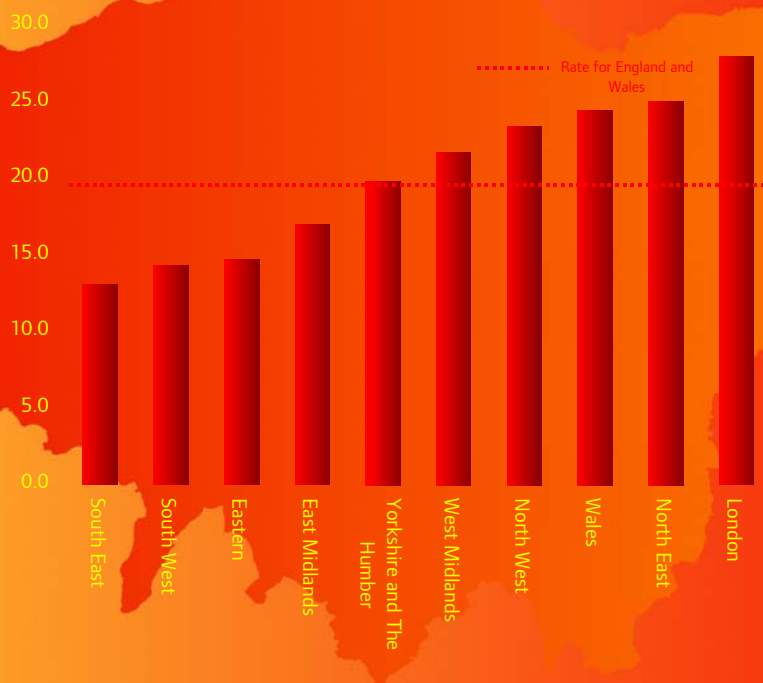


## Data Management and Analysis Group

### Benefits Data for London: No 3 Children in Benefit Claiming Families



# **DMAG Briefing 2005/37**

**October 2005**

## **Benefits Data for London: No 3 Children in Benefit Claiming Families**

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# Benefits Data for London: No 3 Children in Families Claiming Benefits

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## Executive Summary

- Nearly 20 per cent of all the children in England and Wales, who live in a family claiming benefits, are from London.
- In London, 28 per cent of those aged 0 to 18 live in families with at least one adult claiming a major benefit - this is the highest rate in the country. London has had the highest rate since 1995.
- London has the highest proportion of children (75 per cent) in single parent families claiming benefits.
- The London borough with the highest rate for all aged 18 and under in families claiming benefits is Tower Hamlets with just under 48 per cent, closely followed by Islington with nearly 47 per cent.
- Considering only children aged under 16, these two boroughs have rates of over 50 per cent.
- Tower Hamlets and Islington have the highest rates in of England and Wales.
- The list of the worst 10 per cent of Local Authorities (ie those with the highest rates in England and Wales) contains 12 London boroughs.
- Seven London boroughs make up the ten highest rates in England and Wales – all Inner London boroughs.

## Introduction

The Children Dataset is based on children in families where an adult of working age claims a key benefit (see definition below) and either receives:

- an additional allowance of benefit for children or young adult dependants (i.e. those aged 16-18 and still in full-time education); or
- contribution-based Jobseeker's Allowance (JSA) or JSA National Insurance credits only, with children or young adult dependants recorded in the assessment; or
- Child Tax Credit (CTC).

The key benefits are:

- Jobseeker's Allowance (JSA),
- Incapacity Benefit (IB),
- Severe Disablement Allowance (SDA),
- Disability Living Allowance (DLA),
- Income Support (IS).

Additional amounts are payable for all dependent children in families receiving income related benefits (i.e. Income Support or Jobseeker's Allowance (Income Based)). These additional amounts for children will be payable via either benefit or CTC.

The main gaps relate to children of claimants of Incapacity Benefit or Severe Disablement Allowance without CTC, for whom child information is incomplete; and children of claimants of Disability Living Allowance without CTC, for whom no child information is recorded. Not all CTC children are included in this dataset, only those in families also claiming a key benefit.

This *Briefing* will look at the key characteristics of claimants including: age of youngest child, benefit combination, family type and duration of claim.

As this dataset is based on a five per cent sample the values obtained are subject to sampling variation. Figures are rounded to the nearest 100, and those below 50 are suppressed as statistically unreliable. Figures below 500 are subject to a proportionally large degree of sampling variation and should be used with caution. Further details about confidence intervals are shown in Appendix 2.

## Effect of Child Tax Credits

Figures in this dataset were affected by the introduction of the Child Tax Credit (CTC) in April 2003. The main changes were:

- Child dependency increases paid with non-income related benefits were abolished for new claims to State Pension, Bereavement Benefit, Incapacity Benefit and Carer's Allowance from April 2003.

- From April 2004 onwards CTC replaced the child elements of Income Support (IS) and income-based Jobseeker's Allowance (JSA(IB)).

Dates when there may have been particular changes in the figures were:

- April 2003, when Child dependency increases paid with non-income related benefits were abolished for new claims.
- October 2003, when families on the Minimum Income Guarantee (MIG) with children had child elements migrated to CTC.
- Financial year 2004/05, when families on Income Support and income-based Jobseeker's Allowance have child elements migrated to CTC.

A small number of former IS/JSA(IB) recipients are no longer eligible once CTC is paid. This is because CTC payments raise total income above the IS/JSA(IB) threshold, or other income exceeds the threshold once child allowances are removed. DWP advise that data users exercise caution when performing year on year comparisons, or when comparing with the previous quarter.

The main effect of incorporating CTC data into the children dataset has been to provide additional information on children/dependants and family type for claimants of non income-related benefits. August 2003 data showed that, after CTC data was added for the first time, almost 350,000 children were added to the overall totals for children in families on key benefits.

### **Working-age benefits definitions**

The list below gives a summary of the different working-age benefits for which information is available.

- Disability Living Allowance (DLA) is paid to people who have become disabled before the age of 65 and who need assistance with personal care and/or mobility.
- Incapacity Benefit (IB) is paid to people who have been incapable of work because of sickness or disability for at least four days in a row and who have paid sufficient contributions throughout their working lives.
- Income Support (IS) is available to those under 60 who have a low income. Until October 2003, IS was also payable to males aged 60 to 64 and was called Minimum Income Guarantee (MIG). From October 2003 Pension Credit replaced MIG. Both MIG and Pension Credit claimants aged 60 to 64 are included in the working age client group dataset (and the related children and families client group datasets) as IS claimants. They do not appear in the pension age client group dataset.
- Jobseeker's Allowance (JSA) was introduced on October 7th 1996 and is a contributory or income-related benefit paid to people under State Pension age who are available for and actively seeking work of at least forty hours per week. They agree with Jobcentre Plus any restrictions on their availability for work and the steps

they intend to take in order to find work. Additional help is available for partners and children of claimants.

- Severe Disablement Allowance (SDA) was paid to those unable to work for 28 weeks in a row or more because of illness or disability. Since April 2001 it has not been possible to make a new claim for Severe Disablement Allowance.

The family type is derived from a combination of information about a claimant's dependent children and whether the claimant has a partner, as recorded for benefit or child tax credit (CTC) administration purposes.

Dependent children are those aged under 16, together with those aged 16 to 18 still in full-time education, for whom an additional allowance is paid. The incorporation of CTC data has provided additional information on children/dependants and family type for claimants of non income-related benefits and reduced the number of unknowns after May 2003.

This *Briefing* is the third in a series that will look at all the different benefit datasets released by the DWP.

Further information may be obtained from <http://www.dwp.gov.uk/asd/cga.asp>

## Regional Analysis

**Table 1 Children in families claiming benefits, by family type and age of child, August 2004**

Region	Total	Aged under 5	Aged 5-10	Aged 11-15	Aged 16-18
<b>All family types</b>					
East Midlands	168,600	47,700	56,600	48,800	13,800
Eastern	189,000	52,500	66,900	52,900	15,300
London	478,000	134,800	165,400	128,700	46,100
North East	146,500	39,400	50,000	42,500	13,100
North West	382,800	101,700	127,800	113,500	36,400
South East	247,000	68,300	87,100	71,200	18,400
South West	160,600	43,200	57,400	45,700	12,700
Wales	169,200	43,500	58,100	50,800	14,600
West Midlands	281,000	79,500	95,400	79,000	24,400
Yorkshire and The Humber	238,000	65,900	81,400	69,000	19,400
<i>England and Wales</i>	<i>2,460,600</i>	<i>676,400</i>	<i>846,200</i>	<i>702,000</i>	<i>214,100</i>
<b>Single parent with children</b>					
East Midlands	105,800	32,700	36,800	28,800	7,300
Eastern	124,000	37,700	44,800	32,800	8,600
London	357,600	103,300	126,100	94,700	32,900
North East	90,700	27,100	32,400	24,400	6,900
North West	244,200	70,300	84,300	68,500	20,900
South East	167,200	49,300	60,800	45,500	11,500
South West	101,400	29,400	37,500	26,700	7,600
Wales	97,900	28,600	36,400	26,300	6,600
West Midlands	176,100	53,400	61,800	47,200	13,400
Yorkshire and The Humber	147,900	44,300	52,300	41,100	10,100
<i>England and Wales</i>	<i>1,612,800</i>	<i>476,000</i>	<i>573,200</i>	<i>436,000</i>	<i>125,700</i>
<b>Couple with children</b>					
East Midlands	62,000	14,900	19,800	20,000	6,400
Eastern	64,300	14,800	22,100	20,100	6,700
London	119,600	31,400	39,300	34,000	13,200
North East	54,900	12,400	17,600	18,100	6,200
North West	136,900	31,400	43,500	45,000	15,500
South East	78,900	19,000	26,400	25,700	6,900
South West	58,500	13,800	19,900	19,000	5,100
Wales	69,800	15,000	21,700	24,400	8,000
West Midlands	103,800	26,200	33,600	31,800	11,000
Yorkshire and The Humber	89,200	21,600	29,100	28,000	9,300
<i>England and Wales</i>	<i>837,800</i>	<i>200,400</i>	<i>273,000</i>	<i>266,100</i>	<i>88,400</i>

Source: Department for Work and Pensions 5% sample

Nearly 20 per cent of all the children in England and Wales, who live in a family claiming benefits, are from London – that’s nearly half a million children and young adults. See Table 1.

**Table 2 Children in families claiming benefits, by family type and age of child - percentage of total, August 2004**

Region	Aged under 5	Aged 5-10	Aged 11-15	Aged 16-18
<b>All family types</b>				
East Midlands	28.3	33.6	28.9	8.2
Eastern	27.8	35.4	28.0	8.1
London	28.2	34.6	26.9	9.6
North East	26.9	34.1	29.0	8.9
North West	26.6	33.4	29.6	9.5
South East	27.7	35.3	28.8	7.4
South West	26.9	35.7	28.5	7.9
Wales	25.7	34.3	30.0	8.6
West Midlands	28.3	34.0	28.1	8.7
Yorkshire and The Humber	27.7	34.2	29.0	8.2
<i>England and Wales</i>	<i>27.5</i>	<i>34.4</i>	<i>28.5</i>	<i>8.7</i>
<b>Single parent with children</b>				
East Midlands	30.9	34.8	27.2	6.9
Eastern	30.4	36.1	26.5	6.9
London	28.9	35.3	26.5	9.2
North East	29.9	35.7	26.9	7.6
North West	28.8	34.5	28.1	8.6
South East	29.5	36.4	27.2	6.9
South West	29.0	37.0	26.3	7.5
Wales	29.2	37.2	26.9	6.7
West Midlands	30.3	35.1	26.8	7.6
Yorkshire and The Humber	30.0	35.4	27.8	6.8
<i>England and Wales</i>	<i>29.5</i>	<i>35.5</i>	<i>27.0</i>	<i>7.8</i>
<b>Couple with children</b>				
East Midlands	24.0	31.9	32.3	10.3
Eastern	23.0	34.4	31.3	10.4
London	26.3	32.9	28.4	11.0
North East	22.6	32.1	33.0	11.3
North West	22.9	31.8	32.9	11.3
South East	24.1	33.5	32.6	8.7
South West	23.6	34.0	32.5	8.7
Wales	21.5	31.1	35.0	11.5
West Midlands	25.2	32.4	30.6	10.6
Yorkshire and The Humber	24.2	32.6	31.4	10.4
<i>England and Wales</i>	<i>23.9</i>	<i>32.6</i>	<i>31.8</i>	<i>10.6</i>

Source: Department for Work and Pensions 5% sample

Table 2 breaks this down proportionally by age. London has the highest proportion of 16 to 18 year olds living in families claiming benefits (9.6 per cent). This is true for all families but especially true of single parent families. It has the lowest proportion of children aged 11 to 15, especially true for couple families who also have the highest proportion of children aged under 5 (26.3 per cent).

When the numbers are presented as rates, using resident population estimates as a base, the true scale of the problem in London becomes clear. Table 3 shows the rates for all regions in England and Wales, by age. The overall rate for London is nearly 28 per cent – meaning 28 per cent of those aged 0 to 18 live in families with at least one adult claiming a major benefit. This is the highest rate in the country, with the North East having the second highest rate with 25 per cent. The rate for England and Wales as a whole is just under 20 per cent. The geographical pattern is the same when looking at rates for children only (aged 0-15).

This pattern is confirmed with data from the Labour Force Survey on workless households (see: *DMAG Briefing 2005/22*). In London, 25 per cent of children in working age households live in workless households. This is the highest, by far, of all regions and significantly higher than the national average of 15 per cent. Within London, rates are exceptionally high in Inner London where more than one third (35 per cent) of children live in workless households.

**Table 3 Children in families claiming benefits, by age of child - percentage of target population, August 2004**

Region	Aged 0-18	Aged 0-15	Aged 0-5	Aged 5-10	Aged 11-15	Aged 16-18
East Midlands	16.9	18.5	20.4	18.3	17.2	8.2
Eastern	14.7	16.0	16.7	16.4	14.9	7.4
London	27.9	29.7	27.9	31.3	29.9	17.0
North East	25.1	27.5	29.4	27.9	25.5	12.6
North West	23.5	25.4	26.6	25.5	24.3	13.0
South East	13.0	14.3	14.9	14.6	13.4	5.9
South West	14.3	15.7	16.7	16.3	14.3	6.6
Wales	24.5	26.6	27.4	26.9	25.7	12.4
West Midlands	21.8	23.7	25.6	23.9	21.9	11.2
Yorkshire and The Humber	19.9	21.8	23.3	22.0	20.5	9.5
England and Wales	19.8	21.5	22.4	21.9	20.3	10.3

Source: Department for Work and Pensions 5% sample

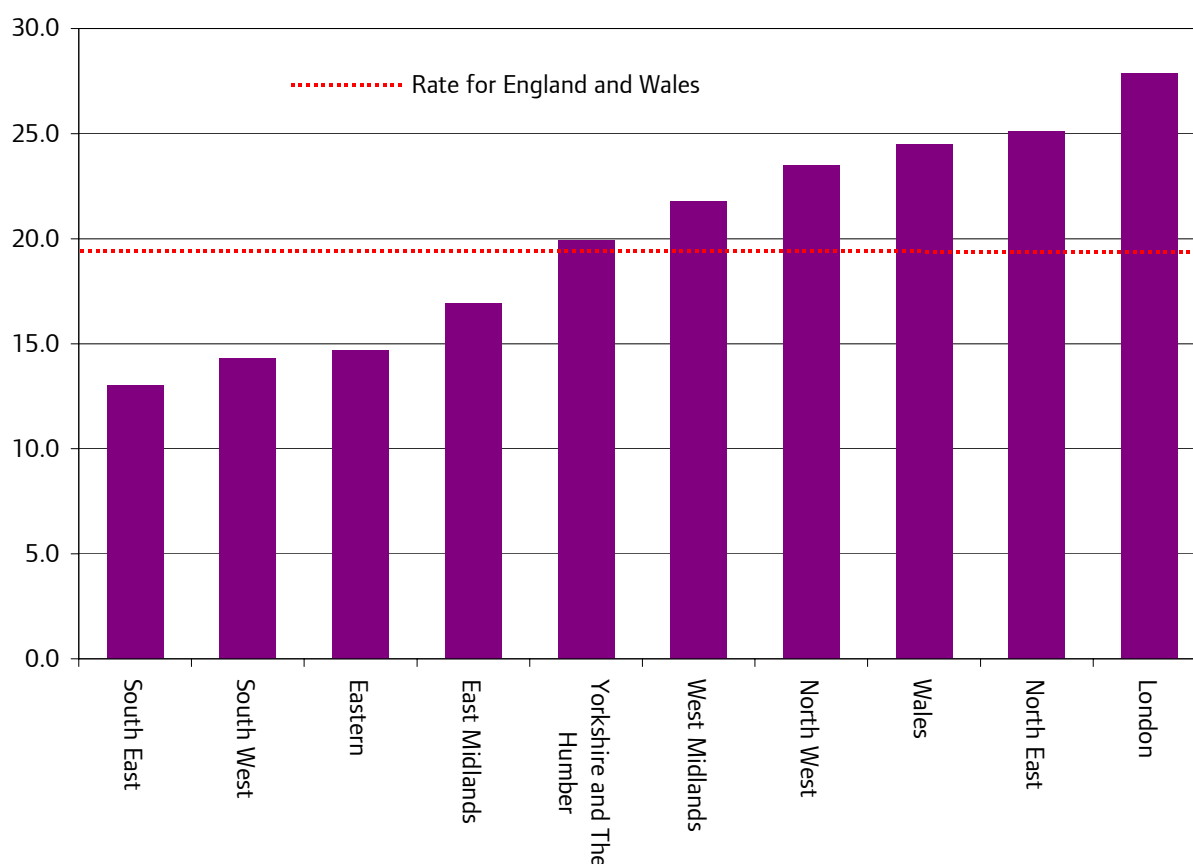
The source for the population base is: ONS Mid Year Estimates for 2004

The figures are further supported by DWP data on Households Below Average Incomes (HBAI). In 2003/4 some 27 per cent of children in Greater London were living in income poverty before housing costs have been taken into account. Children in the HBAI are

defined as all individuals under 16 years of age and all unmarried 16-18 year-olds in secondary education (the same definition as the Children in Families Claiming Benefit Dataset). Although the highest rate in the country, this figure rises further (41 per cent) if housing costs are taken in account.

London has the highest rates for all the chosen age groups apart from the under 5's – the North East has a slightly higher rate for this age group with 29.4 per cent. Over 31 per cent of children aged 5 to 10 in London are in benefit claiming families and its nearly 30 per cent for children aged 11 to 15.

**Chart 1 Children in families claiming benefits – percentage of all children aged 0-18, August 2004**



Source: Department for Work and Pensions 5% sample

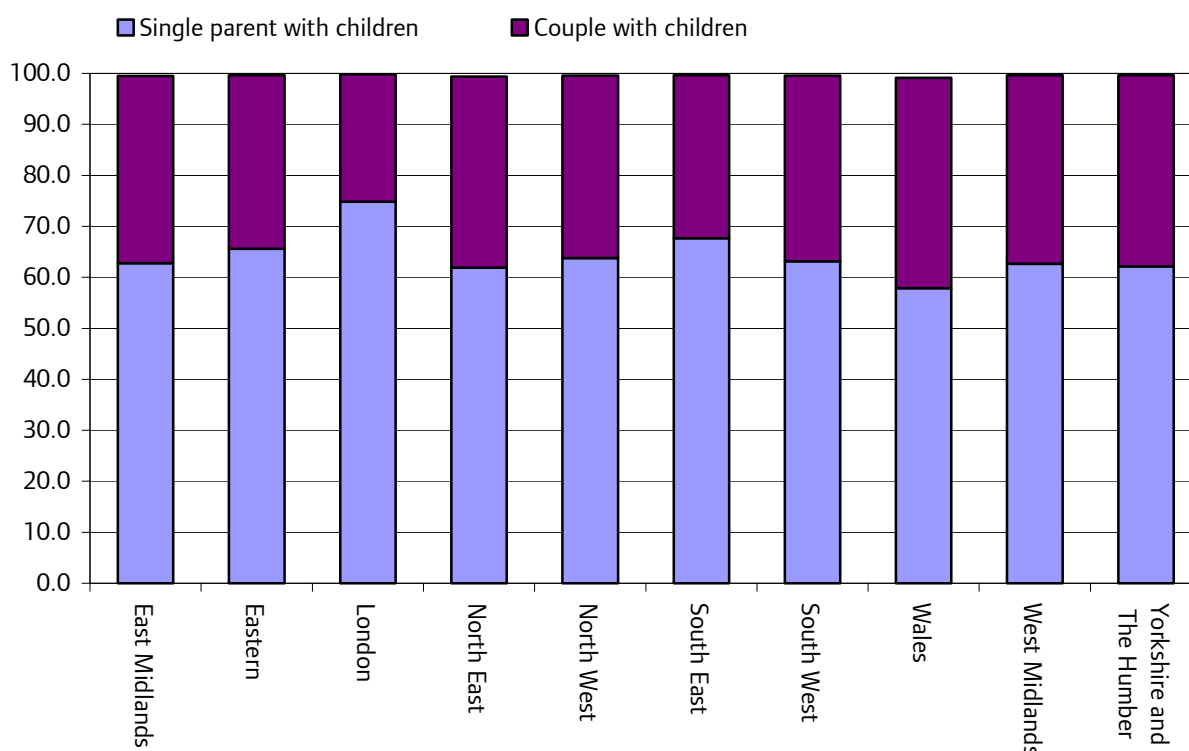
Adults can claim benefits if they have dependents aged 16 to 18 in full time education. The rates are a percentage of all 16 to 18 year olds. Ideally the target population should be all 16 to 18 year olds in full time education but there are no up-to-date figures for this. The geographical pattern shouldn't very different if one or the other base is used as over 60 per cent of 16 to 18 year olds are in full time education In England and Wales (LFS, 2002).

**Table 4 Children in families claiming benefits, percentage in single parent or couple families, August 2004**

Region	All family types	Single parent with children		Couple with children	
		Number	As a percentage of all	Number	As a percentage of all
East Midlands	168,600	105,800	62.8	62,000	36.8
Eastern	189,000	124,000	65.6	64,300	34.0
London	478,000	357,600	74.8	119,600	25.0
North East	146,500	90,700	61.9	54,900	37.5
North West	382,800	244,200	63.8	136,900	35.8
South East	247,000	167,200	67.7	78,900	31.9
South West	160,600	101,400	63.1	58,500	36.4
Wales	169,200	97,900	57.9	69,800	41.3
West Midlands	281,000	176,100	62.7	103,800	36.9
Yorkshire and The Humber	238,000	147,900	62.1	89,200	37.5
<i>England and Wales</i>	<i>2,460,600</i>	<i>1,612,800</i>	<i>65.5</i>	<i>837,800</i>	<i>34.0</i>

Source: Department for Work and Pensions 5% sample

**Chart 2 Children in families claiming benefits – percentage in either single parent or couple families, August 2004**



Source: Department for Work and Pensions 5% sample

However, it must be remembered that London has more 16 to 18 year olds in full time education than other regions in the country: according to the LFS the proportion in London is just over 72 per cent compared to just over 65 per cent in the country as a whole. Chart 1 shows the rates for those aged 18 and under. The South East has an overall rate that is approximately half the rate for London as a whole. The South East has the lowest rates in all age groups.

**Table 5 Children in families claiming benefits, August 1995 to August 2004**

Region	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004
<b>Total number of children (000's)</b>										
East Midlands	208.7	199.0	187.5	174.4	175.3	168.8	162.4	156.4	181.0	168.6
Eastern	230.2	225.5	208.0	198.0	190.0	180.4	176.4	171.8	197.4	189.0
London	557.4	552.0	515.5	501.1	487.6	471.6	464.8	456.9	481.0	478.0
North East	186.5	178.5	167.8	159.9	156.8	153.1	148.5	143.4	160.1	146.5
North West	472.8	465.1	441.7	423.6	402.8	388.0	376.2	362.7	407.3	382.8
South East	309.3	303.9	276.8	253.5	250.5	238.2	229.6	226.1	257.0	247.0
South West	201.1	197.8	185.5	172.6	169.8	160.5	154.2	145.1	169.0	160.6
Wales	190.3	186.3	178.9	173.4	169.3	163.3	156.9	149.8	178.2	169.2
West Midlands	329.8	319.6	298.4	282.7	279.6	267.5	260.9	255.2	290.6	281.0
Yorkshire and The Humber	297.9	292.1	274.9	259.5	258.4	249.4	239.8	227.2	254.6	238.0
England and Wales	2,983.9	2,919.8	2,734.9	2,598.6	2,540.0	2,440.9	2,369.7	2,294.7	2,576.1	2,460.6
<b>Total number of children as a percentage of all aged 18 and under</b>										
East Midlands	21.2	20.1	18.9	17.6	17.6	17.0	16.3	15.7	18.2	16.9
Eastern	18.5	18.0	16.5	15.6	14.9	14.1	13.8	13.4	15.4	14.7
London	33.8	32.9	30.3	29.2	28.5	27.7	27.3	26.7	28.1	27.9
North East	29.7	28.4	26.8	25.7	25.6	25.3	24.8	24.1	27.2	25.1
North West	27.9	27.4	26.0	25.0	24.0	23.2	22.7	22.0	24.8	23.5
South East	16.8	16.4	14.8	13.5	13.2	12.6	12.2	12.0	13.6	13.0
South West	18.5	18.1	16.8	15.6	15.2	14.4	13.8	13.0	15.1	14.3
Wales	27.1	26.4	25.3	24.5	24.0	23.3	22.5	21.5	25.7	24.5
West Midlands	25.3	24.4	22.7	21.5	21.3	20.5	20.1	19.7	22.5	21.8
Yorkshire and The Humber	24.6	24.0	22.5	21.3	21.3	20.7	19.9	18.9	21.2	19.9
England and Wales	24.2	23.5	21.9	20.8	20.3	19.6	19.1	18.5	20.7	19.8

Source: Department for Work and Pensions 5% sample

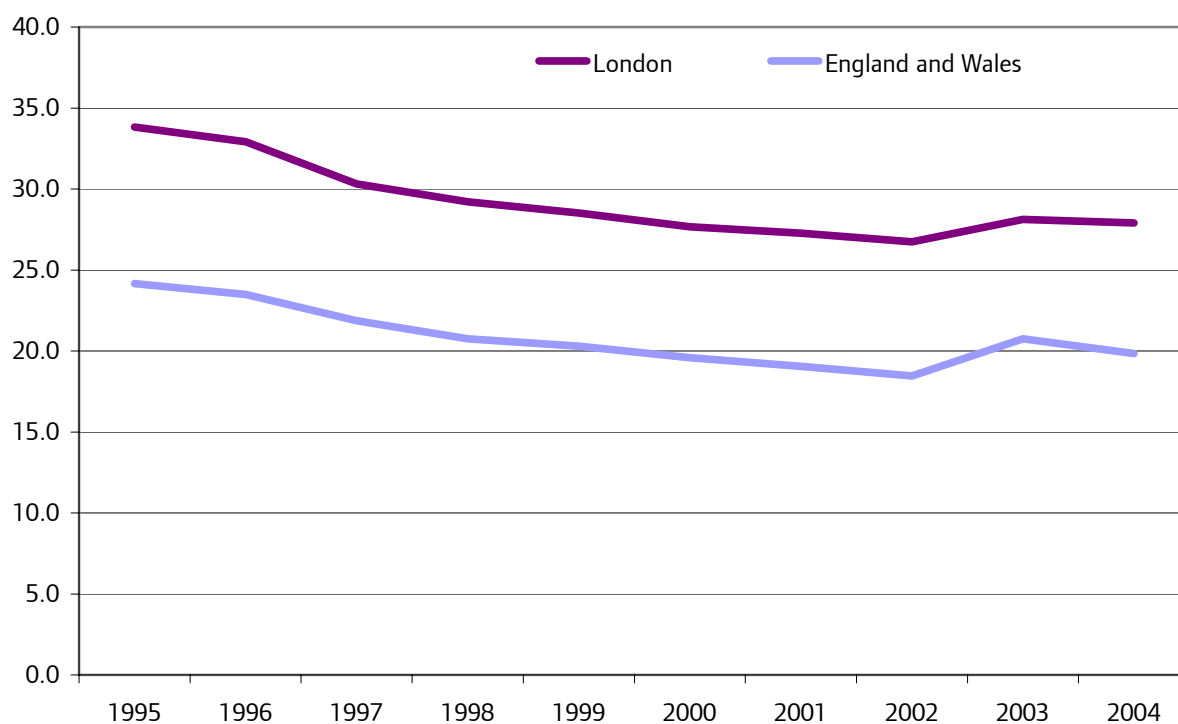
The source for the population base is: ONS Mid Year Estimates for 1995 to 2004

Table 4 and Chart 2 show the proportion of children in families claiming benefits in either single parent families or couples. For England and Wales the proportion is approximately two thirds in single parent families compared to a third in couples with children. In London

the proportion is 75 per cent compared to 25 per cent. London has the highest proportion in single parent families compared to other regions. Wales has the smallest proportion with nearly 58 per cent.

Table 5 shows, from 1995 to 2004, the total number of children in families claiming benefits and the percentage of those children as a percentage of all aged 18 and under (see the Introduction for the effect of Child Tax Credits on these figures). The table shows that London has had the highest rates throughout this period – the highest rate of all being in 1995 when a third of all those aged under 18 in London were in families with at least one adult claiming benefits. The rate was at its lowest in 2002 with 26.7 per cent. Chart 3 compares the trend in rates in London with England and Wales as a whole.

**Chart 3 Percentage of children in families claiming benefits – August 1995 to August 2004**



Source: Department for Work and Pensions 5% sample

The south of the country (excluding London) has the lowest rates, with the South East consistently showing the lowest rates, closely followed by the Eastern and South West Regions.

Over half the children in benefit claiming families in England and Wales live with adults claiming Income Support only (see Table 6). The rest live with adults claiming either Job Seekers Allowance, Incapacity Benefits, Disability Allowance or different combinations of these.

**Table 6 Children in families claiming benefits, by type of benefit claimed – percentage of total, August 2004**

	<b>Income Support (IS) only</b>	<b>Job Seekers Allowance (JSA) only</b>	<b>Incapacity Benefit (IB) only</b>	<b>Disability Living Allowance (DLA) only</b>	<b>Combination of these</b>
East Midlands	57.4	7.7	7.5	4.5	23.0
Eastern	59.5	8.1	6.3	4.3	21.7
London	67.2	8.6	2.9	1.8	19.5
North East	54.3	6.3	10.0	3.1	26.3
North West	54.5	5.6	8.6	3.6	27.8
South East	62.0	7.6	6.5	3.9	19.9
South West	57.9	5.9	7.8	4.7	23.7
Wales	49.1	5.5	11.3	4.0	30.0
West Midlands	56.6	9.4	6.7	3.9	23.5
Yorkshire and The Humber	56.4	7.1	7.3	4.1	25.0
England and Wales	58.6	7.3	6.9	3.6	23.6

Source: Department for Work and Pensions 5% sample

London has the highest proportion claiming only Income Support with over 67 per cent – the lowest is in Wales with just under 50 per cent. In England and Wales as a whole the proportion is 58.6 per cent.

**Table 7 Children in families claiming benefits, by duration, August 2004**

	<b>Total</b>	<b>Under 6 months</b>	<b>6 months to under 1 year</b>	<b>1 year and over</b>
East Midlands	168,600	12.6	9.9	77.5
Eastern	189,000	14.0	8.7	77.2
London	478,000	11.0	8.0	81.0
North East	146,500	11.8	7.2	81.0
North West	382,800	11.6	7.6	80.9
South East	247,000	13.4	10.3	76.3
South West	160,600	15.6	9.3	75.1
Wales	169,200	11.0	7.9	81.1
West Midlands	281,000	14.2	9.8	76.0
Yorkshire and The Humber	238,000	13.8	9.4	76.8
England and Wales	2,460,600	12.7	8.7	78.6

Source: Department for Work and Pensions 5% sample

London also has one of the highest proportions for children living with an adult claiming only Job Seekers Allowance. The proportion in London is 8.6 per cent; only the proportion in the West Midlands is higher with 9.4 per cent. However, London has the lowest proportions for both Incapacity Benefits and Disabled Living Allowance compared to the other regions (2.9 and 1.8 per cent respectively). Wales has the highest proportion of its total claiming only Incapacity Benefits (11.3 per cent) and the South West has the highest proportion of its total claiming only Disabled Living Allowance with 4.7 per cent.

Table 7 shows the proportion of children in benefit claiming families by duration of the adults claim. The proportions are quite similar for all regions, with nearly 80 per cent of adults claiming for over a year in the whole of England and Wales. The proportion for London is just over 80 per cent.

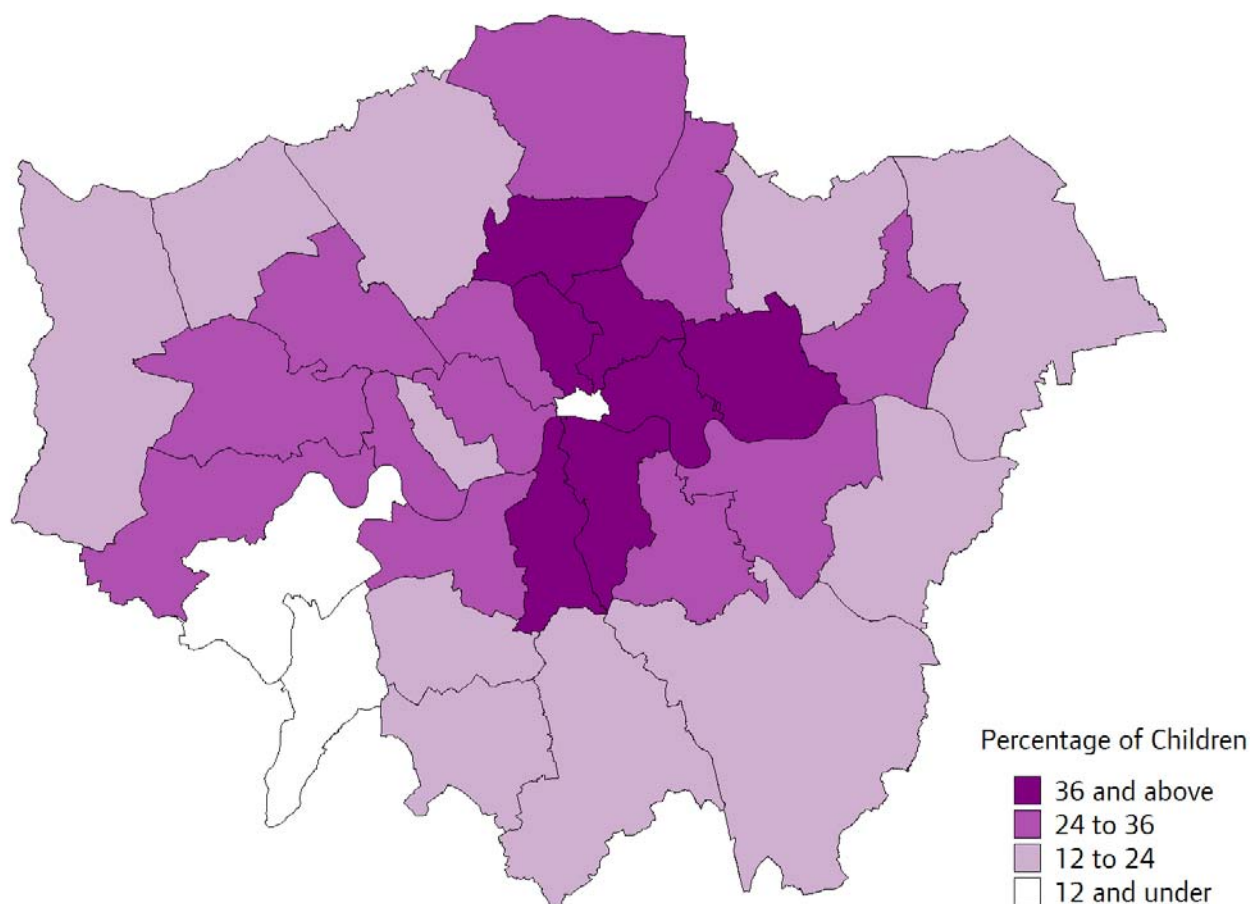
## Borough Analysis

Appendix 1 shows tables at the London borough level. The confidence intervals shown in Appendix 2 should be referred to when using these numbers.

The London borough with the highest rate for all aged 18 and under is Tower Hamlets with just under 48 per cent, closely followed by Islington with nearly 47 per cent. These two boroughs have either the highest or second highest rates for most age groups. Considering only children aged under 16 then these two boroughs have rates of over 50 per cent – that is to say just over 50 per cent of children living in either Tower Hamlets or Islington live in a family with at least one adult claiming benefits.

Tower Hamlets and Islington have the highest rates not only in London but also in the whole of England and Wales (see Table 8). The list of those Local Authorities in the worst 10 per cent (ie those with the highest rates in England and Wales) contains 12 boroughs, over a third of all London boroughs. Seven London boroughs make up the ten highest rates in England and Wales – all Inner London boroughs (see Map 1).

**Map 1 Number of children in families claiming benefits as a percentage of all aged 18 and under, by London borough, August 2004**



Source: Department for Work and Pensions 5% sample

**Table 8 Children aged 18 and under in families claiming benefits as a percentage of all aged 18 and under, August 2004 – Local Authorities ranked in the worst 10 per cent (where the highest rate is ranked number 1)**

Region	Local Authority	Rate	Rank out of 376
London	Tower Hamlets	47.9	1
London	Islington	46.8	2
North West	Manchester	44.6	3
London	Hackney	42.2	4
London	Newham	42.0	5
London	Haringey	41.1	6
North West	Liverpool	39.6	7
London	Southwark	38.4	8
North West	Knowsley	38.4	9
London	Lambeth	37.7	10
North East	Easington	37.0	11
Wales	Neath Port Talbot	36.1	12
London	Barking and Dagenham	36.0	13
London	Waltham Forest	34.4	14
London	Greenwich	34.2	15
East Midlands	Leicester City	33.8	16
Wales	Rhondda, Cynon, Taff	33.8	17
Wales	Merthyr Tydfil	33.7	18
North East	Middlesbrough	33.7	19
West Midlands	Birmingham	32.9	20
East Midlands	Nottingham	32.9	21
Wales	Blaenau Gwent	32.7	22
West Midlands	Stoke on Trent	32.4	23
Yorkshire and the Humber	Kingston upon Hull	32.2	24
North East	Hartlepool	31.5	25
London	Brent	31.4	26
West Midlands	Sandwell	31.2	27
London	Lewisham	31.1	28
London	Camden	30.7	29
London	Enfield	30.1	30
London	Hammersmith and Fulham	30.1	31
North East	Newcastle-upon-Tyne	30.0	32
East of England	Norwich	29.6	33
London	Westminster, City of	29.4	34
Wales	Caerphilly	29.0	35
North West	Salford	29.0	36
North West	Rochdale	28.8	37
West Midlands	Wolverhampton	27.7	38

Source: Department for Work and Pensions 5% sample

The source for the population base is: ONS Mid Year Estimates for 2004

The highest rate of all is for Tower Hamlets in the 5 to 10 age group – nearly 60 per cent of the borough’s children, for this age group, are in a family with at least one adult claiming benefits – almost double the rate for London as a whole. The boroughs of Barking and Dagenham, Waltham Forest and Greenwich have the highest rates for Outer London and occupy positions 13 to 15 in the list of Local Authorities with the highest rates in England and Wales.

Richmond upon Thames has the lowest rates for all the age groups apart from those aged 16 to 18 – Richmond’s neighbour Kingston upon Thames has the lowest rate for this age group.

Appendix Table 1E shows the number and percentage of children in either single parent families or couples who are claiming benefits. Overall, three quarters of those aged 18 and under are in single parent families and the rest in couple families. This pattern is more or less repeated at the borough level apart from a few exceptions.

In Tower Hamlets, 43 per cent of the children in families claiming benefits are in a couple family – the highest proportion in London, whereas 57 per cent are in single parent families. This is different to most other Inner London boroughs in that the proportions for children in single parent families are nearer 80 per cent – the highest being in Lambeth with 86.4 per cent.

This doesn’t imply that there are fewer single parent families in Tower Hamlets, just more children in couple families claiming benefits. A fifth of all children in Inner London in couple families claiming benefits live in Tower Hamlets.

## Appendix 1 Borough Level Tables

### A) Children in families claiming benefits, by age and borough, August 2004

London Borough	Total	Aged under 5	Aged 5-10	Aged 11-15	Aged 16-18
Barking and Dagenham	16,100	4,700	5,500	4,400	1,500
Barnet	16,200	4,900	5,000	4,500	1,600
Bexley	8,400	2,600	2,700	2,200	900
Brent	19,300	5,800	6,700	4,600	2,000
Bromley	10,300	3,100	3,600	2,700	800
Camden	12,700	3,600	4,400	3,500	1,100
Croydon	19,300	5,300	6,700	5,600	1,700
Ealing	17,500	4,400	6,700	4,500	1,900
Enfield	20,800	6,100	7,000	5,800	1,800
Greenwich	18,800	5,500	6,600	5,000	1,600
Hackney	23,100	6,800	7,900	5,900	2,400
Hammersmith and Fulham	10,000	2,700	3,700	2,600	1,000
Haringey	21,700	6,100	7,100	5,700	2,500
Harrow	8,900	2,100	3,000	2,500	1,200
Havering	9,600	2,200	3,600	3,000	700
Hillingdon	14,100	4,100	5,000	3,800	1,100
Hounslow	12,400	3,800	4,000	3,400	1,200
Islington	17,200	4,700	6,400	4,500	1,700
Kensington and Chelsea	6,200	1,900	2,100	1,600	700
Kingston upon Thames	3,800	900	1,300	1,200	400
Lambeth	22,000	6,700	7,500	5,900	1,900
Lewisham	18,400	5,400	6,300	4,900	1,800
Merton	7,800	1,900	2,800	2,400	700
Newham	30,300	8,800	10,900	7,800	2,700
Redbridge	12,900	3,400	4,100	3,900	1,300
Richmond upon Thames	3,900	1,000	1,400	1,000	500
Southwark	22,300	7,100	7,500	5,700	1,900
Sutton	6,700	1,500	2,100	2,300	800
Tower Hamlets	25,400	6,300	9,400	6,700	2,800
Waltham Forest	18,900	5,600	6,300	4,900	2,000
Wandsworth	12,100	3,200	4,600	3,200	1,100
Westminster, City of	10,700	2,700	3,800	3,100	1,000
Inner London	232,100	66,000	79,400	61,800	23,000
Outer London	248,800	71,300	83,200	67,700	24,700
Greater London	478,000	134,800	165,400	128,700	46,100

Source: Department for Work and Pensions 5% sample

Figures under 500 are subject to high sampling variation and should be used with caution.

**B) Children in families claiming benefits, by age and borough, August 2004 -  
Percentage of target population**

<b>London Borough</b>	<b>Aged 0-18</b>	<b>Aged 0-15</b>	<b>Aged 0-5</b>	<b>Aged 5-10</b>	<b>Aged 11-15</b>	<b>Aged 16-18</b>
Barking and Dagenham	36.0	38.1	39.0	37.2	38.3	23.3
Barnet	21.1	22.2	23.5	20.5	22.9	13.4
Bexley	15.6	16.6	20.1	16.1	14.2	10.2
Brent	31.4	33.6	33.3	37.3	29.7	19.0
Bromley	14.8	16.0	17.5	16.2	14.3	7.5
Camden	30.7	33.0	28.1	34.6	37.5	16.9
Croydon	22.7	24.7	24.5	24.9	24.7	12.3
Ealing	25.3	27.0	22.6	31.9	26.1	16.4
Enfield	30.1	32.5	32.6	32.9	32.0	16.4
Greenwich	34.2	37.0	35.0	39.1	36.5	18.4
Hackney	42.2	44.0	39.6	47.8	45.0	30.4
Hammersmith and Fulham	30.1	31.9	25.7	35.9	35.0	20.1
Haringey	41.1	42.8	38.4	45.7	44.8	29.0
Harrow	17.2	18.0	16.7	19.9	17.2	12.5
Havering	18.3	20.1	18.4	21.5	19.9	8.1
Hillingdon	23.3	25.3	25.9	26.3	23.7	11.5
Hounslow	24.5	26.5	26.5	26.6	26.6	14.3
Islington	46.8	50.7	43.8	57.0	51.1	28.4
Kensington and Chelsea	19.0	20.3	18.4	19.8	24.0	14.0
Kingston upon Thames	11.5	12.3	10.1	12.7	14.1	7.4
Lambeth	37.7	40.4	36.5	42.2	43.2	22.3
Lewisham	31.1	33.2	31.8	34.7	33.2	19.6
Merton	18.5	19.9	15.7	21.3	22.9	11.0
Newham	42.0	45.6	42.2	50.4	43.8	22.8
Redbridge	20.8	21.8	21.4	21.0	23.2	13.3
Richmond upon Thames	9.9	10.1	8.3	11.2	10.8	8.9
Southwark	38.4	41.1	40.7	41.6	41.1	22.0
Sutton	15.5	16.3	14.2	15.2	19.4	11.7
Tower Hamlets	47.9	50.1	38.7	58.8	53.9	33.4
Waltham Forest	34.4	36.2	35.2	37.9	35.2	23.7
Wandsworth	24.6	25.7	18.5	30.6	30.8	17.2
Westminster, City of	29.4	31.7	23.2	35.0	40.0	16.3
Inner London	36.3	38.3	33.6	40.8	41.5	23.4
Outer London	23.2	24.6	24.9	24.9	24.0	14.4
Greater London	27.9	29.7	27.9	31.3	29.9	17.0

Source: Department for Work and Pensions 5% sample

The source for the population base is: ONS Mid Year Estimates for 2004

**C) Children in families claiming benefits, by age and borough,  
August 2004 - Single parent with children**

<b>London Borough</b>	<b>Total</b>	<b>Aged under 5</b>	<b>Aged 5-10</b>	<b>Aged 11-15</b>	<b>Aged 16-18</b>
Barking and Dagenham	11,700	3,600	4,400	2,800	900
Barnet	12,100	3,900	3,600	3,300	1,200
Bexley	6,200	2,000	2,200	1,600	400
Brent	14,500	4,500	5,200	3,400	1,400
Bromley	7,700	2,400	2,700	2,000	600
Camden	10,100	2,700	3,700	2,800	900
Croydon	14,800	4,000	5,100	4,200	1,500
Ealing	12,700	3,300	5,200	3,000	1,200
Enfield	15,100	4,500	5,100	4,200	1,300
Greenwich	14,900	4,700	5,300	3,800	1,000
Hackney	18,400	5,400	6,400	4,600	1,900
Hammersmith and Fulham	8,200	2,200	3,000	2,200	800
Haringey	17,100	4,600	5,800	4,600	1,900
Harrow	6,200	1,400	2,200	1,800	700
Havering	6,700	1,600	2,600	2,100	400
Hillingdon	10,400	3,100	3,700	2,800	800
Hounslow	9,200	2,900	3,000	2,500	800
Islington	14,200	3,900	5,100	3,900	1,300
Kensington and Chelsea	4,400	1,400	1,600	1,000	500
Kingston upon Thames	2,500	700	900	700	300
Lambeth	19,000	5,900	6,500	5,000	1,600
Lewisham	15,000	4,300	5,100	4,100	1,400
Merton	6,300	1,500	2,400	1,800	600
Newham	21,600	6,300	8,000	5,500	1,900
Redbridge	8,000	2,100	2,700	2,400	800
Richmond upon Thames	2,900	800	1,000	700	400
Southwark	18,600	6,100	6,300	4,700	1,600
Sutton	4,700	1,100	1,400	1,500	600
Tower Hamlets	14,500	3,900	5,300	3,900	1,400
Waltham Forest	12,700	4,000	4,300	3,200	1,200
Wandsworth	9,400	2,700	3,600	2,400	700
Westminster, City of	7,600	1,800	2,700	2,200	800
Inner London	179,800	52,400	62,400	46,900	17,200
Outer London	181,100	54,600	62,000	47,600	16,500
Greater London	357,600	103,300	126,100	94,700	32,900

Source: Department for Work and Pensions 5% sample

Figures under 500 are subject to high sampling variation and should be used with caution.

**D) Children in families claiming benefits, by age and borough,  
August 2004 - Couple with children**

<b>London Borough</b>	<b>Total</b>	<b>Aged under 5</b>	<b>Aged 5-10</b>	<b>Aged 11-15</b>	<b>Aged 16-18</b>
Barking and Dagenham	4,400	1,000	1,100	1,600	600
Barnet	4,100	1,000	1,400	1,200	400
Bexley	2,200	500	600	700	400
Brent	4,700	1,300	1,500	1,200	600
Bromley	2,500	700	900	700	200
Camden	2,600	900	800	700	200
Croydon	4,400	1,300	1,500	1,400	200
Ealing	4,800	1,100	1,500	1,500	700
Enfield	5,600	1,700	1,900	1,500	500
Greenwich	4,000	900	1,200	1,200	500
Hackney	4,700	1,500	1,500	1,200	500
Hammersmith and Fulham	1,800	500	600	500	100
Haringey	4,500	1,500	1,300	1,100	600
Harrow	2,700	600	800	700	400
Havering	2,800	600	1,000	800	300
Hillingdon	3,700	1,100	1,300	1,000	300
Hounslow	3,200	900	1,000	900	400
Islington	3,000	800	1,200	600	300
Kensington and Chelsea	1,800	500	500	600	200
Kingston upon Thames	1,300	200	400	500	100
Lambeth	3,000	800	1,000	900	300
Lewisham	3,400	1,000	1,100	800	400
Merton	1,500	400	400	600	200
Newham	8,700	2,500	2,900	2,300	800
Redbridge	4,800	1,300	1,500	1,400	500
Richmond upon Thames	1,100	200	400	300	100
Southwark	3,600	1,000	1,200	1,100	300
Sutton	1,900	400	600	700	200
Tower Hamlets	10,900	2,500	4,100	2,800	1,400
Waltham Forest	6,100	1,600	2,000	1,700	800
Wandsworth	2,600	500	1,000	800	400
Westminster, City of	3,100	1,000	1,100	900	200
Inner London	52,200	13,600	17,000	14,900	5,800
Outer London	67,200	16,700	21,200	20,100	8,200
Greater London	119,600	31,400	39,300	34,000	13,200

Source: Department for Work and Pensions 5% sample

Figures under 500 are subject to high sampling variation and should be used with caution.

**E) Children in families claiming benefits, by age and borough,  
August 2004 - Percentage split by family type**

London Borough	All Families	Single parent with children		Couple with children	
		Total	% of total	Total	% of total
Barking and Dagenham	16,100	11,700	72.7	4,400	27.3
Barnet	16,200	12,100	74.7	4,100	25.3
Bexley	8,400	6,200	73.8	2,200	26.2
Brent	19,300	14,500	75.1	4,700	24.4
Bromley	10,300	7,700	74.8	2,500	24.3
Camden	12,700	10,100	79.5	2,600	20.5
Croydon	19,300	14,800	76.7	4,400	22.8
Ealing	17,500	12,700	72.6	4,800	27.4
Enfield	20,800	15,100	72.6	5,600	26.9
Greenwich	18,800	14,900	79.3	4,000	21.3
Hackney	23,100	18,400	79.7	4,700	20.3
Hammersmith and Fulham	10,000	8,200	82.0	1,800	18.0
Haringey	21,700	17,100	78.8	4,500	20.7
Harrow	8,900	6,200	69.7	2,700	30.3
Havering	9,600	6,700	69.8	2,800	29.2
Hillingdon	14,100	10,400	73.8	3,700	26.2
Hounslow	12,400	9,200	74.2	3,200	25.8
Islington	17,200	14,200	82.6	3,000	17.4
Kensington and Chelsea	6,200	4,400	71.0	1,800	29.0
Kingston upon Thames	3,800	2,500	65.8	1,300	34.2
Lambeth	22,000	19,000	86.4	3,000	13.6
Lewisham	18,400	15,000	81.5	3,400	18.5
Merton	7,800	6,300	80.8	1,500	19.2
Newham	30,300	21,600	71.3	8,700	28.7
Redbridge	12,900	8,000	62.0	4,800	37.2
Richmond upon Thames	3,900	2,900	74.4	1,100	28.2
Southwark	22,300	18,600	83.4	3,600	16.1
Sutton	6,700	4,700	70.1	1,900	28.4
Tower Hamlets	25,400	14,500	57.1	10,900	42.9
Waltham Forest	18,900	12,700	67.2	6,100	32.3
Wandsworth	12,100	9,400	77.7	2,600	21.5
Westminster, City of	10,700	7,600	71.0	3,100	29.0
Inner London	232,100	179,800	77.5	52,200	22.5
Outer London	248,800	181,100	72.8	67,200	27.0
Greater London	478,000	357,600	74.8	119,600	25.0

Source: Department for Work and Pensions 5% sample

Figures under 500 are subject to high sampling variation and should be used with caution.

## Appendix 2 Sampling Errors

Because the benefit and client group datasets consist of 5 per cent samples of claimants, the statistics produced from them are subject to sampling error. The statistics produced, by rating up frequencies obtained from the 5% samples, are estimates of the true population values and, by chance, may be either lower or higher than the true population value.

An indication of the effect of these sampling errors can be gained from the table of confidence intervals below. The true value will most probably lie somewhere in a range around this estimate. The size of this range is usually indicated by a 95% confidence interval, and there is only a 1 in 20 chance that the true value lies outside this range.

<b>Estimated value</b>	<b>95% confidence interval (+ or -)</b>	<b>Confidence interval as % of estimate (+ or -)</b>
1,000	270	0.27
2,000	382	0.19
3,000	468	0.16
4,000	540	0.14
5,000	604	0.12
6,000	662	0.11
7,000	715	0.10
8,000	764	0.10
9,000	811	0.09
10,000	854	0.09
20,000	1,208	0.06
30,000	1,480	0.05
40,000	1,709	0.04
50,000	1,910	0.04
100,000	2,702	0.03
200,000	3,821	0.02
300,000	4,679	0.02
400,000	5,403	0.01
500,000	6,041	0.01
600,000	6,618	0.01
700,000	7,148	0.01
800,000	7,641	0.01
900,000	8,105	0.01
1,000,000	8,543	0.01

This interval is usually approximately symmetric so, for example, an estimate of 10,000 is really showing that the true value probably lies in the range 9,100 to 10,900.

Approximate 95% confidence intervals for a sample based on 1 in every 20 cases in the population are shown in the table for estimates of 1,000 or more.

The above method applies only to estimates of numbers of people and not to other characteristics (such as percentages or averages).

## **Appendix 3 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:

DMAG 2005/1	County of Birth and Labour Market Outcomes	Lorna Spence
DMAG 2005/2	2001 Census: London Country of Birth Profiles	Giorgio Finella
DMAG 2005/3	2001 Census: Economic Activity in London	Giorgio Finella
DMAG 2005/4	2001 Census: Pakistanis in London	Gareth Piggott
DMAG 2005/5	Indices of Deprivation 2004: Ward analysis	Lovedeep Vaid
DMAG 2005/6	London – The World in a City	Marian Mackintosh
DMAG 2005/7	Claimant Count Model: Technical Note	Lorna Spence/ Georgia Hay
DMAG 2005/8	London Pupil Dataset	David Ewens
DMAG 2005/9	Borough Fertility Rates 2000-02	John Hollis/ Georgia Hay
DMAG 2005/10	Borough Life Tables 2000-02	John Hollis/ Georgia Hay
DMAG 2005/11	Demography Team Workplan 2005-06	John Hollis
DMAG 2005/12	Ethnic Diversity Indices	Baljit Bains
DMAG 2005/13	London Borough and Sub-Regional Demographic Profiles (2003)	Georgia Hay
DMAG 2005/14	Guide to accessing the LHS at the ESRC Data Archive	Lovedeep Vaid
DMAG 2005/15	GLA Ward Population Projection Model	Georgia Hay
DMAG 2005/16	Income Poverty in London: 2003/04	Lovedeep Vaid
DMAG 2005/17	Focus on London's Demography	John Hollis
DMAG 2005/18	Census Information Note 2005-1	Eileen Howes
DMAG 2005/19	2001 Census: London Country of Birth Profiles – The Arab League	Giorgio Finella
DMAG 2005/20	Benefits 1: Income Support	Lovedeep Vaid
DMAG 2005/21	Transgenerational Ethnicity	Baljit Bains/ John Hollis/ Vicky Clarke
DMAG 2005/22	Work Rich and Work Poor Households	Lorna Spence
DMAG 2005/23	2001 Census Economic Activity Rates	Georgia Hay
DMAG 2005/24	Ward Risks of Population Change	John Hollis
DMAG 2005/25	Child Yield	John Hollis
DMAG 2005/26	Religious Diversity Indices	Baljit Bains
DMAG 2005/27	ONS Mid-2004 Population Estimates	Georgia Hay
DMAG 2005/28	Benefits Data for London: No 2 Incapacity Benefits and Severe Disability Allowance	Lovedeep Vaid
DMAG 2005/29	Paycheck 2005: An analysis of Household Income Data for London	Lovedeep Vaid
DMAG 2005/33	GLA 2005 Round Interim Demographic Projections	John Hollis/ Georgia Hay
DMAG 2005/34	Introducing the Annual Population Survey	Lorna Spence
DMAG 2005/35	Trends in Household Worklessness in London, 1996-2005	Lorna Spence

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](mailto:jackie.maguire@london.gov.uk).

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