

Cost of Living Dashboard

[Housing and Homelessness](#)

[Employment, Finances and Welfare Support](#)

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The Cost of Living Dashboard aims to provide insight and evidence into the rising cost of living in Greater Manchester. The dashboard allows for comparison between each Greater Manchester local authority, the city region as a whole, the North West region and the whole of England. The indicators that are included in this dashboard, as seen below, cover between April 2019 and the present day, each showing monthly changes, which have contributed to the rising cost of living.

The data is divided into five sections:

Housing and Homelessness: Housing Support Claimant Share, Number of Individuals new to Rough Sleeping, Households in Temporary Accommodation and Employed individuals referred to ABEN Accommodation.

Employment, Finances and Welfare: Bank of England Interest Rate, Inflation Rate, Universal Credit Claimant Share, Median Monthly Pay and Council Tax Support claims.

Food: Food parcel and food voucher distribution levels, Free school meal eligibility, That Bread and Butter Thing transaction levels and Healthy Start Vouchers uptake levels.

Fuel: Petrol and Diesel prices, Energy Price Cap, Warm Homes Oldham levels and Tameside Fuel Poverty support levels.

Crime and Incidents: Domestic Abuse Incidents and Acquisitive Crime.

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RAG Ratings - to show comparisons with previous months for the same metrics.

August 2022	August 2022	September 2022	September 2022
64	£2,008.00	9,762	£1.67
Number of individuals new to sleeping rough	Median Monthly Pay	Number of transactions at That Bread and Butter Thing	Average Petrol Pay at the Pump Price per Litre

Other Relevant Dashboards

There are other highly relevant and insightful dashboards that are interlinked to the cost of living crisis, such as:

GM Welfare and Benefits Dashboard - A monthly update of data on Claimant Count, Universal Credit claimants, the employment status of UC claimants as well as their gender and conditionality.

- The GM claimant share in March 2022 was 5.6%, higher than the North West and UK averages (4.8% and 4.2%).
- In all boroughs across GM, the majority of UC claimants were in employment in February 2022.

GM Economic Resilience Dashboard - Intelligence on the GM economy, recovery from the pandemic and other emerging issues.

- Consumer Confidence Index decreased by 7 points in April 2022, to -38 - the lowest point since April 2008.
- 68% of survey respondents stated finances are a concern in the latest wave of the GM Resident Survey.

GM Poverty Action Dashboard - A multi-dimensional picture of poverty in GM across topics including child poverty, debt, education, fuel and so on.

- 1 in 4 children in the city region are living in poverty, equating to 144,784 children.
- 59.57% of those seeking debt advice in GM are aged between 25 and 49.

GM Housing Market Monitor - Provides an overview of the housing market in Greater Manchester.

- 40% of homes in Greater Manchester are in band C, in relation to their Energy Performance Certificate
- The highest residential house price in GM, is in Trafford where the average price in 2022 is £346,934. Trafford is the only borough in GM where this value is higher than the England average.

GM Strategy Dashboard - Central hub for the progress measures of the GM Strategy to monitor collective progress and assess changes within the region, across all Shared Outcomes and Shared Commitments.

- 26.8% of households reported that they had experienced some form of digital exclusion in February 2022.

GM Parity Dashboard - Provides a modelled housing stock baseline for GM.

In 2020, a modelled housing stock baseline was produced for GM providing an assessment of all housing stock, predictions of risks in the homes as well as an Energy Query Builder and Housing Query Builder.



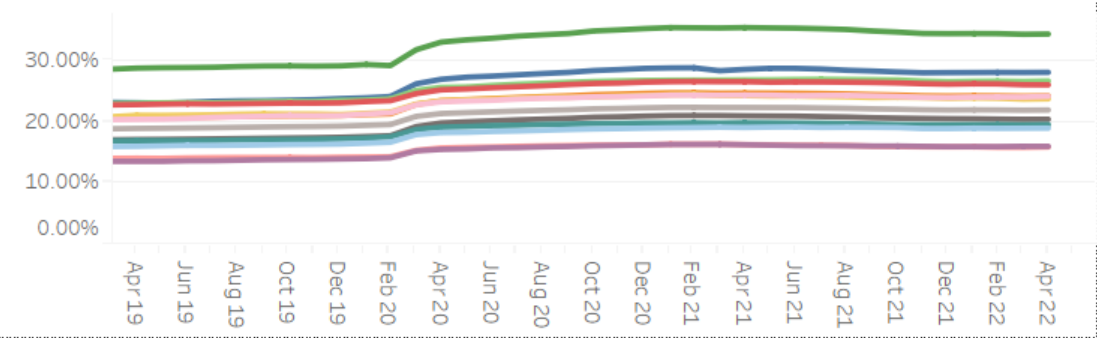
Housing and Homelessness

Housing costs account for a significant proportion of household expenses and so understanding the trends that are occurring in this area and the effect changes are having, is key to understanding the cost of living crisis. For the most vulnerable in society, becoming homeless and/or residing in temporary accommodation is a real risk of the cost of living crisis and so these metrics have also been included to give a full understanding of the situation.

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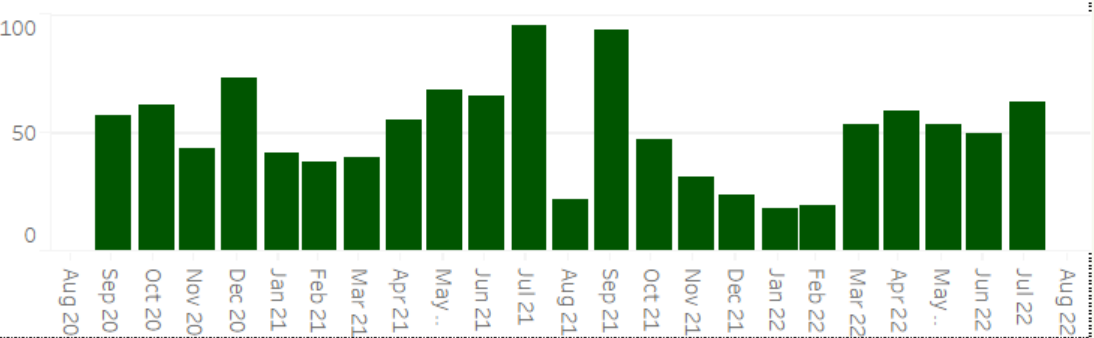
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Housing Support Share



The percentage of households receiving Housing Support. A combination of the number of households receiving Housing Benefit and the housing element of Universal Credit.

New to rough sleeping

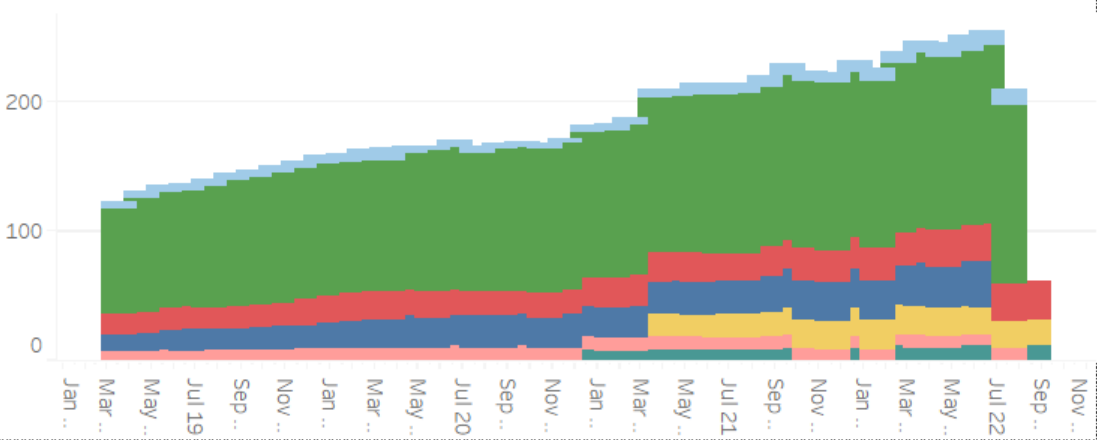


Housing Support Share - ..

- ✓ Bolton
- ✓ Bury
- ✓ England
- ✓ Greater Manchester
- ✓ Manchester
- ✓ North West
- ✓ Oldham
- ✓ Rochdale
- ✓ Salford
- ✓ Stockport
- ✓ Tameside

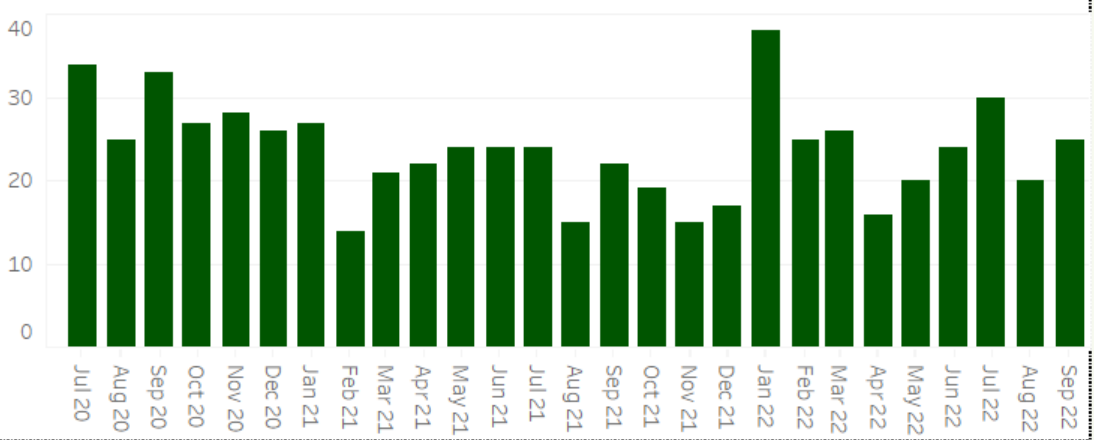
Where is this data from?

Temporary Accommodation, per 10,000 households



Temporary accommodation placements, across Bury, Manchester, Oldham, Salford, Tameside, Trafford and Wigan, as per 10,000 households.

Employed Individuals referred to A Bed Every Night



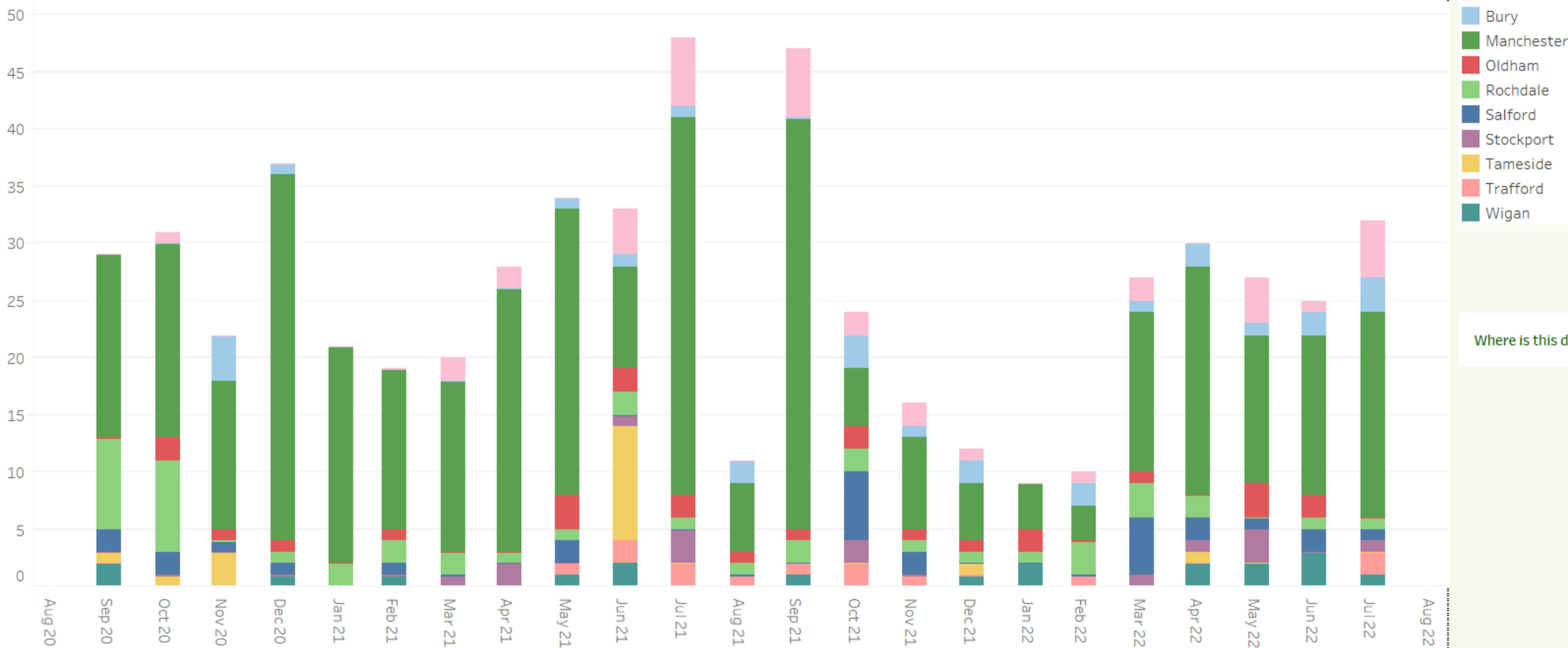
- Area
- Manchester
 - Oldham
 - Rochdale
 - Salford
 - Stockport
 - Tameside
 - Trafford
 - Wigan
 - Greater Manchester
 - North West

The number of people referred to A Bed Every Night, each month, who are in employment. Click here for a further breakdown of this visualisation.



Housing and Homelessness

New to rough sleeping by local authority



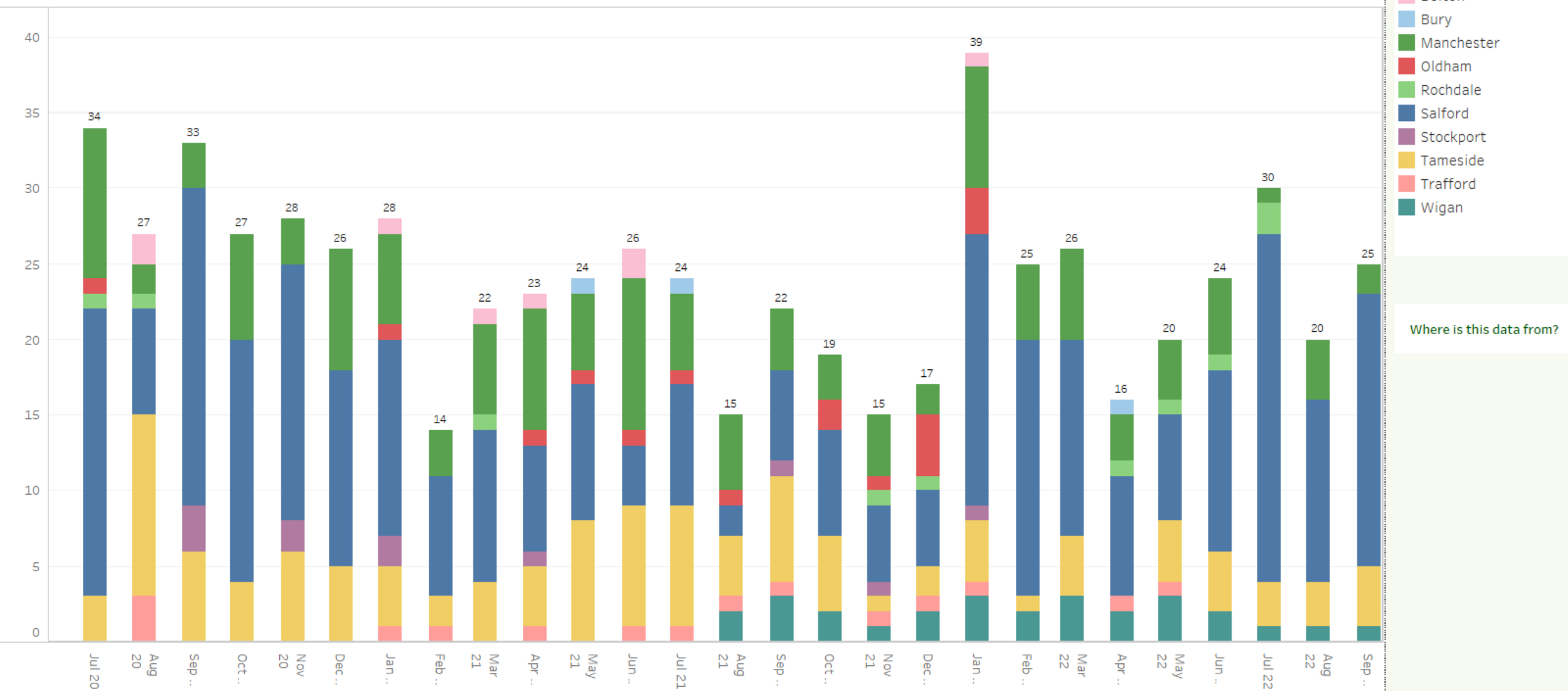
Where is this data from?

The number of people across Greater Manchester, who are new to sleeping rough in that local authority (we do not have insight into whether they have previously slept rough in another LA). Broken down further to examine the number of people in each local authority.



Housing and Homelessness

Employed Individuals referred to A Bed Every Night



The number of people referred to A Bed Every Night, each month, who are in employment. Broken down further to examine the proportion of those referred in each local authority.



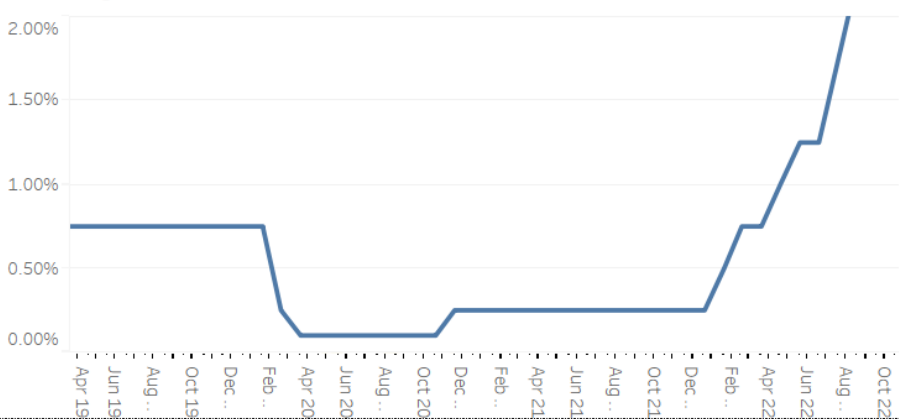
Employment, Finances and Welfare Support

Understanding the economic context in which people are experiencing the cost of living crisis is key, hence why the Bank of England Interest rate and CPI and CPIH rates are included on this page. It is also crucial to understand the effects this is having on the personal finances of everyday people, hence the inclusion of universal credit claimant share and median monthly pay (adjusted for inflation) as well as specific council tax measures including council tax support and council tax arrears.

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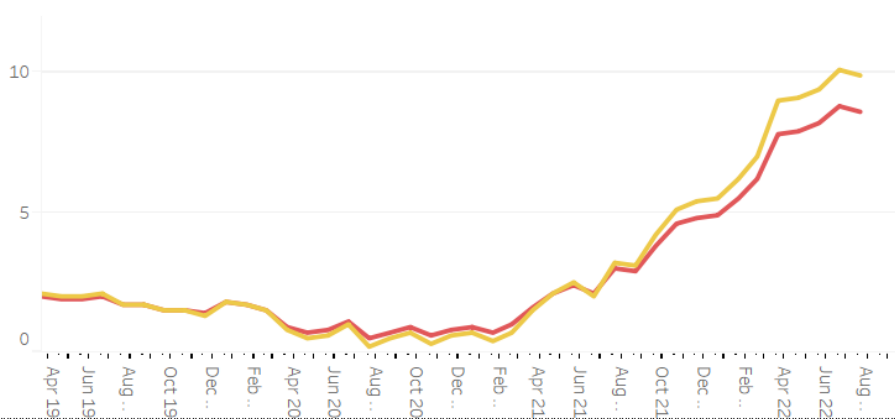
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Bank of England Interest Rate



The interest rate set by the Bank of England to influence spending and inflation in the UK.

Inflation Rate



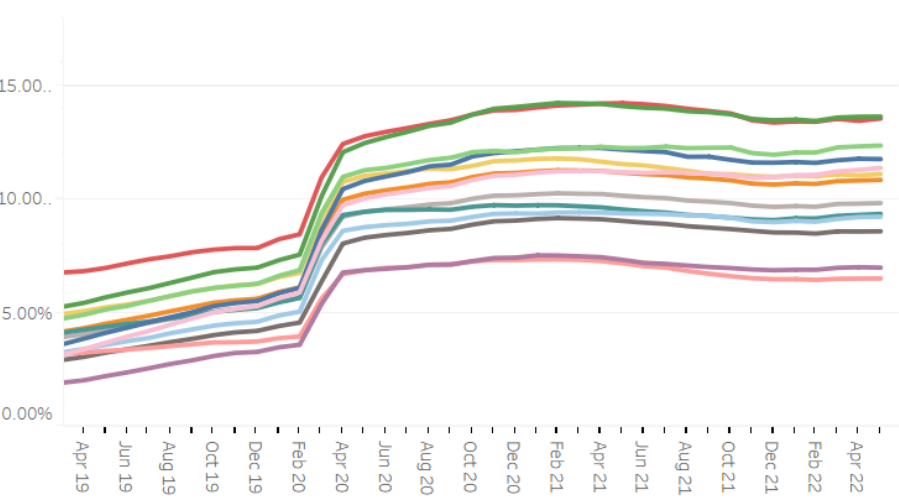
Inflation Rate

- CPI
- CPIH

Universal Credit Share - C..

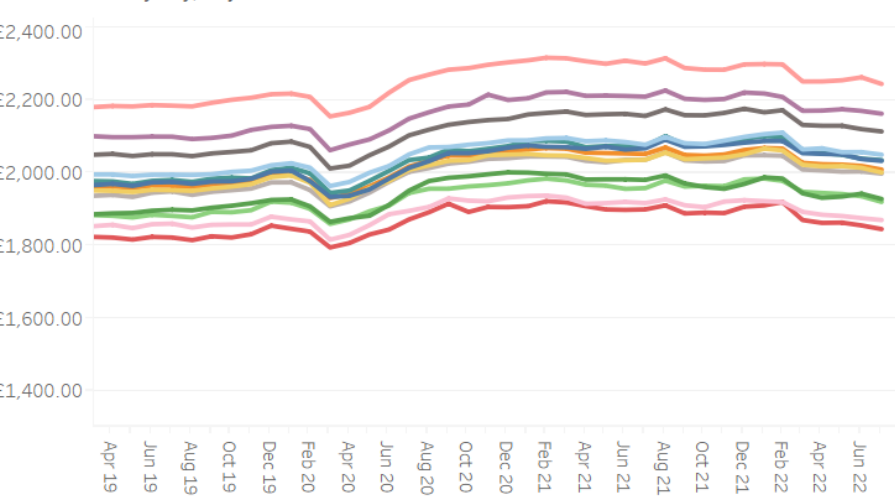
- Bolton
- Bury
- England
- Greater Manchester
- Manchester
- North West
- Oldham
- Rochdale
- Salford
- Stockport
- Tameside
- Trafford
- Wigan

Universal Credit Share



The percentage of Universal Credit claimants. A payment made up of a standard allowance and any extra amounts that apply to an individual.

Median Monthly Pay, Adjusted for Inflation



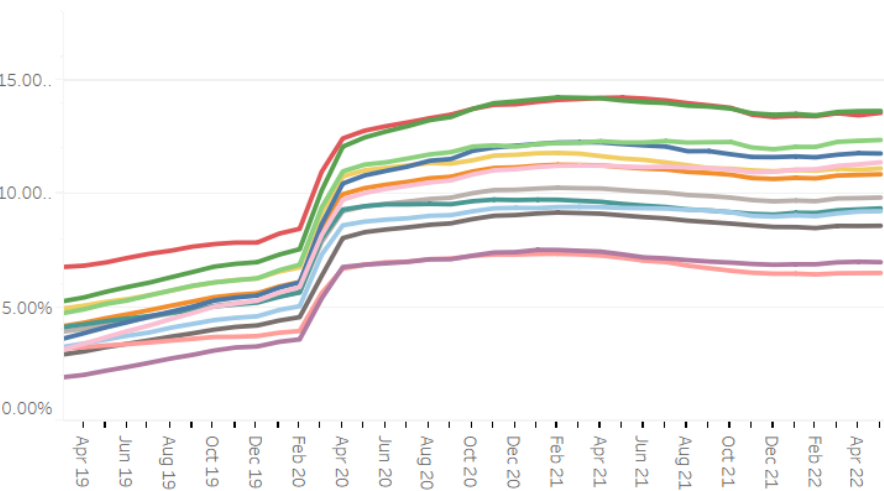
Median Monthly Pay - Cho..

- Bolton
- Bury
- Greater Manchester
- Manchester
- North West
- Oldham
- Rochdale
- Salford
- Stockport
- Tameside
- Trafford
- UK
- Wigan

Median monthly pay, adjusted for inflation for each local authority, Greater Manchester, North West and UK.

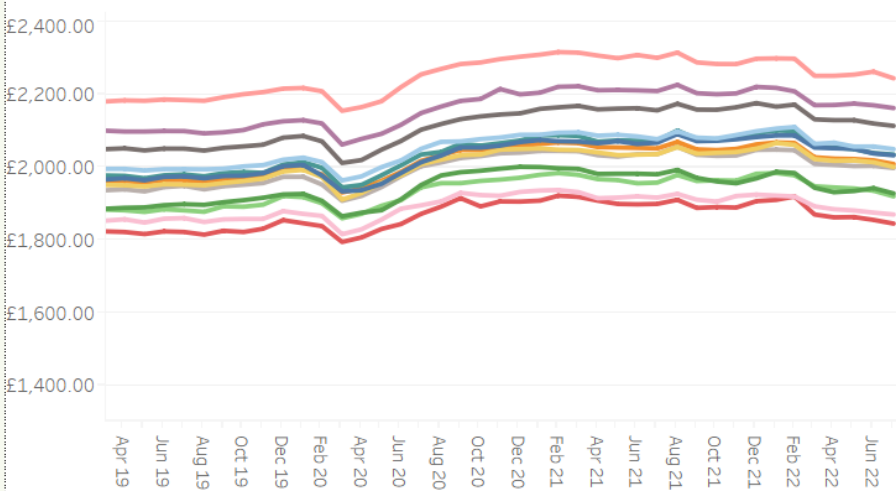
Where is this data from?

Universal Credit Share



The percentage of Universal Credit claimants. A payment made up of a standard allowance and any extra amounts that apply to an individual.

Median Monthly Pay, Adjusted for Inflation



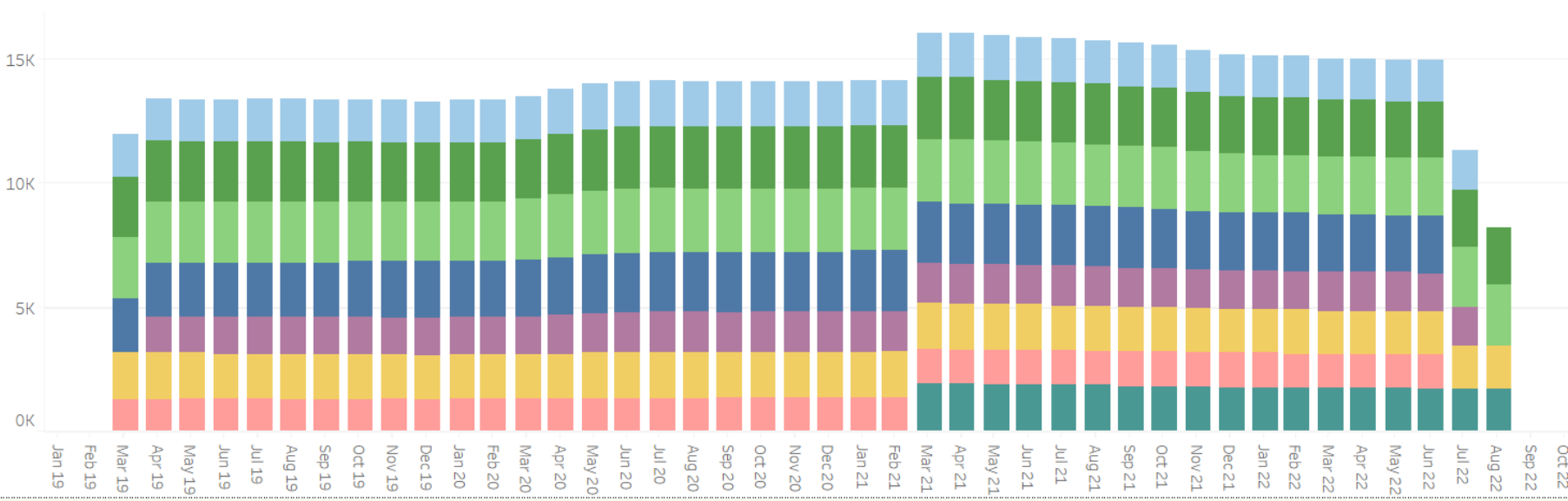
Median monthly pay, adjusted for inflation for each local authority, Greater Manchester, North West and UK.

Median Monthly Pay - Cho..

- ✓ Bolton
- ✓ Bury
- ✓ Greater Manchester
- ✓ Manchester
- ✓ North West
- ✓ Oldham
- ✓ Rochdale
- ✓ Salford
- ✓ Stockport
- ✓ Tameside
- ✓ Trafford
- ✓ UK
- ✓ Wigan

Where is this data from?

Council tax support claims, per 10,000 households



Council tax support claims (sometimes referred to as council tax arrears), per month, per 10,000 households. It should be noted that changes in claims can be affected by team capacity rather than just resident need.

Area

- Bolton
- Bury
- Manchester
- Oldham
- Rochdale
- Salford
- Stockport
- Tameside
- Trafford
- Wigan
- Greater Manchester
- North West
- England





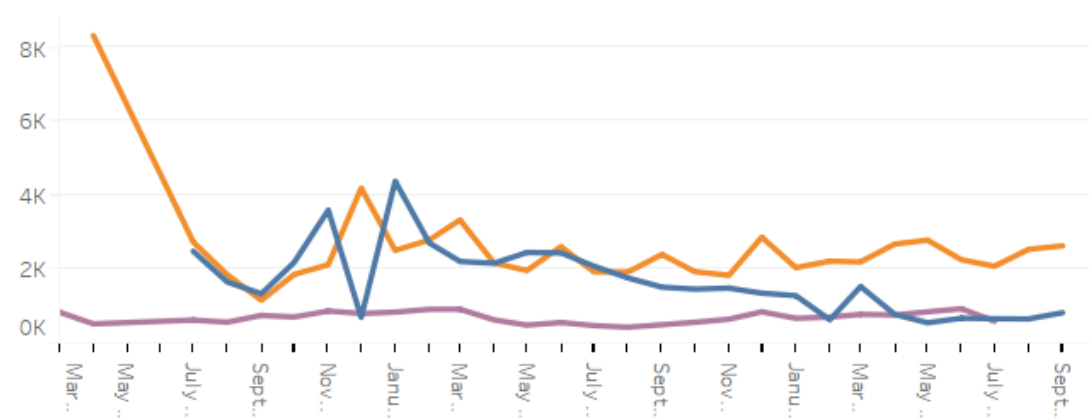
Food

As inflation rises and households struggle to pay bills, the cost of food can become a stressor for some and so it is key to track how the cost of living crisis is affecting food distribution services and recognise where peaks are forming and intervention may be necessary. It is also of great value to track trends in eligibility and claimant levels for government schemes in place which aim to support those experiencing food poverty, such as free school meals and healthy start vouchers.

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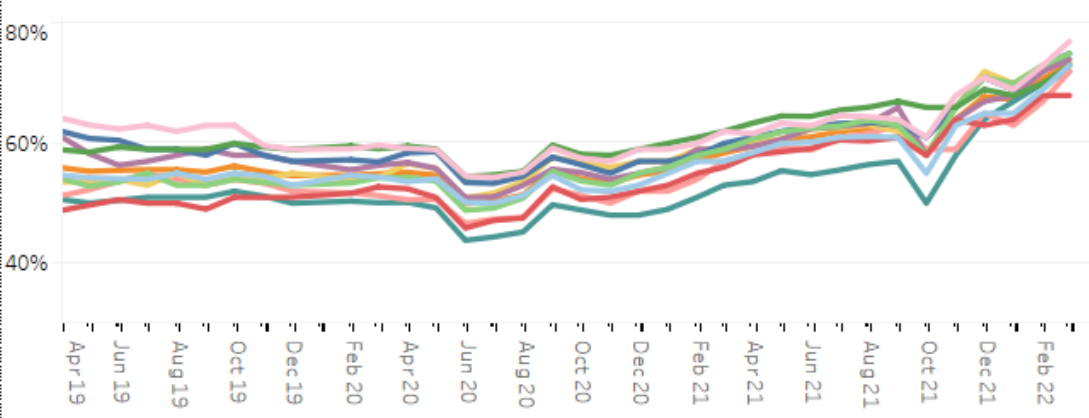
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Food Parcel and Voucher Distribution Levels



The number of food parcels distributed across Bury and Rochdale. Not all local authorities are able to collect this data due to the set up of food distribution services in their locality. These figures also do not represent a full pi..

Healthy Start Vouchers Uptake



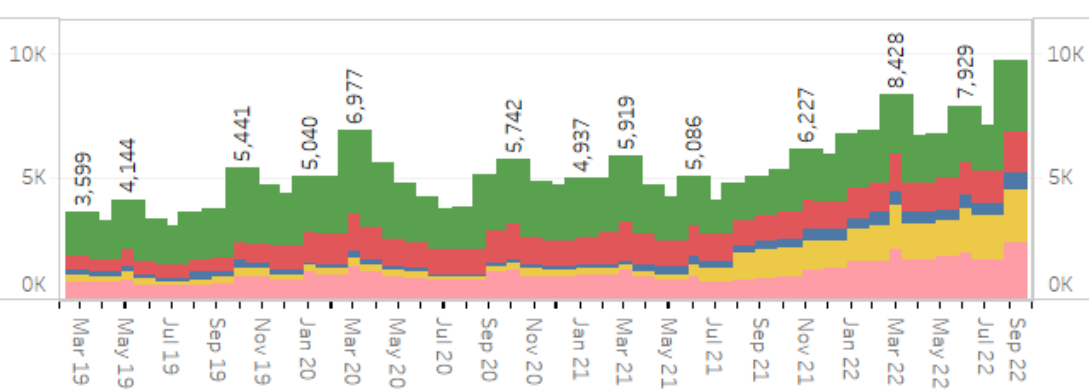
Healthy Start - Choose Ar..

- ☒ Bolton
- ☒ Bury
- ☒ England
- ☒ Greater Manchester
- ☒ Manchester
- ☒ North West

Healthy Start - Area

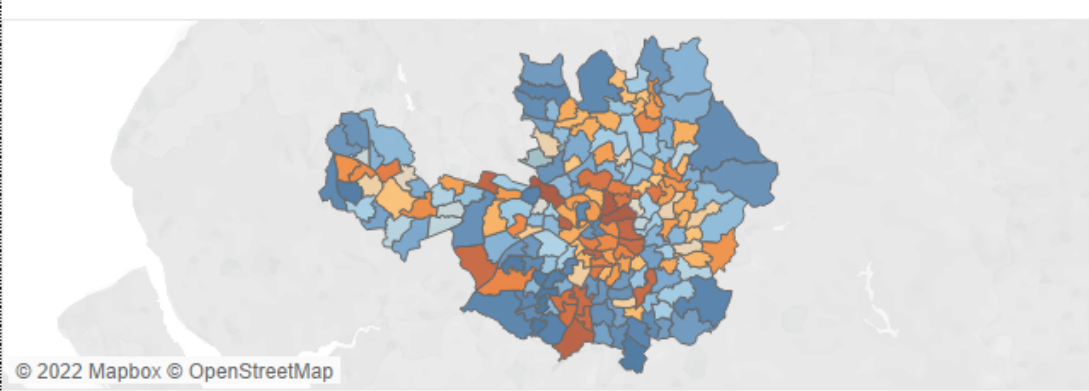
- ☒ Bolton
- ☒ Bury

That Bread and Butter Thing - Transaction Levels



The number of transactions, per month, in the 5 local authorities that 'That Bread and Butter Thing' operate in. ...

Free School Meal Eligibility



The percentage of children eligible for free school meals. Click here to show a graph detailing year on year chan..

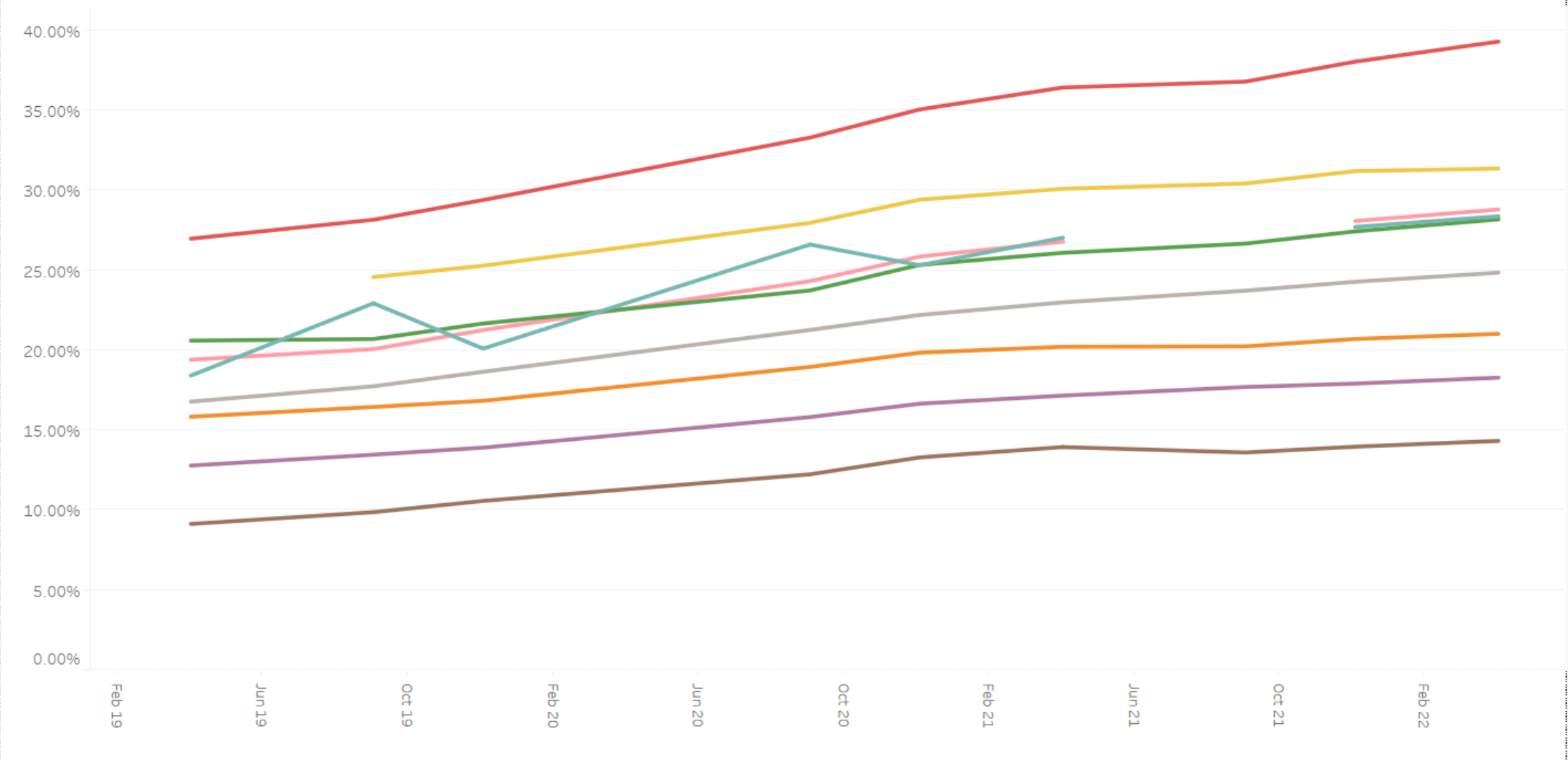
FSM - Choose Month

- ☐ May 2019
- ☐ October 2019
- ☐ January 2020
- ☐ October 2020
- ☐ January 2021
- ☐ May 2021
- ☐ October 2021
- ☒ January 2022
- ☐ May 2022



Food

Free School Meal Eligibility Average Local Authorities



Local Authority

- Bolton
- Bury
- Manchester
- Oldham
- Rochdale
- Salford
- Stockport
- Tameside
- Trafford
- Wigan

Where is this data from?

The average proportion of students eligible for free school meals in each local authority, in order to show change overtime.

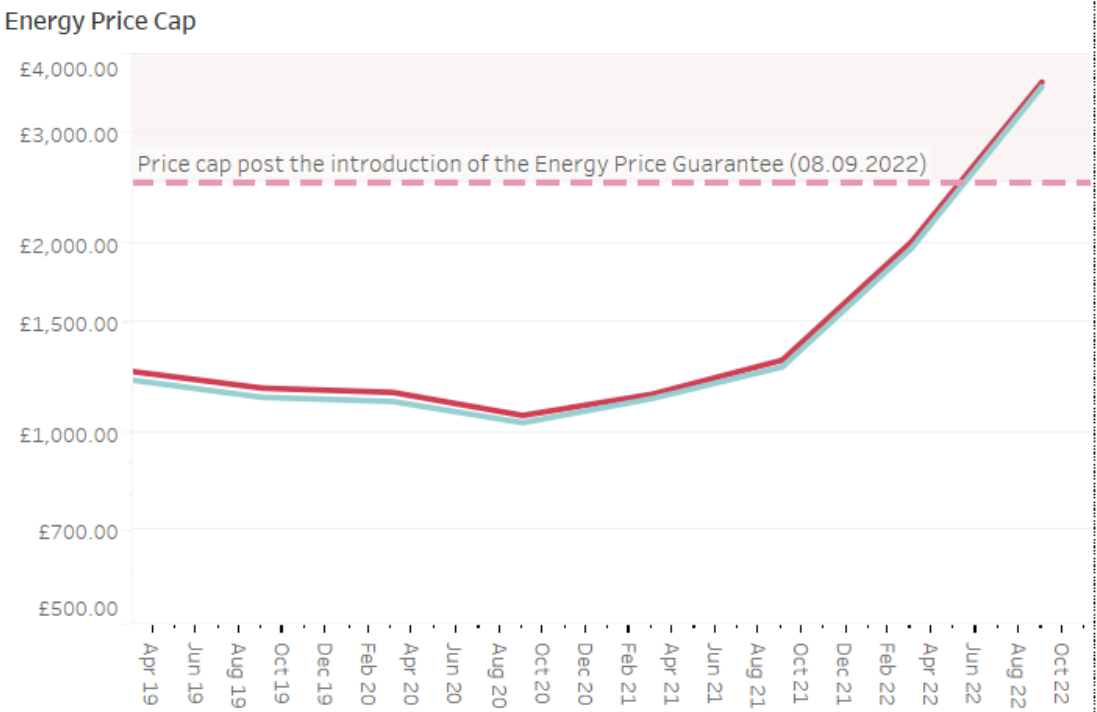
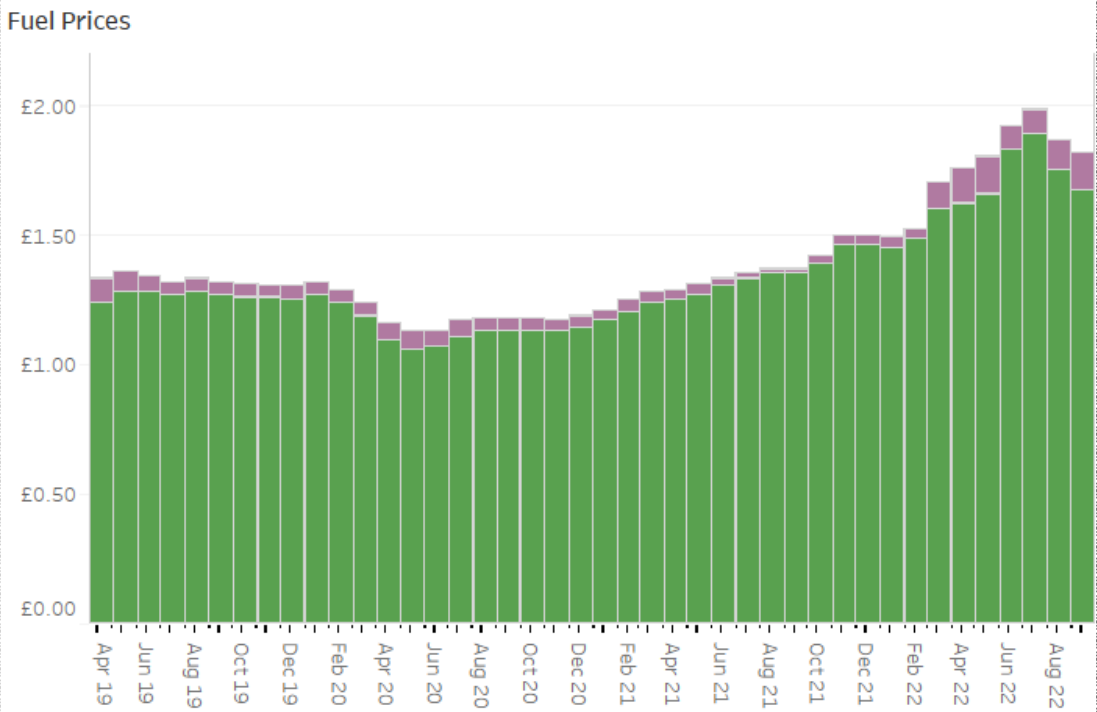


Fuel

The historically high prices of fuel, on an international basis, have had a direct effect on the cost of living for households. Effecting both pay at the vehicle fuel prices, as well as energy costs for running a household. It is also key to recognise government intervention in this area, for example the energy price cap and how this has an effect on household costs.

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Fuel Type

- Diesel Prices
- Petrol Prices

Payment Methods

- Direct Debit Payment
- Pre-Payment

Where is this data from?

Monthly average 'pay at the pump' prices for fuel, per litre, in the UK.

A backstop protection for those on a default energy tariff set by Ofgem. This graph includes a projection for the Energy Price Cap in October 2022.

Different support measures are being used to help with the rising costs of fuel and energy for households across Greater Manchester. Due to the variety in measures being used, there is understandably difference in how these are recorded, tracked and measured and so availability of data in this area varies. As with all council provided data, lack of data for any of the 10 local authorities does not indicate that support is not being provided.

[Click here to navigate to a fuel and energy support measures.](#)



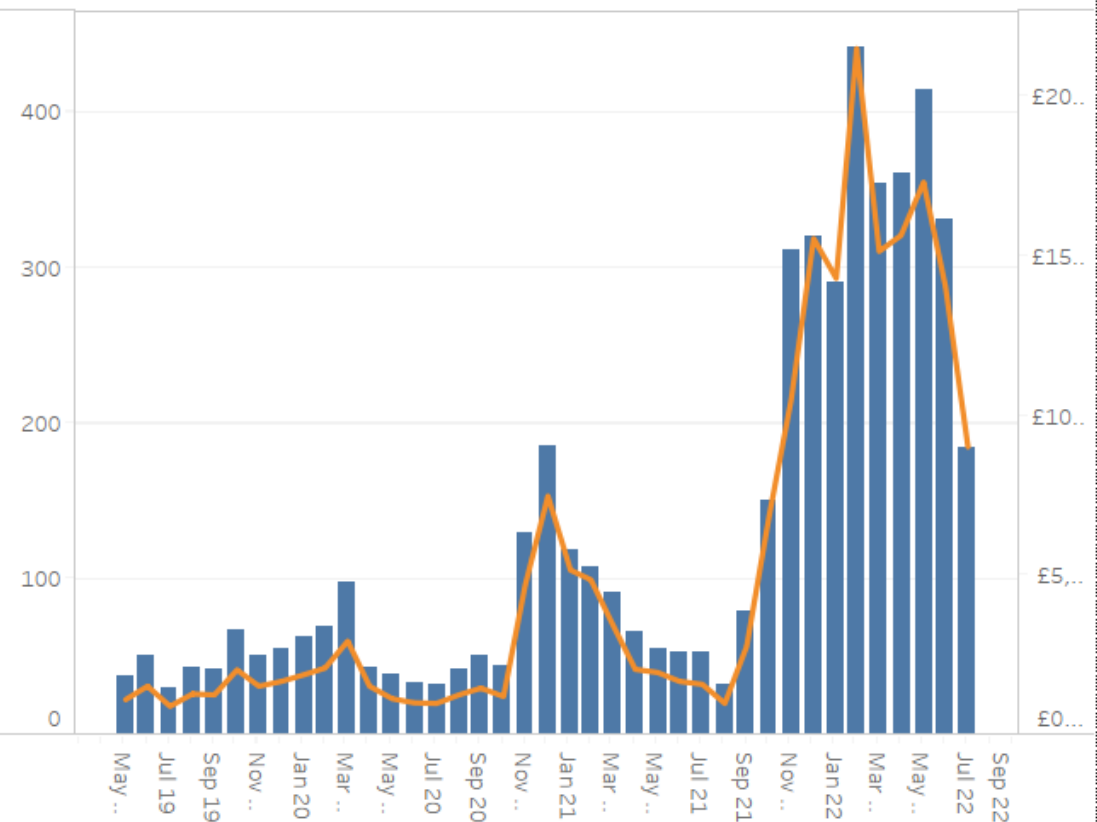
Fuel

As households feel the effect of rising fuel and energy costs, councils are implementing support packages, on top of government support. This page details some of these support packages in place. Future iterations of this dashboard will include further metrics in this area, some of which have already been provided by councils.

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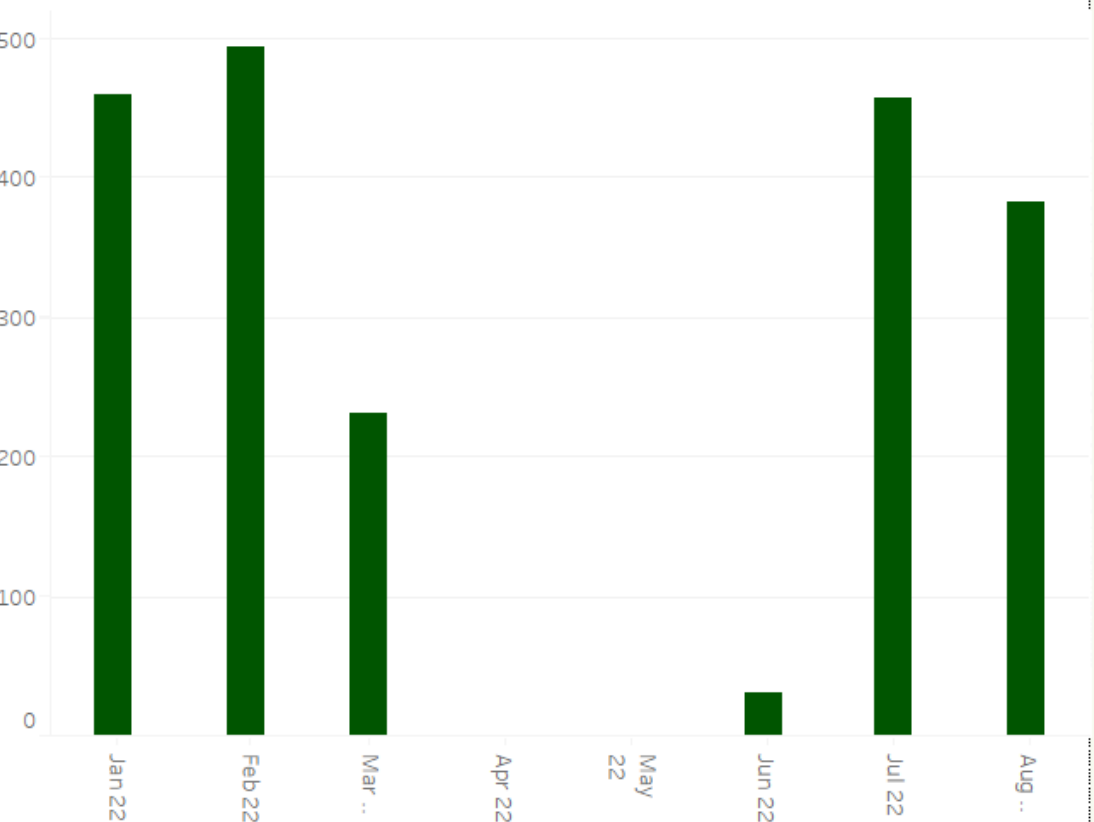
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Warm Homes Oldham



The number of families helped via the Warm Homes scheme in Oldham and the monetary value of the support provided.

Tameside Fuel Poverty Support



Utilities requests made through the household support fund programmes in Tameside, please note due to these being utility requests, this could include water bills. Please also note, there is recognition from Tameside council that the volume is likely limited by available funding rather than the number of households in need.

Warm Homes Oldham
No families claiming h..
Value £

Where is this data from?



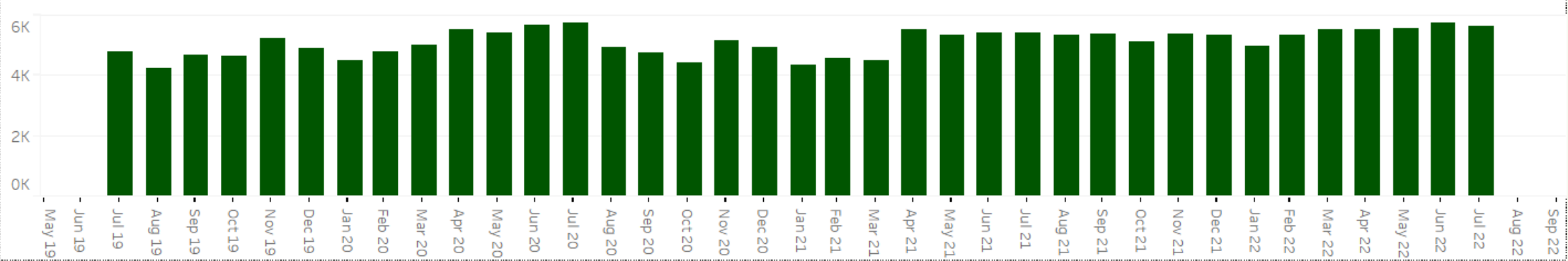
Crime and Incidents

As we experience a rising cost of living, concern is increasing that we could see a rise in crime as a result. This is particularly the case for acquisitive crime and domestic abuse incidents. This theme aims to explore these metrics in further depth.

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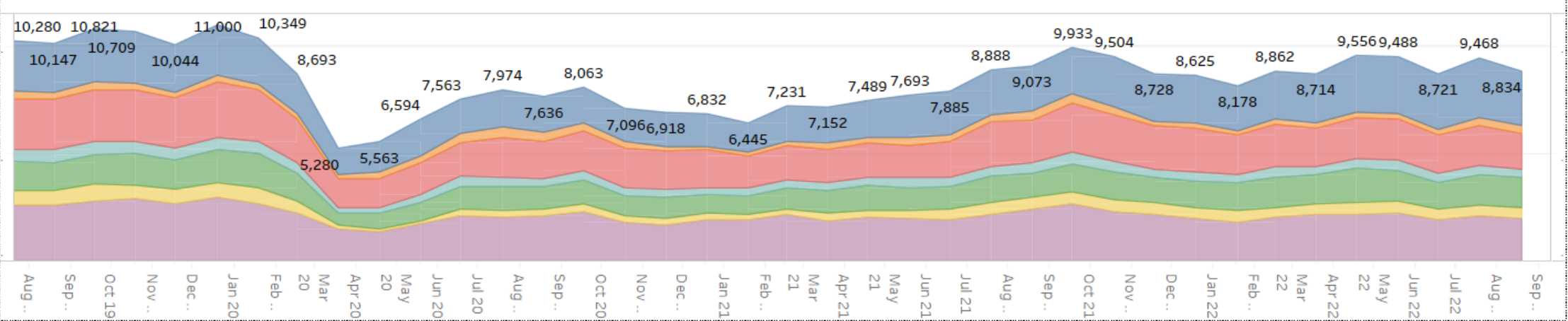
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Domestic Abuse Incidents



The number of domestic abuse incidents, per local authority. [Click here for a further breakdown of this graph.](#)

Acquisitive Crime



Where is this data from?

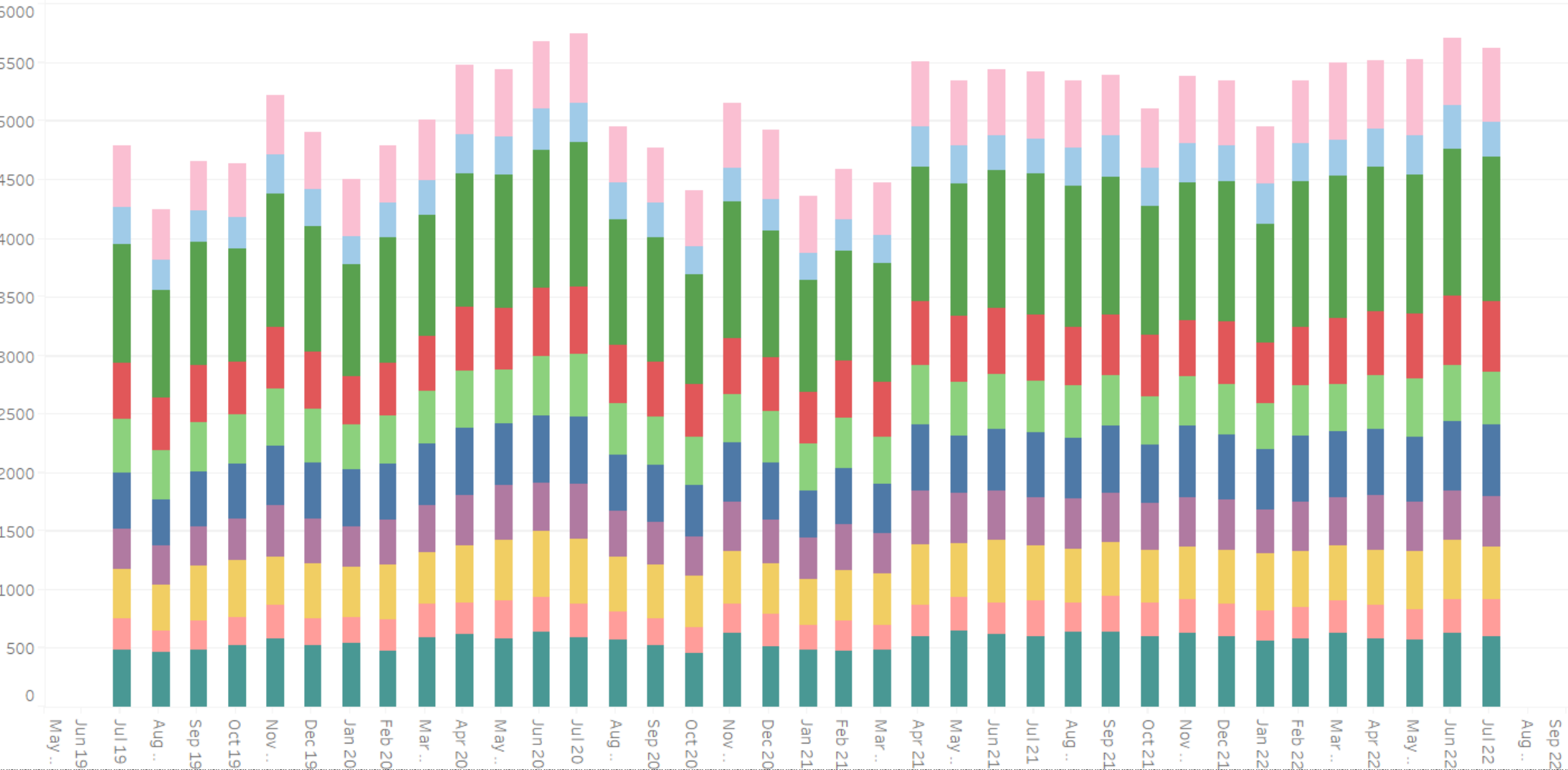
- Crimes Recorded
- All other theft offenc..
 - Bicycle theft
 - Burglary
 - Robbery
 - Shoplifting
 - Theft from the person
 - Vehicle offences

A breakdown of all acquisitive crimes reported in Greater Manchester, by the type of crime.



Crime and Incidents

Domestic Abuse Incidents



Local Authority

- Bolton
- Bury
- Manchester
- Oldham
- Rochdale
- Salford
- Stockport
- Tameside
- Trafford
- Wigan

Where is this data from?

The number of domestic abuse incidents. Broken down further to examine the proportion of those referred in each local authority.



Metadata Information

Housing Support Claimant Count

Combination of Housing Benefit claimants and those who claim the Housing Element of Universal Credit, as a proportion of 2021 population estimates.

[Stat-Xplore: Housing Benefit and Universal Credit Claimants](#)

[ONS: Population and Household estimates, England and Wales: Census 2021](#)

New to rough sleeping

Combination of data published online, for link please see below, and more up to date figures provided directly from DLUHC.

[Gov.uk: Support for people sleeping rough in England, March 2022.](#)

Number of Households in Temporary Accommodation

Combination of council provided data and household estimates from Census 2021.

Data provided by Bury, Manchester, Oldham, Salford, Tameside, Trafford and Wigan councils.

[ONS: Population and Household estimates, England and Wales: Census 2021](#)

Number of Employed Individuals referred to A Bed Every Night.

Data kept locally at the Greater Manchester Combined Authority.

Bank of England Interest Rate

[Bank of England Database: Bank Rate History and Data](#)

Inflation Rate

[ONS: Consumer Price Inflation Tables](#)

Universal Credit Share

The proportion of Universal Credit claimants, as a proportion of 2021 population estimates.

[Stat-Xplore: Universal Credit Claimants](#)

[ONS: Estimates of the population for the UK, England and Wales, Scotland and Northern Ireland](#)

Median Monthly Pay

Median monthly pay from Pay As You Earn Real Time Information, seasonally adjusted.

[ONS: Earnings and employment from Pay As You Earn Real Time Information](#)

[ONS: Consumer Price Inflation Tables](#)

Council Tax Support Claims, per 10,000 households

The proportion of Universal Credit claimants, as a proportion of 2021 population estimates.

Data provided by Bury, Manchester, Rochdale, Salford, Stockport, Tameside, Trafford and Wigan.

[ONS: Population and Household estimates, England and Wales: Census 2021](#)

Food Parcels Distribution Levels

Data provided by Bury, Rochdale and Wigan.

Free School Meals Eligibility

Data provided by Bury, Manchester, Oldham, Rochdale, Salford, Stockport, Tameside, Trafford and Wigan.

That Bread and Butter Thing – Transaction Levels

Data provided by That Bread and Butter Thing.

Healthy Start Vouchers Uptake

[NHS: Healthy Start Vouchers](#)

Fuel Prices

Weekly road fuel prices, averaged over the month.

[GOV.UK - Weekly road Fuel Prices](#)

Energy Price Cap

[Ofgem - Check if the energy price cap affects you](#)

[House of Commons Library - Domestic energy prices](#)

Warm Homes Oldham

Data provided by Oldham council.

Tameside fuel poverty support

Data provided by Tameside council.

Domestic Abuse Incidents

Data kept locally at the Greater Manchester Combined Authority.

Acquisitive Crime

Data kept locally at the Greater Manchester Combined Authority.



Contact Us

Any feedback on how this dashboard could be changed or expanded is more than welcome. We are also happy to help with any relevant queries.

We are contactable via:

beth.kilheeney@greatermanchester-ca.gov.uk or
daniel.morris@greatermanchester-ca.gov.uk



Glossary

As the cost of living crisis has progressed, more resources and tools have been created to further understand or help support those in need. This page acts as a glossary for these resources. We welcome any suggestions or recommendations on links to be added to this page - please see our details on the Contact Us page.

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Helping Hand

Advice for all those affected by the cost of living crisis across Greater Manchester. A directory of help and support, broken down by locality.

[Greater Manchester Combined Authority: Helping Hand](#)

Cost of Living Hub

A hub sharing best practice and help focused on councils supporting their residents with the rise in cost of living.

[Local Government Association: Cost of Living Hub](#)

Cost of Living Data Dashboard

A dashboard sharing insights gained from across the Citizens Advice service focused on the cost of living crisis, with monthly updates .

[Citizens Advice: CA cost of living data dashboard](#)

Tracking Financial Vulnerability in the UK

UK Financial Vulnerability Index using publicly available measures and unique consumer data from Lowell, one of Europe's largest credit management services companies. Tracking financial vulnerability since 2017, at a parliamentary constituency level.

[Urban Institute: Tracking Financial Vulnerability in the UK](#)

Economic Resilience Dashboard

Tracking the Greater Manchester Economy



economy, recovery from the Covid-19 crisis and other emerging issues.

The data is divided into seven sections:

- **Labour Market** provides leading indicators on employment and economic activity.
- **Household Finances and Cost of Living** provides data on pay, debt and inflation.
- **Business Outlook** provides data gathered by GM based organisations on business sentiment and confidence.
- **Business Lending and Credit Risk** provides information on coronavirus support measures and SME Lending.
- **Behavioural Insights** provides information on the movement of people across GM.
- **National Indicators** provides leading indicators on the state of the economy nationally.
- **International Trade** provides the most up to date information available on exports at different geographies.

The economic data in response to Covid-19 and other events is changing rapidly with new datasets becoming available and others being withdrawn on a regular basis. The dashboard will be updated with the best available data each month with the resultant analysis described in the Analysis tab.

We would welcome feedback on alternative measures to be included in the dashboard or insights on the data provided. If you have any feedback please email jack.james@greatermanchester-ca.gov.uk.

Analysis



90,505

GM residents were in receipt of unemployment benefits in September, a decrease of 0.4% since August.



14,047

4-week average of online job postings in week ending 27th August 2022. This is 34% higher than the 4 weeks to 30th July.



10.1%

UK Inflation as measured by the Consumer Price Index was 10.1% in the 12 months to September '22. This was a 0.2 percentage points increase on the August figure of 9.9%.

Inflation increased in September after declining slightly in August. The widely used CPI measure of inflation rose to 10.1% an increase of 0.2 percentage points on the previous month. The largest contribution to the month-on-month increase was rising food prices. The 10.1% rate of inflation recorded in July and September 2022 is the highest level since 1982.

Latest labour market data shows that the volume of claimants for both unemployment benefits and Universal credit remained steady in the last month in Greater Manchester (albeit at levels well above those prior to the pandemic). However, rates of economic inactivity have begun to rise again in the North West and are now equivalent to the highest inactivity rates reached during the pandemic.

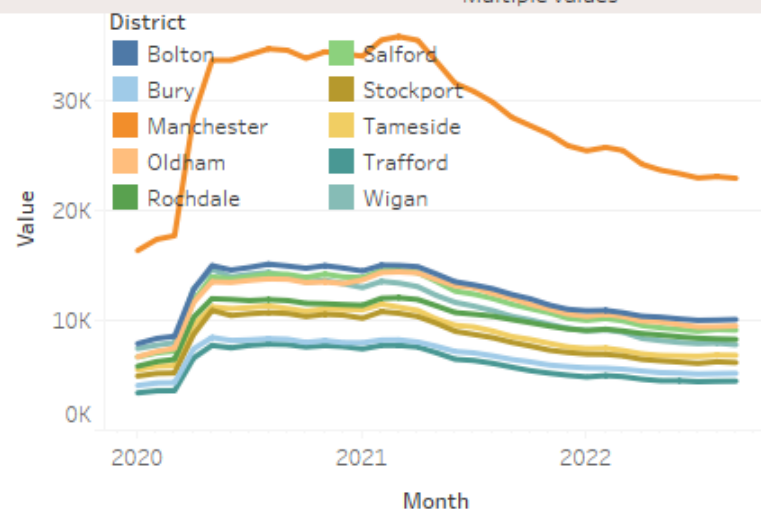
The latest Growth Company survey highlights the rise in the proportion of businesses reporting cash reserves that can support activity for over six months. This rose from 66% to 75% and the Growth Company suggest this could signal that firms have made adjustments to their business plans in order to build reserves to hedge against economic uncertainty.

UK Consumer Confidence worsened again in September falling by a five points below what were already historically low levels to -49, further confirming the worsening state of household finances.

Labour Market

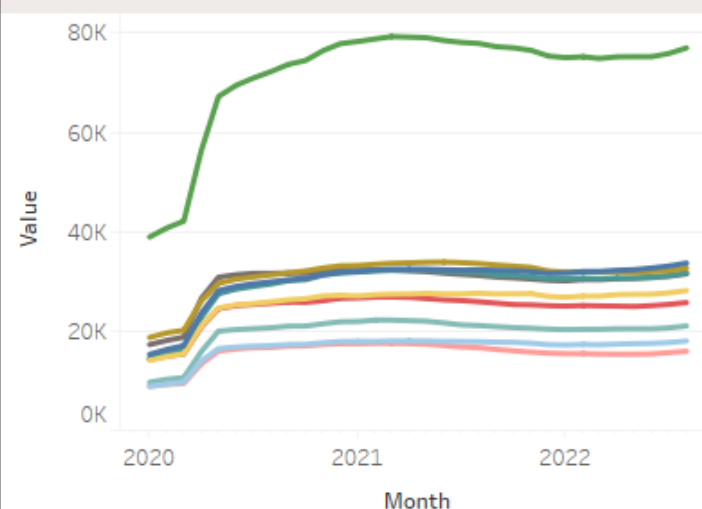
Claimant count (Monthly)

District
Multiple values



Universal Credit Claimants

District
Multiple values



The number of claimants decreased by 0.4% to 90,505 between August and September. The decrease in GM was slightly higher than the decrease across the UK (0.3%). Between September 2021 and September 2022, claimants have fallen by 20% in GM.

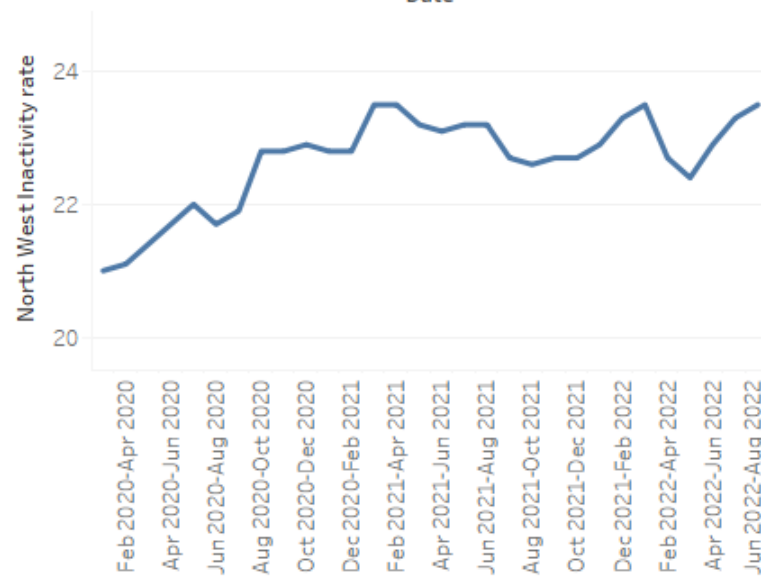
There were 315,378 Universal Credit claimants in GM in August. This is an increase of 1.6% compared to the previous month. The number of claimants also increased by 1.6% across both the North West and Great Britain.

The number of people neither working nor seeking employment stood at 1,056,158 (23.5% of working age population) in the three months to August 2022 in the North West. This was a rise of 7,351 people from the three months to July.

The 4-weekly average of online job postings increased to 14,047 in week ending 27th August 2022. This is 34% higher than the 4 weeks to 30th July 20..

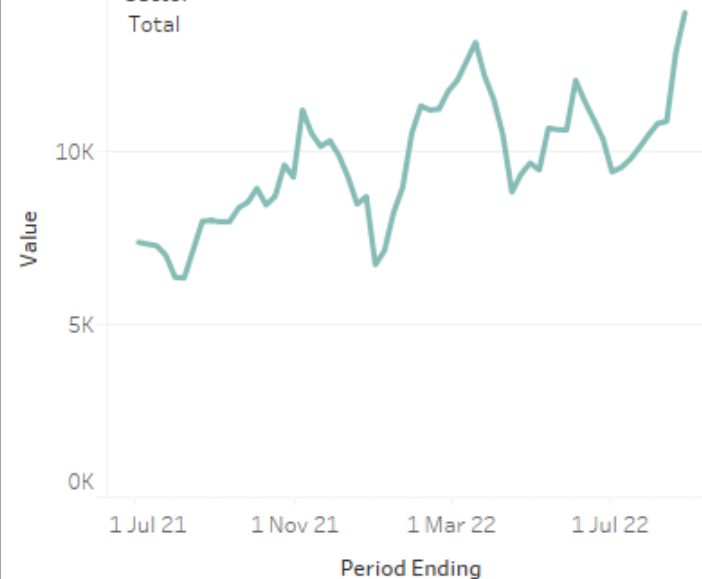
NW Economic Inactivity Rate

Date



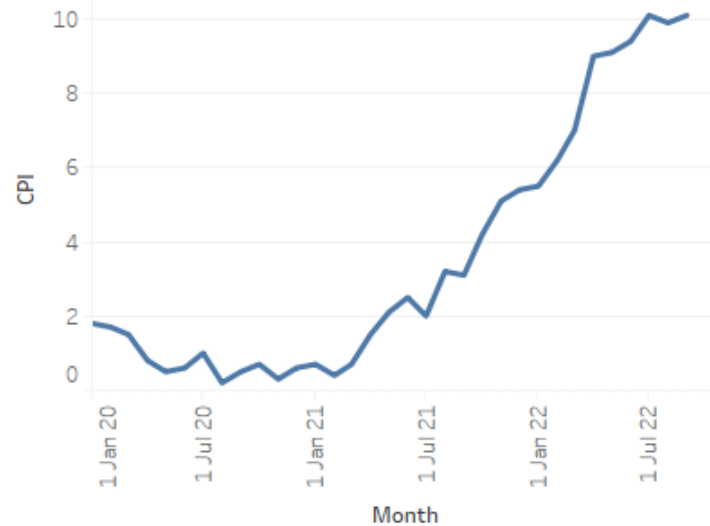
Job Postings (4 week average)

Sector
Total

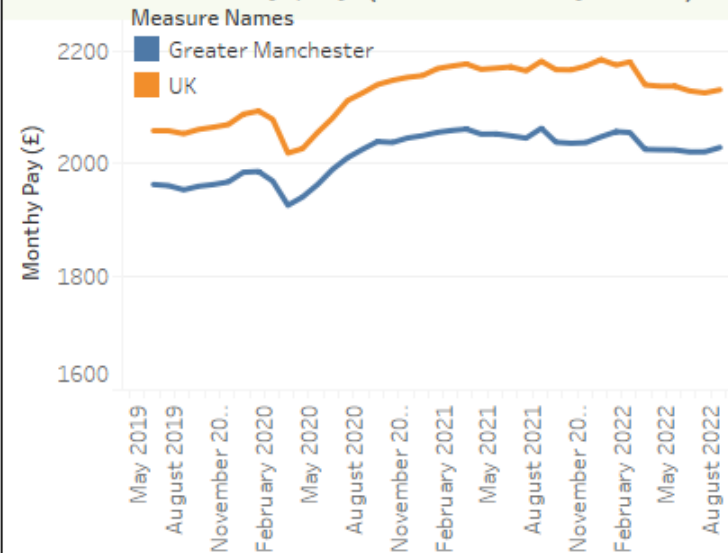


Cost Pressures

UK Inflation



Median Monthly pay (Inflation Adjusted)



Key Facts

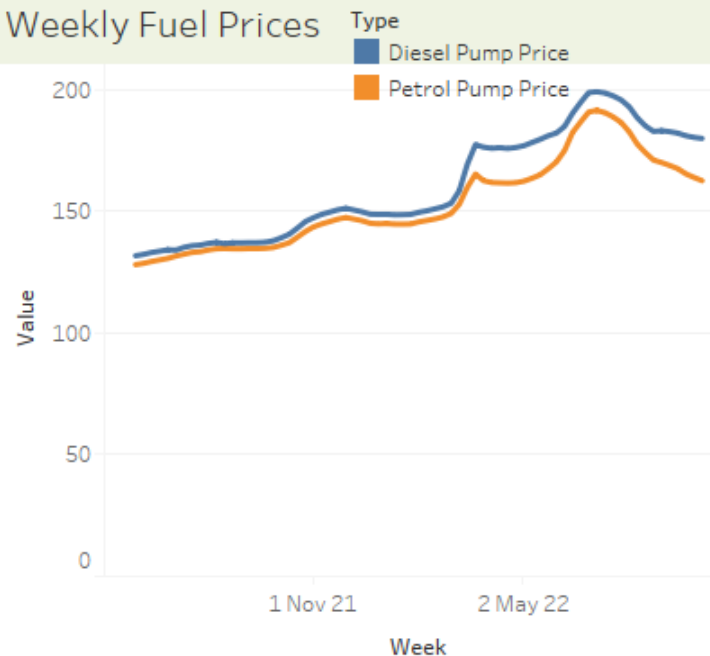
UK inflation as measured by the Consumer Price Index was 10.1% in the 12 months to September 2022. This was a 0.2 percentage points increase from the August figure of 9.9%. Inflation including housing costs was 8.8% in September.

Median monthly pay adjusted for inflation in Greater Manchester was £2,029 in September, compared to £2,131 for the UK, according to PAYE RTI data. Median monthly pay in GM has decreased by -1.6% since September 2021, compared to -2.3% for the UK as a whole.

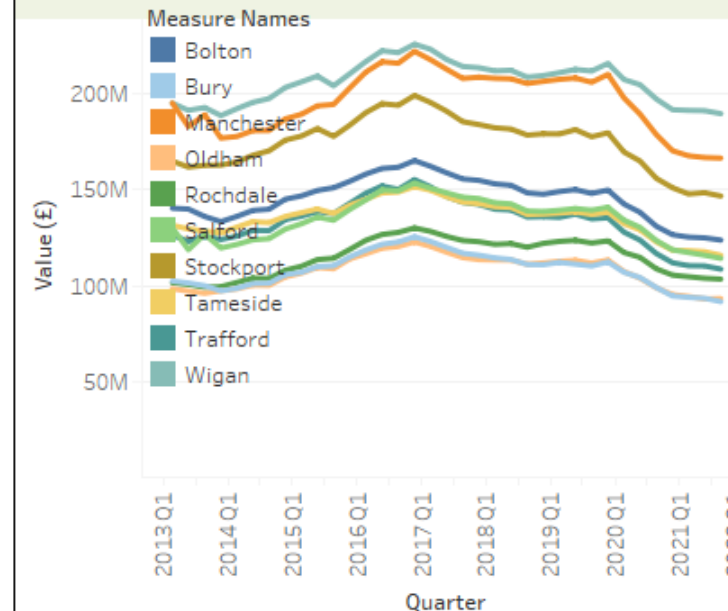
Petrol pump prices were 162.67p per litre in week commencing 3rd October 2022, -3.7% lower than a month earlier. Diesel pump prices were 180.04p per litre, -1.5% lower than a month earlier.

The value of Unsecured Personal Loans across Greater Manchester decreased by 0.9% from £1.27 billion in Q3 2021 to £1.25 billion in Q4 2021.

Weekly Fuel Prices

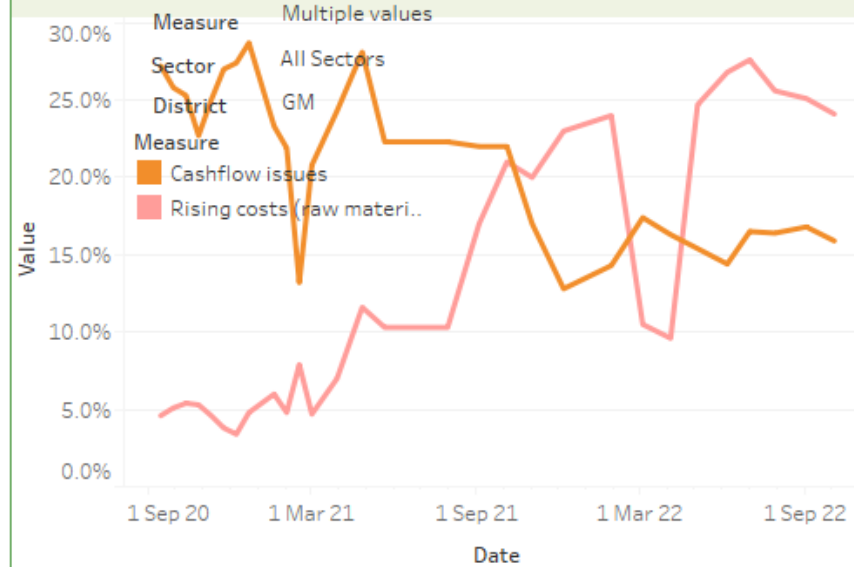


Unsecured Personal Loans

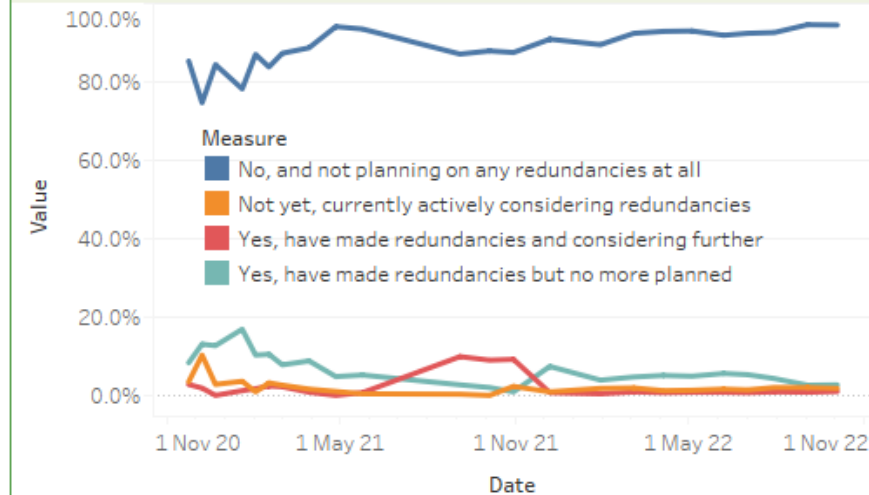


Business Outlook

Business Growth Hub Survey



Business Growth Hub Survey: Business planning to make redundancies



Key Facts

24.1% of businesses reported rising costs in the 12 weeks to 3rd October, according to the Growth Hub's Business Survey. Previously, 25.1% of firms reported rising costs in the 12 weeks to 2nd September. 15.9% of businesses reported cashflow issues over the period, compared to 16.8% in the 12 weeks to 2nd September.

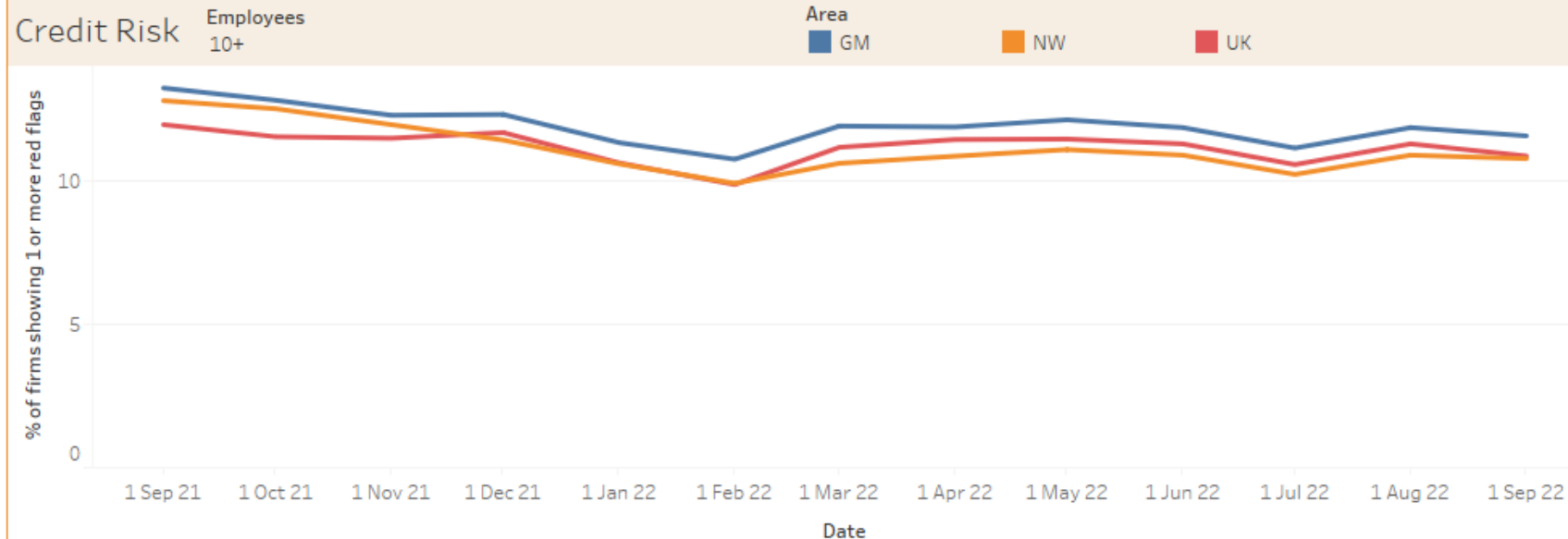
The number of firms that said they were considering making redundancies was 2.8% in the 12 weeks up to 3rd October. 2.7% of firms said they had already made redundancies.

GM Chamber's GM Index decreased from 32.3 in Q1 2022 to 31.3 in Q2 2022. This is the sixth consecutive positive score since Q1 2021.

GM Index (Quarterly)

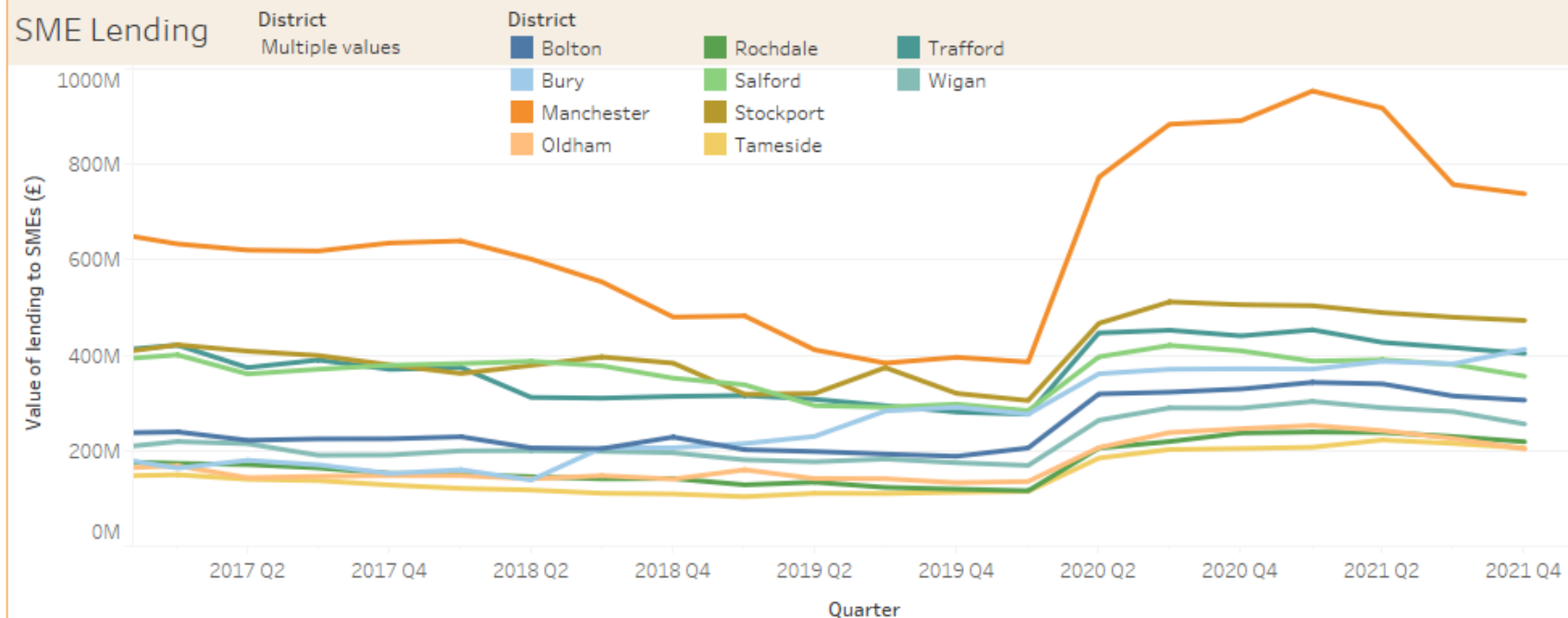


Business Lending and Credit Risk



Key Facts

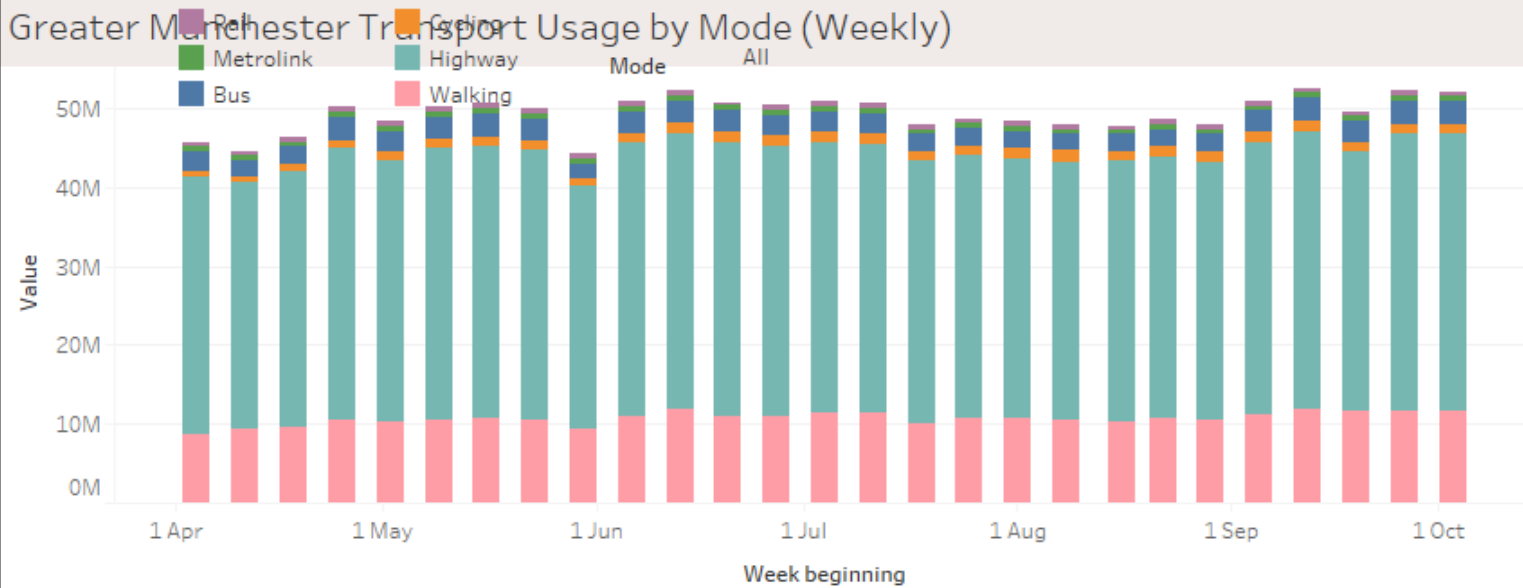
11.6% of all firms with 10 or more employees in GM had 1 or more red flags in the month to 1st September 2022, compared to 10.8% for the North West and 10.9% for the UK as a whole. Previously, 11.9% of firms in GM had 1 more red flags in the month to 1st July.



The value of loans to Small and Medium Sized Enterprises (SMEs) decreased by -3.0% from £3.68 billion in Q3 2021 to £3.57 billion in Q4 2021. This data includes loans issued under the CBILS and BBLS schemes.

Behavioural Insights

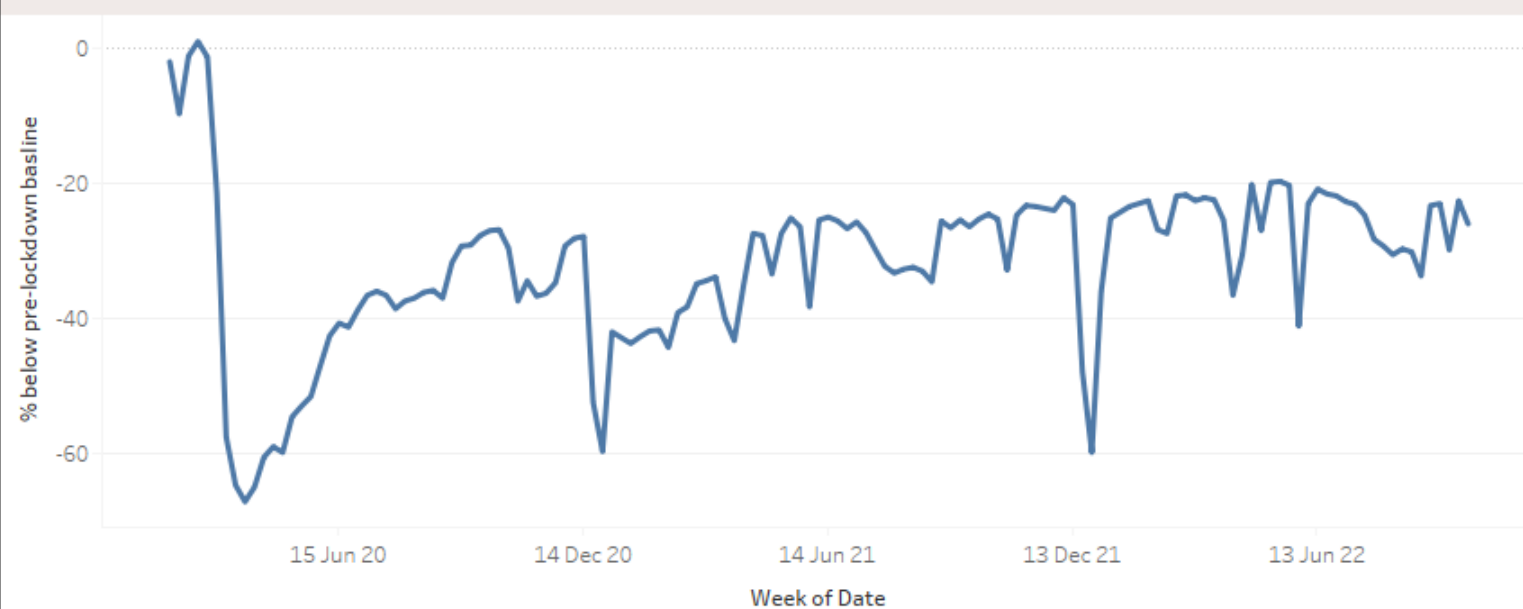
Greater Manchester Transport Usage by Mode (Weekly)



Key Facts

There were 52.1 million passenger journeys across all modes of transport in Greater Manchester in week commencing 3rd October 2022. Total passenger journeys are now roughly equal to pre-crisis levels.

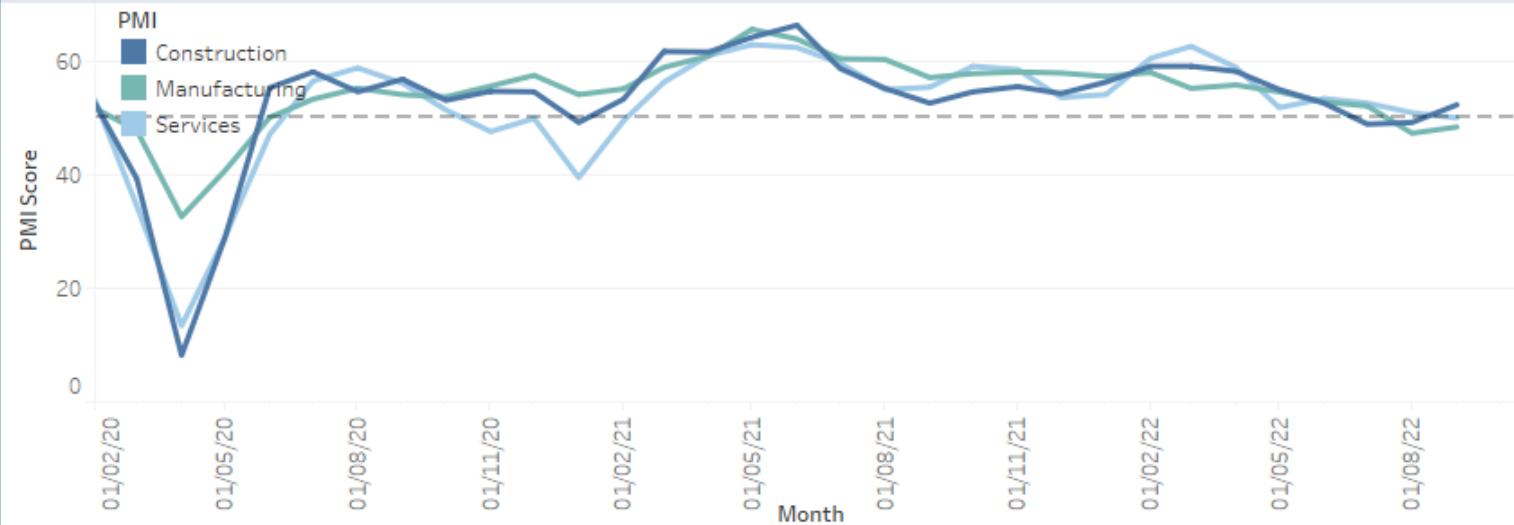
Google Mobility Data - Travel through Workplaces District Greater Man..



Google Mobility data for GM shows that the weekly average number of people moving through workplaces was -26% below the baseline in week commencing 3rd October.

National Indicators

UK purchasing managers index (Monthly)

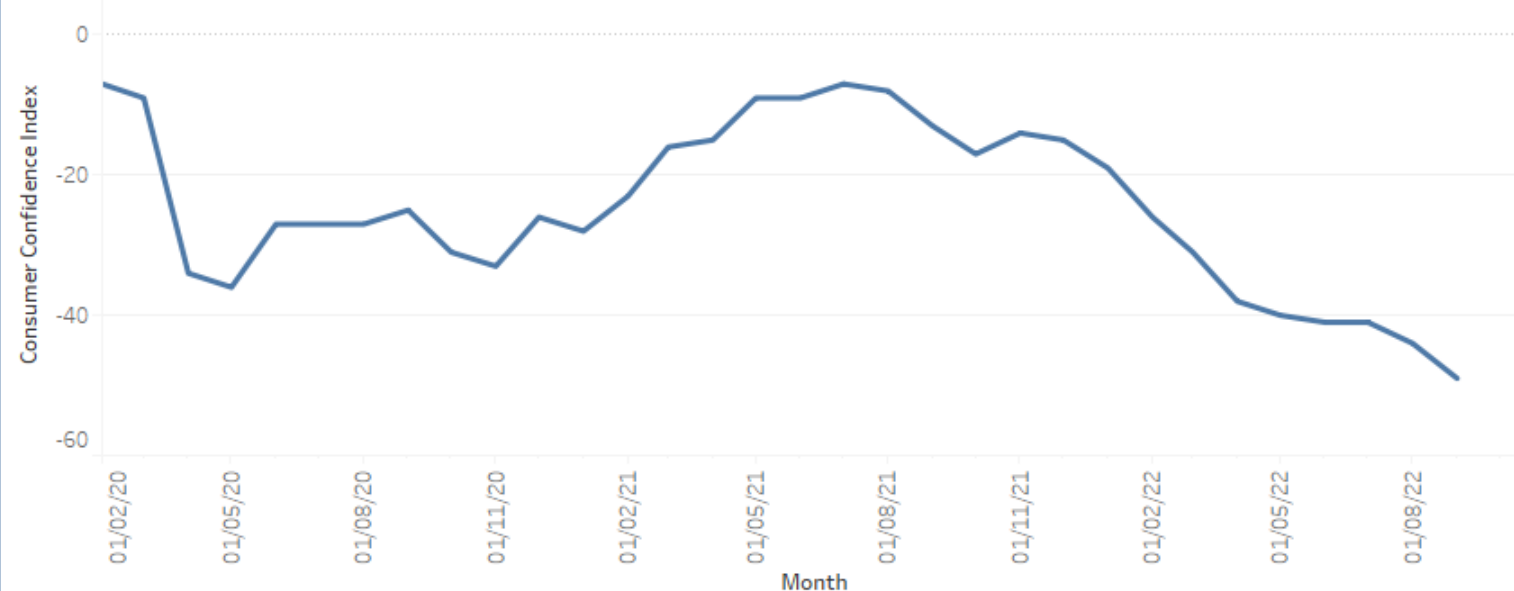


Key Facts

Two out of three sectoral PMIs increased in September 2022, Manufacturing PMI increased from 47.3 to 48.4 and Construction PMI increased from 49.2 to 52.3. Services PMI decreased from 50.9 to 50.0. Manufacturing PMI is now below the 50.0 threshold that indicates growth.

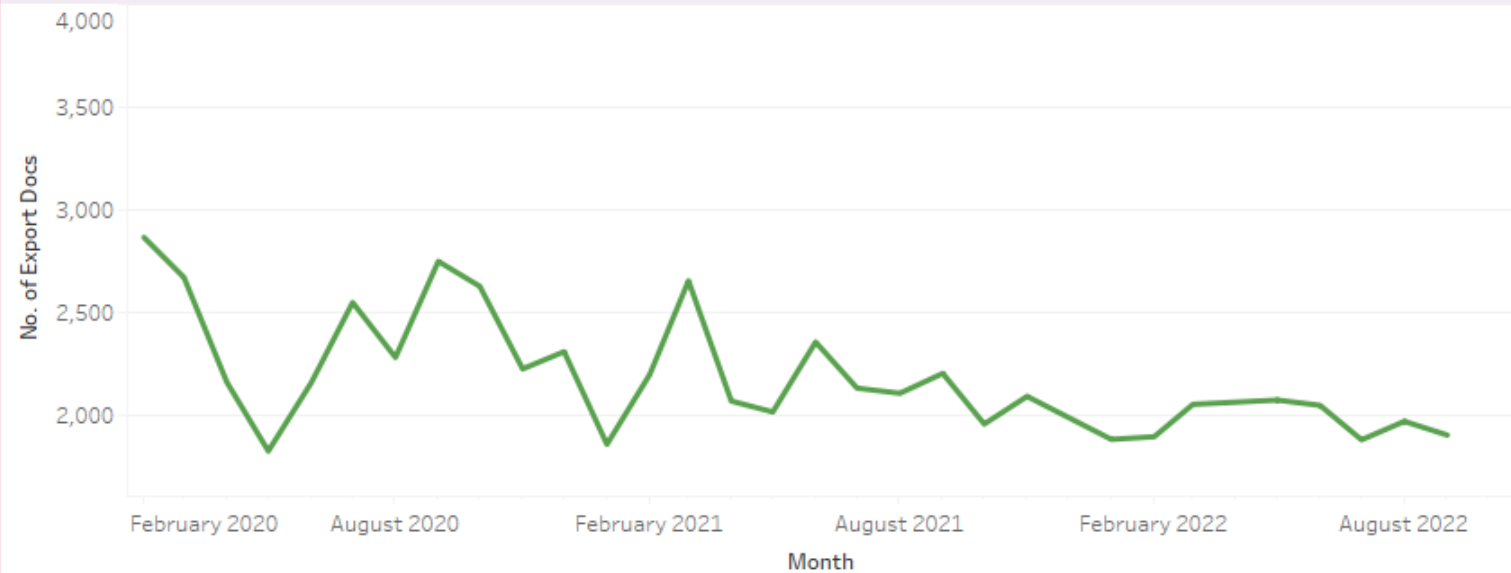
The UK Consumer Confidence Index declined to -49 in September 2022. Consumer confidence is lower than at any point during the pandemic.

UK consumer confidence (Monthly)



International Trade

Export Documents (Monthly)

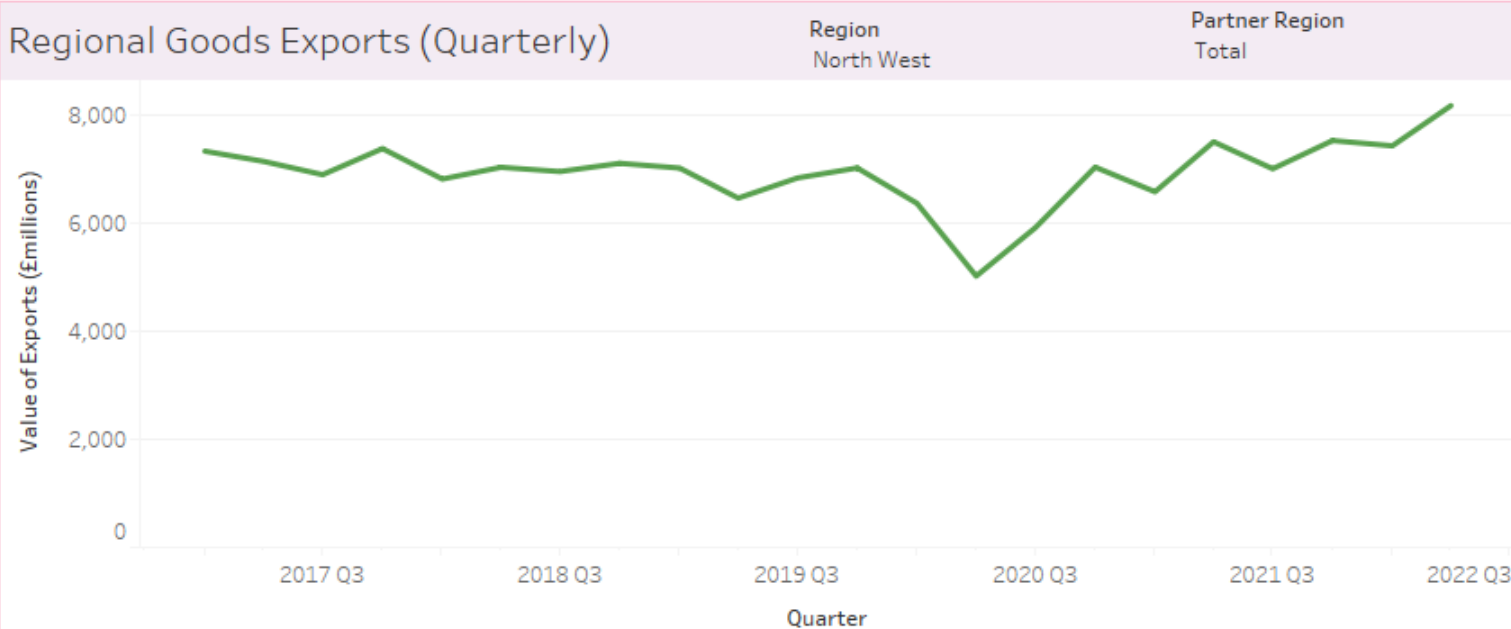


Key Facts

Export documents processed by the GM Chamber of Commerce decreased by -3.4% between August and September, from 1,966 to 1,899. The total number of export documents is down -13.7% since September 2021.

The total value of goods exports from the North West was £8.2 billion in Q2 2022, 9% more than Q2 2021. The total value of UK exports was £92.2 billion in Q2 2022, 19% more than Q2 2021.

Regional Goods Exports (Quarterly)



Definitions

Labour Market

Claimant Count - This data is taken from a monthly statistical release by the Office for National Statistics. Alternative Claimant Count experimental statistics measure the number of people claiming unemployment related benefits by modelling what the count would have been if Universal Credit had been fully rolled out since 2013 (when Universal Credit began) with the broader span of people this covers.

Economic Inactivity - This data is taken from a quarterly release by the ONS. Economic inactivity refers to people who are not participating in the labour market: they are neither working nor seeking employment.

Job Postings - Job postings data is taken from Burning Glass and updated on a weekly basis. This measure indicates new job vacancies posted in that week for GM as a whole. New job postings are averaged over 3 weeks.

Household Finances and Cost of Living

Median Monthly Pay - Taken from the ONS's monthly experimental release using PAYE data. Median monthly pay shows what a person in the middle of all employees would earn each month. The median pay is generally considered to be a more accurate reflection of the "average wage" because it discounts the extremes at either end of the scale.

Unsecured Personal Loans - This is taken from UK Finance's quarterly statistical release and shows statistics on the geographic distribution of personal loans by certain UK lenders (Barclays, CYBG, Lloyds Banking Group, HSBC, Nationwide Building Society, Royal Bank of Scotland and Santander UK in Great Britain; Bank of Ireland, Danske Bank, First Trust Bank, Nationwide Building Society and Ulster Bank in Northern Ireland).

Inflation - This data is taken from a monthly release by the Office for National Statistics. The Consumer Prices Index including owner occupiers' housing costs (CPIH) is the most comprehensive measure of inflation. It extends the Consumer Prices Index (CPI) to include a measure of the costs associated with owning, maintaining and living in one's own home, known as owner occupiers' housing costs (OOH), along with council tax.

Weekly Fuel Prices - This data is taken from a weekly release by the Department for Business, Energy and Industrial Strategy. It provides average UK retail pump prices.

Business Outlook

Growth Company Business Survey - Figures relating to the impact of COVID-19 on business are taken from the Growth Company's monthly business survey. The survey covers all businesses that are Growth Company Clients, this means that some businesses outside of GM that access Growth Company services may be included in the dataset.

GM Index - The Greater Manchester Index is a quarterly composite indicator taken from seven measures in the Greater Manchester Chamber of Commerce's Quarterly Economic Survey. Those seven indicators are Domestic Sales, Advance UK Orders, Export Sales, Advance Overseas Orders, Capacity Utilisation, Turnover Confidence, Profitability Confidence.

Business Support and Lending

Credit Risk - This data is provided on a monthly basis by RedFlag, a provider of real-time business intelligence. The data shows businesses that have 1 or more 'red flags', this means that they are at risk of potential insolvency.

SME Lending - This is taken from UK Finance's quarterly statistical release. Trends covering member lending to UK small and medium sized enterprises (SMEs). Data is shown for loans and overdrafts across postcode sectors. This data includes loans made under CBILS and BBLs.

Behavioural Insights

Google Mobility Data - This data is from Community Mobility Reports published by Google. The reports chart movement trends over time by geography, across different categories of places such as retail and recreation, groceries and pharmacies, parks, transit stations, workplaces, and residential.

Greater Manchester Transport Usage by Mode - This data is provided by Transport for Greater Manchester and measures the number of passenger journeys on each mode of transport (Car, Bus, Rail, Cycling, Metrolink).

Workers Index - This data is taken from the Centre for Cities Workers Index released on a monthly basis. The index looks at city-centre workers in the city centre in the daytime on weekdays, compared to a pre-lockdown baseline of 100. The index uses anonymised mobile phone data from Locomizer.

National Indicators

Purchasing Manager's Index - The Purchasing Managers' Index (PMI) is an index of the prevailing direction of economic trends in the manufacturing, service and construction sectors. It consists of a diffusion index that summarizes whether market conditions, as viewed by purchasing managers, are expanding, staying the same, or contracting. The Index is published on a monthly basis by IHS Markit Economics. The purpose of the PMI is to provide information about current and future business conditions to company decision makers, analysts, and investors.

Consumer Confidence - In the United Kingdom, the consumer confidence survey measures the level of optimism that consumers have about the performance of the economy in the next 12 months. Published on a monthly basis by GfK. The GfK Consumer Confidence is derived from the survey of about 2,000 consumers which are asked to rate the relative level of past and future economic conditions including personal financial situation, climate for major purchases, overall economic situation and savings level.

International Trade

Export Documents - This is a monthly count of the number of export documents processed for GM businesses, as reported to GMCA by the GM Chamber of Commerce. It gives an indication of the level of international trade happening in GM in the month.

Regional International Trade - This data is published by HMRC on a quarterly basis. The data combines EU and Non - EU trade for all regions of the UK.