

## Data Management and Analysis Group

# Income Poverty in London: 2003/04

Summary data from the Households Below Average Income series



# **DMAG Briefing 2005/16**

**May 2005**

## **Income Poverty in London: 2003/04**

Summary data from the Households Below Average Income series

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# Income Poverty in London: 2003/04

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## **Main Findings**

London has the highest incidence of child poverty, after housing costs are taken into account, of any region in Great Britain.

Income poverty is particularly concentrated in Inner London, where the scale of income poverty for children and working age adults and pensioners is significantly greater than for any region in Great Britain.

Income poverty is generally higher after housing costs are taken into account in all regions, but in London, which has the highest housing costs in Great Britain, the difference between before and after housing costs measures of poverty tends to be much greater than in other areas. This difference is particularly marked in Inner London.

After housing costs 41 per cent of children in London are living in income poverty, a higher percentage than in any region or country in Great Britain. In Inner London this rises to 51 per cent of children, compared to 34 per cent in Outer London and 28 per cent nationally. The West Midlands has the next highest incidence of child poverty at 32 per cent.

Thirty-one per cent of working age adults are in income poverty after housing costs in Inner London compared to 22 per cent in Outer London and 19 per cent in the whole of Great Britain.

After housing costs 22 per cent of pensioners in London are living in income poverty, slightly above the national average. The after housing costs pensioner poverty rate in Inner London is 23 per cent. This has fallen by six percentage points since 2002/03 and 13 percentage points since 2000/01.

The incidence of income poverty is highest for children in workless lone parent and couple families at both London and national levels.

Seventy-one per cent of Pakistani and Bangladeshi children and 50 per cent of Black children are living in income poverty after housing costs in London – slightly higher than the national levels.

## Introduction

This Briefing presents a summary of the latest figures from the Households Below Average Income data series published on 30 March 2005, as they relate to London and updates the analysis of HBAI data published in the GLA's *London Divided* report published in 2002.

The definition of poverty used here is: *those living in households with disposable income below 60 per cent of the median (midpoint) of the national income distribution for households*. The Government uses this definition to measure progress against its aim to eradicate child poverty in the UK by 2020. The data takes account of differences in household size and composition using a process called equivalisation (see p16).

The data presented here uses disposable household incomes as a proxy measure for standards of living, consistent with the approach adopted in the Department for Work and Pensions. (DWP) annual *Households Below Average Incomes (HBAI)* report.

This approach is based on the assumption that the standards of living of individuals are in the main determined by the income of the household in which they live rather than, for example, by their own individual income.

Disposable income is presented in two ways – before and after housing costs (BHC and AHC). This is because the costs of housing do not always reflect the value of the housing. For example, two households could have very different costs for comparable standards of housing. It can be argued, therefore, that housing costs should be deducted from income to give disposable income figures. However, this would understate the relative standard of living of those people who achieved a better quality of life by paying more for better accommodation. Conversely, not deducting housing costs would overstate the living standards of people in areas of high costs relative to the standard of their accommodation, such as in most of London.

## Results

Data is presented where possible before and after housing costs (BHC and AHC). Unless otherwise stated, all figures refer to individuals living in households with incomes below 60 per cent of the national median.

Warning: The data used in this Briefing is survey based, therefore some differences may be solely due to sample variability.

**Table 1 Percentage living in poverty - below 60% national median, 2003/04**

Country and region	Children		Working age		Pensioners		All	
	Before Housing costs	After Housing costs	Before Housing costs	After Housing costs	Before Housing costs	After Housing costs	Before Housing costs	After Housing costs
England	20	28	14	19	21	20	17	21
of which:								
North East	25	30	17	20	19	17	19	21
North West and Merseyside	23	29	14	18	23	19	18	21
Yorkshire and the Humber	23	29	16	21	19	19	18	22
East Midlands	20	25	14	18	23	21	17	20
West Midlands	26	32	15	19	25	20	20	22
Eastern	17	22	13	16	22	21	15	18
South East	11	19	9	15	18	19	11	16
South West	16	26	12	18	20	19	15	20
Greater London	27	41	16	25	19	22	19	28
of which:								
Inner London	36	51	19	31	17	23	23	35
Outer London	22	34	14	22	20	21	17	24
Scotland	22	25	15	18	19	18	17	19
Wales	21	27	18	21	26	22	20	22
Great Britain	21	28	14	19	21	20	17	21

Source: HBAI 2003/04

### ***Children in poverty***

The child poverty figures for GB have remained stable over the last four years on the before housing costs basis and have not changed from last year when housing costs are taken into account – although they had been declining steadily over the previous five years. However, the figures for London do not show the same picture. The proportion of London children in poverty has increased in 2003/04 compared to 2002/03 – although in this instance the change is due to increases in Outer London and not Inner London (for both before and after housing costs). However, it is difficult to gauge how much of the increase is due to statistical error from sample variability. Chart 1 shows how the rates for GB and London, both before and after housing costs have changed over nine years.

**Table 2 Percentage point difference between Before and After Housing Costs measures of poverty, 2003/04, (after – before) households including the self-employed**

Country and region	Children	Working age	Pensioners
England	8	5	-1
of which:			
North East	5	3	-2
North West and Merseyside	6	4	-4
Yorkshire and the Humber	7	5	0
East Midlands	5	4	-1
West Midlands	6	4	-5
Eastern	6	4	-1
South East	8	6	0
South West	10	6	-1
Greater London	14	9	3
of which:			
Inner London	15	12	6
Outer London	13	7	1
Scotland	3	2	-1
Wales	5	3	-4
Great Britain	7	5	-1

Source: HBAI 2003/04

### ***Child poverty before housing costs***

Some 27 per cent of children in Greater London were living in income poverty BHC in 2003/04 (See Table 1). Children are defined as all individuals under 16 years of age and all unmarried 16-18 year-olds in secondary education.

Although the highest in the country, this level of poverty is not exceptional by national standards. The incidence of BHC poverty in London is only slightly above the West Midlands and the North.

Where London is exceptional on this measure is in comparison with its neighbouring regions. The rate of BHC child poverty in London is more than two and half times as high as it is in the South East.

These figures illustrate the fact that even on BHC measures the incidence of child income poverty in London is a vitally important issue. Striking differences in income poverty rates between Inner and Outer London reinforce this point.

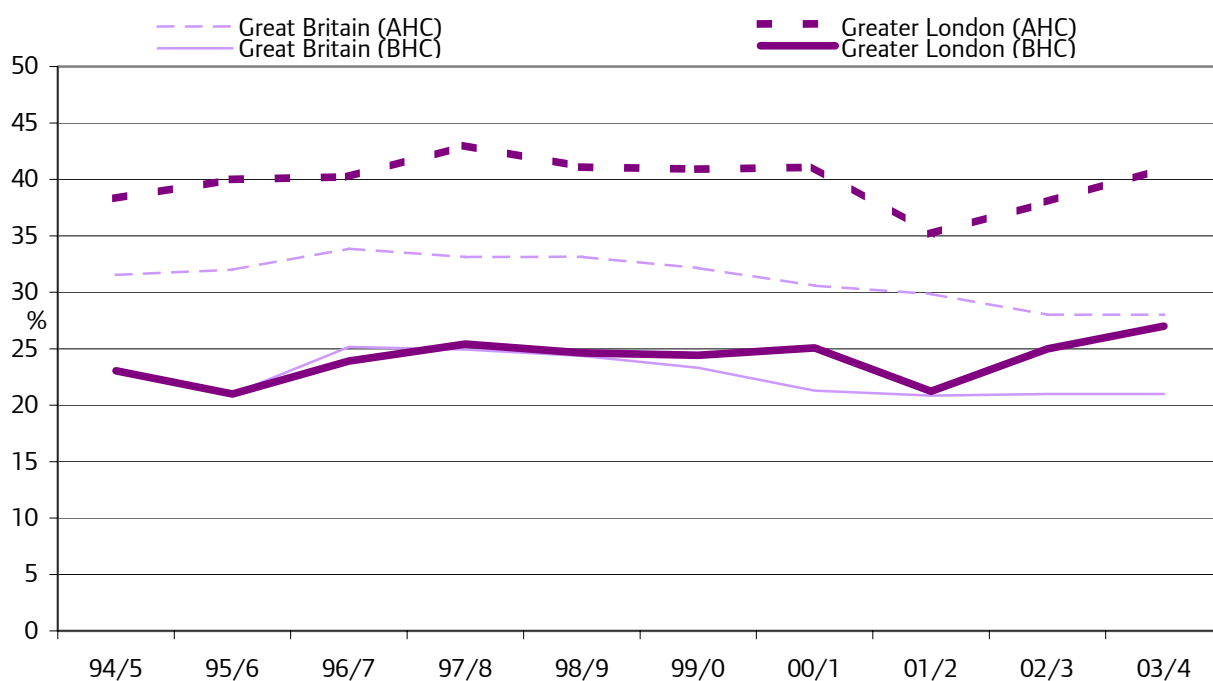
Before housing costs 36 per cent of children in Inner London are living in income poverty. This is 10 percentage points higher than any region or country in Great Britain.

**Table 3 Percentage living in poverty, after housing costs - below 60% national median, 2000/01 to 2003/04**

	2000/01	2001/02	2002/03	2003/04
<b>Children</b>				
Inner London	53	48	54	51
Outer London	33	26	30	34
Greater London	41	35	38	41
Great Britain	31	30	28	28
<b>Working age</b>				
Inner London	30	27	30	31
Outer London	19	17	21	22
Greater London	23	21	24	25
Great Britain	19	19	19	19
<b>Pensioners</b>				
Inner London	36	35	29	23
Outer London	21	22	20	21
Greater London	26	26	23	22
Great Britain	25	22	21	20
<b>All</b>				
Inner London	35	33	35	35
Outer London	23	20	23	24
Greater London	28	25	27	28
Great Britain	23	22	22	21

Source: HBAI 2000/01-2003/04

**Chart 1 Change in child poverty 1994/95 to 2003/04**



Source: HBAI 1994/95 to 2003/04

The percentage of children in Outer London living in BHC income poverty is much lower, at 22 per cent. This rate is still higher than figures for the South East and Eastern regions, by a sufficient margin to indicate that children in Outer London are relatively deprived compared with children in the neighbouring regions, but it is more similar to rest of the country with a rate slightly higher than the national average.

### ***Child poverty after housing costs***

Some 41 per cent of children in London are living in income poverty after housing costs. London continues to have the highest rate of AHC child poverty in Great Britain, where 28 per cent of children are in poverty AHC.

51 per cent of children in Inner London are living in income poverty after housing costs, and 34 per cent of children in Outer London.

**Chart 2 Change in children living in poverty 2000/01 to 2003/04, Inner and Outer London, After Housing Costs**



Source: HBAI 2000/01 to 2003/04

### ***Poverty among people of working age***

The proportions of people of working age in households with incomes below 60 per cent of the national median are lower than for children, which is not surprising, given that children consume income coming into the household but do not usually contribute. They are generally closer for London to the national figures.

There is very little evidence of change in the proportion of people of working age in poor households either for GB as a whole or for London. Inner London rates remain higher than for Outer London and slightly higher than any region on the before housing costs measure, but very much higher than for any region on the after housing costs measure.

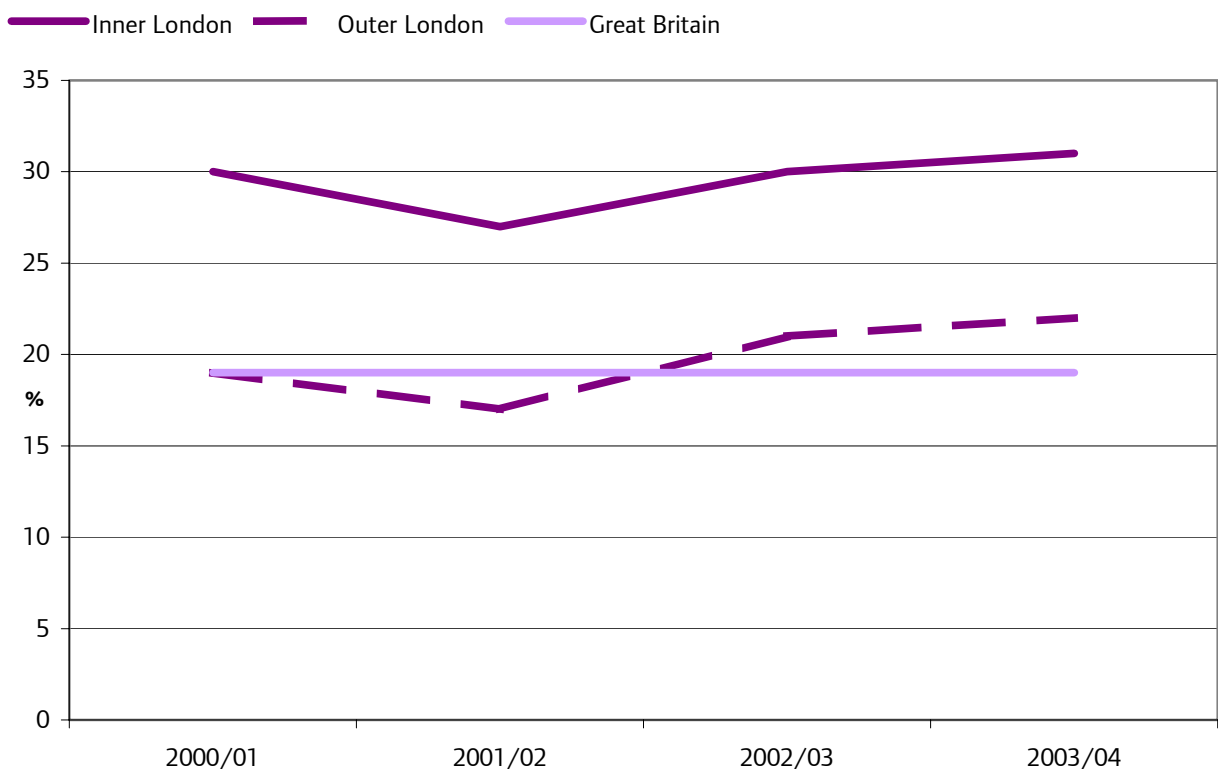
***Working age poverty before housing costs***

As with child poverty, working-age income poverty rates BHC in London are significantly higher than in the neighbouring South East and Eastern regions. Some 16 per cent of working age adults are in BHC poverty in London, compared with nine per cent in the South East and 13 per cent in the Eastern region.

Most regions have BHC poverty rates in the 14 to 17 per cent range, with the exception of Wales, which has a BHC poverty rate of 18 per cent. The national rate is 14 per cent.

The BHC poverty rate in Inner London is 19 per cent, while for Outer London it is 14 per cent. The Inner London rate is higher than for any region in the country.

**Chart 3 Change in poverty for those of working age 2000/01 to 2003/04, Inner and Outer London, After Housing Costs**



Source: HBAI 2000/01 to 2003/04

### ***Working age poverty after housing costs***

Rates of income poverty after housing costs for working age adults in London are the highest in Great Britain. Some 25 per cent of working age adults live in households with AHC incomes below 60 per cent of the median, compared with 19 per cent nationally.

In Inner London, the AHC poverty rate is 31 per cent, while in Outer London it is 22 per cent – both higher than for any region or country in Great Britain.

**Table 4 Percentage of working age adults in poverty – with and without children 2003/04 (After Housing Costs), households including the self-employed**

	London	Great Britain	Difference between London and GB
Couple with children	28	19	9
Couple without children	16	12	4
Single with children	56	46	10
Single without children	25	23	2

*Source: HBAI 2003/04*

The incidence of income poverty for working age adults with children is higher than for those without children, both nationally and in London. In London the poverty rate for couples with children is 28 per cent, compared with a rate of 19 per cent nationally. For lone parents, it is 56 per cent in London, compared with 46 per cent nationally (see Table 4).

Thus the fact that working age adult poverty after housing costs in London is relatively high appears to be mainly due to rates of poverty for adults living with dependent children which are significantly higher than at national level.

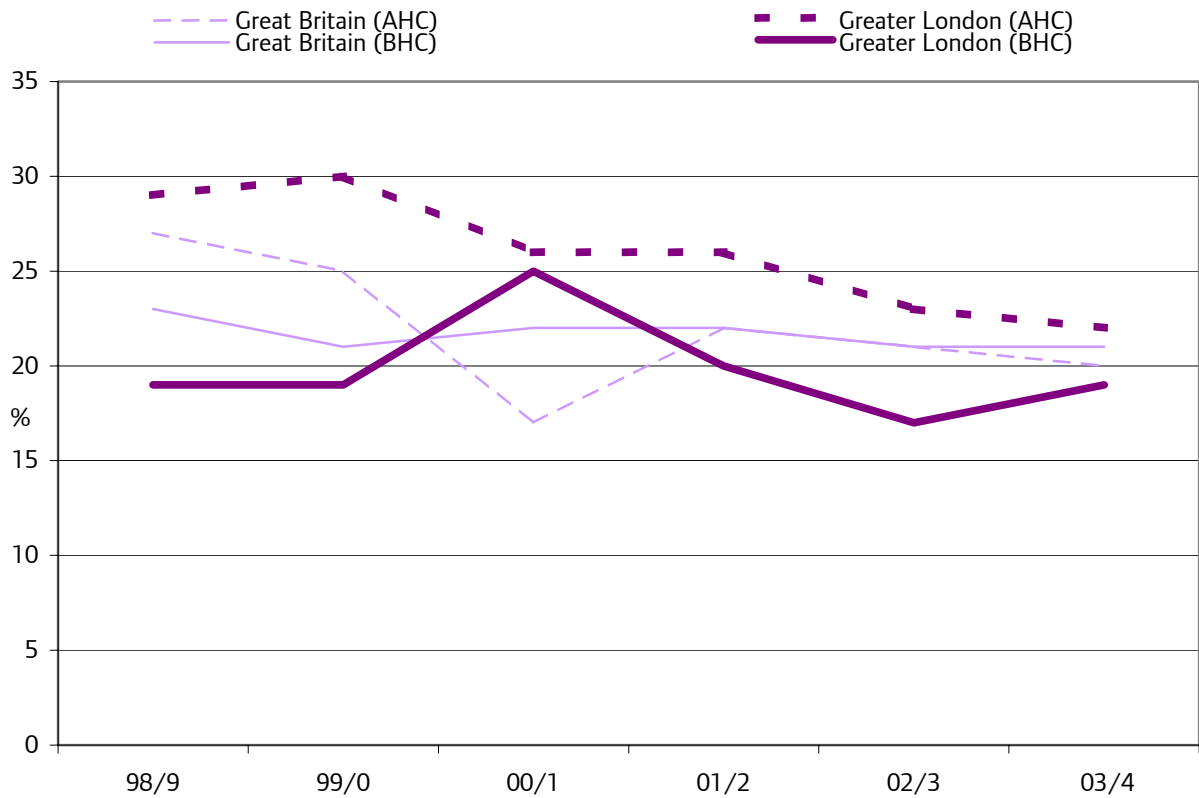
### ***Poverty among people of pensionable age***

Poverty among pensioners is higher than among people of working age but, according to the after housing costs measure, has declined over the last six years in London, as it has for the whole of Great Britain (see Chart 2). The decline is particularly marked in Inner London (after housing costs), where it has fallen from 29 per cent to 23 per cent – although still above the other regions (see Chart 3).

### ***Pensioner poverty before housing costs***

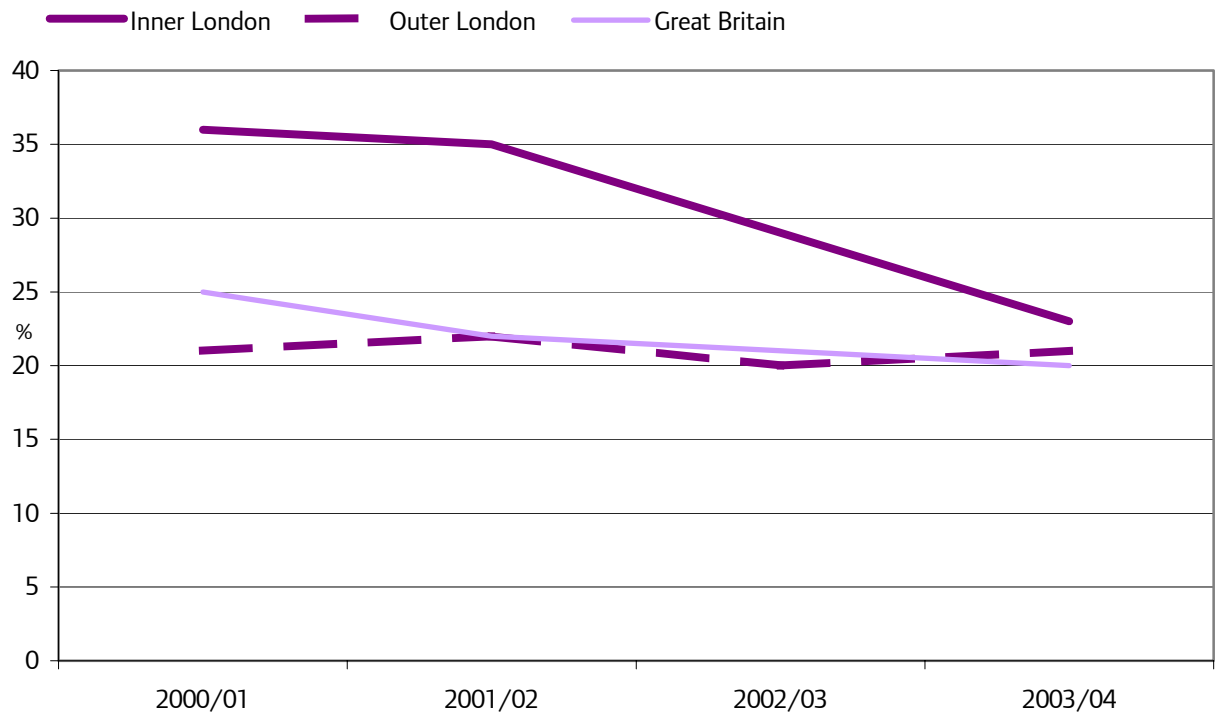
Before housing costs 19 per cent of pensioners in London are living in income poverty. While BHC poverty rates for working age adults and children tend to be significantly higher in London than in neighbouring regions, this is not the case for pensioners, who have similar poverty rates in the South East and Eastern regions. In fact, the BHC pensioner poverty rate in London is lower than the Great Britain average. Unlike results for children and working-age adults, the rate in Outer London is higher than the rate for Inner London.

**Chart 4 Change in pensioner poverty 1998/99 to 2003/04**



Source: HBAI 1998/99 to 2003/04

**Chart 5 Change in pensioner poverty 2000/01 to 2003/04, Inner and Outer London, After Housing Costs**



Source: HBAI 2000/01 to 2003/04

### ***Pensioner poverty after housing costs***

After housing costs 22 per cent of pensioners in London are living in income poverty, slightly above the national average.

The AHC pensioner poverty rate in Inner London is 23 per cent. This has fallen by six percentage points since 2002/03 (see Table 3) and 13 percentage points since 2000/01. However, this figure is still higher than for any other region or country of Great Britain. The incidence in Outer London is 21 per cent.

### ***Children in low-income households in London***

At the national level, the published HBAI data provides a wealth of analysis of low incomes in terms of the type of households people live in, the employment status of people in the household and other factors. The size of the London sample for individual years does not allow this analysis to be replicated at London level. However, this section makes use of three years combined data from the HBAI dataset in order to analyze child poverty in London by household type, economic status and ethnicity.

Two methodologies were used to combine the data from different years: the first involved producing an income distribution for the three year period by deflating all incomes data over the three years to a common price base. The second method analysed incomes relative to the income distribution within each year. In general, there was a good fit between the results from both these approaches at London level.

### ***Child poverty by economic status and family type***

Table 5 shows the percentages of the child population of London and Great Britain in households of various combinations of economic status and family type for 2003/04 compared with figures for 2000/01. It is clear that children in London are much more likely to be in households with nobody working than in Great Britain as a whole. This applies to children in both couple and lone parent families – although this has shifted more towards lone parents when rates are compared with those in 2000/01.

Table 6 shows the incidence of poverty before and after housing costs for children in different combinations of household type and economic status for both London and Great Britain, using the second methodology outlined above.

The incidence of low incomes BHC for children in different types of household is generally similar between Great Britain and London (differences of a few percentage points are not significant). Poverty rates before housing costs for lone parent households with nobody working and those that are working are lower in London. This may reflect higher housing benefit payments in London.

**Table 5 Percentage distribution of all children by family type and economic status of household, three year sample (%)**

Family type and economic status	1998/99–2000/01		2001/02–2003/04		Percentage point difference	
	London	Great Britain	London	Great Britain	London	Great Britain
Lone parent working	9	9	6	5	-3	-4
Lone parent – not working	22	15	25	20	3	5
Couple – self employed	12	11	11	11	-1	0
Couple – both in full-time work	10	12	11	13	1	1
Couple – one working full time, one part-time or not working	32	41	33	41	1	0
Couple – one or more in part-time work only	5	4	5	4	0	0
Couple – neither working	11	7	9	6	-2	-1
	100	100	100	100	0	0

Source: HBAI 1998/99 to 2003/04

Note: individual percentages may not add up to 100% because of rounding

When taking into account housing costs London has a higher rate for lone parents not working and a significantly higher rate for couples in the ‘one working, one part-time or not working’. The latter may reflect the fact that couples in this category in London are far more likely to have one partner not working than elsewhere in the country - unfortunately the sample size does not allow this category to be broken down any further.

**Table 6 Percentage of children in poverty by family type and economic status of household. Three year sample 2001/02–2003/04, households including the self-employed**

Family type and economic status	Before housing costs		After housing costs		Percentage point difference	
	London	Great Britain	London	Great Britain	London	Great Britain
Lone parent working	12	15	23	24	12	9
Lone parent – not working	41	48	80	75	39	27
Couple – self employed	19	23	25	27	6	4
Couple – both in full time work	5	2	2	2	-3	1
Couple, one working full time, one part-time or not working	9	9	15	13	6	4
Couple – one or more in part time work only	49	50	67	57	18	7
Couple – neither working	70	67	89	79	18	12
All (2003/04)	27	21	41	28	14	7

Source: HBAI 2001/02 to 2003/04

London has more children in categories where AHC tends to be higher than BHC, so this goes some way towards explaining why AHC is so much higher in London than BHC, however it doesn't completely explain this because even within those categories the difference between AHC and BHC is much more marked in London - the latter may be explained by the fact that housing benefit payments are higher in London due to higher rents

However, there are clearly other factors involved, as the difference between BHC and AHC poverty for children in workless households is far greater in London than at national level. For workless lone parent households in Great Britain AHC poverty is 27 percentage points higher than BHC poverty. In London, the difference is 39 percentage points. For workless couples the difference is 12 percentage points in Great Britain and 18 percentage points in London.

This would suggest that higher housing benefit payments in London have a significant impact on measures of disposable income before housing costs for workless households. Failure to take account of housing costs in measuring income poverty can thus lead to substantial distortions, particularly where there are marked differences in housing costs between regions.

**Table 7 Percentage point difference of children in poverty by family type and economic status of household. Three year sample: 1998/99–2000/01 to 2001/02–2003/04, households including the self-employed**

Family type and economic status	Before housing costs		After housing costs	
	London	Great Britain	London	Great Britain
Lone parent working	0	1	-8	-4
Lone parent – not working	0	-3	-1	-4
Couple – self employed	-2	-2	-4	-3
Couple – both in full time work	5	1	0	0
Couple, one working full time, one part-time or not working	0	-1	-1	-2
Couple – one or more in part time work only	-5	-1	3	-1
Couple – neither working	7	0	7	1

Source: HBAI 1998/99 to 2003/04

### ***Child poverty by ethnicity***

Table 8 shows the incidence of AHC poverty for children by broadly defined ethnic group for Great Britain and London. Unfortunately the HBAI data does not allow analysis by more detailed ethnic category at London level, and a number of groups have had to be combined together, including all black groups and the Pakistani and Bangladeshi groups. This will inevitably obscure important differences between some groups.

**Table 8 Percentage of children in poverty by ethnicity (After Housing Costs). Three year sample, households including the self-employed**

Ethnic Group	1998/99–2000/01		2001/02–2003/04		Percentage point difference	
	London	Great Britain	London	Great Britain	London	Great Britain
White	32	29	28	26	-4	-3
Black	55	50	50	46	-5	-4
Indian	31	40	36	33	5	-7
Pakistani and Bangladeshi	73	73	71	69	-2	-4
Other	54	48	48	43	-6	-5

Source: HBAI 1998/99 to 2003/04

There are stark differences in poverty rates between ethnic groups but similar levels of poverty when London is compared to Great Britain for most groups. This is to some extent to be expected as London accounts for 45 per cent of the total ethnic minority population of Great Britain (and thus the sample).

Pakistani and Bangladeshi children have by far the highest rates of AHC poverty in both London and Great Britain, at 71 and 69 per cent respectively. Indian children in 2000/01 showed a lower rate of poverty in London than in Great Britain but for 2003/04 this is reversed, though apparent changes over time by ethnic group in London should be treated with particular caution. Black children have a higher rate, as do children in the other category. However, the data does not on the whole indicate that the ethnic pattern of the incidence of child poverty is very different between London and national level.

## **Further background and explanation of terms**

The HBAI was originally drawn from data from the Family Expenditure Survey (FES). It is now drawn from the Family Resources Survey (FRS) – which is larger and could more readily be attuned to DSS/DWP needs than the FES as the main source of data on patterns of income in the population at large. The FRS is a survey of a sample of households; around 65 per cent of the households selected for an interview agree to take part; this currently gives data for over 25,000 households a year. The Survey is conducted throughout the year. It is confined to private households only, so people in residential care homes, nurses' hostels, armed forces barracks, prisons and other institutions are not covered.

The FRS mainly seeks information on current income, rather than income received over the 12 months prior to the interview. However, for earnings from employment, it seeks 'normal' earnings as well as 'most recent.' For some income components, eg interest on building society accounts, the income information of necessity has to relate to the previous 6 or 12 months. For self-employment income, where this is estimated from business accounts, the most recent available accounts may be one or more years past. So in practice, incomes estimated from the FRS are largely but not entirely 'current'.

The FRS is a cross-sectional survey, reporting on a fresh sample of the population each year. This allows the incomes of eg the bottom third of pensioners in one year to be compared with the incomes of the bottom third in another year. But it cannot say how many of the people in the bottom third in the earlier year were still in the bottom third in the later year. For this one needs a survey which follows the same people over time. The main such survey in this country is the British Household Panel Survey (BHPS). Since the mid-1990s, HBAI has supplemented its traditional analysis of incomes with analysis of results from the BHPS.

## **Housing costs**

Disposable incomes can be measured before housing costs (BHC) or after housing costs (AHC), and the DWP presents results on both bases in *HBAI*. This is in recognition of the fact that differences in housing costs - particularly between regions - do not always reflect differences in the quantity or quality of housing used by a household. Households with the same incomes may have radically different living standards if they face different costs for similar accommodation.

### *Before Housing Costs*

The Before Housing Costs measure of net income is taken as the total income from all sources (including earnings, all social security benefits, pensions, maintenance payments, educational grants and cash value of payments in kind such as free school meals) for all members of the household, less income tax, national insurance, pension contributions and maintenance or support payments made to people outside the household.

### *After Housing Costs*

The After Housing Costs measure is derived by deducting certain housing costs from the Before Housing Costs measure. The housing costs include rent, mortgage interest payments, water charges and structural insurance premiums.

### *Equivalisation*

Equivalisation is the process of adjusting income to take into account variations in the size and composition of households in which individuals live. This reflects the notion that a larger group of people, such as a family with children, needs more income than a person living alone to enjoy a comparable standard of living. The process takes a couple living with no children as a reference point and adjusts the incomes of larger households downwards relative to this benchmark (ie assumes that a higher income would be needed for a larger household to have the same standard of living). The incomes of smaller households are adjusted upwards relative to the reference household type, recognising that the same income would allow smaller households a better standard of living.

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