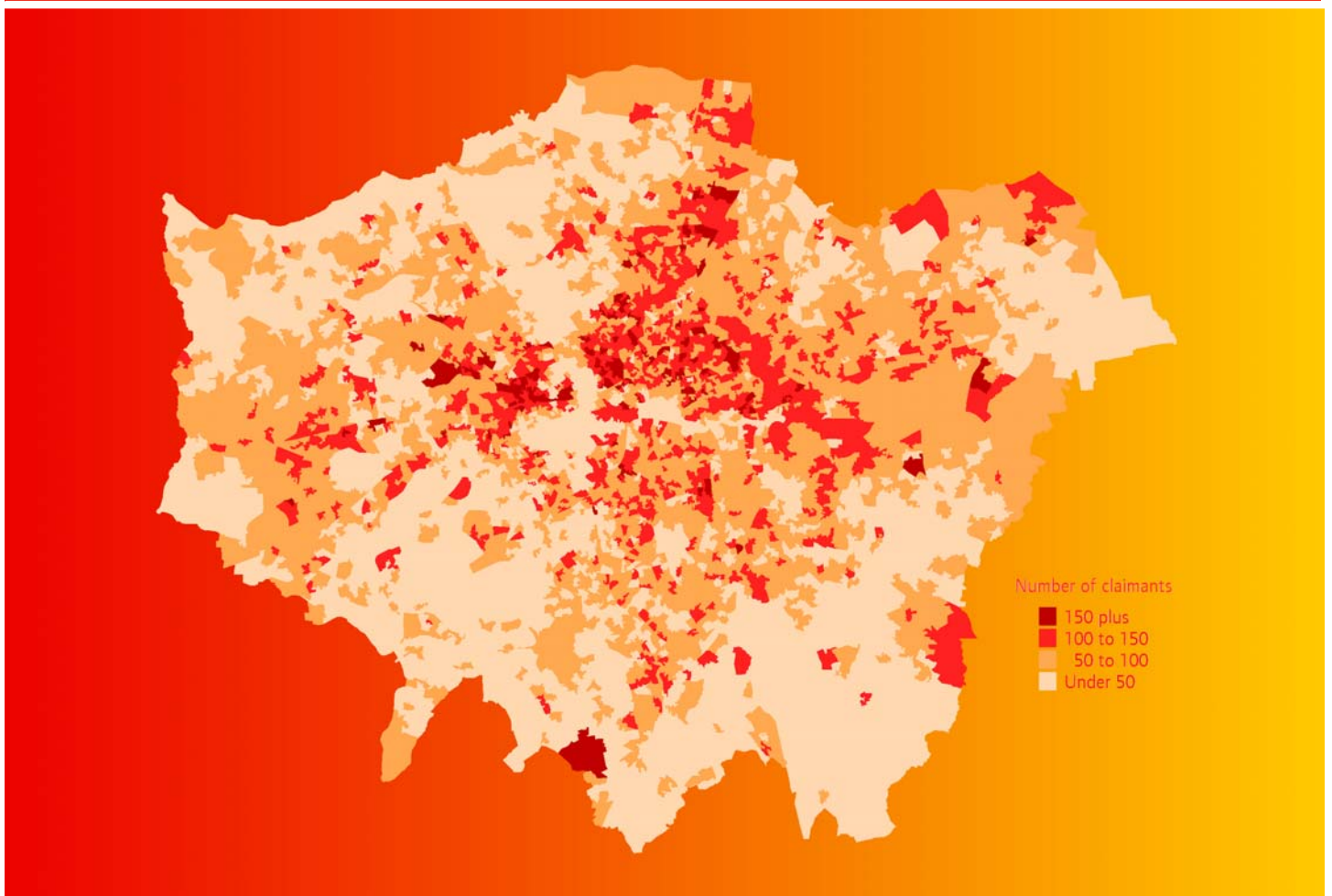


Data Management and Analysis Group

Benefits Data for London: No.2 Incapacity Benefits and Severe Disability Allowance



DMAG Briefing 2005/28

August 2005

Benefits Data for London: No 2 Incapacity Benefits and Severe Disability Allowance

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ISSN 1479-7879

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Contents

	<i>Page</i>
Executive Summary	3
Introduction	4
Regional Analysis	6
Borough Analysis	9
Appendix 1 - Borough level tables	14
Appendix 2 - Main changes to benefit rules	17

List of tables and maps

Table 1 Number and rates of IBSDA claimants by age and region, 2004	6
Table 2 Number and rates of IBSDA claimants by region, 2001 to 2004	7
Table 3 Number of IBSDA claimants by type of benefit, 2004	8
Table 4 Number of IBSDA claimants by duration, 2004	9
Map 1 Claimant rates by London borough, 2004	10
Map 2 Claimant rates by London borough for those aged over 60, 2004	10
Map 3 Ranks of claimant rates by London borough, 2004	11
Map 4 Ranks of claimant rates by London borough for those aged over 60, 2004	11
Map 5 Claimant numbers by London SOA's, 2004	13

Executive Summary

- London has a low claimant rate for this benefit compared to other regions.
- The older the population, the higher the claimant rate. Particularly in Inner London.
- The rate in London is lower than England and Wales for ages below 40 but higher for over 40's.
- The rate in Inner London for those aged 40 to 49 (11.2 per cent) is on a par with the highest rates that are seen in the North East and Wales.
- A third of those aged 60 to 64 years in Inner London claim IBSDA.
- The South East has the lowest rates for all age groups.
- The London borough with the highest overall claimant rate is Hackney, at 10.3 per cent.
- Tower Hamlets has the fifth highest rate in the country for those aged 40 to 49 at nearly 15 per cent.
- For the age group 50 to 59, Hackney has the fifth highest rate in the country at just over 24 per cent.

Introduction

Incapacity Benefit is a benefit that can be claimed by people suffering from short or long-term ill health. It is not means tested, but in most cases it will depend on the claimant's record of National Insurance contributions.

Individuals are eligible to claim Incapacity Benefit provided that they are aged below 60 for women, and 65 for men, unable to work either through disability or ill health, cannot claim statutory sick pay, and have paid, or been credited with a minimum amount of National Insurance contributions in one of the last two complete tax years.

Severe Disablement Allowance is paid to those who do not have enough national insurance contributions to claim Incapacity Benefit. It was abolished for new claimants in April 2001 and only represents around 10 per cent of the total benefit.

Earlier this year the Government announced a major reform of Incapacity Benefit.¹ The aim is to focus on people's capabilities rather than their presumed 'incapacity'. The reforms will provide increased financial security for the most severely sick and disabled as well as help and support to those individuals, with more manageable conditions, who want to get back to work. The key elements are:

- The name 'Incapacity Benefit' is to be scrapped
- Claimants will be put on a holding benefit paid at JSA rates until they have been through a proper medical assessment
- There will be two new benefits – 'Rehabilitation Support Allowance' and 'Disability and Sickness Allowance' – to differentiate between those with more manageable conditions and those with a severe condition. It is expected that the majority of claimants will move onto Rehabilitation Support Allowance
- More generous allowances for those moving to Disability and Sickness Allowance.

A green paper on welfare reform is expected in October 2005.

This *Briefing* presents the results for 2004. The annual figures are a 100 per cent snap shot of people claiming Incapacity Benefits and Severe Disability Allowance (IBSDA) during August and complement the DWP's quarterly series, which is based on a five per cent sample. The 2004 release is different to previous years in that figures are now produced for Super Output Areas (SOA) instead of at ward level – although SOAs have been assigned to wards, in the annual release, so that they can be aggregated up. SOAs are geographical areas of a consistent size and devised in a consistent way across the whole of England. Each area has a total population size of around 1,500 people (lower level SOAs). The SOAs were developed following the 2001 Census and have the advantage of being unaffected by boundary changes.

¹ <http://www.dwp.gov.uk/mediacentre/pressreleases/2005/feb/ben020205-focus.asp>

The other major change to the IBSDA figures for 2004 is due to disclosure control. As the IBSDA dataset is a 100 per cent snap shot, the Government Statistical Service insists that suppression is needed to protect individuals from being identified. To do this DWP present very broad age groups at the SOA level: under 50 and 50 and over – a few more age groups are available above the SOA level. Also, all figures are now rounded to the nearest five with any figure below 10 suppressed. These new rounding rules have been applied across the board – even for geographies as large as Government Office Regions.

Along with the constantly changing benefit rules (see Appendix 2), the above changes make it extremely difficult to produce a time series.

The advantage of DWP's annual benefit series is its accuracy and timeliness. This *Briefing* is the second in a series that will look at all the different benefit datasets released by the DWP.

Regional Analysis

Table 1 Number and rate of IBSDA claimants by region, August 2004

Area	All Claimants	Age Breakdown						
		Under 30	30-39	40-49	50-59	60 & over		
North East	179,295	17,720	28,940	42,120	64,565	25,950		
North West	433,345	40,960	76,205	103,680	151,650	60,855		
Yorkshire and The Humber	248,710	24,630	42,305	57,095	87,850	36,830		
East Midlands	182,645	17,160	30,710	42,245	65,265	27,265		
West Midlands	248,755	25,085	43,375	57,910	86,885	35,505		
East of England	176,440	18,365	32,265	41,490	60,530	23,790		
London	316,960	33,195	66,980	85,070	97,960	33,760		
Inner London	152,765	16,330	34,555	43,205	44,120	14,545		
Outer London	163,980	16,830	32,385	41,805	53,770	19,185		
South East	234,730	24,895	43,890	56,020	78,535	31,400		
South West	189,075	20,020	35,315	43,595	63,985	26,155		
England	2,209,970	222,030	399,990	529,220	757,225	301,505		
Wales	211,965	18,980	33,915	47,360	78,080	33,630		
England & Wales	2,421,940	241,005	433,900	576,580	835,310	335,140		
Claimant rates								
Area	All Claimants (working age)	Under 30	30-39	40-49	50-59	60 & over	60-64 males	
North East	11.5	4.0	8.2	11.4	19.2	4.6	40.7	
North West	10.4	3.4	7.7	10.8	17.3	4.2	35.0	
Yorkshire and The Humber	8.1	2.8	5.9	8.1	13.6	3.4	29.5	
East Midlands	6.9	2.4	4.9	7.0	11.5	3.0	24.2	
West Midlands	7.7	2.7	5.6	7.9	12.8	3.1	25.5	
East of England	5.3	2.1	4.0	5.3	8.3	2.0	16.9	
London	6.4	2.1	4.7	8.2	12.9	2.9	25.6	
Inner London	7.5	2.2	5.4	11.2	17.5	3.9	33.7	
Outer London	5.7	1.9	4.1	6.5	10.6	2.4	21.6	
South East	4.7	1.8	3.7	4.8	7.4	1.8	15.5	
South West	6.3	2.5	5.1	6.3	9.3	2.1	18.7	
England	7.1	2.5	5.3	7.5	12.0	2.9	24.5	
Wales	11.9	3.8	8.6	11.8	19.7	4.9	41.1	
England and Wales	7.4	2.6	5.4	7.7	12.4	3.0	25.6	

Source: Information Centre (Information and Analysis Directorate), DWP

Population used for claimant rates are GAD/ONS 2003 based projections for 2004

Note: there are two separate rates for the 60 and over age group: one based on all people aged 60 and over and the other based on males aged 60-64. This is because people post State Pensionable Age should not be in receipt of incapacity benefit, therefore women over 60 are excluded.

Overall, London has a low claimant rate for this benefit compared to other regions and Wales, although it has the highest rate in southern England. The rate for England and Wales is 7.4 per cent, one per cent higher than the rate for Greater London (6.4 per cent). The Government region with the highest rate is the North East with 11.5 per cent followed by the North West with 10.4 per cent. Wales has a rate of 11.9 per cent. The overall rate for Inner London is 7.5 per cent, very similar to the rate for England and Wales.

Table 2 Number and rate of IBSDA claimants by region, 2001 to 2004

Area	Number of Claimants			
	2001	2002	2003	2004
North East	187,126	185,898	185,028	179,295
North West	448,782	441,478	440,287	433,345
Yorkshire and The Humber	249,694	248,362	250,418	248,710
East Midlands	183,248	183,293	183,487	182,645
West Midlands	250,619	250,996	251,255	248,755
East of England	168,131	169,008	171,581	176,440
London	301,910	303,395	311,210	316,960
South East	224,912	224,239	228,195	234,730
South West	183,251	184,907	187,491	189,075
England	2,197,673	2,191,576	2,208,952	2,209,970
Wales	223,351	220,689	217,904	211,965
England and Wales	2,421,024	2,412,265	2,426,856	2,421,940
	Claimant rates (working age)			
North East	12.1	11.9	11.8	11.5
North West	10.9	10.7	10.6	10.4
Yorkshire and The Humber	8.2	8.1	8.1	8.1
East Midlands	7.1	7.0	7.0	6.9
West Midlands	7.8	7.8	7.7	7.7
East of England	5.1	5.1	5.1	5.3
London	6.3	6.2	6.3	6.4
South East	4.6	4.5	4.6	4.7
South West	6.2	6.2	6.3	6.3
England	7.2	7.1	7.2	7.1
Wales	12.8	12.6	12.3	11.9
England and Wales	7.5	7.4	7.4	7.4

Source: Information Centre (Information and Analysis Directorate), DWP

Population used for claimant rates are GAD/ONS 2003 based projections for 2004 and ONS mid-year estimates for 2001 to 2003

The overall rates have remained consistent over the last four years for all regions, apart from Wales, which has seen a steady fall since 2001 (see Table 2).

London's position changes when looking at the distribution by age (see Table 1). The older the population gets the higher the claimant rate is in London (especially in Inner London). The rate in London is lower than England and Wales for ages below 40 but higher for over

40's. The rate in Inner London for those aged 40 to 49 (11.2 per cent) is on a par with the highest regional rates seen in the North East and Wales. This is in contrast to the rates in Outer London that remain very low when compared to the rest of the country.

Greater London is very similar to England and Wales but Inner London has a much higher rates for both older age groups. A third of men aged 60 to 64 years in Inner London claim IBSDA. The highest rates are again in the North East and Wales with rates just over 40 per cent.

The South East region has the lowest rates for all the age groups.

Table 3 Number of IBSDA claimants by type, 2004

Area	Number		Percentage of total	
	IB Claimants	SDA Claimants	IB Claimants	SDA Claimants
North East	161,650	17,645	90.2	9.8
North West	389,420	43,925	89.9	10.1
Yorkshire and The Humber	219,655	29,055	88.3	11.7
East Midlands	156,110	26,535	85.5	14.5
West Midlands	220,300	28,460	88.6	11.4
East of England	151,625	24,820	85.9	14.1
London	287,685	29,275	90.8	9.2
South East	199,145	35,585	84.8	15.2
South West	161,880	27,195	85.6	14.4
England	1,947,485	262,485	88.1	11.9
Wales	190,955	21,015	90.1	9.9
England and Wales	2,138,440	283,500	88.3	11.7

Source: Information Centre (Information and Analysis Directorate), DWP

Rates are as a percentage of GAD/ONS 2003 based population projections for 2004

Table 3 shows the split between those claiming Incapacity Benefits and those claiming Severe Disability Allowance. Severe Disablement Allowance is paid to those who do not have enough national insurance contributions to claim Incapacity Benefit. This allowance was abolished for new claimants aged below 20 at April 2001 and therefore numbers have been steadily declining.

The percentage split between the two shows London having the highest proportion of claimants for Incapacity Benefits and therefore the lowest for Severe Disability Allowances – new migrants in London are eligible to claim IB but many are ineligible to claim SDA as they would have been younger than 20 at April 2001.

Table 4 shows the number of claimants by duration. London has the highest proportion of claimants who have been claiming for more than a year and up to 5 years – however it has the lowest proportion for those that have been claiming for over 5 years.

Table 4 ISSDA claimants by duration, 2004

Area	Duration on Benefit				Duration: percentage of total			
	Less than 12 months	12-23 months	24-59 months	60 months and over	Less than 12 months	12-23 months	24-59 months	60 months and over
North East	25,020	16,485	38,575	99,230	14.0	9.2	21.5	55.3
North West	58,670	42,865	96,190	235,625	13.5	9.9	22.2	54.4
Yorkshire/Humber	37,065	25,540	56,165	129,940	14.9	10.3	22.6	52.2
East Midlands	25,670	18,640	41,365	96,970	14.1	10.2	22.6	53.1
West Midlands	36,880	25,920	56,230	129,730	14.8	10.4	22.6	52.2
East of England	27,900	19,325	39,475	89,745	15.8	11.0	22.4	50.9
London	46,980	37,150	79,225	153,610	14.8	11.7	25.0	48.5
South East	36,525	26,470	52,020	119,715	15.6	11.3	22.2	51.0
South West	28,505	19,650	42,980	97,940	15.1	10.4	22.7	51.8
England	323,210	232,035	502,220	1,152,505	14.6	10.5	22.7	52.2
Wales	26,795	19,140	45,480	120,550	12.6	9.0	21.5	56.9
England and Wales	350,005	251,175	547,700	1,273,060	14.5	10.4	22.6	52.6

Source: Information Centre (Information and Analysis Directorate), DWP

Borough Analysis

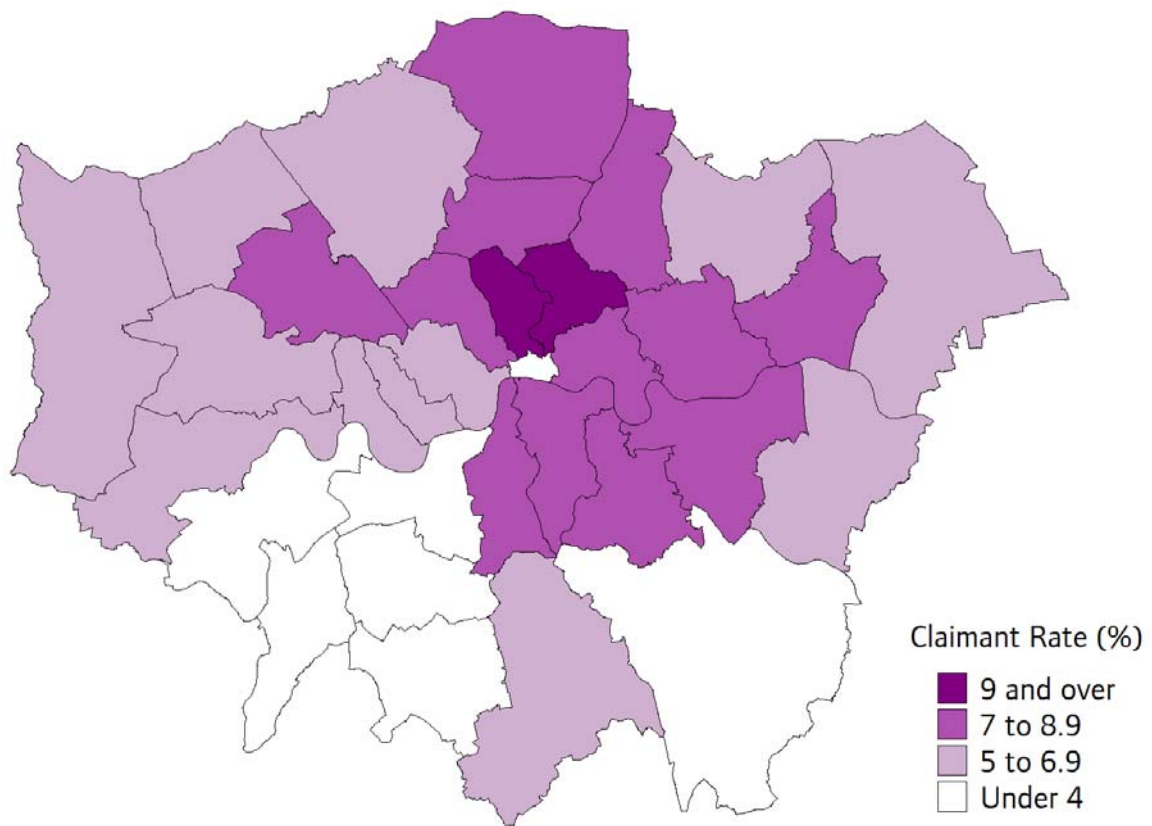
The London borough with the highest overall claimant rate is Hackney with 10.3 per cent. Islington has the second highest rate with 9.8 per cent. The wealthy boroughs of Richmond upon Thames and Kingston upon Thames have the lowest rates in London with 3.2 and 3.3 per cent respectively – half the rate for the whole of London (see Appendix Table A).

If ranked against all of the 352 Local Authorities in England, Hackney would rank 43rd - if the highest rate was 1st. Easington in the North East has the highest rate in the country for all age groups.

No borough has a rank in the top 20 for age groups under 40 but the situation is different for older age groups. For the age group 40-49, Tower Hamlets has the fifth highest rate in the country with nearly 15 per cent, followed by Islington in seventh place (14.5 per cent), Hackney in 11th (14.1 per cent) and Camden in 18th place with 12.9 per cent.

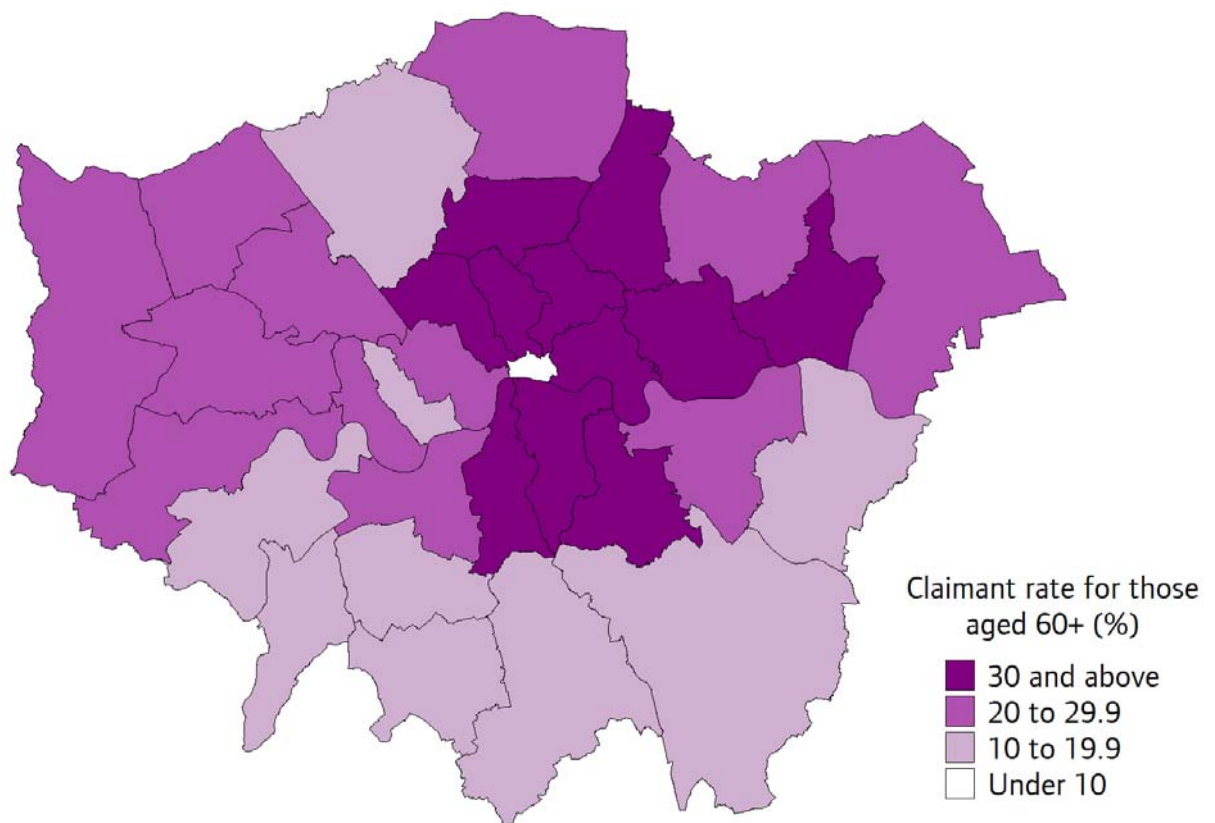
For the age group 50 to 59, Hackney and Tower Hamlets swap places with Hackney having the fifth highest rate in the country with just over 24 per cent and Tower Hamlets is in tenth place with 23 per cent – Islington is eighth with 23.1 per cent.

Map 1 Claimant rates by borough, 2004



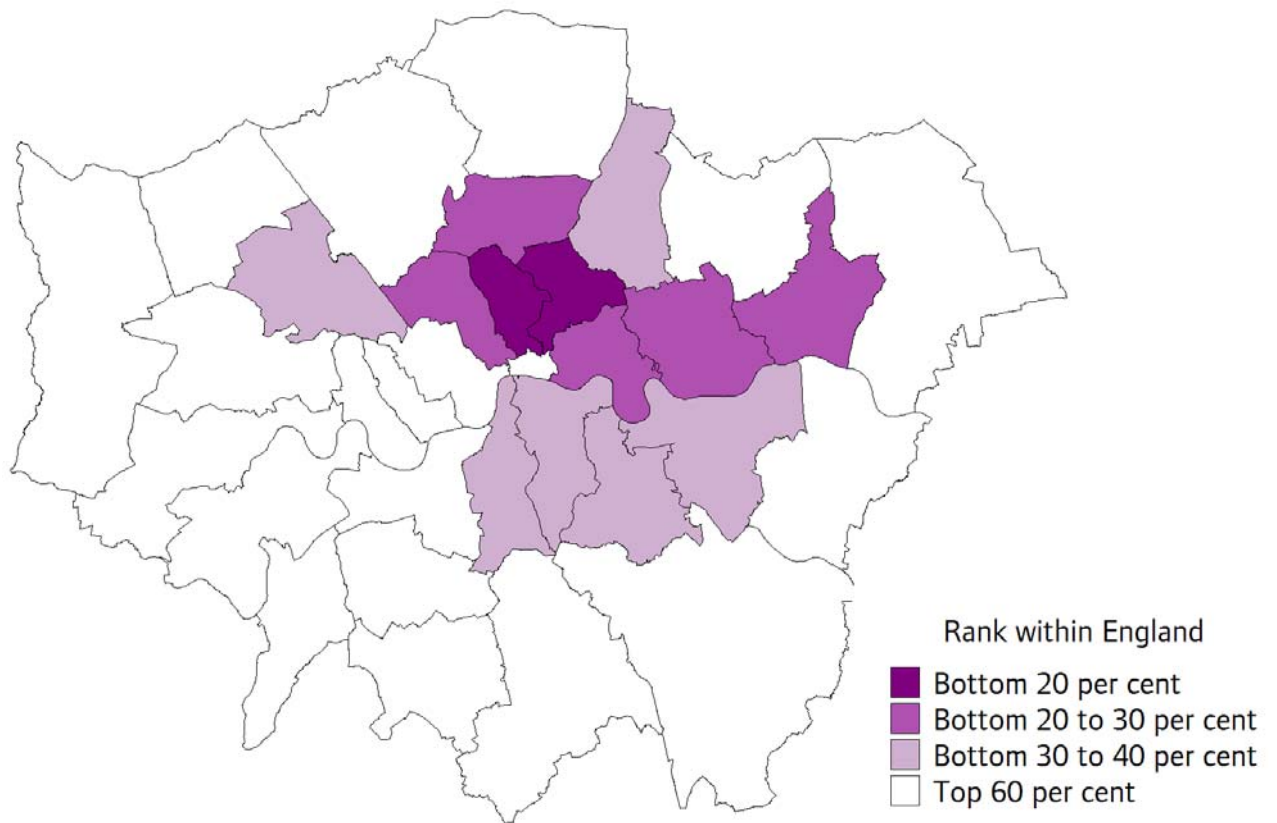
Source: Information Centre (Information and Analysis Directorate), DWP

Map 2 Claimant rates by borough, 2004 – denominator = males aged 60-64



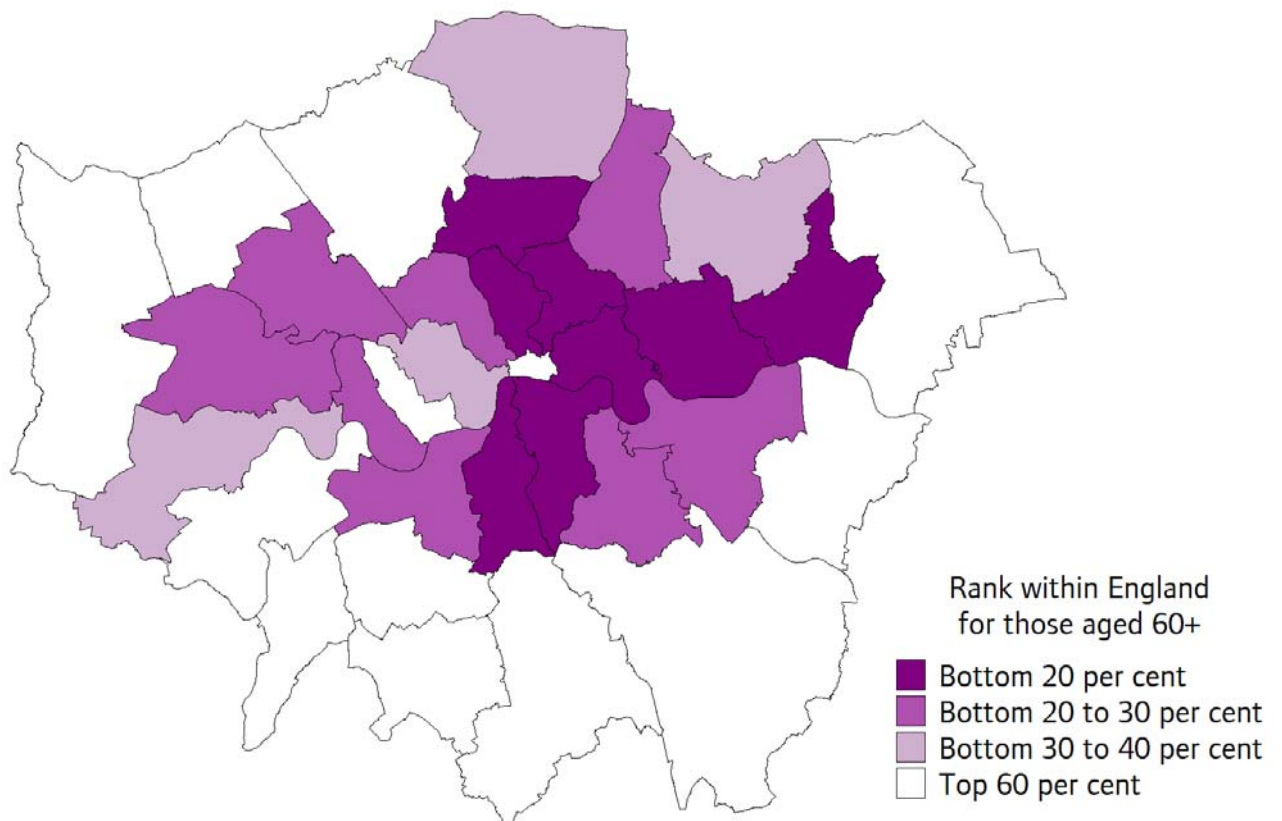
Source: Information Centre (Information and Analysis Directorate), DWP

Map 3 Rank of claimant rates by borough, 2004



Source: Information Centre (Information and Analysis Directorate), DWP

Map 4 Rank of claimant rates by borough, 2004 – denominator = males aged 60-64



Source: Information Centre (Information and Analysis Directorate), DWP

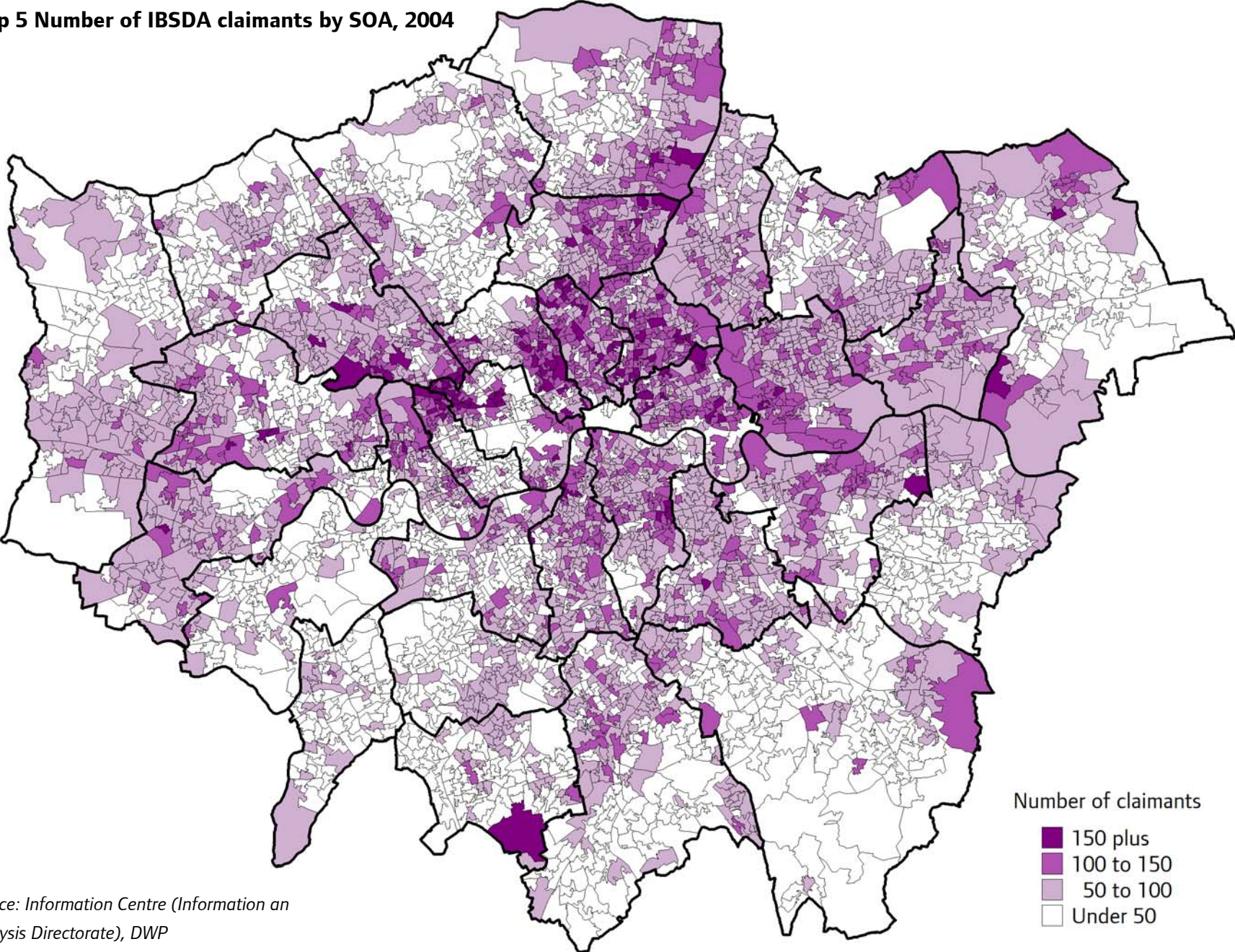
The importance of using relevant denominators is illustrated by the ranks for the over 60 age groups. As mentioned earlier there are two separate rates for the 60 and over age group: one based on all people aged 60 and over and the other based on males aged 60-64. Appendix Table C shows how the ranks for those boroughs with the highest rates (Tower Hamlets and Hackney) change – they are ranked 14 and 15 respectively for 60 and over and ranked 9 and 11 for just males aged 60 to 64. However, this trend is not consistent for all boroughs, for instance the rank for Islington changes from 22 to 28.

Maps 1 to 4 also illustrate this. Map 1 shows the overall claimant rate for each borough. As expected, the highest rates are concentrated in Inner London, spreading to the East and to the North of London. Map 2 shows rates for the over 60's, using males aged 60 to 64 as a denominator. It shows that, as well as the much higher rates, the spread goes much further East and North as well as spreading into West London. This pattern is repeated in Maps 3 and 4 – which show rankings.

As mentioned before, IBSDA figures are available at SOA level. Map 5 shows the number of claimants for each SOA. Straight numbers can be plotted instead of rates as SOA's are of uniform size – roughly 1,500 people. However, with passing time, this method will show a less realistic picture, as migration and other movements will mean that SOA's will become less uniform.

The distribution in Map 5 will be familiar to those who have mapped other indicators such as unemployment rates and deprivation indices – with concentrations in Inner London, especially in the East and up through the Lea Valley.

Map 5 Number of IBSDA claimants by SOA, 2004



Number of claimants

- 150 plus
- 100 to 150
- 50 to 100
- Under 50

Source: Information Centre (Information and Analysis Directorate), DWP

APPENDIX 1 – LONDON BOROUGH TABLES

A) Number of IBSDA claimants by age, 2004

Local / Unitary Authority Name	All Claimants	Age Breakdown				
		Under 30	30-39	40-49	50-59	60 and over
Barking and Dagenham	8,930	970	1,840	2,350	2,850	925
Barnet	10,325	1,045	2,160	2,685	3,275	1,165
Bexley	6,480	535	1,145	1,515	2,405	880
Brent	13,230	1,315	2,705	3,565	4,180	1,450
Bromley	8,160	885	1,615	2,035	2,675	955
Camden	12,355	1,345	3,060	3,500	3,425	1,025
Croydon	11,430	1,110	2,375	3,040	3,625	1,285
Ealing	13,175	1,200	2,545	3,480	4,335	1,610
Enfield	12,230	1,455	2,615	3,090	3,710	1,360
Greenwich	10,825	1,290	2,160	2,850	3,430	1,095
Hackney	14,375	1,630	3,235	4,040	4,145	1,330
Hammersmith and Fulham	8,360	845	1,825	2,370	2,560	760
Haringey	12,615	1,420	2,920	3,510	3,605	1,160
Harrow	6,920	790	1,270	1,710	2,265	880
Havering	7,890	700	1,320	1,925	2,865	1,080
Hillingdon	8,410	920	1,640	2,095	2,745	1,000
Hounslow	9,030	900	1,700	2,300	3,095	1,035
Islington	12,685	1,380	2,920	3,560	3,620	1,200
Kensington and Chelsea	6,600	585	1,525	1,870	1,985	630
Kingston upon Thames	3,420	325	695	805	1,165	435
Lambeth	14,055	1,460	3,210	4,160	3,905	1,310
Lewisham	11,900	1,210	2,580	3,410	3,530	1,170
Merton	4,950	445	935	1,205	1,735	630
Newham	14,070	1,530	2,950	3,880	4,265	1,450
Redbridge	9,305	930	1,780	2,305	3,180	1,120
Richmond upon Thames	3,915	365	760	1,010	1,325	460
Southwark	13,245	1,355	2,840	3,815	4,025	1,215
Sutton	5,055	510	980	1,250	1,665	650
Tower Hamlets	12,380	1,630	2,800	3,460	3,245	1,240
Waltham Forest	10,300	1,140	2,145	2,590	3,245	1,170
Wandsworth	9,670	980	2,070	2,610	2,955	1,060
Westminster, City of	10,455	960	2,620	3,020	2,855	995
Inner London	152,765	16,330	34,555	43,205	44,120	14,545
Outer London	163,980	16,830	32,385	41,805	53,770	19,185
Greater London	316,745	33,160	66,940	85,010	97,890	33,730

Source: Information Centre (Information and Analysis Directorate), DWP

Note: The City of London is excluded due to small numbers

B) Claimant rates by age group, 2004

Local / Unitary Authority Name	Claimant rates						
	All Claimants	Under 30	30-39	40-49	50-59	60 and over	60-64 males
Barking and Dagenham	8.7	3.0	6.6	10.5	16.7	3.2	31.9
Barnet	4.9	1.6	3.9	5.9	9.0	2.0	18.5
Bexley	4.8	1.5	3.4	4.7	8.8	1.9	18.0
Brent	7.5	2.2	5.4	9.5	16.0	3.5	28.4
Bromley	4.4	1.9	3.3	4.6	7.1	1.5	14.0
Camden	8.0	2.4	6.4	12.9	17.3	3.7	31.1
Croydon	5.3	1.8	4.1	6.0	9.4	2.2	18.6
Ealing	6.4	1.8	4.3	8.0	13.8	3.5	29.8
Enfield	6.8	2.7	5.5	7.4	12.0	2.7	24.3
Greenwich	7.3	2.7	5.1	9.2	15.4	3.1	27.4
Hackney	10.3	3.4	7.4	14.1	24.1	5.3	47.5
Hammersmith and Fulham	6.6	1.8	4.6	10.7	16.7	3.3	29.2
Haringey	8.1	2.7	6.2	11.1	18.1	4.1	34.1
Harrow	5.1	2.0	3.7	5.6	9.1	2.2	20.5
Havering	5.8	1.9	4.2	5.9	9.6	2.1	20.4
Hillingdon	5.3	1.8	3.9	6.0	9.8	2.3	20.4
Hounslow	6.3	1.9	4.3	7.7	13.5	3.2	26.5
Islington	9.8	3.0	7.1	14.5	23.1	5.1	41.4
Kensington and Chelsea	5.1	1.4	3.9	7.7	10.1	2.2	18.5
Kingston upon Thames	3.3	1.0	2.6	3.8	6.7	1.7	14.5
Lambeth	7.4	2.2	5.1	11.6	18.6	4.2	37.4
Lewisham	7.2	2.4	5.0	9.2	15.6	3.4	30.0
Merton	3.8	1.1	2.4	4.4	8.5	2.0	18.0
Newham	8.5	2.5	6.3	11.7	21.2	5.1	43.9
Redbridge	6.0	2.0	4.4	6.5	11.2	2.6	22.9
Richmond upon Thames	3.2	1.1	2.1	3.7	5.9	1.5	12.4
Southwark	7.6	2.3	5.3	10.3	18.5	3.6	33.8
Sutton	4.5	1.7	3.2	4.6	7.8	1.9	17.6
Tower Hamlets	8.6	2.7	6.3	14.9	23.0	5.4	47.7
Waltham Forest	7.0	2.4	4.9	8.4	15.3	3.6	30.8
Wandsworth	4.8	1.3	3.1	7.9	13.2	3.0	27.2
Westminster, City of	6.1	1.4	5.2	10.7	12.8	3.0	24.9
Inner London	7.5	2.2	5.4	11.2	17.5	3.9	33.7
Outer London	5.7	1.9	4.1	6.5	10.6	2.4	21.6
Greater London	6.4	2.1	4.7	8.2	12.9	2.9	25.5

Source: Information Centre (Information and Analysis Directorate), DWP

Population used for claimant rates are ONS 2003 based projections for 2004

Note: there are two separate rates for the 60 and over age group: one based on all people aged 60 and over and the other based on males aged 60-64. This is because people post State Pensionable Age shouldn't be in receipt of incapacity benefit, so women over 60 are excluded.

C) Rank of claimant rates by age group, 2004

Local / Unitary Authority Name	Claimant rates - rankings (out of 352 in England, 1=highest rate)						
	All Claimants	Under 30	30-39	40-49	50-59	60 and over	60-64 males
Barking and Dagenham	71	86	66	49	57	101	65
Barnet	240	288	226	186	202	217	201
Bexley	245	304	252	239	215	231	211
Brent	118	180	116	75	62	87	89
Bromley	270	230	260	244	266	309	282
Camden	95	159	79	18	50	72	73
Croydon	222	249	199	184	186	193	197
Ealing	165	245	184	106	89	86	81
Enfield	143	110	115	121	119	137	131
Greenwich	123	117	133	79	69	111	98
Hackney	43	56	48	11	5	15	11
Hammersmith and Fulham	154	236	174	45	56	95	83
Haringey	91	113	90	38	42	53	53
Harrow	228	216	235	202	198	198	173
Havering	195	224	196	193	181	208	177
Hillingdon	221	235	217	183	175	191	174
Hounslow	168	222	188	116	93	99	106
Islington	52	82	52	7	8	22	28
Kensington and Chelsea	229	316	218	115	165	194	199
Kingston upon Thames	328	348	317	288	277	266	272
Lambeth	121	184	138	31	37	49	37
Lewisham	129	160	145	80	67	92	79
Merton	297	338	329	254	223	213	208
Newham	78	140	85	29	21	24	19
Redbridge	186	221	182	158	141	155	140
Richmond upon Thames	336	339	343	298	302	300	310
Southwark	112	162	122	55	38	73	55
Sutton	265	262	268	243	238	229	218
Tower Hamlets	75	107	84	5	10	14	9
Waltham Forest	137	148	151	95	71	81	76
Wandsworth	247	324	273	108	104	121	101
Westminster, City of	179	310	128	44	109	119	124

Source: Information Centre (Information and Analysis Directorate), DWP

APPENDIX 2 – MAIN CHANGES TO BENEFIT RULES

November 1992

Mortgage interest paid direct to lender for most claimants who receive the full amount.

April 1993

A new scheme to provide support to claimants in residential care and nursing homes was introduced.

April 1995 - Special rules over the treatment of capital held by claimants in residential care, nursing home (RCNH) were introduced.

October 1995

Waiting periods were introduced for claimants without a pensioner premium before help is given (8 weeks for those with loans taken out before that date and 9 months for those with loans taken out thereafter).

From the same date, most claimants with mortgage interest payments have them calculated using a standard rate based on the average of the largest building societies' basic mortgage rates.

April 1996

Claimants in RCNH, part III accommodation are allowed capital of up to £16,000. Tariff income is payable where the savings are over £10,000.

May 1996

Changes to the rules for asylum seekers.

April 1997

Family premium and lone parent premium were combined to form family premium (lone parent), which was paid to all eligible claimants.

One parent benefit was replaced by a new rate of child benefit for lone parents.

Deductions for payment of arrears of mortgage interest abolished.

April 1998

Family premium (lone parent) was abolished, although those in receipt at that time continue to receive it until a relevant change of circumstances.

November 1998

The dependants allowance payable for each child under 11 was increased by £2.50 per week.

April 1999

The minimum income guarantee (MIG) was introduced increasing the amount payable to those aged 60 or over, except for special category cases.

Introduction of new budgeting loan scheme.

October 1999

The dependants allowance payable for each child under 11 was increased by a further £4.70 per week.

Family credit and disability working allowance were replaced by working families tax credit and disabled persons tax credit respectively.

April 2000

The dependants allowance for under 11's was abolished increasing the amount payable for children aged under 11 to match that of the under 16's: There are now two remaining rates for: dependants under 16, and the dependants aged 16 and over.

The MIG was up rated in line with earnings.

Persons claiming asylum on or after 3rd April 2000 and who are awaiting decisions from the Home Office will be excluded from claiming social security benefits. They will receive support from either the National Asylum Support Service (set up by the Home Office) or local authorities.

April 2001

Further increase (by £4.35) in the amount payable in respect of children aged up to 16 in October 2000. Claimants aged over 60 that are not in residential accommodation are now allowed up to £6,000 in capital assets before their benefit is affected by tariff income. If capital totals more than £12,000 the claimant is not entitled to Income Support.

All pensioner premiums are paid at the same rate i.e. the HPP rate.

The Government introduced a new Disability Income Guarantee (DIG) for severely disabled people and the Enhanced Disability Premium.

April 2002

Bereavement Premium introduced that becomes payable, subject to qualifying conditions, following the end of the first Bereavement Allowance awards.

Disabled Child Premium increased by £5.50.

Preserved rights on all existing claims were abolished; these cases became the financial responsibility of the Local Authorities.

Part III/RA was transitionally protected if still in payment on the 8th April 2002.

Claimants in Part III or who are still permanent residents of RCNH had their higher capital limits protected.

April 2003

Invalid Care Allowance (ICA) is renamed Carer's Allowance (CA).

Introduction of Child Tax Credit (CTC) and Working Tax Credit (WTC).

WTC will replace the adult support in Working Families' Tax Credit, Disabled Person's Tax Credit and the Employment Credit for people aged 50 or over.

Alignment of the allowance paid to dependant children up to age 18, one rate payable.

October 2003

Pension Credit replaced the Minimum Income Guarantee (MIG) adding a Savings Credit element to the guarantee element already present under MIG. Claimants receiving MIG on 6th October 2003 were automatically transferred onto Pension Credit.

April 2004

Customers will only receive the adult allowances and premiums applicable to their claim. They will no longer receive child personal allowances, child premiums or the family premium. Child Benefit will no longer be taken into account in the assessment. In order to receive payment for their dependant children the customer must put in a claim for child tax credit (CTC) if they do not already receive it. If they do receive it, this is also not taken into account in the assessment (April 2004) Rate payable for Lone parent premium, Family premium (lone parent) and Family premium was aligned.

May 2004

Self employed partners of those on Income Support/Income based Jobseekers Allowance are able to do the new deal for self employed scheme.

4 June 2004 Asylum seekers vouchers replaced with cash.

July 2004

Asylum seekers who are granted refugee status and allowed to stay in this country can claim backdated benefits (such as Income Support) to when they first claimed asylum.

Aug 2004

More students able to get Housing Benefit. Can now claim Housing Benefit for accommodation provided by the educational establishment, such as halls of residence.

Sept 2004

Education Maintenance Allowances (EMAs) will be paid direct to 16 year olds who stay on in further education. Payment is £30, £20 or £10 a week – depending on household income.

October 2004

National Minimum Wage - new rules:

New National Minimum Wage rate of £3 per hour for 16/17 year olds. The 18 to 21 year olds rate increase from £3.80 to £4.10. The adult rate rose from £4.50 to £4.85.

March 2005

Tax Credits and Pension Credit now added to list of benefits that are considered as 'public funds' in immigration rules. A person from abroad may have a 'no recourse to public funds' restriction on their immigration status.

April 2005

Benefits annual uprating, including:

Working Tax Credit childcare element increase from £135 to £175 for one child and from £200 to £300 for two or more children

Child Trust Fund ('baby bond') for children born after 1 September 2002.

In conjunction with the new 'Childcare Approval Scheme' for 'nannies' the Working Tax Credit eligible childcare has been extended for:

- Childcare provided in child's own home, or
 - On other premises for children aged 7 and over
- Care for the children of relatives only is excluded.

Summer 2005

Those getting IS for children will be transferred to Child Tax Credit sometime in "Summer 2005 on a phased basis and be completed by April 2006".

Regular Briefings from the GLA Data Management and Analysis Group

Latest DMAG Briefings:

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A full list of the 2004 DMAG Briefings is available to internal customers through the GLA Intranet; otherwise please contact Jackie Maguire who can also provide a CD containing PDF versions of the Briefings or hard copies, jackie.maguire@london.gov.uk.

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