees will get as standard, such as a pension and redundancy rights.

Zero hour contracts are not always seen as a negative, however. Some groups find the flexibility an advantage; young people for example, who combine flexible working with their studies. They may also be a way of temporarily boosting household income, or of providing work experience in different employment sectors.

According to the Office for National Statistics' Labour Force Survey, across the UK the number of people employed on "zero-hours contracts" in their main job, during April to June 2019 was 896,000, representing 2.7% of all people in employment. This latest estimate is 115,000 higher than the same period in the previous year (781,000 or 2.4% of people in employment). The number of people on zero hours contracts rose sharply between 2013 and 2016 but this might be in part due to a greater awareness of the issue<sup>7</sup>. Data about zero hours contracts is not available at a local level.

### Chart 2.8: estimates of people in work in the UK who are on zero hours contracts

Source: Labour Force Survey, ONS



On average, someone on a "zero-hours contract" usually works 24.5 hours a week. About a quarter of people (26.5%) on a "zero-hours contract" want more hours, with most wanting them in their current job, as opposed to a different job which offers more hours. In comparison 7.0% of other people in employment wanted more hours.

For April to June 2019:

<sup>7</sup> In recent years, increases in the number of people reporting to the LFS that they were on a zero-hours contract were likely to have been affected by greater awareness and recognition of the term "zero-hours contract". This latest annual change may also have been affected in this way but it is not possible to estimate the extent.

- women make up a bigger proportion of those reporting working on “zero-hours contracts” (53.9%) compared with their proportion in employment not on “zero-hours contracts” (47.2%)
- people who report being on a “zero-hours contract” are more likely to be at the youngest end of the age range; 36.8% of people on “zero-hours contracts” are aged 16 to 24 (compared with 10.9% for all people in employment not on a “zero-hours contract”)
- 21.8% of people on “zero-hours contracts” are in full-time education compared with 2.2% of other people in employment
- 67.8% of people on “zero-hours contracts” are working part-time when compared with 25.4% of people who are in employment not on a “zero-hours contracts”
- 23.7% of people in employment on a “zero-hours contract” are in the accommodation and food industry
- 12.0% of people employed in the accommodation and food industry are on a “zero-hours contract”

The high proportion of jobs on zero hours contracts in the accommodation and food service industries is of note for Conwy CB as these sectors provide a relatively high proportion of jobs in the area (13.8% in Conwy CB, compared to 7.5% across the UK) – see section on labour supply for more information.

More information about the labour market is available in the NOMIS area profile at <https://www.nomisweb.co.uk/reports/lmp/la/1946157385/report.aspx>

## Section 3: Business structure

### Business structure – businesses based in Conwy County Borough

This section is about enterprises which have their main headquarters or operating base in the area. For Conwy CB, it does not include national or international businesses or organisations which are based outside of the area (for example the major retail chains or banks).

The estimate of the number of business enterprises includes VAT registered businesses and PAYE registered businesses. It does not include businesses that are not registered for either, which will include a high number of sole traders. It includes businesses within the public and voluntary sectors (for example hospitals or local charities) as well as the private sector.

In 2019 there were an estimated 4,390 of these types of business enterprises in Conwy County Borough, a slight decrease of about 20 (-0.5%) since the previous year.

**Table 3.1: business enterprises by industry, 2019**

Source: ONS interdepartmental business register

	Conwy CB		Wales	Great Britain	Conwy CB - previous year
	No.	%	%	%	
<b>Total enterprises</b>	4,390				4,410
<b>Agriculture, forestry &amp; fishing</b>	695	15.8%	13.1%	5.0%	15.8%
<b>Production</b>	225	5.1%	6.1%	5.6%	4.8%
<b>Construction</b>	490	11.2%	12.7%	12.6%	11.2%
<b>Motor trades</b>	155	3.5%	3.5%	2.8%	3.6%
<b>Wholesale</b>	115	2.6%	3.0%	3.8%	2.6%
<b>Retail</b>	365	8.3%	8.4%	7.7%	8.3%
<b>Transport &amp; storage (inc. postal)</b>	125	2.8%	4.6%	4.1%	2.8%
<b>Accommodation &amp; food services</b>	525	12.0%	8.2%	5.8%	12.4%
<b>Information &amp; communication</b>	140	3.2%	4.3%	8.5%	3.2%
<b>Finance &amp; insurance</b>	95	2.2%	1.7%	2.2%	2.2%
<b>Property</b>	105	2.4%	2.7%	3.7%	2.4%
<b>Professional, scientific &amp; technical</b>	460	10.5%	11.5%	17.6%	10.5%
<b>Business admin &amp; support services</b>	300	6.8%	7.7%	8.6%	6.9%
<b>Public administration &amp; defence</b>	20	0.5%	0.5%	0.3%	0.5%
<b>Education</b>	60	1.4%	1.3%	1.7%	1.2%
<b>Health</b>	235	5.4%	4.1%	3.8%	5.3%
<b>Arts, entertainment &amp; other services</b>	280	6.4%	6.4%	6.4%	6.3%

Figures are rounded to the nearest 5 and may not add to the column total.

The proportion of businesses which are within the agricultural sector is particularly high (15.8%) when compared to GB figures (only 5%), reflecting the rural nature of much of the County Borough. The accommodation and food services sector also accounts for a high proportion of businesses (12.0%) in comparison to the national trends, as a result of the importance of the tourism industry within the area. The high skill sectors (professional, scientific and technical; information and communication) are under-represented in Conwy CB when compared to GB as a whole.

The proportion of businesses within a sector of industry does not give a full measure of the importance of that sector within the local economy and the employment market, however (see table 2.2 above). Only half a percent of businesses fall within the public administration and defence sector, but the 20 or so enterprises in this group include North Wales Police and Conwy County Borough Council, two of the largest employers in the area. Many businesses in the agricultural sector will be very small in terms of both number of employees and turn over.

**Table 3.2: business enterprises by number of employees, 2019**

Source: ONS interdepartmental business register

	Conwy CB		Wales	Great Britain	Conwy CB - previous year
	No.	%	%	%	
<b>Total enterprises</b>	4,390				4,410
<b>0 - 4 employees</b>	3,295	75.1%	76.1%	78.2%	75.2%
<b>5 - 9 employees</b>	615	14.0%	13.2%	11.3%	13.6%
<b>10 - 19 employees</b>	270	6.2%	6.0%	5.6%	6.1%
<b>20 - 49 employees</b>	145	3.3%	3.1%	3.0%	3.6%
<b>50 - 99 employees</b>	40	0.9%	0.9%	1.0%	1.0%
<b>100 - 249 employees</b>	20	0.5%	0.5%	0.6%	0.2%
<b>250 + employees</b>	5	0.1%	0.3%	0.4%	0.2%

**Table 3.3: business enterprises by size of annual turnover, 2019**

Source: ONS interdepartmental business register

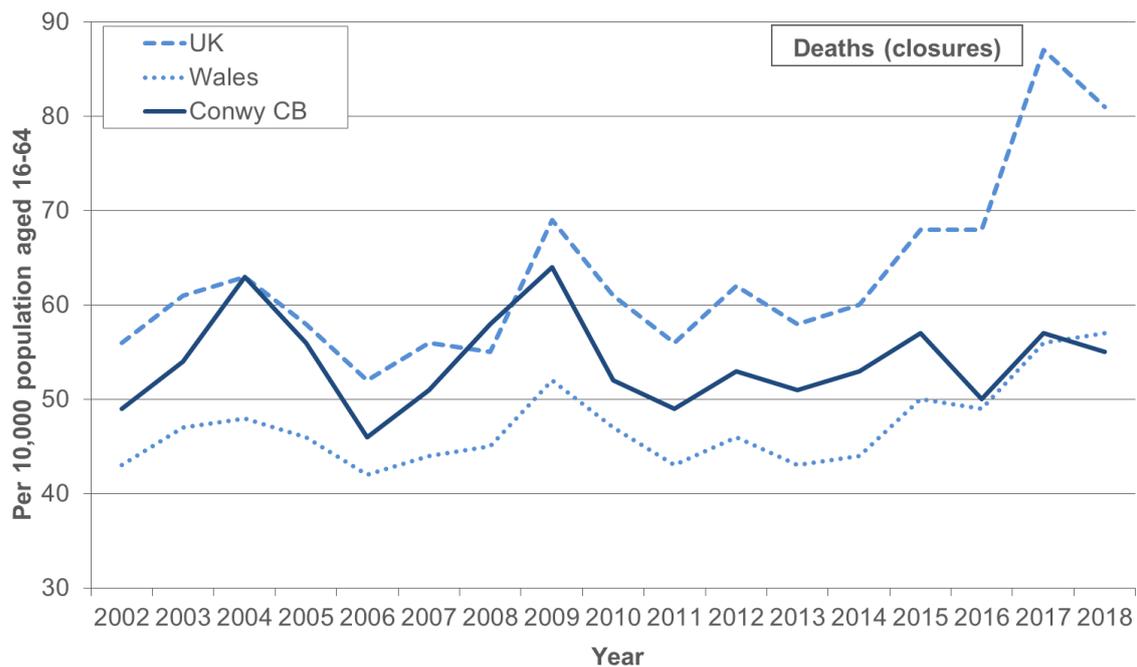
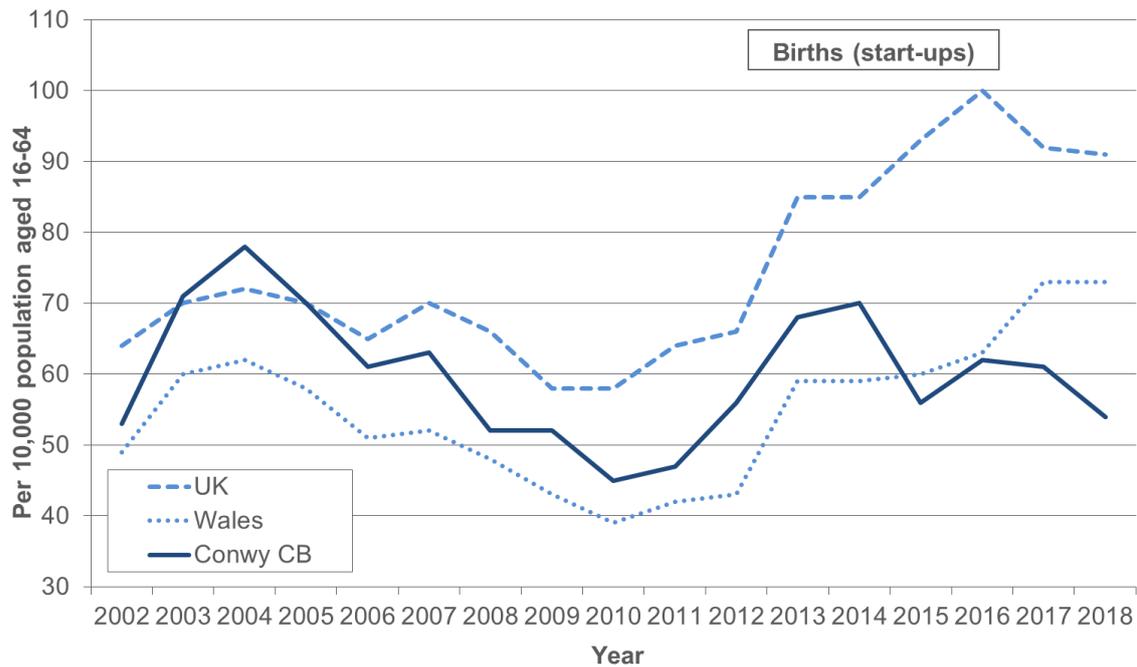
	Conwy CB		Wales	Great Britain	Conwy CB - previous year
	No.	%	%	%	
<b>Total enterprises</b>	4,390				4,410
<b>£0 - 49,999</b>	750	17.1%	19.0%	15.3%	18.9%
<b>£50,000 - 99,999</b>	1,020	23.2%	23.6%	23.3%	22.7%
<b>£100,000 - 249,999</b>	1,450	33.0%	30.3%	32.4%	32.9%
<b>£250,000 - 499,999</b>	585	13.3%	12.6%	12.6%	12.5%
<b>£500,000 - 999,999</b>	310	7.1%	6.9%	7.2%	6.8%
<b>£1m - 4.9m</b>	220	5.0%	5.8%	6.9%	4.9%
<b>£5m +</b>	55	1.3%	1.8%	2.4%	1.4%

Businesses which have their main base in Conwy CB tend to be smaller than in Wales or Great Britain as a whole in terms of size of workforce and annual turnover levels, but this is to be expected given the inclusion of more businesses which operate nationally and have greater reach within the Wales and GB figures.

**Business births and deaths**

**Chart 3.1: enterprise birth and death rates**

Source: ONS business demography



In 2018, there were 4,075 active enterprises which had their main operational base in Conwy CB – which was a decrease on the previous year. When measured against population of working age (aged 16-64) enterprise birth and death rates (start-ups and closures) were both lower than the GB average. The number of births was -12.3% lower than the previous year.

The main impact of the 2007/08 economic downturn was to suppress business start-up rates rather than cause more closures. After a period of falling enterprise start-up rates which predated the global recession, there was a three year rise in births which suggested an economic up-turn. Though new business birth rates now appear to be falling for Conwy CB it is not yet clear if this is a sustained reversal in this upward trend. Conwy CB's business death rates have varied less than birth rates over the past 10 years. However, rising business death rates for GB as a whole might be a pre-warning of uncertainty in the wider economy.

**Table 3.4: business demographics (births, deaths and stock of enterprises), 2018**

Source: ONS business demography

	Conwy CB	Wales	GB
<b>Stock of active enterprises</b>	4,075	105,360	2,939,520
<b>per 10,000 population aged 16-64</b>	617	548	706
<b>change since previous year</b>	-1.1%	2.4%	0.5%
<b>Births</b>	355	14,045	380,580
<b>per 10,000 population aged 16-64</b>	54	73	91
<b>change since previous year</b>	-12.3%	-0.5%	-0.3%
<b>Deaths</b>	360	10,950	335,665
<b>per 10,000 population aged 16-64</b>	55	57	81
<b>change since previous year</b>	-5.3%	2.0%	-7.3%

**Notes:**

Data includes VAT registered businesses and PAYE registered businesses. It does not include businesses that are not registered for either, which will include a high number of sole traders. It includes businesses within the public and voluntary sectors (for example hospitals or local charities) as well as the private sector.

The data is for enterprises which have their main headquarters or operating base in the area. It does not include national or international businesses which are based outside of the area (for example the major retail chains or banks).

In addition to annual start-up and closure rates for businesses, survival rates can help us understand how healthy the local economy is. Survival rates tell us what proportion of businesses born in a specific year are still operating in later years.

**Table 3.5: business survival rates**

Source: ONS business demography

	Conwy CB	Wales	UK
<b>Survived 1 year</b>			
<b>Born in 2017</b> (last year)	88.9%	90.0%	89.0%
<b>Born in 2016</b> (2 years ago)	92.8%	91.8%	91.5%
<b>Born in 2013</b> (5 years ago)	93.5%	93.6%	93.5%
<b>Born in 2008</b> (10 years ago)	94.4%	94.2%	92.0%
<b>Born in 2003</b> (15 years ago)	91.3%	91.9%	92.6%
<b>Survived 5 years</b>			
<b>Born in 2013</b> (5 years ago)	47.8%	43.7%	45.7%
<b>Born in 2008</b> (10 years ago)	42.0%	42.5%	46.9%
<b>Born in 2003</b> (15 years ago)	42.4%	41.3%	46.6%

## Section 4: The local economy

### Planning applications

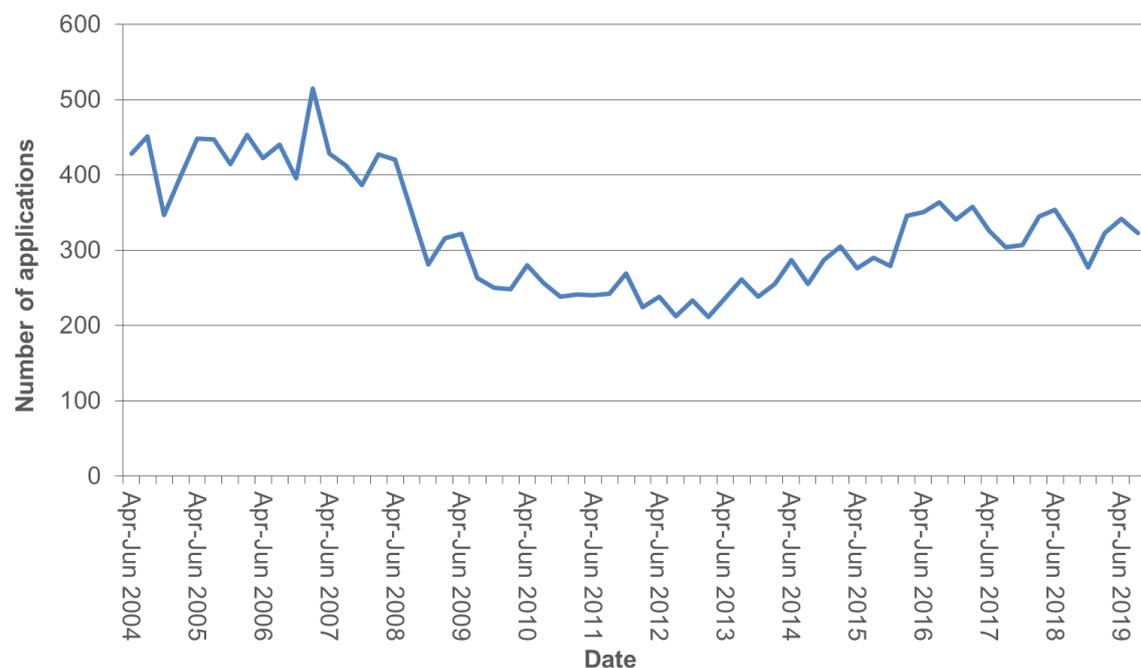
**Table 4.1: planning applications received**

Source: planning applications register, Regulatory Service, Conwy County Borough Council; Snowdonia National Park Planning Authority

	Quarter 1 Apr-Jun	Quarter 2 Jul-Sep	Quarter 3 Oct-Dec	Quarter 4 Jan-Mar	Annual Apr-Mar
<b>2019/20</b>	342	323			
<b>2018/19</b>	354	320	277	323	1,274
<b>2017/18</b>	326	304	307	345	1,282
<b>2016/17</b>	351	364	341	358	1,414
<b>2015/16</b>	276	290	279	346	1,191
<b>2014/15</b>	287	255	287	305	1,134
<b>2013/14</b>	236	261	238	255	990
<b>2012/13</b>	238	213	233	212	896
<b>2011/12</b>	240	242	269	225	976
<b>2010/11</b>	280	256	238	241	1,015
<b>2009/10</b>	322	263	250	248	1,083
<b>2008/09</b>	421	351	281	316	1,369

**Chart 4.1: planning applications received**

Source: planning applications register, Regulatory Service, Conwy County Borough Council; Snowdonia National Park Planning Authority



Though we need to treat the figures with caution – as it is not possible to tell whether an individual planning application is for a small scale domestic project such as a kitchen extension, or for a 100 unit housing development – the table and chart are nevertheless indicative of the effects of the current economic climate on confidence and productivity in the construction industry.

After a five year period of noticeable decline, in 2013 there was a slight upturn in the number of planning applications received. However levels are still well below those seen pre-2008.

## Vacant non-domestic properties

8.9% of the non-domestic properties in Conwy County Borough were registered as vacant at the end of September 2019. This is around 506 properties in total. The number of vacant properties has fallen since last quarter, but is higher than the same quarter last year.

**Table 4.2: vacant non-domestic properties**

Source: non-domestic rates register, Revenue and Benefits Service, Conwy County Borough Council

	September 2019			Become empty in last 3 months	Empty more than 1 year
	No.	As % all	Empty as % type		
<b>All non-domestic properties</b>	5,697	100.0%			
<b>All empty</b>	506	8.9%		35	366
<b>Commercial</b>	222	3.9%	9.3%	18	167
<b>Industrial</b>	18	0.3%	10.5%	1	11
<b>Other non-domestic*</b>	27	0.5%	7.5%	1	21
<b>Not coded</b>	239	4.2%	8.6%	15	167

35 properties became vacant in the three months to the end of September 2019 – a decrease on the previous quarter. Compared to last quarter, the number of properties which have been empty more than a year has increased by 6. Properties that have been empty for more than a year make up 6.4% of all non-domestic properties in the County Borough – a total of 366 properties.

At least 240 of these vacant properties are commercial (includes shops, restaurants, showrooms, hotels and other businesses) or industrial properties. However, the 'not coded' category almost certainly includes a high proportion of commercial properties, but it is not possible to identify how many. For this reason, it is not possible to look in detail at the types of empty properties.

### Table 4.3: change in vacancies in non-domestic properties

Source: non-domestic rates register, Revenue and Benefits Service, Conwy County Borough Council

	Change since last quarter (Jun 2019)		Change since last year (Sep 2018)	
	No.	%	No.	%
<b>All non-domestic properties</b>	41	0.7%	141	2.5%
<b>All empty</b>	-8	-1.6%	25	5.2%
<b>Commercial</b>	1	0.5%	4	1.8%
<b>Industrial</b>	1	5.9%	6	50.0%
<b>Other non-domestic*</b>	2	8.0%	3	12.5%
<b>Not coded</b>	-12	-4.8%	12	5.3%

\* "Other non-domestic" properties includes medical, educational, leisure establishments

Summary data about empty properties by strategic sub area is included in appendix 2.

## Section 5: Housing activity

The provision of good housing is essential to allow employees to move to areas where jobs exist. Investment in housing also generates substantial employment. It is critical to household income; housing which is ‘affordable’ – that which does not present an excessive burden on household income – reduces the risk of poverty and financial hardship.

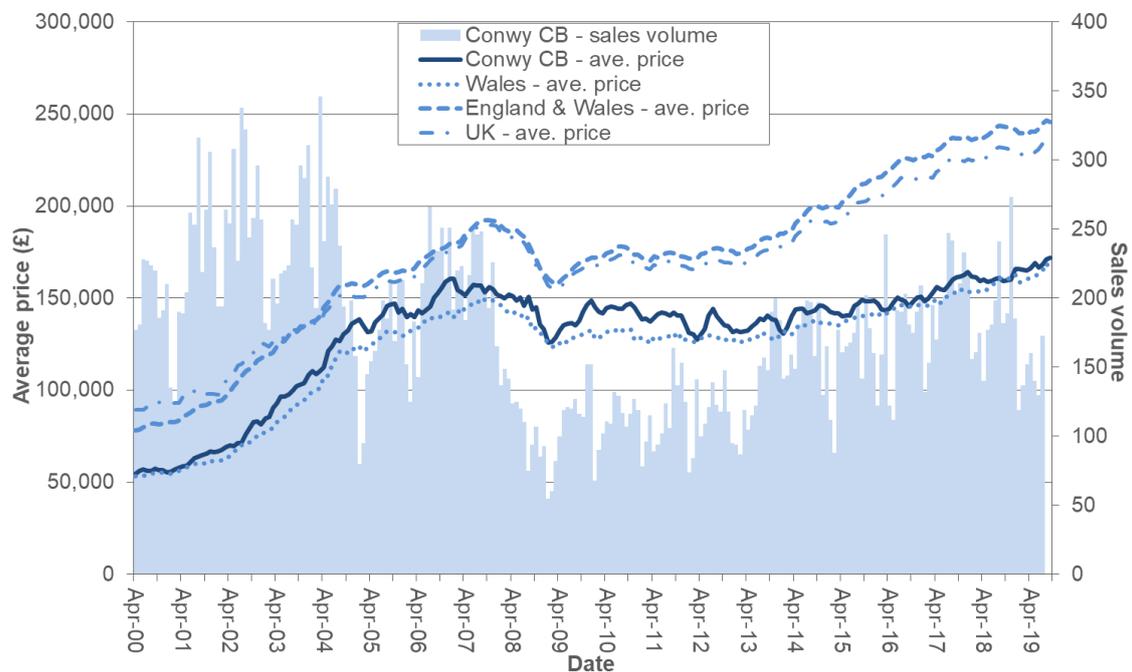
In addition good housing provides shelter, security, space for family life and activities, privacy, personal identity and development. It is a keystone of individual and community well-being.

## UK house price index

The Land Registry publishes average house price data on a monthly basis. This is the house price figure that is usually reported in the media, and provides the most up-to-date information. However, Conwy’s monthly figures are based on a relatively small number of house sales and should be treated with caution as one high-end sale could significantly skew the data. This section of the report looks at this monthly data to provide the most timely report on house prices, and the next section looks at older, more robust data in more detail.

### Chart 5.1: house price and sales volume April 2000-September 2019

Source: UK house price index,



Generally house prices in Conwy CB are slightly higher than the Welsh average, but significantly below the UK level.

Despite average (mean) house price in Conwy CB rising by 0.4% in the last year whilst prices fell nationally, house prices in Conwy CB are currently at only 124.8% of

the level they were 10 years ago (UK average = 145.5%). The majority of the rises in national house prices which are reported in the media are very much driven by price increases in London and the south east of England, though recent reports suggest the housing market is starting to stagnate in these areas. For much of the rest of the UK the housing market has been relatively depressed since the start of 2008, and house prices have only recently reached the levels they were at before the 2007/08 recession.

However, despite this and the steep fall in average house prices between January and October 2008 caused by the global economic downturn, the current average house price in Conwy County Borough is still more than 3.2 times what it was in April 2000 (which is around the time of the start of the last big housing boom). By comparison, average full-time wages have not risen by nearly so much and are only about 1.7 times what they were in 2000.

In Conwy CB the average house price is currently 6.2 times the average household income of £27,600 and 10.7 times the lower quartile household income of £16,000. Most mortgage suppliers would look to a loan to income ratio of about 3.5 or 4.

**Table 5.1: house price index, September 2019**

Source: Land Registry house price index

	Conwy CB	Wales	England & Wales	UK
<b>Average price (£)</b>	172,044	164,433	245,724	234,370
<b>Monthly change (%)</b>	0.4	-2.8	-0.2	-0.2
<b>Annual change (%)</b>	7.9	2.6	1.1	1.3
<b>April 2000 index*</b> (Apr '00=100)	315.5	307.6	314.5	262.7
<b>10 yr index*</b> (Jan '09=100)	124.8	127.2	145.5	141.8

\* An index is a way of measuring relative change over time. If the average house price at April 2000 is taken to be 100, the index shows how prices have changed since that date. For example, an index of 150 means the current price is one and a half times what it was at the start of the index period.

The number of transactions is still low compared to 2006/7 levels, and points to a considerable reduction in activity in the housing market. Numbers had been rising gradually since the low of 2008/09 but have reduced again in the last year or so.

## Annual house price analysis

Though it is the most up-to-date house price data available to us, the UK house price index does not allow detailed analysis of trends, and is subject to fluctuations as it is based on a relatively small dataset which is updated monthly.

This section of the report looks at the data in a different way, using unit level transaction data which is available from the Land Registry, and collects data for the whole year. The median measure of average which is used here is more robust than the mean measure used in the UK index, and if we look at this on an annual rather

than month-by-month basis we can also smooth out the fluctuations caused by the low number of monthly transactions and the seasonality of the housing market.

**Note:** this data does not cover the same time period as the data in the previous section.

**Table 5.2: changes in house prices by accommodation type**

Source: Land Registry price paid data

	2018	Change since last year		Change since 2008	
		No.	%	No.	%
<b>Median house price</b>					
<b>All</b>	£157,000	£1,000	0.7%	£12,000	8.3%
<b>Detached</b>	£215,000	£2,250	1.2%	£14,500	7.4%
<b>Flat</b>	£117,250	-£950	-0.8%	£2,250	1.9%
<b>Semi</b>	£148,000	£1,000	0.8%	£9,500	6.9%
<b>Terraced</b>	£120,000	£0	0.0%	£5,000	4.2%
<b>New build</b>	£209,950	£3,453	1.8%	-	-
<b>Resale</b>	£155,000	£2,500	1.7%	-	-
<b>Lower quartile house price</b>					
<b>All</b>	£119,300	-£700	-0.6%	£9,300	8.1%
<b>Detached</b>	£165,000	£625	0.4%	£5,000	3.2%
<b>Flat</b>	£76,375	-£1,625	-2.1%	-£5,125	-6.0%
<b>Semi</b>	£124,950	£2,950	2.6%	£14,700	12.6%
<b>Terraced</b>	£98,375	-£875	-0.9%	£3,375	3.4%
<b>New build</b>	£169,950	£500	0.3%	-	-
<b>Resale</b>	£117,500	£750	0.7%	-	-

Half of all house sales were at or below the median (average) point. One quarter (25%) of all house sales were at or below the lower quartile point. Lower quartile house prices are sometimes used to measure what is affordable within the open market.

The median house price for Conwy County Borough was £157,000 in 2018, an increase of 0.7% since the previous year. The lower quartile house price was £119,300, a decrease of -0.6% since the previous year. Both median and lower quartile house prices show that detached properties are the most expensive property type. The cheapest properties are flats.

The lowest priced home sold in 2018 was a flat in central Colwyn Bay which sold for £29,000 – one of several in a large property that was recently converted to a number of smaller units. The most expensive was a detached property in Llandudno which sold for 42 times that at £1,160,000 – or 7.4 times the median average price.

Change since 2008 is shown to give an indication of the impact on the housing market of the economic slow-down which began in 2007 and which continues to have an impact in Conwy CB. Though overall houseprices are up 8.3% on 10 years ago,

there has been much lower growth levels for some types of property in particular for flats, where the slower growth rates may be partly due to a shift away from the national trend for building more expensive luxury apartments in the mid-noughties.

**Table 5.3: number of registered sales by accommodation type**

Source: Land Registry price paid data

	2018	Change since last year		Change since 2008	
		No.	%	No.	%
<b>All</b>	2,326	-149	-7.7%	993	43.1%
<b>Detached</b>	861	-47	-6.2%	451	58.0%
<b>Flat</b>	374	-69	-23.9%	95	27.9%
<b>Semi</b>	703	-31	-5.2%	277	36.5%
<b>Terraced</b>	388	-2	-0.7%	170	39.6%
<b>New build</b>	93	-71	-69.6%	-	-
<b>Resale</b>	2,233	-98	-5.3%	-	-

Only those new build properties which are registered as change of land ownership are included, so some self-build properties will be excluded.

Not all house sales are recorded through the Land Registry and some transactions may see a delay in registration, but it is the most complete register of house prices available in the UK.

There was a decrease in the volume of house sales compared to the previous year for all housing types. However, figures show significant increases since 2008. (The volume of house sales in 2017 was higher than in 2006 for the first time since the 2007/2008 economic downturn.) Sales of detached properties have not been particularly depressed during the downturn.

However, there is still a reduced level of sales compared to pre-2007/2008 for some smaller (and usually cheaper) types of housing, which probably indicates the greater pressures on all but the upper end of the housing market. This may be because of difficulties obtaining mortgage funding and saving for deposits for first-time buyers and/or the reluctance of existing owner occupiers to move up the housing ladder when the market is volatile or uncertain.

## Affordability of buying a home

This section looks at the affordability of properties at median and lower quartile house prices when compared to median income.

A house price to household income ratio (or multiplier) gives some indication of how affordable housing is in the area for first time buyers.

Typically a ratio of 3 to 4 times income is needed to be able to afford a mortgage. In 2018 for Conwy CB. Even if a buyer has managed to save the £31,400 needed to

provide a 20% deposit, housing at the median price is out of the reach of people with average household income, with a ratio of 4.52.

**Table 5.4: house price to median household income ratio (2018)**

Source: CACI PayCheck data; Land Registry price paid data

	Conwy County Borough	North Wales	Wales
<b>Full price</b>			
<b>Median house price</b>	5.65	5.66	5.76
<b>Lower quartile house price</b>	4.64	4.50	4.86
<b>With 10% deposit</b>			
<b>Median house price</b>	5.08	5.10	5.18
<b>Size of deposit needed</b>	£15,700	£15,500	£15,500
<b>Lower quartile house price</b>	3.86	3.86	3.68
<b>Size of deposit needed</b>	£11,930	£11,750	£11,000
<b>With 20% deposit</b>			
<b>Median house price</b>	4.52	4.53	4.60
<b>Size of deposit needed</b>	£31,400	£31,000	£31,000
<b>Lower quartile house price</b>	3.43	3.44	3.27
<b>Size of deposit needed</b>	£23,860	£23,500	£22,000

Though it is seemingly more affordable, housing in the lower quartile range is mostly smaller properties (for example one bedroomed properties and/or converted flats) or those which need a lot of refurbishment. In Conwy CB properties in the lower price range also include a significant number of retirement apartments, which have restrictions about who can buy them<sup>8</sup>. We cannot assume that these cheaper properties provide suitable accommodation for all first time buyers.

This analysis has just looked at the situation for households with median income. Obviously individuals and households who have income that falls below this level of income find it even harder to buy a home, in terms of both being eligible for a mortgage based on their income, and saving for a deposit. This will apply to those who already homeowners but may not be able to move to bigger or more appropriate accommodation as their circumstances change as well as those who wish to enter the housing market for the first time.

<sup>8</sup> Analysis of properties for sale on Rightmove website (May 2017) showed that 9% of all properties with an asking price of £125,000 or less were retirement apartments.

## House building activity

The housing stock increases year-on-year as new houses and flats are built. The table below shows recent house building activity in the County Borough.

**Table 5.5: house building activity – progress of units with planning permission or local plan allocation**

Source: Joint housing land availability study, Planning Policy team, CCBC/WG/Planning Inspectorate & SNPA/WG/Planning Inspectorate

Year	Completions	Under construction	Not yet started
2018/19	310	379	1,260
2017/18	322	316	1,571
2016/17	237	391	985
2015/16	187	413	980
2014/15	192	291	518
2013/14	303	353	906
2012/13	191	435	1,164
2011/12	226	194	1,730
2010/11	235	193	2,300
2009/10	222	249	2,531
2008/09	344	319	2,667
2007/08	427	331	2,671
2006/07	326	362	2,140
2005/06	392	305	1,909
2004/05	424	339	1,887
2003/04	503	342	1,930

Between April 2009 and March 2019 the average completion rate for new dwellings and conversions has been around 243 units per year, and was 310 in 2018/19.

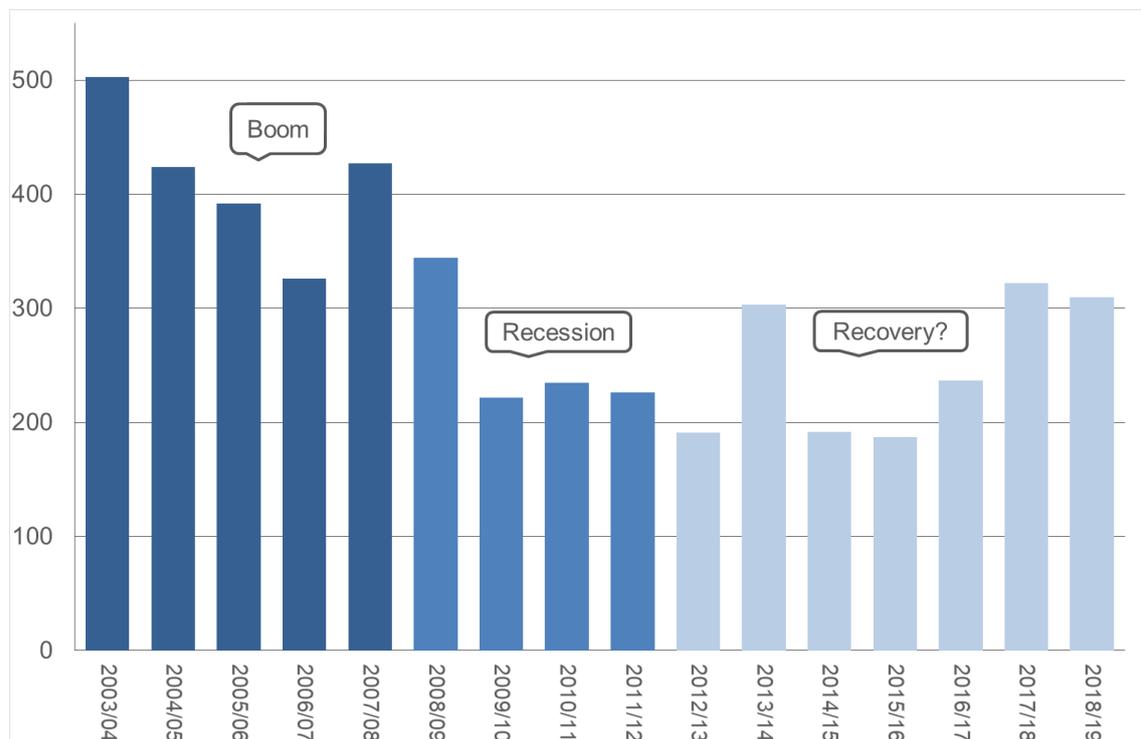
Since the economic downturn in 2007/08 there has been a general downward trend in the number of new dwellings which are built annually within the County Borough. In 2013/14 there was a significant rise in house-building activity, in part due to the completion of a number of large developments by registered social landlords. However, figures for most other years since 2008/09 were particularly low, and may not have kept pace with demand.

The number of units which are 'not yet started' has fallen significantly since 2010/11. This is due to a combination of fewer sites being submitted for planning permission, and sites with existing permissions expiring as they have not been built on during the 5 year period of their permission. Both of these reasons are by-products of the slow-down in the construction industry due to the economic down-turn.

For each year since April 2007 (the start date for the current local development plan) the provision of new dwellings has fallen below the annual figure needed to reach the identified requirement of 6,800 additional dwellings by 2022. In the 12 years to April 2019 only 3,196 additional dwellings have been provided – if the requirement was shared equally across that period, that figure should be closer to 5,440. That is a shortfall of about -2,240 or -41% below target.

**Chart 5.3: new home building in Conwy County Borough**

Source: joint housing land availability study, Strategic Planning Policy team, CCBC/WG/Planning Inspectorate & SNPA/WG/Planning Inspectorate



## Section 6: Welfare benefits, income and insolvency

### Benefits claimants

**Table 6.1: benefit claimants by client group and benefit type (May 2019)**

Source: DWP benefit statistics, (Stat-Xplore)

	Conwy CB		Wales	Great Britain	Last quarter	Last year
	No.	%	%	%		
<b>Children (aged 0-15)</b>						
<b>Disability Living Allowance (DLA)</b>	945	5.0%	4.4%	4.0%	5.0%	4.8%
<b>Working age (aged 16-66)</b>						
<b>Universal Credit</b>	3,620	5.2%	5.1%	4.8%	4.4%	1.1%
<b>Job Seekers Allowance (JSA)</b>	475	0.7%	0.5%	0.5%	0.7%	1.3%
<b>Employment &amp; Support Allowance (ESA)*</b>	4,610	6.7%	7.1%	4.9%	6.9%	7.7%
<b>Disability Living Allowance (DLA)</b>	290	0.4%	1.0%	1.1%	0.4%	0.4%
<b>Personal Independence Payments (PIP)</b>	4,700	6.8%	6.4%	4.4%	6.7%	6.6%
<b>Carer's Allowance</b>	2,120	3.1%	3.0%	2.3%	3.1%	3.1%
<b>Pensioners (aged 67+)</b>						
<b>State Pension</b>	29,915					
<b>Pension Credit</b>	4,295	14.8%	16.7%	15.1%	15.1%	15.9%
<b>Attendance Allowance</b>	5,230	18.0%	17.7%	14.9%	18.1%	18.0%
<b>Disability Living Allowance (DLA)</b>	1,940	6.7%	11.2%	6.6%	6.8%	7.1%
<b>Personal Independence Payments (PIP)</b>	1,055	3.6%	4.6%	2.9%	3.5%	2.9%
<b>Carer's Allowance</b>	1,185	4.1%	4.7%	3.3%	4.2%	4.2%

\* includes Incapacity Benefit

Percentage is of all in that age group

There is a discontinuity in the benefits data, as Universal Credit is rolled out and starts to replace older awards systems.

Conwy CB has a high incidence of claimants for most benefits related to disability and/or ill-health, when compared to the GB average (PIP/DLA, attendance allowance, carers allowance and the out-of-work incapacity benefits such as ESA).

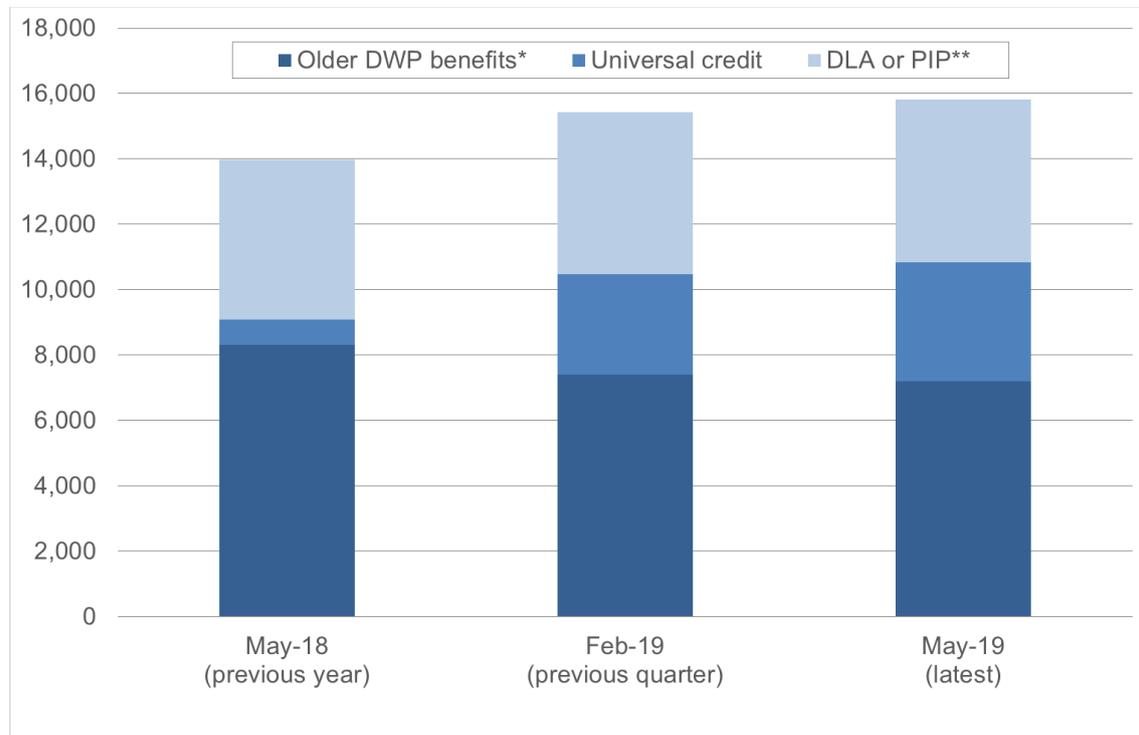
Looking specifically at benefits for people in the working age client group, in May 2019 there were 7,200 claimants through the older DWP system, 3,620 Universal Credit (UC) claimants and 4,990 claiming DLA or PIP – a total of 15,820 benefit claimants of working age. There was an increase compared to the previous quarter (February 2019) of about 385 claimants. Since the previous year the overall number of working age claimants increased by 1,835. This increase is in part due to the broader range of benefits that are included within Universal Credit compared to older definitions of working age benefits.

Between February and May 2019 the proportion of the population aged 16-66 who were claiming benefits increased by 0.6 percentage points to 22.9%. Over the past

15 years, the overall rate of working age benefit claimants has generally remained 0.5-2 points below the all-Wales average, and 3-5 points above the GB figure.

### Chart 6.1: working age client group benefit claimants

Sources: DWP benefit statistics, (Stat-Xplore)



\* Job Seekers Allowance (JSA), Employment & Support Allowance (ESA), Carer's Allowance.

\*\* Disability Living Allowance (DLA) or Personal Independence Payment (PIP)

The introduction of the Universal Credit (UC) benefit system was rolled out to Conwy CB in mid-2015, and most new claimants are registered with this system. Existing claimants are still counted under the old Department of Works and Pensions system (DWP), which currently records the vast majority of benefit claimants in the area. It is not possible to undertake detailed analysis of the UC figures by type of benefit as it is with the pre-existing DWP system, and the eligibility criteria are different, so there is some discontinuity between the figures over time. Some types of benefit have a faster turn-around of claimants – for example Job Seekers Allowance – and the DWP data will appear to reduce quite rapidly as the churn of new claimants for this type of benefit are picked up by the new UC system instead. Other types of claimant – those covered by the old DWP categories ‘carers allowance’ or ‘incapacity benefit’ for example – are likely to see much slower switchover to UC benefits.

People claiming Disability Living Allowance (DLA) benefits are also affected by the replacement of this benefit with the Personal Independence Payment (PIP) benefit. This will primarily affect people of working age as there is a programme to reassess

and shift all clients in this age group to the replacement benefit. Currently people over pension age<sup>9</sup> and children are less impacted by this change.

Because of this, the analysis in this section should be treated with caution, as it may not provide a full picture of patterns in benefit claimant statistics. We hope to improve the coverage of the UC data as the system expands and improves.

## Earnings (wages)

Data for median earnings by workplace are for employee jobs based within Conwy County Borough.

The data we have comes from a small sample and so is quite volatile, but it suggests that wage levels for jobs in Conwy CB are significantly below levels for Great Britain as a whole. The 2019 median gross weekly wage (including overtime and bonuses) for all full-time employees in Conwy CB was £490. This was 92% of the Welsh average and only 84% of the British average.

**Table 6.2: gross weekly pay – median earnings by workplace (2019)**

Source: Annual survey of hours and earnings (NOMIS)

	Conwy CB	Wales	Great Britain
<b>Full-time workers</b>	£489.70	£535.00	£586.50
<b>Male full-time workers</b>	£494.70	£567.20	£631.70
<b>Female full-time workers</b>	£485.60	£488.70	£528.20

Male full-time workers are paid more than females.

Wage deflation is also an issue. As well as the disparity between Conwy CB and national wage levels, the buying power of wages has shrunk in recent years. At a UK level CPI and RPI inflation is currently higher than wage inflation, and there was a sustained period of wage levels decreasing in real terms. Though wages have started to rise again in the last year or so, when allowing for inflation national average weekly wages in August 2019 are at the equivalent of only 99.7% of April 2009 weekly wages. (Average weekly earnings time series, ONS).

## Household income

Half of all households have an income at or below the median (average) point. One quarter (25%) of all households have an annual income at or below the lower quartile point. The most commonly used threshold of relative low income is a household

<sup>9</sup> New claimants of disability benefits who are over pension age will normally be awarded Attendance Allowance. However, people who originally received disability related benefits before they reached pension age may still receive DLA or PIP.

income that is 60% or less of the average (median) British household income in that year.

For all of these measures, household income levels in Conwy County Borough are significantly below those for Great Britain as a whole.

**Table 6.3: annual household income (2019)**

Source: CACI PayCheck data

	Conwy CB	Wales	Great Britain
<b>Median income</b>	£27,600	£27,950	£32,150
<b>Lower quartile income</b>	£16,000	£15,900	£17,900
<b>% households with income below 60% of GB median</b>	32.9%	32.9%	27.8%

The annual average (median) household income rose by about £2,300 between 2011 and 2018 to £27,600, which was an increase across the period of 9.1%. Household incomes also rose at Wales and GB level, though by a greater amount and a greater percentage: 11.1% or £2,800 for Wales and 10.9% or £3,150 for GB. Overall CPIH inflation increase by about 15% in the same period, meaning household incomes have not kept pace with increases in the cost of living.

In the same period the households with lowest incomes in the County Borough saw much lower levels of growth – lower quartile household income rose by only £1,450 to just £16,000 and the proportion of households with income falling below 60% of the median for Great Britain increased. Nationally, the income for these low-income households also rose more slowly than for higher income households.

Measures of household income include wages, welfare support, investments, pensions and other income for all household members.

## Gross disposable household income

**Table 6.4: gross disposable household income (2017)**

Source: UK national accounts (Blue Book), ONS

	Conwy CB	Wales	UK
<b>£ per head</b>	£16,545	£15,754	£19,514
<b>Index (UK = 100)</b>	84.8	80.7	-
<b>Total (£ million)</b>	£1,933	£49,233	£1,288,702

Gross disposable household income (income after taxes, pensions and property ownership costs are deducted) gives an indication of the amount of money that is available to be consumed or saved by households. It is not a direct measure of household income however. The 'household' label is used to separate it from income for businesses. It includes the income of not for profit institutions serving households such as universities and charities.

Per head of population, the gross disposable household income (GDHI) for Conwy CB was only 84.8% of the UK average. Between 2016 and 2017 the total money available for Conwy CB rose by about £29 million overall, which was an increase per person of about £242.

## Individual insolvencies

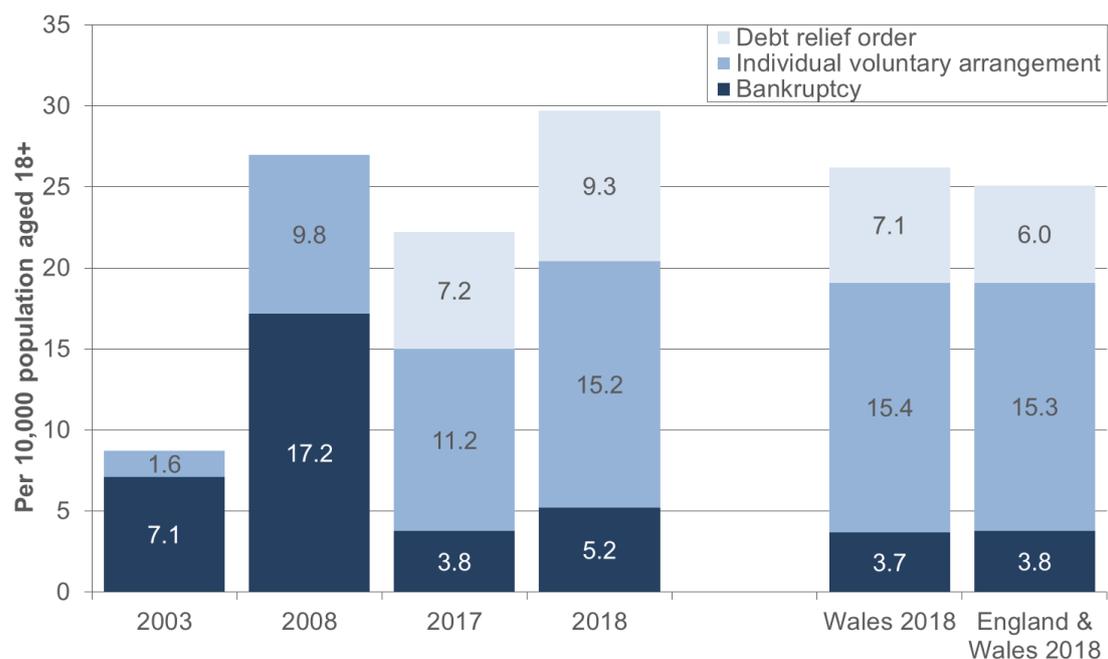
**Table 6.5: new insolvency cases (rates per 10,000 adult population)**

Source: the Insolvency service

	Conwy CB		Wales	England & Wales
	Number	Rate	Rate	Rate
<b>2018 total</b>	285	29.8	26.2	25.0
Bankruptcy	50	5.2	3.7	3.8
Individual voluntary arrangement	146	15.2	15.4	15.3
Debt relief order	89	9.3	7.1	6.0
<b>2017 total (1 year)</b>	212	22.2	23.0	21.4
<b>2013 total (5 year)</b>	259	27.5	24.5	22.4
<b>2008 total (10 year)</b>	248	27.0	23.5	24.8
<b>2003 total (15 year)</b>	77	8.7	7.1	8.6

**Chart 6.2: comparative insolvency rates (per 10,000 adult population)**

Source: the Insolvency service



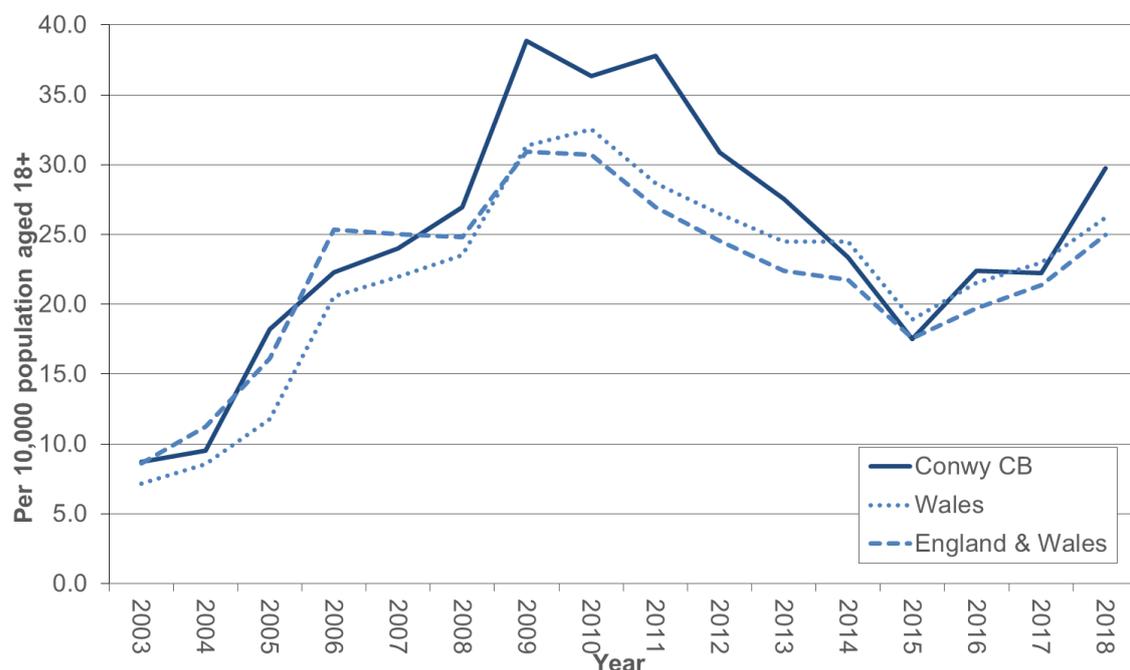
In 2018, there were 285 individual insolvency cases in Conwy County Borough. This was an increase on the previous year of 73. 2016 saw the first increase since 2011.

After a period of being comparable to national rates, Conwy CB's individual insolvency rate of 29.8 cases per 10,000 adults (aged 18+) is now noticeably higher than the England & Wales average. The insolvency rate is more than three times higher than 15 years ago. Conwy CB has the sixth highest insolvency rate in Wales.

The rate for bankruptcies fell significantly in 2016 and has been low in recent years. This was mainly due to changes in legislation for this category of insolvency which raised the minimum debt level from £750 to £5,000.

### Chart 6.3: insolvency rates per 10,000 adult population

Source: the Insolvency service



#### Definitions

**Bankruptcy** – a form of debt relief available for anyone who is unable to pay the debts they owe. Any assets owned are sold and the proceeds distributed to creditors.

**Individual voluntary arrangements** – a voluntary means of repaying creditors some or all of what they are owed. Once approved by the majority of creditors, the arrangement is binding on all.

**Debt relief order (DRO)** – a form of debt relief available to those who owe £15,000 or less and have little by way of assets or income. There is no distribution to creditors, and discharge from debts takes place 12 months after the DRO is granted.

The rate of total individual insolvencies in Conwy County Borough started to rise in 2004, predating the economic downturn. Rates continued to rise, peaking at 38.9 in 2009. From 2010 to 2015 rates followed a slow downward trend, but have started to rise again since 2016. Though overall rates in Conwy County Borough are generally higher, the trend follows the national picture.

Looking at national figures, in 2018 the individual insolvency rate was highest in the 35-44 age group, as it has been for each year since 2007. The insolvency rate was higher among females than males in all age groups aged 18-54, while males had higher insolvency rates for age groups 55-64 and 65+. Despite women overall having

a higher rate in the last few years, historically men are more likely to be declared insolvent. This change coincided with a decline in the number of bankruptcies (where males have a higher rate of insolvency), the introduction and growth in the number of debt relief orders (where the rate for women is higher).



## Appendix 1 – summary economic data for comparative areas

Sources: ONS mid year population estimates; ONS business register and employment survey, (NOMIS)

	County Borough	North West Wales	North East Wales	North Wales	Wales	Great Britain
<b>Working age population (mid 2018)</b>						
<b>All people aged 16-64</b>	66,000	236,200	177,100	413,300	1,923,950	41,645,800
<b>As % total population</b>	56.3%	58.1%	60.7%	59.2%	61.3%	62.7%
<b>Employment by industry (2018)</b>						
<b>Total jobs</b>	50,000	179,000	138,000	317,000	1,361,500	30,814,500
<b>Agriculture</b>	4.9%	7.0%	2.6%	5.0%	4.2%	1.6%
<b>Production</b>	3.5%	7.3%	25.8%	15.3%	12.3%	9.2%
<b>Construction</b>	5.9%	6.1%	4.4%	5.4%	5.2%	4.8%
<b>Services</b>	85.7%	79.6%	67.3%	74.3%	78.3%	84.3%
Wholesale & retail	13.2%	12.3%	10.9%	11.7%	12.0%	13.3%
Accommodation & food services	13.8%	12.0%	5.5%	9.3%	7.9%	7.5%
Public admin, education & health	34.5%	34.1%	24.1%	29.5%	31.0%	25.5%
Other services	24.2%	21.2%	26.8%	23.8%	27.5%	38.0%
<b>Employees</b>	92.0%	90.2%	96.0%	92.7%	93.5%	96.6%
<b>Full-time employees</b>	48.0%	51.7%	67.4%	58.5%	60.0%	65.3%
<b>Part-time employees</b>	44.0%	38.5%	28.6%	34.2%	33.5%	31.2%
<b>Working proprietors</b>	8.0%	9.8%	4.0%	7.3%	6.5%	3.4%

\* except for the Wales and GB totals, these figures exclude farm agriculture (SIC subclass 01000). Employment figures are for employees plus working proprietors

North West Wales = Anglesey, Gwynedd, Conwy CB, Denbighshire. North East Wales = Flintshire and Wrexham

## Appendix 1 – summary economic data for comparative areas (cont.)

Sources: ONS annual population survey, (NOMIS); ONS claimant count, (NOMIS)

	County Borough	North West Wales	North East Wales	North Wales	Wales	Great Britain
<b>Economic activity (Jul 2018-Jun 2019)</b>						
<b>Total population aged 16-64</b>	66,000	236,200	177,100	413,300	1,923,950	41,645,800
<b>Economically active</b>	76.2%	76.8%	79.6%	78.1%	76.5%	78.9%
<b>In employment</b>	73.2%	73.8%	76.3%	74.9%	73.2%	75.6%
<b>Employees</b>	62.8%	61.0%	68.0%	64.0%	63.3%	64.6%
<b>Self employed</b>	10.1%	12.4%	8.1%	10.6%	9.4%	10.7%
<b>Economically inactive</b>	23.8%	23.2%	20.4%	21.9%	23.5%	21.1%
<b>% inactive wanting a job</b>	22.0%	20.7%	20.6%	20.6%	21.3%	20.7%
<b>% inactive not wanting a job</b>	78.0%	79.3%	79.4%	79.4%	78.7%	79.3%
<b>Unemployment (Nov 2019)</b>						
<b>Claimant count - number</b>	2,180	7,070	5,335	12,405	59,300	1,179,440
<b>Claimant count - rate</b>	3.3	3.0	3.0	3.0	3.1	2.9
<b>Rate last quarter (Nov 2018)</b>	3.0	2.7	2.9	2.8	3.0	2.8
<b>Rate last year (Feb 2018)</b>	2.4	2.2	2.5	2.3	2.4	2.3
<b>Rate 5 years ago (Feb 2014)</b>	2.4	2.4	2.1	2.3	2.5	2.0
<b>Rate 10 years ago (Feb 2009)</b>	3.9	3.7	3.7	3.7	4.0	3.9
<b>Aged under 25 (% all claimants)</b>	19.0%	20.4%	20.7%	20.6%	22.1%	19.1%
<b>Aged 50 and over (% all claimants)</b>	29.6%	27.4%	23.2%	25.6%	23.2%	25.1%
<b>Qualifications - aged 16-64 (2018)*</b>						
<b>No qualifications</b>	7.2	6.7	7.8	7.2	8.6	7.8
<b>NVQ level 4 and above</b>	35.5	35.6	31.1	33.6	35.4	39.3

\* Definition and data source differs from that in main report

North West Wales = Anglesey, Gwynedd, Conwy CB, Denbighshire. North East Wales = Flintshire and Wrexham

## Appendix 1 – summary economic data for comparative areas (cont.)

Source: ONS interdepartmental business register

	County Borough	North West Wales	North East Wales	North Wales	Wales	Great Britain
<b>Business structure 2019</b>						
<b>Total enterprises</b>	4,390	15,870	9,435	25,305	106,015	2,643,870
<b>Industry</b>						
<b>Agriculture</b>	15.8%	19.8%	7.6%	15.3%	13.1%	5.0%
<b>Production</b>	5.1%	5.4%	8.3%	6.5%	6.1%	5.6%
<b>Construction</b>	11.2%	12.0%	13.5%	12.6%	12.7%	12.6%
<b>Services</b>	67.9%	62.7%	70.6%	65.6%	68.0%	76.9%
Wholesale & retail	14.5%	13.8%	15.2%	14.3%	14.9%	14.3%
Accommodation & food services	12.0%	11.3%	6.0%	9.3%	8.2%	5.8%
Public admin, education & health	7.2%	6.6%	6.1%	6.4%	5.9%	5.7%
Other services	34.3%	31.0%	43.2%	35.6%	39.0%	51.1%
<b>Size of enterprise (no. employees)</b>						
<b>0 - 4 employees</b>	75.1%	76.0%	75.9%	76.0%	76.1%	78.2%
<b>5 - 19 employees</b>	20.2%	19.4%	18.5%	19.0%	19.1%	16.9%
<b>20 - 99 employees</b>	4.2%	4.1%	4.6%	4.3%	4.0%	4.0%
<b>100 + employees</b>	0.6%	0.6%	1.0%	0.7%	0.8%	0.9%
<b>Annual turnover</b>						
<b>£0 - 49,000</b>	17.1%	21.2%	15.6%	19.1%	19.0%	15.3%
<b>£50,000 - £99,000</b>	23.2%	21.9%	23.1%	22.3%	23.6%	23.3%
<b>£100,000 - £249,000</b>	33.0%	30.6%	32.3%	31.2%	30.3%	32.4%
<b>£250,000 - £999,000</b>	20.4%	19.8%	19.4%	19.7%	19.5%	19.8%
<b>£1m +</b>	6.3%	6.5%	9.6%	7.6%	7.6%	9.3%

## Appendix 1 – summary economic data for comparative areas (cont.)

Sources: ONS business demography; Land Registry price paid data; CACI PayCheck data; DWP benefit statistics, Stat-Xplore

	County Borough	North West Wales	North East Wales	North Wales	Wales	Great Britain
<b>Business demographics (2018)</b>						
<b>Total active enterprises</b>	4,075	13,955	9,705	23,660	105,360	2,878,025
<b>per 10,000 population aged 16-64</b>	617	566	528	572	548	711
<b>percentage change since previous year</b>	-1.1%	-1.3%	0.9%	-0.4%	2.4%	0.5%
<b>Average house prices (2018)</b>						
<b>Median annual house price</b>	£157,000	£155,000	£155,000	£155,000	£155,000	-
<b>Lower quartile annual house price</b>	£119,300	£115,000	£120,000	£117,500	£110,000	-
<b>Ratio income:houseprice (median)</b>	5.6	5.7	5.6	5.7	5.8	-
<b>Ratio income:houseprice (lower quartile)</b>	7.4	7.3	7.7	7.5	7.2	-
<b>Household income (2019)</b>						
<b>Median income</b>	£27,600	£27,100	£29,150	£27,900	£27,950	£32,150
<b>Lower quartile income</b>	£16,000	£15,700	£16,450	£16,000	£15,900	£17,900
<b>% households with income below 60% of GB median</b>	32.9%	33.8%	31.3%	32.8%	32.9%	27.8%
<b>Benefits claimants (May 2019)*</b>						
<b>Total working age residents claiming state benefits</b>	15,820	51,520	38,720	90,240	460,630	7,510,520
<b>DLA and PIP** - as % all aged 16-64</b>	7.2%	6.7%	6.3%	6.5%	7.4%	5.5%
<b>Universal credit - as % all aged 16-64</b>	5.2%	4.2%	6.6%	5.2%	5.1%	4.8%
<b>Older DWP benefits*** - as % all aged 16-64</b>	10.4%	10.0%	8.2%	9.2%	10.6%	7.7%

\* There is a discontinuity in the benefits data, as Universal Credit is rolled out and starts to replace older awards systems.

\*\* Disability Living Allowance (DLA) and Personal Independence Payments (PIP) \*\*\* Job Seekers Allowance (JSA), Employment & Support Allowance (ESA), Carer's Allowance.

North West Wales = Anglesey, Gwynedd, Conwy CB, Denbighshire. North East Wales = Flintshire and Wrexham

## Appendix 2 – summary economic data for strategic sub areas

Sources: ONS mid-year population estimates; ONS business register and employment survey, (NOMIS); ONS claimant count, (NOMIS)

	West	North	Central	East	South	County Borough
<b>Working age population (mid 2018)</b>						
<b>All people aged 16-64</b>	16,400	11,650	18,600	11,950	7,400	66,000
<b>As % total population</b>	57.6%	56.0%	56.5%	53.7%	58.2%	56.3%
<b>Employment by industry (2018)*</b>						
<b>Total jobs</b>	12,800	11,500	12,600	6,100	4,550	50,000
<b>Agriculture</b>	0.2%	0.0%	0.2%	0.7%	1.9%	4.9%
<b>Production</b>	3.2%	1.0%	2.9%	8.4%	7.7%	3.5%
<b>Construction</b>	4.5%	2.8%	8.7%	9.3%	8.9%	5.9%
<b>Services</b>	92.1%	96.1%	88.1%	81.6%	81.5%	85.7%
<b>Full-time employees</b>	50.1%	47.8%	53.7%	53.5%	47.5%	48.0%
<b>Part-time employees</b>	46.2%	47.8%	42.7%	43.0%	44.9%	44.0%
<b>Working proprietors</b>	3.8%	4.3%	3.7%	3.5%	7.6%	8.0%
<b>Unemployment (Nov 2019)</b>						
<b>Claimant count - number</b>	335	465	810	450	120	2,180
<b>Claimant count - rate</b>	2.0	4.0	4.3	3.6	1.6	3.3
<b>Rate last quarter (Aug 2018)</b>	1.8	3.8	4.0	3.4	1.3	3.0
<b>Rate last year (Nov 2018)</b>	1.5	2.9	3.1	2.9	1.2	2.4
<b>Rate 5 years ago (Nov 2014)</b>	2.1	3.1	2.7	2.2	1.2	2.4
<b>Rate 10 years ago (Nov 2009)</b>	3.6	4.4	4.7	4.2	1.9	3.9

\* except for the Conwy CB totals, these figures exclude farm agriculture (SIC subclass 01000). Employment figures are for employees plus working proprietors

## Appendix 2 – summary economic data for strategic sub areas (cont.)

Sources: non-domestic rates register, CCBC; Land Registry price paid data; CACI PayCheck data; DWP benefit statistics, Stat-Xplore

	West	North	Central	East	South	County Borough
<b>Vacant properties (Sep 2019)</b>						
<b>All non-domestic properties</b>	1,094	1,336	1,460	812	995	5,697
<b>Empty</b>	71	115	168	72	80	506
<b>As % all non-domestic properties</b>	6.5%	8.6%	11.5%	8.9%	8.0%	8.9%
<b>% empty last quarter (Jun 2019)</b>	6.9%	8.8%	11.8%	8.9%	8.0%	9.1%
<b>% empty last year (Sep 2018)</b>	7.0%	8.0%	11.7%	8.2%	7.4%	8.7%
<b>Average house prices (2018)</b>						
<b>Median annual house price</b>	£165,000	£162,000	£155,000	£142,725	£170,000	£157,000
<b>Lower quartile annual house price</b>	£130,000	£124,950	£110,000	£115,000	£128,375	£119,300
<b>Ratio income:houseprice (median)</b>	5.4	6.2	5.7	5.4	5.9	5.6
<b>Ratio income:houseprice (lower quartile)</b>	7.3	8.3	7.1	7.4	7.6	7.4
<b>Household income (2019)</b>						
<b>Median income</b>	£30,250	£26,000	£27,100	£25,750	£28,550	£27,600
<b>Lower quartile income</b>	£17,800	£15,050	£15,500	£15,200	£16,550	£16,000
<b>% households with income below 60% of GB median</b>	28.3%	35.6%	34.1%	35.5%	31.4%	32.9%
<b>Benefits claimants (May 2019)*</b>						
<b>Total working age residents claiming state benefits</b>	3,045	3,047	5,269	3,696	1,147	15,818
<b>DLA and PIP** - as % all aged 16-66</b>	5.8%	7.6%	8.2%	9.0%	5.0%	7.2%
<b>Universal credit - as % all aged 16-66</b>	3.7%	6.1%	6.3%	6.3%	2.8%	5.2%
<b>Older DWP benefits*** - as % all aged 16-66</b>	8.3%	11.3%	12.6%	13.9%	7.0%	10.4%

\* There is a discontinuity in the benefits data, as Universal Credit is rolled out and starts to replace older awards systems.

\*\* Job Seekers Allowance (JSA), Employment & Support Allowance (ESA), Carer's Allowance

### Appendix 3.1 – quarterly claimant count unemployment figures for wards (electoral divisions): ranked by rate

Source: ONS Crown Copyright Reserved [from Nomis on 18 December 2019]

	November 2019		August 2019		May 2019		February 2019	
Glyn	225	8.8	195	7.6	180	7.0	185	7.2
Abergele Pensarn	105	7.8	105	8.0	120	9.1	110	8.5
Tudno	190	6.2	160	5.3	160	5.3	175	5.7
Pentre Mawr	90	5.1	80	4.5	75	4.2	70	3.8
Mochdre	60	4.8	55	4.8	50	4.1	50	4.2
Llysfaen	80	4.7	75	4.2	80	4.5	75	4.2
Towyn	55	4.5	50	3.9	45	3.8	55	4.3
Pant-yr-afon/Penmaenan	70	4.3	60	3.6	70	4.3	70	4.3
Colwyn	100	4.1	95	3.9	85	3.6	85	3.5
Gogarth	85	4.1	90	4.3	90	4.4	95	4.7
Mostyn	95	4.1	90	3.9	95	4.2	90	3.9
Craig-y-Don	70	4.0	70	4.0	60	3.6	60	3.6
Rhiw	145	4.0	130	3.7	140	3.8	135	3.7
Kinmel Bay	130	3.8	120	3.5	110	3.2	125	3.7
Eirias	65	3.5	60	3.2	50	2.9	55	3.1
<b>Conwy County Borough</b>	<b>2,180</b>	<b>3.3</b>	<b>2,010</b>	<b>3.0</b>	<b>2,015</b>	<b>3.1</b>	<b>2,050</b>	<b>3.1</b>
Llanddulas	30	3.1	30	3.1	20	2.5	30	3.1
Crwst	30	2.8	25	2.0	25	2.1	30	2.7
Pensarn	50	2.8	45	2.5	45	2.3	50	2.6
Bryn	30	2.7	30	2.8	30	2.4	30	2.4
Llandrillo yn Rhos	95	2.6	105	2.8	105	2.8	105	2.8
Trefriw	20	2.6	15	2.1	10	1.6	15	1.7
Pandy	25	2.1	20	2.0	20	1.7	20	1.8
Caerhun	25	2.0	15	1.5	15	1.5	20	1.8
Gele	45	1.9	40	1.8	45	2.0	45	1.8
Betws yn Rhos	25	1.8	25	1.8	25	2.0	20	1.6
Capelulo	15	1.7	15	2.1	15	2.2	15	2.1
Conwy	50	1.7	40	1.4	50	1.7	55	1.9
Gower	10	1.7	10	1.3	10	1.3	10	1.4
Deganwy	40	1.5	30	1.2	35	1.5	35	1.5
Llangernyw	10	1.4	15	1.8	10	1.0	5	0.8
Eglwysbach	10	1.3	10	0.9	10	0.9	10	1.2
Llansanffraid	15	1.3	10	0.9	15	1.0	10	0.9
Penrhyn	30	1.2	35	1.4	40	1.6	35	1.3
Llansannan	15	1.1	10	0.7	10	0.9	10	0.9
Marl	30	1.1	35	1.3	40	1.5	40	1.5
Betws-y-Coed	5	1.0	5	0.9	15	1.9	15	2.2
Uwchaled	5	0.8	5	0.6	5	0.6	5	0.7
Uwch Conwy	5	0.7	5	0.8	5	0.7	10	1.0

### Appendix 3.2 – annual claimant count unemployment figures, with rates, for wards (electoral divisions): ranked alphabetically

Source: ONS Crown Copyright Reserved [from Nomis on 18 December 2019]

	November 2019		November 2018		November 2014		November 2009	
<b>Conwy County Borough</b>	<b>2,180</b>	<b>3.3</b>	<b>1,610</b>	<b>2.4</b>	<b>1,620</b>	<b>2.4</b>	<b>2,645</b>	<b>3.9</b>
Abergele Pensarn	105	7.8	105	7.9	70	5.2	101	7.6
Betws-y-Coed	5	1.0	10	1.2	10	1.1	13	1.6
Betws yn Rhos	25	1.8	20	1.6	10	0.8	35	2.6
Bryn	30	2.7	15	1.4	20	1.7	50	4.1
Caerhun	25	2.0	15	1.4	10	0.9	12	1.0
Capelulo	15	1.7	15	1.7	15	1.7	21	2.4
Colwyn	100	4.1	60	2.5	55	2.1	116	4.5
Conwy	50	1.7	40	1.4	50	2.0	90	3.4
Craig-y-Don	70	4.0	40	2.4	50	2.8	65	3.6
Crwst	30	2.8	25	2.3	20	1.6	37	3.7
Deganwy	40	1.5	25	0.9	25	1.4	57	2.9
Eglwysbach	10	1.3	10	0.9	5	0.7	11	1.2
Eirias	65	3.5	45	2.4	55	2.7	67	3.4
Gele	45	1.9	35	1.4	25	1.1	62	2.7
Glyn	225	8.8	165	6.4	140	4.8	233	9.2
Gogarth	85	4.1	70	3.4	90	4.0	117	5.5
Gower	10	1.7	10	1.4	15	1.6	27	3.8
Kinmel Bay	130	3.8	95	2.8	85	2.4	147	4.2
Llanddulas	30	3.1	10	1.2	20	2.1	29	3.0
Llandrillo yn Rhos	95	2.6	90	2.4	90	2.3	148	4.0
Llangernyw	10	1.4	5	0.5	5	0.5	8	1.0
Llansanffraid	15	1.3	10	0.7	20	1.5	48	3.4
Llansannan	15	1.1	10	0.9	10	0.7	23	2.1
Llysfaen	80	4.7	60	3.4	65	3.7	96	5.4
Marl	30	1.1	35	1.3	45	1.9	65	3.1
Mochdre	60	4.8	40	3.3	35	2.9	63	5.7
Mostyn	95	4.1	80	3.5	80	3.6	134	6.3
Pandy	25	2.1	15	1.3	30	2.5	42	3.8
Pant-yr-afon/Penmaenan	70	4.3	60	3.5	70	3.9	101	6.5
Penrhyn	30	1.2	15	0.7	25	1.0	44	1.7
Pensarn	50	2.8	30	1.7	45	2.5	78	4.7
Pentre Mawr	90	5.1	60	3.3	35	1.9	88	4.6
Rhiw	145	4.0	105	2.9	95	2.5	143	3.9
Towyn	55	4.5	45	3.8	45	3.4	83	5.9
Trefriw	20	2.6	10	1.2	10	1.5	12	1.5
Tudno	190	6.2	130	4.3	120	4.2	150	5.2
Uwch Conwy	5	0.7	5	0.8	15	1.5	18	1.8
Uwchaed	5	0.8	5	0.6	10	1.3	13	1.5