

Penrith

Westmorland and Furness, North West, England

LIVEABILITY AND COST REPORT



OVERALL SCORE

VERY GOOD

STANDING

Top 31% of 538 areas

STRONGEST CATEGORY

Affordability (80)

WEAKEST CATEGORY

Housing (66)

£227,987

AVERAGE HOME

60

SAFETY

82

COST OF LIVING

63

WEATHER

A free report on what it is like to live in Penrith, and what it costs. Twelve categories scored from open government data, each compared against every other area in our index, with the source behind every figure named where it appears.

INSIDE THIS REPORT

- The twelve category scores in full
- What kind of crime is recorded here
- Air quality against the published limits
- Nearby areas and their scores
- How Penrith compares with every scored area
- Deposits, multiples and the cost of buying
- Which households the area suits
- Places elsewhere with a similar profile

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How to read this report

Every figure here is published by a government body or another open source, and every one is named where it appears. Nothing is estimated to fill a gap: where a dataset has not loaded for this area, the category is left out of the overall score and the remaining weights are rebalanced, which is why the completeness figure on the cover matters as much as the score beside it.

Scores run from 0 to 100 and are ours, not anybody official. They exist to make twelve very different measurements comparable on one scale, and they are calibrated against every other area in our index rather than against an absolute standard. A 70 therefore means "well above the typical UK area we have scored", not "seven out of ten".

THE BANDS USED THROUGHOUT

SCORE	BAND	WHAT IT MEANS
85 to 100	Excellent	Among the strongest areas in the index on this measure
70 to 84	Very good	Clearly above the typical scored area
55 to 69	Good	Around the middle of the index
40 to 54	Fair	Below the typical scored area
0 to 39	Challenging	Among the weakest in the index, or measured against a difficult baseline

Two measurements are not comparable across the United Kingdom and are never ranked together in this document. Recorded crime in England and Wales is a count of offences within about a mile over one month, while Scotland publishes an annual rate per 10,000 residents by council. School attainment uses Attainment 8 in England, the Capped 9 points score in Wales and the average highest SCQF level of school leavers in Scotland. Each is compared within its own nation.

This report is guidance built from published statistics. It is not financial, mortgage, legal or investment advice, and TrackPostcode.UK is not authorised or regulated by the Financial Conduct Authority.

■ SUMMARY

In short

Penrith scores 70 out of 100 overall, putting it in the top 31 per cent of the 538 UK areas we have scored. Its strongest category is affordability at 80, 16 points above the local median; its weakest is housing at 66.

- Nearest scored area: Carlisle, about 17 miles away, scoring 73.
- Median overall score across the 538 areas in the index: 68 out of 100.
- Categories without data are excluded from the overall score rather than estimated.

PENRITH AT A GLANCE

MEASURE	FIGURE
Postcode used	CA11 7PX
Local authority	Westmorland and Furness
Constituency	Penrith and Solway
Overall score	70 out of 100, very good
Report completeness	100 per cent of categories carry data
Average property price	£227,987

The twelve categories

Each category is scored 0 to 100 from its own named source, then combined into the overall score using the weights shown. A category with no data for this area is excluded rather than guessed at.

Cost of living		82	15% weight
Affordability		80	15% weight
Safety		60	10% weight
Weather		63	10% weight
Employment		69	10% weight
Housing		66	10% weight
Transport		74	5% weight
Broadband		82	5% weight
Environment		99	5% weight
Healthcare		46	5% weight
Education		36	5% weight
Lifestyle		57	5% weight

Weights are rebalanced across whatever categories have data, so an area missing one is neither rewarded nor punished for the gap. Completeness for this report is 100 per cent.

How Penrith compares

A score on its own says very little. The same score against the median of every area we have scored says a great deal, and it is the difference between a figure and a finding.

AGAINST 538 SCORED AREAS. ENGLAND AND UK COLUMNS ARE MEDIANS

CATEGORY	SCORE	ENGLAND	UK	DIFF	POSITION
Cost of living	82	71	72	+11	top 25%
Affordability	80	64	68	+16	top 36%
Safety	60	52	52	+8	top 19%
Weather	63	72	72	-9	bottom 13%
Employment	69	61	59	+8	top 18%
Housing	66	87	86	-21	bottom 15%
Transport	74	75	75	-1	bottom 47%
Broadband	82	88	88	-6	bottom 28%
Environment	99	89	91	+10	top 18%
Healthcare	46	54	52	-8	bottom 40%
Education	36	40	40	-4	bottom 33%
Lifestyle	57	61	59	-4	bottom 46%

What this area does well. Measured against everywhere else in the index, the standouts are affordability (80, 16 above the median), cost of living (82, 11 above the median) and environment (99, 10 above the median).

Where it falls short. Housing (66, 21 below), weather (63, 9 below) and healthcare (46, 8 below). Whether that matters depends on your personal preferences.

Crime: what kind, not just how much

What is distinctive about the mix here: violence and sexual offences at 49 per cent of recorded crime against 36 per cent typically and drugs at 8 per cent of recorded crime against 2 per cent typically. Shares are the useful comparison because they are unaffected by how busy an area is, which is what otherwise dominates a raw crime count.

RECORDED CRIME BY TYPE, JULY 2026

OFFENCE TYPE	COUNT	SHARE	TYPICAL SHARE	DIFFERENCE
Violence and sexual offences	65	48.5%	36.1%	+12.4
Shoplifting	17	12.7%	10.1%	+2.6
Drugs	11	8.2%	2.3%	+5.9
Public order	11	8.2%	7.6%	+0.6
Criminal damage and arson	9	6.7%	6.6%	+0.1
Other theft	8	6.0%	5.5%	+0.5
Anti-social behaviour	6	4.5%	17.1%	-12.6
Burglary	3	2.2%	2.5%	-0.3

134 offences recorded within about a mile of this point in July 2026, from police.uk. Counts reflect both crime and the willingness to report it. Typical share is the median across the areas in the index that have a breakdown, which is England and Wales only: Police Scotland does not publish to police.uk.

What a home here costs

What the score means in cash. The average home here is £227,987, 16 per cent below the median of the areas we have scored, putting the deposit at £22,799 at ten per cent and roughly 5.8 years of saving a tenth of gross pay.

THE COST OF BUYING IN PENRITH

MEASURE	FIGURE
Average property price	£227,987 (May 2026)
Change over 12 months	+6.8%, rising
Against the index median	16% below £270,320
10% deposit	£22,799
15% deposit	£34,198
Price to earnings	5.8 times UK median full-time earnings of £39,039
Years to save the deposit	5.8 years at a tenth of gross pay

Prices are the HM Land Registry UK House Price Index average for this local authority, covering every property type together. Earnings are the UK median for full-time employees, not a local figure, so the multiple compares areas on a common basis rather than describing local pay. This is illustrative arithmetic, not a mortgage assessment or financial advice.

Air quality against the limits

Measured against the published thresholds rather than against other areas: fine particulates at 5.1 sit inside the UK 2040 target of 10 but above the World Health Organization guideline of 5, as most of Britain does and nitrogen dioxide at 5.8 is well inside the UK limit of 40.

MODELLLED BACKGROUND CONCENTRATION, MICROGRAMS PER CUBIC METRE

POLLUTANT	PENRITH	UK OBJECTIVE	WHO GUIDELINE	STANDING
Fine particulates (PM2.5)	5.1	10	5	Inside UK, above WHO
Nitrogen dioxide (NO2)	5.8	40	10	Inside both

Annual mean background concentrations from the Defra modelled 1 km grid, so this is the air across the neighbourhood rather than at the kerb of a busy road, where readings are consistently higher. The UK figures are the legal limit for nitrogen dioxide and the 2040 target for fine particulates; the WHO 2021 guidelines are health-based recommendations rather than law.

Who Penrith suits

Penrith suits most households about equally: every persona lands within twenty-five percentage points of the others, so no type of buyer is flattered or penalised by the weighting.

THE SAME CATEGORIES, WEIGHTED FOR DIFFERENT LIVES

HOUSEHOLD	SCORE	STANDING	WHAT IT WEIGHTS
Young professionals	70	top 25%	Weighted towards employment, lifestyle, transport and broadband.
Students	72	top 26%	Weighted towards cost of living, lifestyle, transport and safety.
Remote workers	72	top 34%	Weighted towards broadband, cost of living, environment and weather.
Families	66	top 39%	Weighted towards schools, safety, housing and healthcare.
Retirees	69	top 39%	Weighted towards healthcare, safety, environment and cost of living.

Nearby, and places like it

Scored areas within about 50 miles

AREA	DISTANCE	WHERE	OVERALL	BAND
Carlisle	17 mi	Cumberland, North West, England	73	Very good
Kendal	23 mi	Westmorland and Furness, North West, England	70	Very good
Workington	32 mi	Cumberland, North West, England	71	Very good
Hexham	34 mi	Northumberland, North East, England	71	Very good
Whitehaven	34 mi	Cumberland, North West, England	72	Very good
Consett	39 mi	County Durham, North East, England	75	Very good

Areas with the most similar profile, anywhere in the country

AREA	WHERE	OVERALL	AVERAGE GAP
Barrow-in-Furness	Westmorland and Furness, North West, England	70	3.1
Telford	Telford and Wrekin, West Midlands, England	68	5.1

AREA	WHERE	OVERALL	AVERAGE GAP
Spalding	South Holland, East Midlands, England	71	5.2
Ormskirk	West Lancashire, North West, England	75	5.2
Wallasey	Wirral, North West, England	70	5.8

Ranked by the average difference across every category both areas have data for, so a smaller gap is a closer match. Immediate neighbours are excluded. These are matches on the shape of the data rather than on character: two areas can score alike and feel nothing like each other.

Weather and the outdoors

The nearest long-running Met Office station records 1,094 mm of rain and a mean summer high of 19.5 degrees. Those four measurements produce the outdoor scores below.



This station records rainfall and temperature but not sunshine, so the outdoor scores are built from what it does measure and rebalanced accordingly rather than treating the missing series as zero.

What this report does not tell you

Every figure here is real. That does not make it complete, and four limits are worth holding in mind before acting on any of it.

Averages describe an area, not an address

Cost of living, affordability, housing, employment, broadband and, outside Scotland, education are published for a whole local authority. Every street in Penrith shares those figures, including streets that are nothing like each other. Weather, crime, amenities, healthcare, transport and air quality are measured around the exact point searched and are genuinely local.

Recorded crime is not the same as crime

The safety figure counts offences reported to the police, so it reflects both what happened and how willing people were to report it. It is also a volume within a fixed radius rather than a rate per head, which is why a busy centre always records more than a quiet suburb regardless of how safe it is to live in.

Amenity counts come from a volunteer map

Shops, surgeries, parks and transport stops are counted from OpenStreetMap, which is thorough in most of Britain and thinner in some rural areas. A low lifestyle or healthcare score can occasionally mean the map is incomplete rather than the services are absent.

Climate is not a forecast

The weather scores are multi-year averages from the nearest long-running station, which may be some distance away and at a different elevation. They describe the usual pattern, not next week, and in hilly country two places ten miles apart can differ more than the station suggests.

None of this is a reason to distrust the figures. It is the difference between a number and a decision, and the decision is still yours.

Method and sources

Every category below is loaded from the source named against it. Nothing on this page is modelled by us except the 0 to 100 mapping itself, which is documented in full at trackpostcode.uk/methodology.

CATEGORY	SOURCE	MEASURED AT
Cost of living	ONS	Local authority, so every address in it shares this figure
Affordability	HM Land Registry	Local authority, so every address in it shares this figure
Safety	police.uk	Within about one mile of this point, latest published month
Weather	Met Office	Nearest long-running Met Office station, multi-year averages
Employment	ONS / NOMIS	Local authority, so every address in it shares this figure
Housing	HM Land Registry	Local authority, so every address in it shares this figure
Transport	DfT NaPTAN	Stops within 800 m and the nearest railway station
Broadband	Ofcom Connected Nations	Local authority, so every address in it shares this figure
Environment	Defra UK-AIR	The Defra 1 km grid cell containing this point
Healthcare	OpenStreetMap	Services within about 2 km, hospitals within about 8 km
Education	DfE and devolved governments	Local authority, latest published year
Lifestyle	OpenStreetMap	Amenities within about 2 km of this exact point

How the overall score for Penrith was calculated

Each category score is multiplied by its weight, the weights are rebalanced across whatever categories have data, and the results are added. No adjustment is applied afterwards.

CATEGORY	SCORE	BASE WEIGHT	REBALANCED	CONTRIBUTION
Cost of living	82	15%	15.0%	12.3
Affordability	80	15%	15.0%	12.0
Safety	60	10%	10.0%	6.0
Weather	63	10%	10.0%	6.3
Employment	69	10%	10.0%	6.9
Housing	66	10%	10.0%	6.6
Transport	74	5%	5.0%	3.7
Broadband	82	5%	5.0%	4.1
Environment	99	5%	5.0%	5.0
Healthcare	46	5%	5.0%	2.3
Education	36	5%	5.0%	1.8
Lifestyle	57	5%	5.0%	2.9
Overall			100%	70

Rebalanced weights are the base weights divided by the total for the categories that carry data here, which is what stops a missing dataset dragging the overall score down. Contributions are rounded for display and may not sum to the exact total shown.

This report is a snapshot. The page behind it is not.

Crime data refreshes when police.uk publishes each month, house prices follow the monthly Land Registry index, and the score index behind the comparisons is rebuilt every night. The online version of this report always carries the current figures, along with the full breakdown behind every category.

OPEN THE LIVE REPORT

trackpostcode.uk/penrith/

Compare anywhere else

trackpostcode.uk

Search any UK postcode, town, city or council for the same twelve categories.

Rank by what matters to you

trackpostcode.uk/relocation-score/

The relocation quiz reweights every area against your own priorities.

Check what you could afford

trackpostcode.uk/affordability-calculator/

The affordability calculator works the sums against your salary and savings.

Read the method in full

trackpostcode.uk/methodology/

Every weight, every threshold and every source, written out.

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