

# Who Benefits?

An analysis of benefit receipt in London





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March 2007

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## Abbreviations

|            |  |
|------------|--|
| AA         | Attendance Allowance                               |
| BAME       | Black, Asian and Minority Ethnic groups            |
| BHPS       | British Household Panel Survey                     |
| CTB        | Council Tax Benefit                                |
| CTC        | Child Tax Credit                                   |
| DLA        | Disability Living Allowance                        |
| DPTC       | Disabled Persons Tax Credit                        |
| DWP        | Department for Work and Pensions                   |
| EEA        | European Economic Area                             |
| ENR        | Entitled Non-Recipient                             |
| FRS        | Family Resources Survey                            |
| HB         | Housing Benefit                                    |
| HBAI       | Households below average income                    |
| HMRC       | Her Majesty's Revenue and Customs                  |
| GLA        | Greater London Authority                           |
| GOR        | Government Office Region                           |
| IB         | Incapacity Benefit                                 |
| IBSDA      | Incapacity Benefit and Severe Disability Allowance |
| IBST(L)    | Incapacity Benefit Short Term Lower rate           |
| IBST(H)    | Incapacity Benefit Short Term Higher rate          |
| IBLT       | Incapacity Benefit Long Term rate                  |
| IS         | Income Support                                     |
| JSA        | Jobseeker's Allowance                              |
| JSA (Cont) | Jobseeker's Allowance Contribution Based           |
| JSA (IB)   | Jobseeker's Allowance Income Based                 |
| LCPC       | London Child Poverty Commission                    |
| LHA        | London Housing Allowance                           |
| LRR        | Local Reference Rent                               |
| MIG        | Minimum Income Guarantee                           |
| ONS        | Office for National Statistics                     |
| PC         | Pension Credit                                     |
| PCA        | Personal Capability Assessment                     |
| SDA        | Severe Disability Allowance                        |
| SOA        | Super Output Area                                  |
| SP         | State Pension                                      |
| WFI        | Work Focused Interviews                            |
| WFTC       | Working Families Tax Credit                        |
| WPLS       | Work and Pensions Longitudinal Study               |
| WRAP       | Work Related Activity Premium                      |
| WTC        | Working Tax Credit                                 |

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## Chapter 1 - Introduction

This Report focuses on receipt of the principal social security benefits. Benefits data offers a particularly useful source of information about the spatial distribution of low incomes, as well as providing proxy measures of unemployment, relative poverty, disability and ill health. The overall aim of the report is to contribute to the GLA group's developing policy agenda on social inclusion in London.

The report covers the *key benefits*:

- Income Support (IS)
- Jobseeker's Allowance (JSA)
- Incapacity Benefit (IB)
- Pension Credit and State Pension

Other benefits included are:

- Attendance Allowance and Disability Living Allowance (DLA)
- Working Tax Credit (WTC) and Child Tax Credit (CTC)
- As well the locally distributed Housing and Council Tax benefits

There is also a chapter on children dependent on benefits in support of the newly formed London Child Poverty Commission (LCPC).

### **The structure of social security benefits**

Social security benefits can be thought of as falling into three categories: categorical, contributory and means-tested. The categorical benefits discussed in this report – Attendance Allowance and Disability Living Allowance – are 'extra-cost' benefits, designed to help with the additional costs associated with disability. They are non-means-tested, not liable to tax and are often disregarded as income in the assessment of other benefits, although not in the determination of charges for packages of social care.

Contributory benefits include State Retirement Pension, Incapacity Benefit and the contribution-based component of Jobseekers Allowance.<sup>1</sup> Their receipt requires sufficient National Insurance contributions to have been paid in a given period.

Finally there are the means-tested, or income-related, benefits – Income Support, Jobseekers Allowance (Income-based), Tax Credits, Housing Benefit and Council Tax Benefits.

### *London - a tale of two cities*

London is a city characterised on the one hand by rapid economic growth and high earnings<sup>2</sup>, and on the other by exceptionally high levels of poverty, income polarisation and inequalities in employment and quality of life. The incidence of income poverty after housing costs in Inner London is far higher than for any other area and is driven primarily by concentrations of poverty

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<sup>1</sup> Jobseekers Allowance is the only benefit that has both contributory and income related components

<sup>2</sup> In April 2005, gross weekly earnings for full-time employees on adult rates was 35 per cent above the UK level, Regional Trends 39, 2006

in particular parts of the sub-region. Inner London shows a consistently higher concentration of disadvantage than Outer London on a range of indicators, including means tested benefit receipt.

**Table 1.1 Claimant rates by benefit type, November 2005**

Source: DWP Information Directorate: Work and Pensions Longitudinal Study and 5% sample

| Benefit type                   |             | Great Britain | London      | Inner London | Outer London | Base population <sup>1</sup> |
|--------------------------------|-------------|---------------|-------------|--------------|--------------|------------------------------|
| Income Support                 |             | 6.1           | <b>7.7</b>  | 9.3          | 6.5          | Aged 16-59                   |
| Job Seekers Allowance          |             | 2.4           | <b>3.2</b>  | 3.9          | 2.7          | Working age                  |
| Incapacity Benefit             |             | 6.5           | <b>5.6</b>  | 6.5          | 5.0          | Aged 16-64                   |
| Disability Living Allowance    | Under 16    | 2.5           | <b>2.3</b>  | 2.3          | 2.2          | Aged under 16                |
|                                | 16-59       | 4.2           | <b>3.3</b>  | 3.5          | 3.1          | Aged 16-59                   |
|                                | 60 and over | 8.4           | <b>7.0</b>  | 8.8          | 6.1          | Aged 60 and over             |
| Attendance Allowance           |             | 17.4          | <b>15.7</b> | 16.3         | 15.5         | Aged 65+                     |
| Housing Benefit                |             | 16.2          | <b>21.3</b> | 29.4         | 16.9         | All households <sup>2</sup>  |
| Council Tax Benefit            |             | 20.3          | <b>22.2</b> | 27.8         | 19.6         | All households <sup>2</sup>  |
| Pension Credit                 |             | 21.8          | <b>24.8</b> | 33.4         | 20.8         | Aged 60+                     |
| State Pension                  |             | 96.5          | <b>91.9</b> | 86.5         | 94.5         | Pensionable age              |
| Children dependent on benefits |             | 19.5          | <b>28.1</b> | 36.2         | 23.4         | Aged 0-18                    |

<sup>1</sup>Rates are calculated as a percentage of 2005 mid year estimates, ONS.

<sup>2</sup>Rates are calculated as a percentage of 2003 household estimates, ONS.

While London has the highest levels of average income of any region, this embraces the highest proportion of individuals in both the highest and lowest income quintiles after housing costs. Social security benefits make up around 60 per cent of gross income for the poorest fifth of households nationally, compared to only two per cent in the top fifth.

London has local authority areas with both the highest and the lowest rates of means-tested benefit receipt in the country. And while the rate of receipt of means tested benefits has decreased over the last few years across the country as a whole, this decrease has been less marked in London. For example, 21 per cent of London's households receive Housing Benefit compared with 16 per cent in Great Britain as a whole. Within Inner London, more than a third of households in the boroughs of Tower Hamlets, Hackney, Newham and Islington receive HB, the highest ranked local authorities in Great Britain for this benefit.

Twenty eight per cent of children in the capital are dependent of key social security benefits, compared to less than a fifth nationally. And the distribution between the types of benefits is markedly different compared to other regions, with 88 per cent of receipt in the capital being solely income-based. In no other region do means-tested benefits alone contribute to more than 77 per cent of the total. Part of the explanation lies in the difference in rates of receipt among different types of households with dependent children. For example, around 57 per cent of lone parent households in London are reliant on Income Support, the highest rate for any region.

Overall, nearly a quarter of London's children (23 per cent) are living in families dependent on Income Support. This compares with 15 per cent in Great Britain and is by far the highest rate for any region. In addition, the proportion of children in households reliant on income-based Jobseeker's Allowance is the highest of all regions.

Nearly three per cent of London's working age population receive income-based Jobseeker's Allowance – a rate second only to the North East. Unemployment is particularly concentrated in Inner London, where rates well above the national average are the rule rather than the exception. Unemployment among ethnic minority groups is generally much higher than for the majority population, with Bangladeshi, Pakistani and Black Londoners experiencing particularly high unemployment rates. New data on JSA receipt has revealed the extent of labour market disadvantage among certain ethnic groups, with rates of receipt among Black or Black British claimants three times that of their White counterparts.

Age also plays a significant factor in relative disadvantage. Rates of receipt of Income Support and income-based Jobseekers Allowance among people aged 50 and over are very high in Inner London, compared to England and Wales overall. In contrast, rates in Outer London are close to the national average.

Turning to pensioners, the number of people receiving Pension Credit in London is greater than under the previous system, and there has been a corresponding fall in pensioner poverty. In Outer London the proportion of pensioners in receipt of Pension Credit is similar to the national level for all age groups. By contrast, rates of receipt in Inner London are more than double the national average in the 60-69 age group, with the differential declining with rising age, suggesting a relatively high proportion of low incomes amongst younger pensioners in Inner London.

### **The Work and Pensions Longitudinal Study (WPLS)**

The source of the data used in this report is the Work and Pensions Longitudinal Study. The WPLS is a series of linked databases that allows detailed, cross cutting analysis of DWP customers. From January 2004, DWP has been able to link benefit and programme information held on its customers with employment records from HM Revenue and Customs (HMRC).

New data-sharing provisions introduced in the Employment Act 2002 have opened the way for DWP to receive more data on employment from HMRC and use the information for more purposes. DWP and HMRC have been working together to enable this data sharing to take place and to develop safeguards for the initiative.

The WPLS has been used to perform a range of statistical and research analyses, as well as being used for some limited operational purposes, to give the Department further opportunities to evaluate the effectiveness of its businesses. This has included:

- providing statistics, management information and research on the success of Jobcentre Plus in helping people into work and keeping them in work;
- helping to evaluate individual policies and their impact in the short, medium and long-term;

- determining the family unit for pensioners to establish overall pensioner income from benefits;
- helping in the investigation of fraud; and
- helping DWP to improve the way it targets clients through marketing initiatives.

As from 27th October 2005, the WPLS data became the DWP's key data source for many benefit statistics. These data are used to produce headline National Statistics. WPLS data are based on 100% of claimants and cover information such as age and gender of claimant, duration of their spell on benefit and geographical locations of claimants.

In 2006 DWP allowed external customers to use data from the WPLS via an online tool on their website.

Only limited information is available from the WPLS Tabulation Tool prior to August 1999 for Working Age benefits and pre-May 2002 for pensioner benefits. Certain variables appear only in the 5% sample data and not in the WPLS 100% data. Therefore for more detailed breakdowns specific to one benefit users need to rely on DWP's 5% sample data which has more detail but less comprehensive coverage. This was the case for the client group analysis in Chapter 7 on children dependent on benefits.

## Chapter 2 - Income Support

### Summary

- In November 2005 London had an Income Support claimant rate of 7.7 per cent – the highest for any region in Great Britain along with the North East.
- The Inner London rate is significantly above the average for Great Britain and Greater London as a whole.
- London was the only region between 2003 and 2005 to have an increase in the numbers of claimants – a slight increase of 0.3 per cent; however the claimant rate for those years has been slowly falling.
- The population age profile in London is different to that in the rest of the country and this is reflected in the profile of claimants. London has the lowest proportions of claimants who are aged 18-24 and 55-59, the highest percentage of claimants who are aged 35-44 and the second highest for those aged 45-49. This is also a reflection of significantly higher rates of receipt among these age groups in London.
- London has the highest claimants rates for all groups over 35 years of age.
- London has the highest percentage for those receiving a lone parent premium.
- Around 57 per cent of lone parents in London are dependent on Income Support, the highest rate of any region.
- 23.2 per cent of children in London are living in families in receipt of IS, compared to the Great Britain average of 14.5 per cent. This is not a marked improvement from the picture in 1998, when 25 per cent of children resident in the capital were in families receiving IS
- The London Borough of Hackney has the highest rate in London (13.7 per cent) and the third highest in Great Britain.
- Seven London boroughs appear in the 20 highest rates for all Local Authorities in Great Britain.
- A third of Income Support claimants in London are in the age group 35 to 49 and another quarter are in the age group 25 to 34.

## Introduction

Income Support (IS) is intended to help people on low incomes who are not required to be available for employment. IS is a non-contributory, means-tested benefit and can normally be claimed by people who are:

- aged 16 or over (the majority of 16 and 17 years old are normally unable to claim IS),
- working under 16 hours (and/or with a partner working under 24 hours),
- not required to be available for full-time employment, and
- in receipt of insufficient income to meet prescribed needs.

The main groups of people who receive IS are:

- lone parents,
- the long and short-term sick,
- people with disabilities, and
- other special groups.

The disability premium, awarded to those who are long term sick or disabled, is linked to the payment of disability benefits (attendance allowance or disability living allowance) or claims for long-term incapacity benefits.

The amount of IS that a claimant can receive depends mainly upon their:

- age,
- whether they have a partner and dependent children,
- whether they have special needs such as a disability or caring responsibilities, and
- whether they have liabilities for certain types of housing costs such as mortgage interest payments.

The maximum amount that a claimant can receive is normally reduced by income from other types of benefits or other sources.

Providing support to lone parents and sick and disabled people to help them return to the labour market is a key component of the DWP's five-year strategy.<sup>3</sup> Research commissioned by DWP has shown that many lone parents on Income Support regularly cite ill-health as a barrier to getting work, with some claiming sickness and disability benefits such as incapacity benefit or IS disability premium.

The following section considers actions to lift lone parents and their children out of poverty, while those on disability benefits are dealt with in more detail in chapter 4.

While lone parent employment is at a record high, and the number claiming IS has fallen by around 150,000 since the beginning of the decade, lone parent employment still needs to grow at a faster rate if the Government is to meet its target of 70 per cent in work by 2010. Nowhere is

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<sup>3</sup> DWP Five Year Strategy: Opportunity and security throughout life, February 2005

this more true than in London, which has a considerably higher proportion of lone parents claimants compared to the national average. London faces particular challenges in getting more lone parents into work, as the employment rate is considerably lower than in the rest of the UK – 40 per cent, compared with 52 per cent.<sup>4</sup> This is due to a lower part-time employment rate in a region where part-time opportunities seem to be fewer than elsewhere.

The recent Green Paper on welfare reform contains a number of proposals to improve employment rates among lone parents, such as work focused interviews and the piloting of a new Work Related Activity Premium (WRAP) of £20 per week, payable for six months.

### Claimants of Income Support

In November 2005, there were 376,100 London residents in receipt of Income Support. Expressed as a proportion of those of aged 16-59, London had an Income Support claimant rate of 7.7 per cent – the highest for a region in Great Britain along with the North East and nearly double the rate for the South East, which has the lowest rate in the country. The rate has remained at roughly the same level since 2003 (see Table 2.3).

**Table 2.1 Income Support claimants: Time Series by Government Office region, November 2005, (000's)**

Source: DWP Information Directorate: Work and Pensions Longitudinal Study.

| Government Office region | Nov-99        | Nov-00        | Nov-01        | Nov-02        | Nov-03        | Nov-04        | Nov-05        |
|--------------------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|
| Great Britain            | 3,843.94      | 3,928.93      | 3,985.46      | 3,994.83      | 2,232.81      | 2,177.87      | 2,136.74      |
| <b>London</b>            | <b>579.65</b> | <b>578.45</b> | <b>575.96</b> | <b>578.97</b> | <b>374.90</b> | <b>377.40</b> | <b>376.10</b> |
| North East               | 217.83        | 225.18        | 230.47        | 232.64        | 127.90        | 121.38        | 116.54        |
| North West               | 560.81        | 570.34        | 577.47        | 577.12        | 330.59        | 318.59        | 309.03        |
| Yorkshire and Humber     | 351.40        | 361.74        | 367.25        | 368.08        | 196.08        | 188.23        | 184.22        |
| East Midlands            | 244.80        | 252.16        | 258.26        | 257.86        | 135.72        | 131.25        | 129.33        |
| West Midlands            | 367.09        | 378.08        | 388.43        | 391.61        | 205.30        | 200.01        | 196.06        |
| East of England          | 267.43        | 274.14        | 278.27        | 279.44        | 147.32        | 144.89        | 142.69        |
| South East               | 358.95        | 365.03        | 368.75        | 367.56        | 199.24        | 196.29        | 194.36        |
| South West               | 268.35        | 276.31        | 281.10        | 280.17        | 143.81        | 139.86        | 138.91        |
| Wales                    | 227.95        | 234.31        | 237.79        | 236.47        | 133.82        | 129.35        | 126.41        |
| Scotland                 | 398.74        | 412.44        | 421.18        | 424.48        | 237.81        | 230.35        | 223.00        |

Notes:

After August 2003: there was a sharp decline in the number of claimant's aged 60 or over. This is due to the migration of most existing Minimum Income Guarantee claimants to Pension Credit, which was introduced in October 2003. Some residual cases remain.

<sup>4</sup> Annual Population Survey 2004

The rates of IS receipt for Inner London and Outer London are 9.3 and 6.5 per cent respectively. The Inner London rate is significantly above the average for Great Britain while the Outer London rate is also higher but closer to the national average.

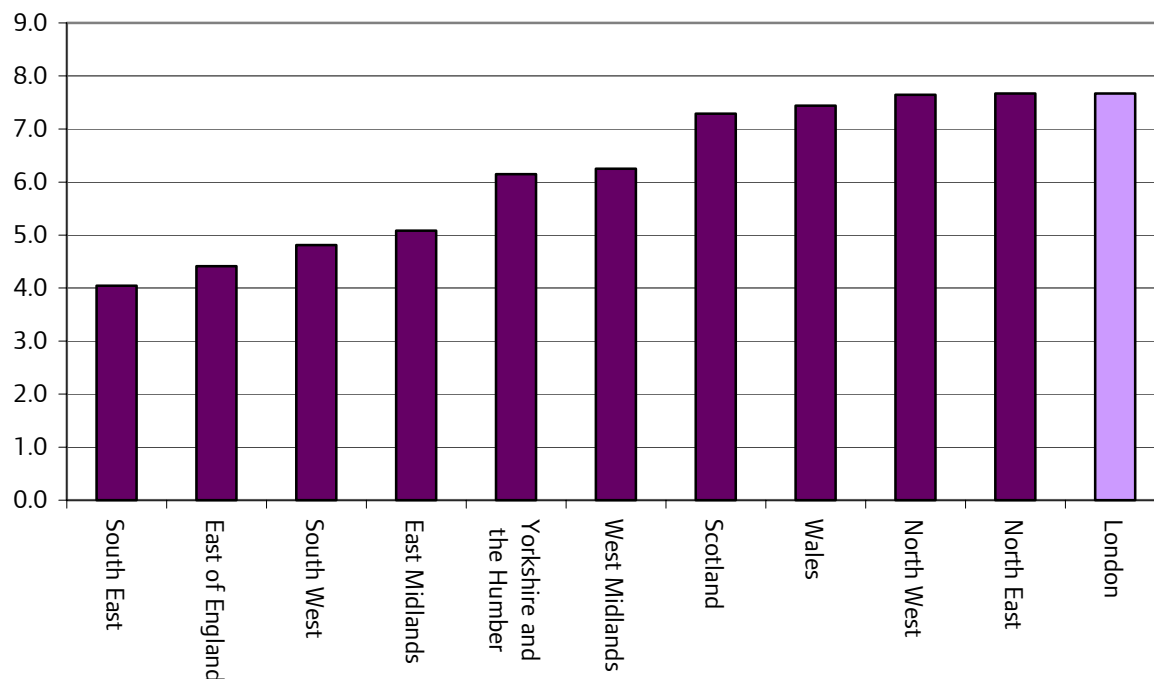
Table 2.3 shows the claimant rates for November 2003 to November 2005 and the percentage change in numbers between those years. Claimant rates for earlier years are not shown as before 2003 those aged over 60 could still claim Income Support whereas after October 2003 those getting the Minimum Income Guarantee were migrated to Pension Credits (see Chapter 6). London was the only region between 2003 and 2005 to have an increase in the actual numbers of claimants – a slight increase of 0.3 per cent, although the claimant rate fell over the same period.

London is different to the rest of the country in terms of the proportional breakdown of claimants by age groups. London has the lowest proportions of claimants who are aged 18-24 and 55-59. However, it has the highest percentage of total claimants who are aged 35-44 and the second highest for those aged 45-49. These proportions are similar to those claiming unemployment related benefits. This partly reflects the age structure of London’s population, and the concentration of claimants in these age groups contributes to London having the highest rate of child poverty in Britain. However as table 2.4 shows, rates of receipt are also higher in London for all age groups over 35.

Table 2.4 shows claimant rates by age group. London has the highest claimants rates for all groups over 35 years of age, whereas the North East and Wales have the highest rates under 35.

**Chart 2.1 Income Support claimant rates by Government Office region, November 2005<sup>1</sup>**

Source: DWP Information Directorate: Work and Pensions Longitudinal Study



<sup>1</sup>Rates are calculated as a percentage of 2005 mid year estimates from the ONS.

Table 2.5 shows the proportional breakdown of all claimants by statistical group. London has the lowest percentage of its total claimants who are in receipt of incapacity benefits and the carer premium and the highest for those receiving a lone parent premium. Part of the explanation is that lone parents – a group at high risk of poverty and highly dependent on social security benefits – are over-represented in the capital. At the same time, incapacity benefit receipt tends to rise with age, and London has fewer people in older age groups.

Around 57 per cent of lone parents in London are dependent on Income Support, the highest rate of any region. Although the number of claimants has fallen slightly in recent years, this decrease has been less marked in London; between November 2001 and November 2005 there was a decrease of one per cent in London, compared to ten per cent in Great Britain as a whole. Over this period, the number of lone parents in London in receipt of IS as a proportion of the Great Britain total rose by two percentage points. This pattern of benefit receipt suggests that the Working Tax Credit (WTC) and its predecessor, the Working Families Tax Credit (WFTC), have been less effective in London than elsewhere in strengthening work incentives.

**Table 2.2 Lone parents in receipt of Income Support**

|                | Nov 2001 | Nov 2005 | % change |
|----------------|----------|----------|----------|
| Greater London | 166,000  | 164,000  | -1.2%    |
| Great Britain  | 867,000  | 778,000  | -10.3%   |
| GL as % of GB  | 19.2     | 21.1     |          |

Source: DWP. Lone parents claimant numbers are GLA calculations derived from published percentages.

**Table 2.3 Income Support Time Series by Government Office region, claimant rates and percentage change in numbers from November 2003 to November 2005<sup>1</sup>**

Source: DWP Information Directorate: Work and Pensions Longitudinal Study.

| Government Office region | Nov-03     | Nov-04     | Nov-05     | Percentage change in numbers 2003 to 2005 |
|--------------------------|------------|------------|------------|---|
| Great Britain            | 6.5        | 6.3        | 6.1        | -4.3                                      |
| <b>London</b>            | <b>7.9</b> | <b>7.8</b> | <b>7.7</b> | <b>0.3</b>                                |
| North East               | 8.5        | 8.1        | 7.7        | -8.9                                      |
| North West               | 8.3        | 7.9        | 7.6        | -6.5                                      |
| Yorkshire and Humber     | 6.6        | 6.3        | 6.1        | -6.0                                      |
| East Midlands            | 5.4        | 5.2        | 5.1        | -4.7                                      |
| West Midlands            | 6.6        | 6.4        | 6.3        | -4.5                                      |
| East of England          | 4.6        | 4.5        | 4.4        | -3.1                                      |
| South East               | 4.2        | 4.1        | 4.0        | -2.4                                      |
| South West               | 5.0        | 4.9        | 4.8        | -3.4                                      |
| Wales                    | 7.9        | 7.6        | 7.4        | -5.5                                      |
| Scotland                 | 7.8        | 7.6        | 7.3        | -6.2                                      |

<sup>1</sup>Rates are calculated as a percentage of all those aged 16-59 from the mid year estimates for the relevant year, ONS.

**Table 2.4 Income Support claimants: Government Office region by Age of claimant – claimant rates, November 2005**

Source: DWP Information Directorate: Work and Pensions Longitudinal Study.

| Government Office region | Total (000's) | Claimant rate <sup>1</sup> (%) |            |            |            |            |            |            |            |
|--------------------------|---------------|--------------------------------|------------|------------|------------|------------|------------|------------|------------|
|                          |               | Total                          | Under 18   | 18-24      | 25-34      | 35-44      | 45-49      | 50-54      | 55-59      |
| Great Britain            | 2,136.74      | 6.1                            | 1.3        | 5.1        | 7.1        | 6.9        | 6.1        | 6.0        | 6.0        |
| <b>London</b>            | <b>376.10</b> | <b>7.7</b>                     | <b>1.4</b> | <b>5.5</b> | <b>6.6</b> | <b>9.6</b> | <b>9.5</b> | <b>9.1</b> | <b>9.0</b> |
| North East               | 116.54        | 7.7                            | 1.7        | 6.6        | 9.6        | 8.1        | 7.3        | 7.4        | 7.9        |
| North West               | 309.03        | 7.6                            | 1.5        | 6.1        | 9.1        | 8.5        | 7.7        | 7.7        | 7.7        |
| Yorkshire and Humber     | 184.22        | 6.1                            | 1.6        | 5.2        | 7.7        | 6.6        | 5.8        | 6.0        | 6.1        |
| East Midlands            | 129.33        | 5.1                            | 1.3        | 4.5        | 6.5        | 5.5        | 4.8        | 4.7        | 4.8        |
| West Midlands            | 196.06        | 6.3                            | 1.3        | 5.5        | 7.6        | 6.8        | 5.9        | 6.1        | 6.1        |
| East of England          | 142.69        | 4.4                            | 1.0        | 4.0        | 5.5        | 5.0        | 4.0        | 3.8        | 3.8        |
| South East               | 194.36        | 4.0                            | 0.9        | 3.6        | 5.1        | 4.6        | 3.7        | 3.6        | 3.5        |
| South West               | 138.91        | 4.8                            | 1.1        | 4.0        | 6.2        | 5.5        | 4.5        | 4.2        | 4.2        |
| Wales                    | 126.41        | 7.4                            | 1.6        | 6.4        | 9.2        | 8.2        | 7.2        | 7.1        | 7.2        |
| Scotland                 | 223.00        | 7.3                            | 1.5        | 5.7        | 8.6        | 8.0        | 7.2        | 7.3        | 7.7        |

<sup>1</sup>Rates are calculated as a percentage of 2005 mid year estimates from the ONS.

**Table 2.5 Income Support claimants: Government Office region by Statistical Group, November 2005**

Source: DWP Information Directorate: Work and Pensions Longitudinal Study.

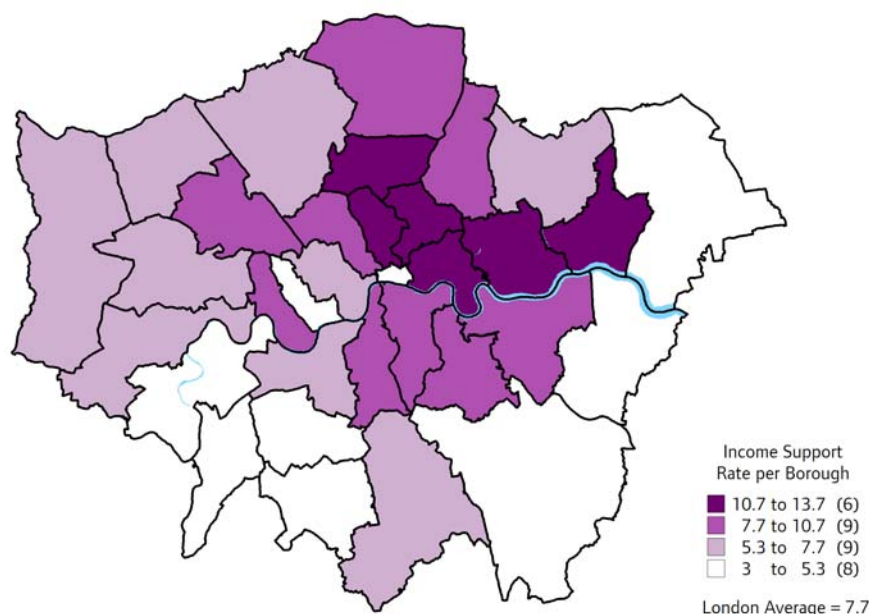
| Government Office region | Total (000's) | Statistical Group - % of total |             |            |                                  |
|--------------------------|---------------|--------------------------------|-------------|------------|----------------------------------|
|                          |               | Incapacity benefits            | Lone Parent | Carer      | Others on income related benefit |
| Great Britain            | 100           | 56.0                           | 36.4        | 3.8        | 3.8                              |
| <b>London</b>            | <b>100</b>    | <b>48.6</b>                    | <b>43.5</b> | <b>2.6</b> | <b>5.3</b>                       |
| North East               | 100           | 59.8                           | 32.3        | 4.7        | 3.2                              |
| North West               | 100           | 60.2                           | 32.3        | 4.1        | 3.4                              |
| Yorkshire/Humber         | 100           | 56.3                           | 35.3        | 4.6        | 3.8                              |
| East Midlands            | 100           | 55.5                           | 36.8        | 4.3        | 3.5                              |
| West Midlands            | 100           | 53.9                           | 38.0        | 4.4        | 3.7                              |
| East of England          | 100           | 52.7                           | 40.4        | 3.5        | 3.3                              |
| South East               | 100           | 52.5                           | 40.7        | 3.0        | 3.8                              |
| South West               | 100           | 59.4                           | 34.2        | 3.3        | 3.2                              |
| Wales                    | 100           | 60.7                           | 31.7        | 4.4        | 3.3                              |
| Scotland                 | 100           | 62.9                           | 29.5        | 4.3        | 3.3                              |

Each Income Support claimant has been assigned to one of the following four statistical groups, in the following priority order:

- Incapacity benefits: Incapacity Benefit or Severe Disablement Allowance claimants
- Lone parent: Income Support claimants with a child under 16 and no partner
- Carers: Carers Allowance claimants
- Other income related benefits: Other Income Support (including IS Disability premium)

### Map 2.1 Income Support Claimant rates by borough, November 2005

Source: DWP Information Directorate: Work and Pensions Longitudinal Study.



Claimant rates by London borough reflect the extremes in the city. As would be expected the spread across London is similar to the patterns illustrated by indicators such as deprivation indices and unemployment rates. Map 2.1 shows that the highest claimant rates are in Inner London, spreading to the East and North of London.

The London Borough of Hackney has the highest rate in London and the third highest in Great Britain – see Table A2.2 in Appendix 2. Hackney has a rate of 13.7 per cent, Islington is the next highest London borough with 12.4 – both have rates that are double that of the Great Britain average. Seven London boroughs appear in the 20 highest rates for Local Authorities, all are in Inner London apart from Barking and Dagenham. The highest Income Support rates in Great Britain are in Knowsley in the North West and Glasgow in Scotland both with 13.9 per cent, only slightly higher than the rate for Hackney.

Richmond upon Thames has the lowest claimant rate in London with 3.0 per cent, slightly lower than Kingston upon Thames with the next lowest rate – 3.4 per cent.

Ten per cent of those aged 18 to 24 in Barking and Dagenham are on Income Support, the highest rate for this age group in London. The same borough has the highest rate for the 25-34 age group with 13.6 per cent – double the rate for the rest of Inner London. The claimant rates for Inner London are much higher for the older age groups.

The boroughs of Hackney and Islington both have rates of 16.6 per cent for those aged 35-44. Thereafter Tower Hamlets has the highest rates for the other age groups – all over 20 per cent. The proportional breakdown for individual boroughs by age groups generally follows the pattern for Greater London as a whole. A third of Income Support claimants are in the age group 35 to 49 and another quarter are in the age group 25 to 34.

Only four London boroughs have a proportion of claimants who are in receipt of a disablement premium (Incapacity Benefit) that is higher than the proportion in the whole of

**Table 2.6 The 20 Local Authorities in Great Britain with the highest claimant rates, November 2005**

Source: DWP Information Directorate: Work and Pensions Longitudinal Study.

| Rank<br>1=highest rate<br>(out of 408 in<br>GB) | Region     | Local Authority      | All Claimants<br>(000's) | Claimant<br>rate <sup>1</sup> (%) |
|---|------------|----------------------|--------------------------|-----------------------------------|
| 1   | North West | Knowsley             | 12.26                    | 13.9                              |
| 2   | Scotland   | Glasgow City         | 51.60                    | 13.9                              |
| 3   | London     | Hackney              | 18.72                    | 13.7                              |
| 4   | North West | Liverpool            | 36.60                    | 13.0                              |
| 5   | North West | Manchester           | 36.75                    | 12.7                              |
| 6   | London     | Islington            | 15.94                    | 12.4                              |
| 7   | London     | Newham               | 18.49                    | 11.6                              |
| 8   | London     | Barking and Dagenham | 11.15                    | 11.4                              |
| 9   | Wales      | Merthyr Tydfil       | 3.58                     | 11.3                              |
| 10  | North East | Middlesbrough        | 9.26                     | 11.3                              |
| 11  | London     | Haringey             | 16.84                    | 11.1                              |
| 12  | London     | Tower Hamlets        | 15.79                    | 10.8                              |
| 13  | North West | Blackpool            | 8.59                     | 10.6                              |
| 14  | Wales      | Blaenau Gwent        | 4.11                     | 10.6                              |
| 15  | Scotland   | West Dunbartonshire  | 5.73                     | 10.4                              |
| 16  | Scotland   | Inverclyde           | 5.03                     | 10.4                              |
| 17  | North West | Salford              | 13.50                    | 10.3                              |
| 18  | London     | Southwark            | 17.90                    | 10.2                              |
| 19  | South East | Hastings             | 4.86                     | 10.1                              |
| 20  | Wales      | Neath Port Talbot    | 7.77                     | 10.1                              |

<sup>1</sup>Rates are calculated as a percentage of all those aged 16-59 from the 2005 mid year estimates, ONS.

England and Wales - the City of London, Camden, Kensington and Chelsea and, with the highest proportion, Westminster with 62 per cent. The lowest proportion is in Barking and Dagenham with 42 per cent.

Conversely, the boroughs listed above also have low proportions of those in receipt of a lone parent premium – the City of London has the lowest with 18 per cent (based on very small numbers) with Westminster next with 29.0 per cent. The average for Great Britain is 37.4 per cent and most other boroughs have proportions above this – Bexley having the highest with 51.7 per cent.

In November 2005, there were some 399,000 children in London living in families in receipt of IS. Expressed as a proportion of the population aged 0 to 18 years, this was equivalent to a rate of 23.2 per cent, compared to the Great Britain average of 14.5 per cent. This is not a marked improvement from the picture in 1998, when 25 per cent of children resident in the capital were in families receiving IS (Great Britain 17 per cent).

A particular feature of the London picture is the marked area concentration of IS claimants. If claimants were evenly distributed across wards we would expect to see a match between the population and IS caseload. Instead there is significant overrepresentation in spatial terms. The highest ranked fifth of wards for IS receipt have 21 per cent of the population aged 16-59, but 36 per cent of claimants, while at the other end of the distribution, the fifth of wards with the lowest levels of receipt have 18 per cent of the population, but only six per cent of claimants.

As Map 2.2 shows, the general pattern is for the highest levels of receipt to be concentrated in the inner east part of London with groups of wards clustered together. While, generally, the lowest rates of receipt are to be found in Outer London, there are nevertheless wards with high rates of receipt in boroughs such as Enfield, Brent and Ealing.

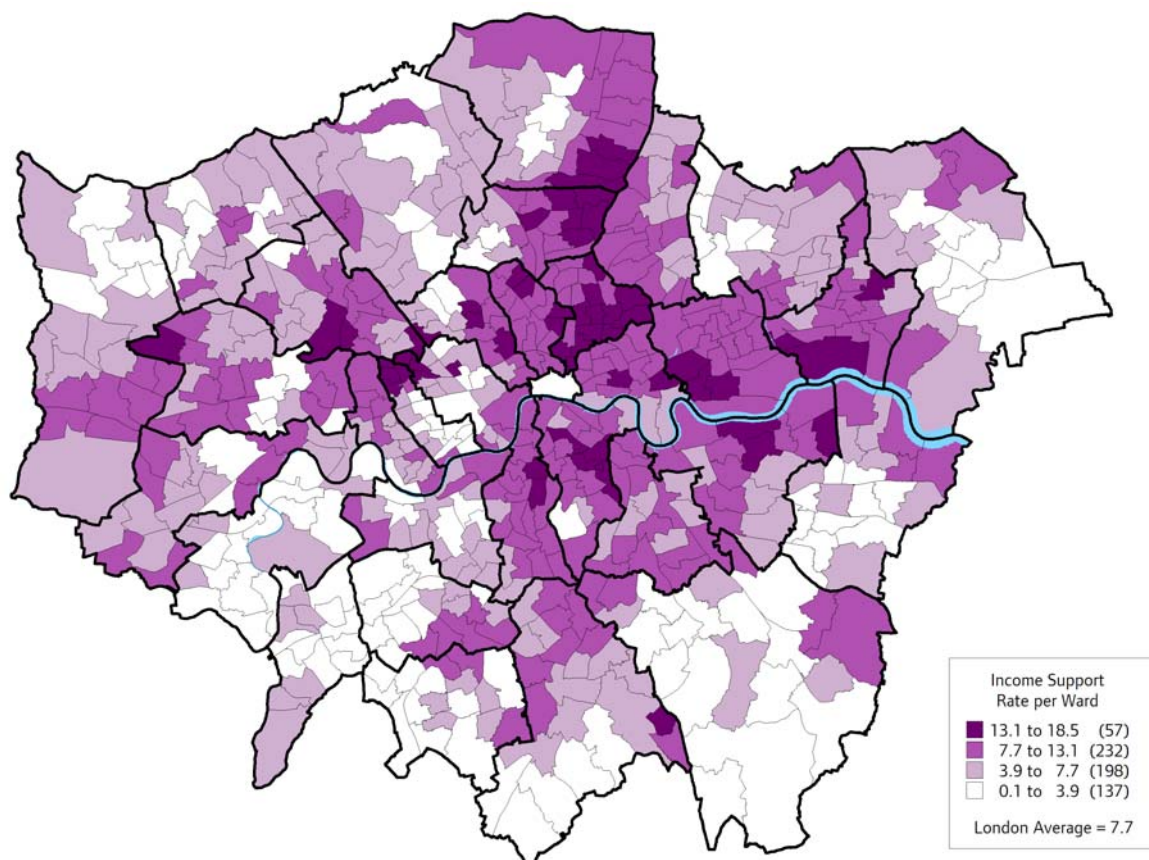
### Take-up of Income Support

The take-up of means-tested benefits such as Income Support is not 100 per cent. The Department of Work and Pensions estimates that, for Great Britain as a whole, take up of IS amongst non-pensioners is in the range 83 per cent to 94 per cent by caseload and 90 per cent to 97 per cent by expenditure<sup>5</sup>.

**Map 2.2 Income Support Claimant rates for London wards, November 2005**

Source: DWP Information Directorate.

Population for rates is GLA 2005 round Projections



<sup>5</sup> **Caseload take-up** compares the number of benefit recipients - averaged over the year - with the number who would be receiving if everyone took up their entitlement for the full period of their entitlement. **Expenditure take-up** compares the total amount of benefit received, in the course of a year, with the total amount that would be received if everyone took up their entitlement for the full period of their entitlement

The highest level of take-up is amongst lone parents, where it is estimated to be between 91 per cent and 100 per cent (caseload). Since 1997/98 there has been no clear change in take-up of IS overall amongst non-pensioners (with or without children), though there may have been a fall of one or two percentage points.

## Chapter 3 – Jobseekers Allowance

### Summary

- In 2005 3.2 per cent of London's working age population were claiming Job Seekers Allowance - the highest rate in Great Britain.
- London has the highest claimant rates in age groups above 35 years of age.
- London also has the highest proportion of total claimants who have a single child and second highest proportion with 2 children or more (after the West Midlands).
- Hackney has the highest rate of all the boroughs with 5.4 per cent. This is the second highest in the whole country after Birmingham. Seven London Boroughs have rates ranked amongst the 20 highest in the country.
- Over a quarter of claimants in Tower Hamlets have at least one dependent child.
- In November 2005, there were some 39,000 children in London living in unemployed families in receipt of JSA. Expressed as a proportion of the population aged 0 to 18 years, this was equivalent to a rate of 2.3 per cent, and was slightly above the Great Britain average of 1.4 per cent.
- In November 2005, there were 101,500 claimants of JSA among people aged 50 and over across the whole of Great Britain – equivalent to 11.5 per 1,000 population aged between 50 and pensionable age. In London there were around 23,500 recipients – representing 26.4 per 1,000 population. This was an increase of more than 8,000, or 50 per cent, over the previous year.
- While the rate for Outer London, at 21.1, was almost twice as high as the national average, the equivalent rate for Inner London, at around 39.1 per thousand population, was well over three times as high.
- As a percentage of total caseload, 23 per cent of JSA claimants in London belonged to a Black/Black British ethnic group compared to a Great Britain average of six per cent. Among Asians, there were nearly double the proportion of London claimants than nationally.
- Black Londoners are three times more likely to be on JSA than White Londoners.

## Introduction

Jobseeker's Allowance (JSA) replaced Unemployment Benefit and Income Support for unemployed people on 7 October 1996. It is payable to people under state pension age who are available for, and actively seeking, work of at least 40 hours a week. Certain groups of people, including carers and those with a physical or mental condition, are able to restrict their availability to less than 40 hours depending upon their personal circumstances. Participants in some government training schemes can claim JSA.

A further basic condition for the receipt of benefit is that a person claiming JSA needs to enter into a Jobseeker's Agreement with Jobcentre Plus. The Agreement sets out:

- any agreed restrictions on the job seeker's availability for work;
- the steps the job seeker intends to take to look for work.

In addition, to be entitled to JSA the person must:

- be living in Great Britain;
- be capable of work;
- not be in education;
- not be working 16 hours or more a week on average. Additionally, the partners of claimants of income-based JSA should not work for 24 hours or more per week.

Jobseeker's Allowance is either contribution-based (JSA (Cont)) or income-based (JSA(IB)) depending on the job seeker's circumstances. Those who have paid sufficient National Insurance contributions receive contribution-based Jobseeker's Allowance for up to six months. Those who do not qualify for, or whose needs are not met by, contribution-based Jobseeker's Allowance, may qualify for income-based help for themselves and their dependants. This help will continue for as long as it is needed, provided that the qualifying conditions continue to be met. Dependents are defined as children under the age of 16 plus young dependent adults aged 16 to 18.

Entitlement to contribution-based JSA is based on a person meeting the contribution conditions. These depend on Class 1 contributions paid as an employed earner in two specified tax years. National Insurance credits alone will not enable a person to qualify but they can help towards meeting the conditions. If they satisfy the test, they may receive a personal, age-related rate of benefit for up to 6 months irrespective of savings, capital or a partner's earnings. Additional benefit for partners or dependants is not paid with JSA (Cont).

### *Impact of the introduction of New Tax Credits*

Figures in these tables are affected by the introduction of Child Tax Credit (CTC) in April 2003. From that date new claimants with dependent children could opt to claim either Child Tax Credits or an additional allowance under JSA(IB). From April 2004, all new JSA(IB) claimants will only be able to claim child allowances under CTC.

Particular changes in the figures may be evident in financial year 2004/05, when families already in receipt of JSA(IB) who have not already claimed CTC, will have child elements migrated to CTC.

A small number of JSA(IB) recipients will no longer be eligible once CTC is in payment. This is because CTC payments will raise total income above the JSA(IB) threshold, or other income exceeds the threshold once child allowances are removed.

While the distinction between contributory and means-tested elements of support for unemployed people was retained from the previous system of Unemployment Benefit and Income Support, today the majority (in London over three-quarters) of unemployed claimants are reliant on JSA(IB). This is a far cry from the early fifties when only 20 per cent of the unemployed were reliant on means-tested support.

At 75 per cent, the UK has one of the highest employment rates in the advanced world,<sup>6</sup> and this has fed through over time to most disadvantaged groups, with the exception of people with low level or no qualifications. Claimant count unemployment rates have fallen correspondingly for the overall working age population and among groups such as the over-fifties, lone parents, people with disabilities and ethnic minorities.

While unemployment among the over 50s is low, inactivity remains high. The Green Paper on Welfare reform includes the following proposals to increase the number of older workers:

- aligning additional employment support for older long-term unemployed people with that for younger age groups by requiring people aged 50 to 59 to take up the additional job seeking support available through New Deal 25 plus
- improving back-to-work support for Jobseeker's Allowance claimants and their dependent partners who are 50 and over
- piloting face-to-face guidance sessions with people approaching 50, to deliver tailored information on working, training and retirement planning.

### **Claimants of Jobseekers Allowance**

In November 2005 there were nearly 161 thousand people in London claiming Jobseekers Allowance, this amounted to 3.2 per cent of the working age population – the highest rate in Great Britain. The rate has remained fairly consistent since 2001. In 2001 London had the third highest rate after North East and Scotland. The rate for Great Britain was 2.4 per cent in 2005 (see Table 3.1).

London also has the highest proportion of total claimants who have a single child and second highest proportion with 2 children or more (after the West Midlands). Over a quarter of claimants in Tower Hamlets have at least one dependent child (see Table A3.3).

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<sup>6</sup> Inclusion policy paper 3, A scheme for Full employment, April 2005

**Table 3.1 Jobseeker's Allowance claimants, Claimant numbers and rates: time series by Government Office region, November 2001 to November 2005**

Source: DWP Information Directorate: Work and Pensions Longitudinal Study.

| Government Office region | Total claimants (000's) |               |               |               |               | Claimant rate <sup>1</sup> (%) |            |            |            |            |
|--------------------------|-------------------------|---------------|---------------|---------------|---------------|--------------------------------|------------|------------|------------|------------|
|                          | Nov-01                  | Nov-02        | Nov-03        | Nov-04        | Nov-05        | Nov-01                         | Nov-02     | Nov-03     | Nov-04     | Nov-05     |
| Great Britain            | 909.2                   | 878.74        | 832.61        | 770.21        | 870.52        | 2.6                            | 2.5        | 2.3        | 2.1        | 2.4        |
| <b>London</b>            | <b>154.78</b>           | <b>159.08</b> | <b>156.21</b> | <b>147.98</b> | <b>160.63</b> | <b>3.2</b>                     | <b>3.3</b> | <b>3.2</b> | <b>3.0</b> | <b>3.2</b> |
| North East               | 61.15                   | 54.52         | 48.72         | 43.60         | 48.14         | 3.9                            | 3.5        | 3.1        | 2.8        | 3.0        |
| North West               | 117.87                  | 110.72        | 99.16         | 90.85         | 106.30        | 2.9                            | 2.7        | 2.4        | 2.2        | 2.5        |
| Yorkshire and Humber     | 90.89                   | 84.64         | 75.44         | 68.61         | 83.17         | 3.0                            | 2.8        | 2.5        | 2.2        | 2.7        |
| East Midlands            | 59.86                   | 55.77         | 53.83         | 50.12         | 58.64         | 2.3                            | 2.1        | 2.1        | 1.9        | 2.2        |
| West Midlands            | 94.09                   | 90.68         | 88.71         | 81.78         | 99.64         | 2.9                            | 2.8        | 2.7        | 2.5        | 3.0        |
| East of England          | 55.23                   | 56.03         | 54.81         | 52.97         | 60.56         | 1.7                            | 1.7        | 1.6        | 1.6        | 1.8        |
| South East               | 69.07                   | 72.83         | 73.03         | 67.89         | 78.61         | 1.4                            | 1.5        | 1.5        | 1.4        | 1.6        |
| South West               | 52.68                   | 49.46         | 45.94         | 41.56         | 46.12         | 1.8                            | 1.7        | 1.5        | 1.4        | 1.5        |
| Wales                    | 48.77                   | 45.77         | 41.09         | 38.07         | 43.41         | 2.8                            | 2.6        | 2.3        | 2.1        | 2.4        |
| Scotland                 | 104.69                  | 99.13         | 95.56         | 86.62         | 85.13         | 3.3                            | 3.1        | 3.0        | 2.7        | 2.7        |

<sup>1</sup>Rates are calculated as a percentage of working age from the mid year estimates for the relevant year, ONS.

Figures for London as a whole hide disparity within the capital. For example, while the rate in Outer London was similar to the country as a whole (2.7 compared to 2.4 per cent), the rate for Inner London was 3.9 per cent. However, this does represent an improvement from the position in 1998 as reported in *Getting the Benefit* when the rate for Inner London was twice as high as that of Outer London.<sup>7</sup>

Hackney has the highest rate of all the boroughs with 5.4 per cent. This is the second highest in the whole country after Birmingham. Seven London Boroughs have rates ranked amongst the 20 highest in the country (see Table 3.4).

Looking at the spatial distribution of people who were claiming JSA in November 2005, Map 3.2 shows a similar picture to the distribution of Income Support. As with IS there is a marked area concentration of JSA claimants. The highest ranked fifth of wards for JSA receipt contain 21 per cent of the working age population, but 36 per cent of claimants, while the fifth of wards with the lowest levels of receipt have 18 per cent of the population, but only seven per cent of claimants.

In November 2005, there were 101,500 claimants of JSA among people aged 50 and over across the whole of Great Britain – equivalent to 11.5 per 1,000 population aged between 50 and pensionable age. In London there were around 23,500 recipients – representing 26.4 per 1,000 population. This was an increase of more than 8,000, or 50 per cent, over the previous year.

<sup>7</sup> London Research Centre, *Getting the Benefit: A study of social security receipt in London, 2000*

While the rate for Outer London, at 21.1, was almost twice as high as the national average, the equivalent rate for Inner London, at around 39.1 per thousand population, was well over three times as high.

#### *Children in families claiming JSA*

In November 2005, there were some 39,000 children in London living in unemployed families in receipt of JSA. Expressed as a proportion of the population aged 0 to 18 years, this was equivalent to a rate of 2.3 per cent, and was slightly above the Great Britain average of 1.4 per cent. While rates of receipt were above the national average in both Inner and Outer London, this was more marked in Inner London where the rate of 3.1 per cent was more than twice the national average (Outer London 1.8 per cent).

#### *Ethnicity of JSA claimants*

The ethnic profile of JSA claimants is very different in London compared to other regions of Great Britain (Table 3.2). As a percentage of total caseload, 23 per cent of JSA claimants in London belonged to a Black/Black British ethnic group compared to a Great Britain average of six per cent. Among Asians, there were nearly double the proportion of London claimants than nationally.

**Table 3.2 JSA claimants by ethnic group, November 2005**

Source: DWP Information Directorate: Work and Pensions Longitudinal Study.

| Ethnic group              | Great Britain   |            | London          |            |                                |
|---------------------------|-----------------|------------|-----------------|------------|--------------------------------|
|                           | Caseload (000s) | % of total | Caseload (000s) | % of total | Claimant rate <sup>1</sup> (%) |
| White                     | 632.54          | 72.7       | 69.66           | 43.4       | 2.0                            |
| Black or Black British    | 54.12           | 6.2        | 37.51           | 23.4       | 5.9                            |
| Asian or Asian British    | 49.09           | 5.6        | 18.19           | 11.3       | 2.6                            |
| Other Ethnic Group        | 34.33           | 3.9        | 13.64           | 8.5        | 5.6                            |
| Unknown/Prefer Not to Say | 100.44          | 11.5       | 21.63           | 9.8        | -                              |
| Total                     | 870.52          | 100.0      | 160.63          | 100.0      | 3.2                            |

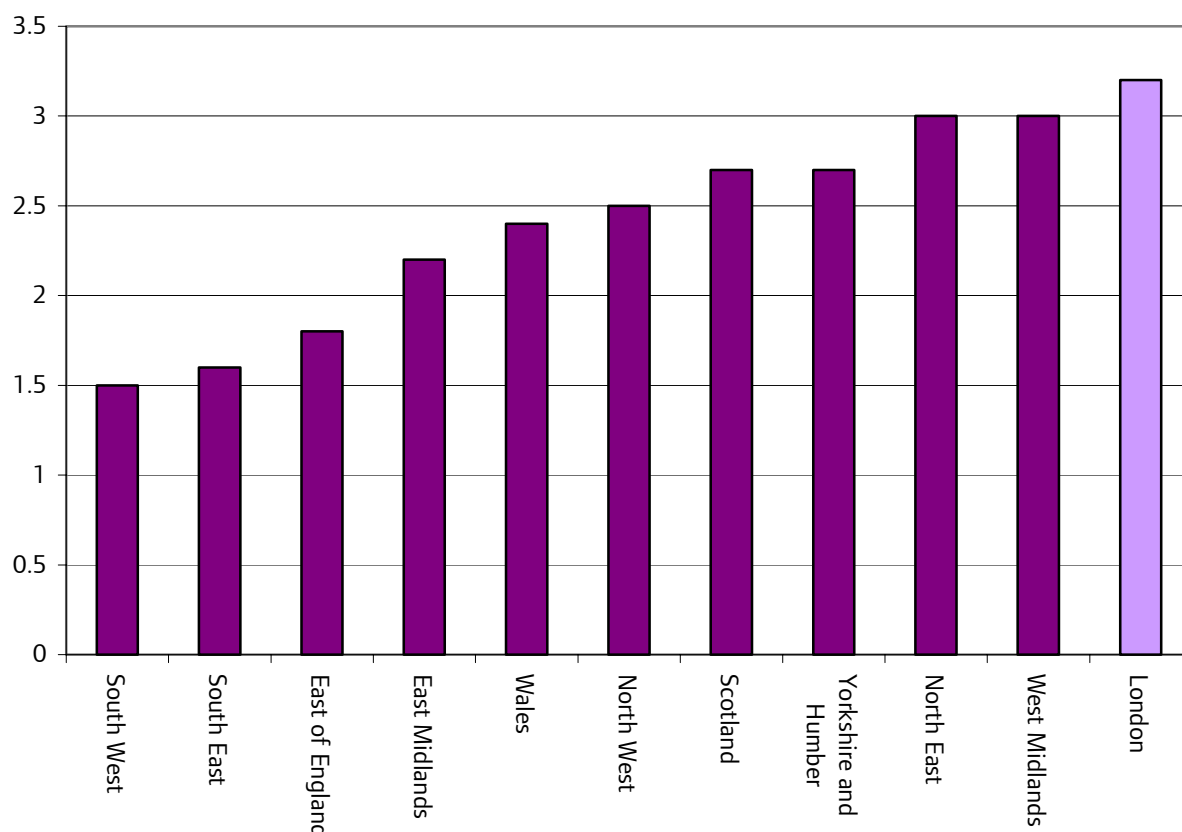
<sup>1</sup>Rates are calculated as a percentage of working age population from the 2005 GLA Ethnic Projections

Take up of JSA (income-based) is in the range 50 per cent to 59 per cent by caseload and 55 per cent to 66 per cent by expenditure.<sup>8</sup> The highest level of take-up is amongst couples with children, where it is estimated to be between 73 per cent and 85 per cent by caseload. In contrast take-up among single people is low, particularly for single women. Overall there was some evidence of a small decrease in take-up between 2003/04 and 2004/05 and trends since 1997/98 show that there has been a fall in the overall take-up of JSA of around 12 percentage points.

<sup>8</sup> DWP, Income Related benefits: Estimates of Take-Up in 2004/2005, October 2006

**Chart 3.1 Jobseeker's Allowance claimant rate by Government Office region, November 2005**

Source: DWP Information Directorate: Work and Pensions Longitudinal Study.



**Table 3.3 Jobseeker's Allowance Claimants: Government Office region by age of claimant - Claimant rate, November 2005**

Source: DWP Information Directorate: Work and Pensions Longitudinal Study.

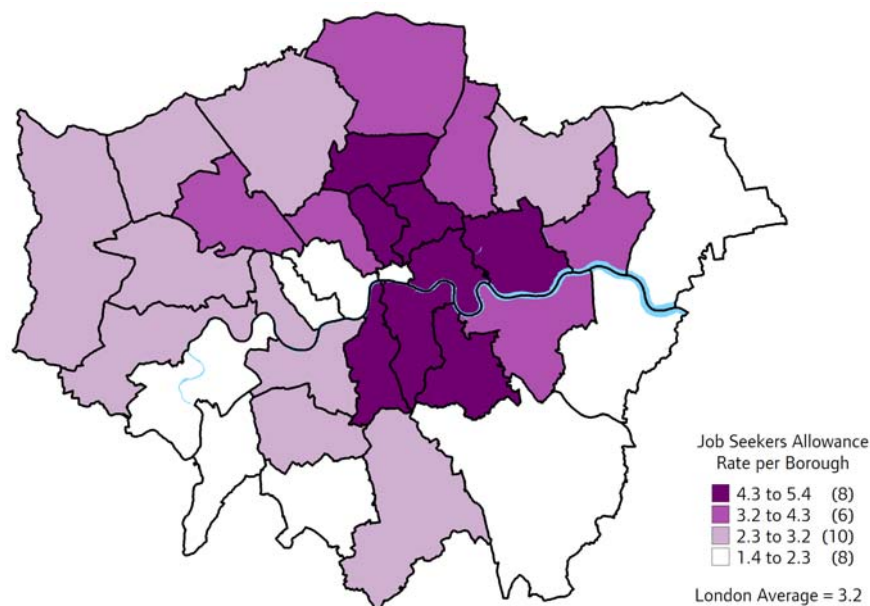
| Government Office region | Total      | Age of claimant - claimant rate <sup>1</sup> (%) |            |            |            |            |            |            |            |
|--------------------------|------------|--|------------|------------|------------|------------|------------|------------|------------|
|                          |            | Under 18   | 18-24      | 25-34      | 35-44      | 45-49      | 50-54      | 55-59      | 60-64      |
| Great Britain            | 2.4        | 0.7  | 4.6        | 2.7        | 2.0        | 1.9        | 1.9        | 1.8        | 0.7        |
| <b>London</b>            | <b>3.2</b> | <b>0.6</b>                                       | <b>5.6</b> | <b>2.8</b> | <b>3.0</b> | <b>3.1</b> | <b>3.1</b> | <b>2.8</b> | <b>1.0</b> |
| North East               | 3.0        | 0.7  | 6.1        | 3.7        | 2.4        | 2.3        | 2.3        | 2.2        | 0.7        |
| North West               | 2.5        | 0.7  | 5.1        | 3.1        | 2.1        | 1.8        | 1.7        | 1.6        | 0.6        |
| Yorkshire and Humber     | 2.7        | 0.8  | 4.9        | 3.4        | 2.1        | 2.0        | 2.0        | 1.9        | 0.7        |
| East Midlands            | 2.2        | 0.6  | 4.2        | 2.7        | 1.8        | 1.7        | 1.8        | 1.7        | 0.6        |
| West Midlands            | 3.0        | 0.6  | 6.0        | 3.7        | 2.5        | 2.4        | 2.3        | 2.1        | 0.9        |
| East of England          | 1.8        | 0.5  | 3.6        | 2.0        | 1.5        | 1.5        | 1.5        | 1.4        | 0.6        |
| South East               | 1.6        | 0.4  | 2.9        | 1.8        | 1.3        | 1.4        | 1.4        | 1.3        | 0.6        |
| South West               | 1.5        | 0.5  | 2.9        | 1.9        | 1.3        | 1.2        | 1.2        | 1.1        | 0.4        |
| Wales                    | 2.4        | 0.5  | 5.3        | 3.0        | 1.9        | 1.7        | 1.6        | 1.5        | 0.5        |
| Scotland                 | 2.7        | 1.6  | 4.9        | 3.2        | 2.2        | 2.0        | 2.1        | 2.1        | 0.6        |

<sup>1</sup>Rates are calculated as a percentage of all working age from the 2005 mid year estimates, ONS.

The rate for 60-64 is calculated as percentage of men only aged 60-64.

### Map 3.1 Jobseekers Allowance Claimant rates by borough, November 2005

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



**Table 3.4 The 20 Local Authorities in Great Britain with the highest claimant rates, November 2005**

Source: DWP Information Directorate: Work and Pensions Longitudinal Study.

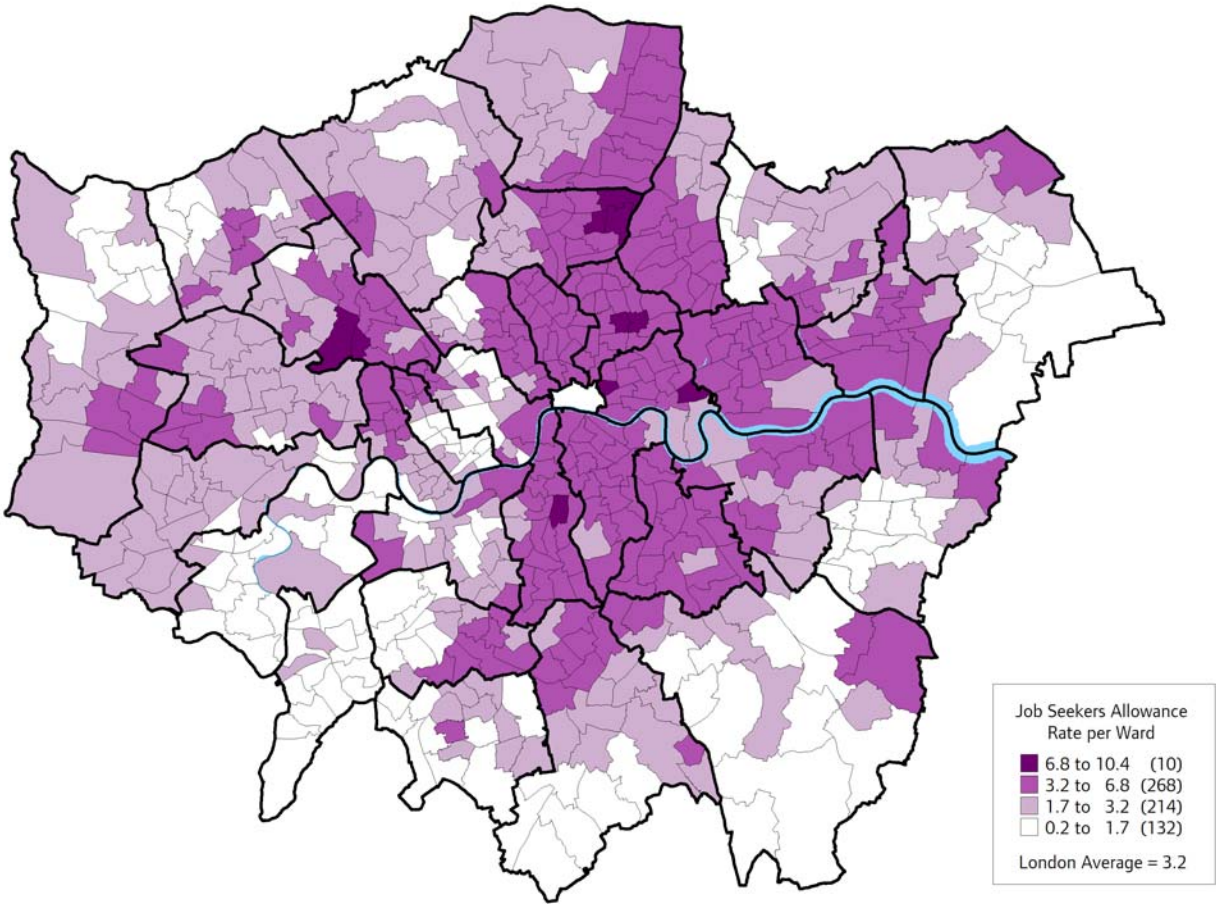
| Rank<br>1=highest rate<br>(out of 408 in GB) | Region               | Local Authority             | All Claimants<br>000's | Claimant<br>rate <sup>1</sup> (%) |
|--|----------------------|-----------------------------|------------------------|-----------------------------------|
| 1  | West Midlands        | Birmingham                  | 33.97                  | 5.5                               |
| 2  | London               | Hackney                     | 7.48                   | 5.4                               |
| 3  | Yorkshire and Humber | Kingston upon Hull, City of | 8.36                   | 5.3                               |
| 4  | London               | Haringey                    | 8.08                   | 5.2                               |
| 5  | London               | Tower Hamlets               | 7.67                   | 5.2                               |
| 6  | East                 | Great Yarmouth              | 2.78                   | 5.2                               |
| 7  | North West           | Liverpool                   | 14.76                  | 5.1                               |
| 8  | East Midlands        | Leicester                   | 8.93                   | 4.8                               |
| 9  | London               | Lambeth                     | 9.14                   | 4.8                               |
| 10   | London               | Newham                      | 7.60                   | 4.7                               |
| 11   | West Midlands        | Sandwell                    | 7.97                   | 4.6                               |
| 12   | London               | Southwark                   | 8.22                   | 4.6                               |
| 13   | Scotland             | North Ayrshire              | 3.77                   | 4.6                               |
| 14   | West Midlands        | Wolverhampton               | 6.67                   | 4.6                               |
| 15   | North East           | Middlesbrough               | 3.81                   | 4.5                               |
| 16   | London               | Islington                   | 5.86                   | 4.4                               |
| 17   | London               | Lewisham                    | 7.34                   | 4.4                               |
| 18   | North East           | South Tyneside              | 3.92                   | 4.3                               |
| 19   | Wales                | Blaenau Gwent               | 1.73                   | 4.2                               |
| 20   | North West           | Knowsley                    | 3.78                   | 4.1                               |

<sup>1</sup>Rates are calculated as a percentage of working age from the 2005 mid year estimates, ONS.

**Map 3.2 Jobseekers Allowance Claimant rates for London wards, November 2005**

Source: DWP Information Directorate.

Population for rates is GLA 2005 round Projections



## Chapter 4 – Disability Related Benefits

### Summary

- In November 2005 there were 292,000 people in London claiming Incapacity Benefit. Overall, London had a low claimant rate for this benefit compared to other regions and the country as a whole, although it had the highest rate in southern England.
- Nearly 43 per cent of Incapacity Benefit claimants in London were claiming due to mental and behavioural disorders, this is slightly lower than the proportion in Scotland, which had the highest for this classification.
- There are some claimants who do not actually receive any Incapacity Benefit payment due to the fact they have not accrued enough national insurance contributions, instead they are awarded National Insurance credits. London has a large percentage of its adult population born in foreign countries and this may explain why nearly 59 per cent of Incapacity Benefit claimants received IB credits instead of actual payments – by far the highest proportion in the country.
- At the borough level the percentage awarded IB credits was as high as 71 per cent in Westminster and as low as 38 per cent in Havering.
- For Disability Living Allowance (DLA), the percentage of all claimants by *Care Award* showed London as having the highest percentage of its total claiming the higher rate i.e. those that need personal care throughout the day and during the night.
- Nearly 22 per cent of all claimants of DLA in London were claiming for mental health causes – the highest proportion in the country. This compares to nearly 16 per cent for Great Britain as a whole.
- There were 139,550 claimants of Attendance Allowance (AA) in London in November 2005, which gave a claimant rate of 15.7 per cent, only the rest of the South East had a lower rate.
- The London borough of Newham had the 11<sup>th</sup> highest rate of AA in the country with 24.4 per cent.

## Introduction

Sick and disabled people make up one of the largest groups of economically inactive people of working age in Great Britain, with nearly two and a half million people receiving Incapacity Benefit in November 2005. The lack of change in the IB caseload has been due to two trends balancing each other out - on the one hand, rapidly falling *rates* of receipt among older groups, on the other, the growth of older groups within the demographic shift. On top of this has been the growth in receipt among women, driven by increased numbers of women entitled to IB.

The labour market chances of people who are economically inactive due to sickness or disability are compounded by the fact that around a half have no recognised qualifications. This is a particular problem in London, which has a much higher demand for workers with higher levels qualifications, and inactivity is particularly concentrated among those who are both low skilled and suffering from chronic health problem or disability.<sup>9</sup>

The current benefit system was created in the context of a society where the majority of disabled people were not expected to work. Its design encourages disabled people to be removed from the job market and to consider themselves as being unemployable. This has contributed to disabled people generally being in greater poverty and having less opportunities and financial security. It has also led to an expectation that the benefit system is there to compensate for impairment as opposed to providing appropriate support for active citizenship.<sup>10</sup>

The longer an individual remains on IB the less likely they are to leave. Research by DWP has found that once a person has been on the benefit for a year the average duration of their claim will be eight years. Younger claimants are more likely to leave at any stage than older claimants.

### *Destination of IB leavers*

Despite the significant obstacles they face in returning to work, two out of five IB claimants in Great Britain - around a million people - say they want to work now or in the future. While half a million people with a disability start a new job every year - almost 12 per cent of all job starts - at less than nine per cent London has the lowest regional percentage of job starts among disabled people by some margin.

London is the region with the lowest exit rate from Incapacity Benefit. The DWP commissioned a large-scale survey of people leaving Income Support, Incapacity Benefit and JSA (with an unknown destination) in early 2004. Sick and disabled benefit leavers from the South East represented the highest proportion returning to full time work (63 per cent), while at 35 per cent, London's sick/disabled group contained the fewest. Both figures were significantly different from the national average of 50 per cent.

The Green Paper on Welfare Reform set out the Government's proposals for reducing the number receiving IB by one million, with a focus on people's capabilities rather than their presumed 'incapacity', through a combination of improvements to workplace health; reforming the IB

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<sup>9</sup> Inclusion paper

<sup>10</sup> Mayor of London response to the welfare reform green paper

gateway; providing increased support to enter work; and removing the incentives to claim and remain on benefit in the first place.

Provisions in the subsequent Welfare Reform Bill includes the Employment and Support Allowance, a new integrated contributory and income-related benefit that will replace IB and Income Support paid on the grounds of incapacity for new claimants from 2008. The replacement benefit will have a new benefit structure, incorporating both a contributory allowance and an income-related allowance. The gateway to IB will be improved by transforming the Personal Capability Assessment (PCA) process so that it focuses on assessing capability for work rather than entitlement to benefit. To receive the benefit, claimants must undergo work-related interviews, agree an action plan, and participate in some form of work-related activity.

The Pathways to Work Pilots, which will be extended across the country by 2008, are central to the Government's aim of reducing the rates of customers moving onto, and remaining on IB. The new package is intended to refocus customers on the prospects of returning to work through a combination of Work Focused Interviews (WFIs) and various associated services and benefits. However, successful implementation of the new approach will require major changes in public attitudes towards disability.

## **Incapacity Benefits**

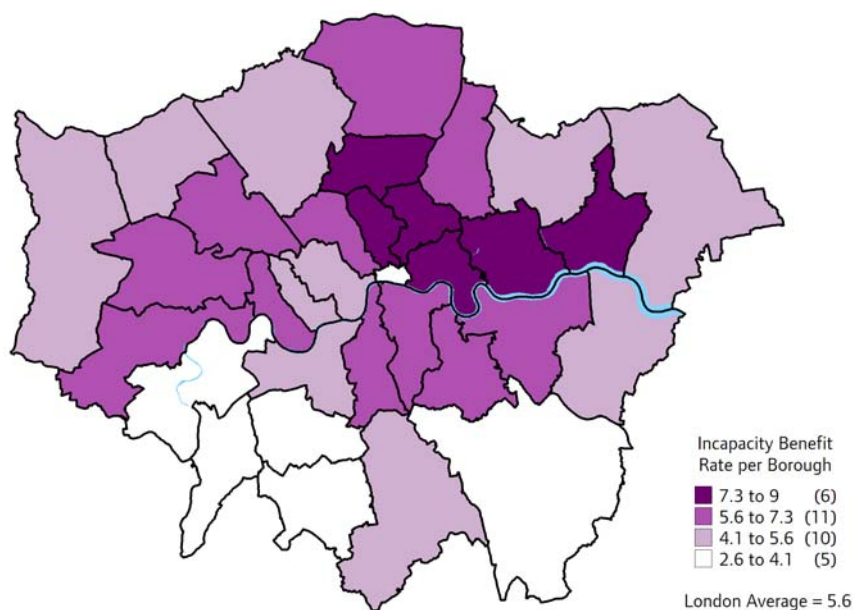
Incapacity Benefit (IB) replaced Sickness Benefit and Invalidity Benefit from 13 April 1995. It is paid to people who are assessed as being incapable of work and who meet certain contribution conditions. There are three rates of Incapacity Benefit. There are two short-term rates: the lower rate (IBST(L)) is paid for the first 28 weeks of sickness and the higher rate (IBST(H)) for weeks 29 to 52. The long-term rate (IBLT) applies to people who have been sick for more than a year. The higher short-term rate and the long-term rate are treated as taxable income.

For the first 28 weeks of incapacity, people previously in work are assessed on the 'own occupation' test - the claimant's ability to do their own job. Otherwise incapacity is based on the 'personal capability assessment' (formerly 'all work test'), which assesses ability to carry out a range of work-related activities. The test applies after 28 weeks of incapacity or from the start of the claim for people who did not previously have a job. Certain people are exempt from the personal capability assessment. These include, those in receipt of Disability Living Allowance care component at the higher rate, those registered blind, and those suffering from a severe illness (for example tetraplegia, persistent vegetative state, dementia).

Increases are paid for a dependant who is caring for a child or where the spouse is aged 60 or over. Increases for children are paid with the short-term higher rate and with the long-term rate. With the introduction of the new Child Tax Credit on 6 April 2003 no new child dependency increases were awarded, although all existing increases were transitionally protected. An age addition is paid with the long-term rate.

**Map 4.1 Incapacity Benefit Claimant rates by London borough, November 2005**

Source: DWP Information Directorate: Work and Pensions Longitudinal Study.



In November 2005 there were 292,000 people in London claiming Incapacity benefit. Overall, London had a low claimant rate for this benefit compared to other regions and the country as a whole, due primarily to the capital's younger age structure, although it had the highest rate in southern England. The rate for Great Britain was 6.5 per cent, nearly one per cent higher than the rate for Greater London (5.6 per cent). The Government region with the highest rate was Wales with 10.2 per cent followed by the North East with 9.6 per cent. The South East had the lowest rate with four per cent. The overall rate for Inner London was 6.5 per cent, the same as the rate for Great Britain. The overall rates had remained consistent from 2001 to 2005 for all regions, apart from Wales and the North East, which had both seen a steady fall since 2001 (see Table 4.1).

72 per cent of IB claimants in London, some 210,000 people, have been on the benefit for more than two years. This is below the Great Britain average (73.5 per cent), but higher than that for the South East, South West and East of England regions.

The overall London claimant rate masks disparities at the sub-regional level. The rate for Outer London was five per cent, lower than any region of Great Britain while, at 6.5 per cent, the Inner London rate was equal to the national rate.

Table 4.2 shows claimants by age. A larger percentage of claimants in London are below 50 years of age compared to other regions, whereas the percentage of over 50's claiming IB is below the national percentages.

As Incapacity Benefit is a contributory benefit there are some claimants who do not actually receive any payment due to the fact they have not accrued enough national insurance

contributions, instead they are awarded national insurance credits. Credits are added to an individual's contribution record when they are unemployed or incapable of work, and in some other situations.

London has a large percentage of its adult population born in foreign countries, many of whom are unlikely to have made sufficient contributions, and this may explain why nearly 59 per cent of Incapacity Benefit claimants received IB credits instead of actual payments. This means that the overwhelming majority of IB claimants in London are not receiving IB at all, and this is a key difference between London and the rest of the country. The region with the next highest percentage of claimants receiving IB credits was the South East at 41 per cent. The national average was 39 per cent (see Table 4.3).

At the borough level the percentage awarded credits was as high as 71 per cent in Westminster and as low 38 per cent in Havering.

None of the London boroughs had an overall claimant rate ranked in the highest 20 local authorities. The London borough of Hackney had the highest rate in London with nine per cent – this is ranked 56<sup>th</sup> out of 408 local authorities in Great Britain (see Table A4.1 in Appendix 2). As with most benefit claimant rates the highest were in Inner London (see Map 4.1). Apart from the City of London the lowest rate was in Richmond upon Thames with 2.7 per cent – one of the lowest in the whole country.

**Table 4.1 Incapacity Benefit claimants: Government Office region. Numbers and claimant rates<sup>1</sup>, November 2001 to November 2005 (%)**

Source: DWP Information Directorate: Work and Pensions Longitudinal Study.

| Government Office region | Total (000's) |               |               |               |               | Claimant rate <sup>1</sup> (%) |            |            |            |            |
|--------------------------|---------------|---------------|---------------|---------------|---------------|--------------------------------|------------|------------|------------|------------|
|                          | Nov-01        | Nov-02        | Nov-03        | Nov-04        | Nov-05        | Nov-01                         | Nov-02     | Nov-03     | Nov-04     | Nov-05     |
| Great Britain            | 2,425.57      | 2,489.91      | 2,509.01      | 2,514.73      | 2,466.20      | 6.6                            | 6.7        | 6.7        | 6.7        | 6.5        |
| <b>London</b>            | <b>271.40</b> | <b>280.21</b> | <b>287.58</b> | <b>293.18</b> | <b>292.29</b> | <b>5.5</b>                     | <b>5.6</b> | <b>5.7</b> | <b>5.8</b> | <b>5.6</b> |
| North East               | 168.48        | 170.75        | 169.13        | 165.30        | 158.38        | 10.4                           | 10.5       | 10.4       | 10.1       | 9.6        |
| North West               | 397.87        | 402.07        | 401.52        | 398.92        | 385.94        | 9.3                            | 9.3        | 9.2        | 9.1        | 8.8        |
| Yorkshire/Humber         | 218.54        | 225.30        | 227.14        | 227.32        | 221.39        | 6.9                            | 7.1        | 7.1        | 7.0        | 6.8        |
| East Midlands            | 157.08        | 161.68        | 162.97        | 162.52        | 160.18        | 5.9                            | 6.0        | 6.0        | 5.9        | 5.8        |
| West Midlands            | 219.51        | 227.02        | 227.78        | 227.11        | 223.08        | 6.6                            | 6.7        | 6.7        | 6.7        | 6.5        |
| East of England          | 142.76        | 148.72        | 153.43        | 157.33        | 156.49        | 4.2                            | 4.3        | 4.4        | 4.5        | 4.4        |
| South East               | 187.43        | 196.44        | 202.68        | 209.47        | 207.67        | 3.7                            | 3.8        | 3.9        | 4.0        | 4.0        |
| South West               | 156.07        | 163.89        | 167.25        | 170.37        | 170.76        | 5.1                            | 5.3        | 5.3        | 5.4        | 5.4        |
| Wales                    | 199.38        | 201.35        | 198.88        | 195.26        | 190.87        | 11.0                           | 11.0       | 10.8       | 10.5       | 10.2       |
| Scotland                 | 296.65        | 301.65        | 299.24        | 296.30        | 287.52        | 9.0                            | 9.2        | 9.1        | 8.9        | 8.6        |

These figures are affected by the introduction of Child Tax Credit in April 2003.

The total for Great Britain includes nearly 12,000 claimants who either live abroad or their address is unknown.

<sup>1</sup>Rates are calculated as a percentage of all those aged 16-64 from the mid year estimates for the relevant year, ONS.

These figures are affected by the introduction of Child Tax Credit in April 2003.

**Table 4.2 Incapacity Benefit claimants: Government Office region by age of claimant, November 2005**

Source: DWP Information Directorate: Work and Pensions Longitudinal Study.

| Government Office region | Total (000's) | Age of claimant (% of total) |            |             |             |             |             |             |            |
|--------------------------|---------------|------------------------------|------------|-------------|-------------|-------------|-------------|-------------|------------|
|                          |               | 16-17                        | 18-24      | 25-34       | 35-44       | 45-49       | 50-54       | 55-59       | 60-64      |
| Great Britain            | 2,466.20      | 0.4                          | 6.4        | 12.0        | 21.1        | 12.7        | 14.6        | 20.4        | 12.3       |
| <b>London</b>            | <b>292.29</b> | <b>0.2</b>                   | <b>6.1</b> | <b>14.0</b> | <b>25.7</b> | <b>14.1</b> | <b>14.5</b> | <b>17.1</b> | <b>8.4</b> |
| North East               | 158.38        | 0.3                          | 6.5        | 11.1        | 19.1        | 12.8        | 15.0        | 21.7        | 13.4       |
| North West               | 385.94        | 0.3                          | 6.0        | 11.7        | 21.0        | 12.8        | 14.7        | 20.8        | 12.7       |
| Yorkshire/Humber         | 221.39        | 0.3                          | 6.5        | 11.7        | 19.8        | 12.2        | 14.8        | 21.2        | 13.4       |
| East Midlands            | 160.18        | 0.3                          | 6.3        | 11.0        | 19.6        | 12.4        | 14.9        | 21.6        | 13.8       |
| West Midlands            | 223.08        | 0.4                          | 6.7        | 11.6        | 20.2        | 12.3        | 15.1        | 20.4        | 13.2       |
| East of England          | 156.49        | 0.4                          | 7.0        | 12.4        | 21.2        | 12.4        | 14.2        | 20.4        | 12.1       |
| South East               | 207.67        | 0.5                          | 7.3        | 12.6        | 21.7        | 12.4        | 14.3        | 19.6        | 11.5       |
| South West               | 170.76        | 0.4                          | 7.2        | 12.9        | 21.6        | 11.9        | 13.8        | 19.9        | 12.3       |
| Wales                    | 190.87        | 0.3                          | 6.0        | 10.9        | 19.3        | 12.0        | 14.8        | 22.4        | 14.4       |
| Scotland                 | 287.52        | 0.5                          | 6.4        | 12.1        | 21.4        | 13.3        | 14.7        | 20.1        | 11.6       |

**Table 4.3 Incapacity Benefit claimants: Government Office region by IB rate in payment, November 2005**

Source: DWP Information Directorate: Work and Pensions Longitudinal Study.

| Government Office region | Total (000's) | IB rate in payment (% of total) |            |             |             |
|--------------------------|---------------|---------------------------------|------------|-------------|-------------|
|                          |               | IB ST(L)                        | IB ST(H)   | IB LT       | IB Credits  |
| Great Britain            | 2,466.20      | 3.8                             | 3.8        | 53.0        | 39.4        |
| <b>London</b>            | <b>292.29</b> | <b>3.0</b>                      | <b>2.8</b> | <b>35.5</b> | <b>58.7</b> |
| North East               | 158.38        | 3.5                             | 3.6        | 58.4        | 34.5        |
| North West               | 385.94        | 3.5                             | 3.5        | 54.2        | 38.8        |
| Yorkshire and Humber     | 221.39        | 3.8                             | 3.9        | 55.4        | 36.9        |
| East Midlands            | 160.18        | 4.0                             | 4.3        | 58.1        | 33.6        |
| West Midlands            | 223.08        | 4.1                             | 4.1        | 54.9        | 36.9        |
| East of England          | 156.49        | 4.5                             | 4.5        | 53.0        | 38.0        |
| South East               | 207.67        | 4.3                             | 4.5        | 50.7        | 40.5        |
| South West               | 170.76        | 4.3                             | 4.4        | 52.2        | 39.2        |
| Wales                    | 190.87        | 3.7                             | 3.8        | 61.2        | 31.4        |
| Scotland                 | 287.52        | 3.7                             | 3.9        | 54.9        | 37.4        |

- Incapacity Benefit is paid at three rates. There are two short-term rates: the lower rate (IBST(L)) is paid for the first 28 weeks of sickness and the higher rate (IBST(H)) for weeks 29 to 52. The long-term rate (IBLT) applies to people who have been sick for more than a year. The higher short-term rate and the long-term rate are treated as taxable income.
- Incapacity Benefit is a contributory benefit and therefore some claimants do not actually receive any payment due to the fact they have not accrued enough national insurance contributions – they are awarded National Insurance credits instead.

The spatial distribution of Incapacity Benefit at ward level shows remarkable similarity to that of Income Support (see Map 4.2 compared to Map 2.2), which, as has previously been remarked upon, suggests that the pattern of receipt for IB is closer to income-related benefits than other

disability benefits. This is borne out by the extent to which receipt of IB is concentrated by area. The highest ranked fifth of wards for IB receipt contain a fifth of the working age population, but 32 per cent of claimants. At the other end of the distribution, the fifth of wards with the lowest levels of receipt have 18 per cent of the working age population, but only eight per cent of claimants.

**Table 4.4 Incapacity Benefit by IB (disease) summary code by Government Office region, November 2005**

Source: DWP Information Directorate: Work and Pensions Longitudinal Study.

| Government Office region | Total (000's) | IB ICD (disease) summary code <sup>1</sup> (% of total) |                                |   |  |  |             |
|--------------------------|---------------|---|--------------------------------|---|--|--|-------------|
|                          |               | Mental and Behaviour Disorders                          | Diseases of the Nervous System | Diseases of Circulatory or Respiratory System | Diseases of Musculoskeletal system & Connective Tissue | Injury, Poisoning & certain other from external causes | Other       |
| Great Britain            | 2,466.20      | 39.3  | 5.4                            | 8.6   | 19.7   | 6.1  | 20.9        |
| <b>London</b>            | <b>292.29</b> | <b>42.7</b>   | <b>4.6</b>                     | <b>7.2</b>                                    | <b>16.5</b>  | <b>5.5</b>   | <b>23.5</b> |
| North East               | 158.38        | 37.6  | 4.5                            | 8.6   | 23.6   | 6.1  | 19.6        |
| North West               | 385.94        | 40.5  | 4.6                            | 9.5   | 19.7   | 5.8  | 20.0        |
| Yorkshire and Humber     | 221.39        | 36.7  | 5.4                            | 9.7   | 20.9   | 5.9  | 21.4        |
| East Midlands            | 160.18        | 34.8  | 5.9                            | 9.0   | 22.5   | 6.3  | 21.5        |
| West Midlands            | 223.08        | 37.1  | 5.5                            | 9.4   | 21.9   | 6.2  | 19.9        |
| East of England          | 156.49        | 37.6  | 7.3                            | 7.6   | 19.9   | 6.6  | 21.1        |
| South East               | 207.67        | 40.2  | 6.9                            | 7.5   | 17.5   | 6.9  | 21.0        |
| South West               | 170.76        | 41.0  | 6.3                            | 7.1   | 18.4   | 6.8  | 20.3        |
| Wales                    | 190.87        | 36.2  | 4.2                            | 9.6   | 22.4   | 6.8  | 20.8        |
| Scotland                 | 287.52        | 43.2  | 5.3                            | 8.6   | 17.1   | 5.1  | 20.8        |

<sup>1</sup>Causes of incapacity are based on the International Classification of Diseases, published by the World Health Organisation.

#### *Incapacity Benefit and mental health*

Table 4.4 shows Incapacity Benefit claimants by disease code. Nearly 43 per cent of claimants in London were claiming due to mental and behavioural disorders, this is slightly lower than Scotland which had the highest percentage for this classification with just over 43 per cent. The East Midlands had the lowest percentage for this disorder with 35 per cent while national average is 39 per cent.

In the country overall, claims for IB due to mental and behavioural disorders are up 40 per cent since 1997.<sup>11</sup> Mental health reasons are the largest cause of IB claims in London and the rest of Great Britain. Large variations exist within London with rates ranging from 54 per cent in Camden to 34 per cent in Bexley. In all Camden wards, more than half of claims were due to mental health. However, evidence<sup>11</sup> suggests that mental health problems are more likely to be experienced after a prolonged duration of Incapacity Benefit claim than as a cause of incapacity in the first place.

<sup>11</sup> Inclusion policy paper 3, A Scheme for Full Employment, April 2005

### Older people

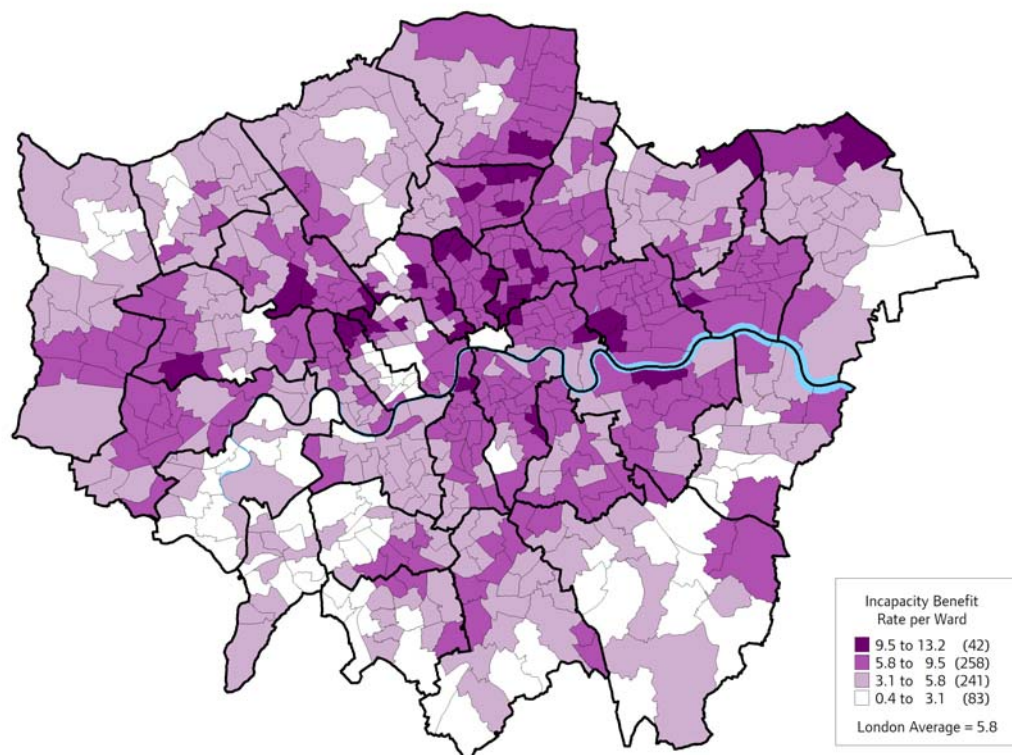
While people over retirement age are more likely to be economically active in Inner London than nationally, the reverse is true for those aged 50 to retirement age. Nationally, 69 per cent of people in this population group are economically active - a similar situation to the London picture. However, Inner London has five percentage points fewer economically active residents, while Outer London is two percentage points higher.

The low rate of economic activity among those aged 50 to retirement age in Inner London reflects high levels of permanent sickness and disability among this age group, although it is among claimants of disability premium within the Income Support caseload, rather than Incapacity Benefit per se, where rates of receipt are significantly higher than for other regions. High rates of inactivity due to sickness and disability are particularly concentrated in inner east London. In four boroughs – Hackney, Newham, Tower Hamlets and Islington – the percentage of this age group that is permanently sick or disabled is at, or above, 20 per cent<sup>12</sup>.

### Map 4.2 Incapacity Benefit Claimant rates for London wards, November 2005

Source: DWP Information Directorate.

Population for rates is GLA 2005 round Projections



<sup>12</sup> 2001 Census of Population, ONS

## Disability Living Allowance

Disability Living Allowance (DLA) provides a non-contributory, non means-tested and tax-free contribution for severely disabled people who claim help with those costs before the age of 65. It replaced and extended Attendance Allowance and Mobility Allowance for people in this age group from April 1992.

DLA has two components which can be paid together or on their own:

A care component - for people who have needed help with personal care (ie attention in connection with their bodily functions and/or continual supervision to avoid substantial danger to themselves or others) for at least 3 months (the 'qualifying period') and are likely to go on needing that help for at least a further 6 months (the 'prospective test'). The care component is paid at three rates:

- higher rate - for people who need help with personal care throughout the day and during the night;
- middle rate - for people who need help with personal care throughout the day or during the night;
- lower rate - for people who need help with personal care during some of the day or are so severely disabled that they cannot prepare a cooked main meal for themselves if they have the ingredients.

A mobility component - for people who have had walking difficulties for at least 3 months and are likely to continue to have those difficulties for at least a further 6 months. It is paid at two rates:

- higher rate - for people who are physically unable, or virtually unable, to walk;
- lower rate - for people who can walk, but need guidance or supervision from another person when walking out of doors on unfamiliar routes.

Children under 16 years of age qualify for the care component or the lower rate mobility component only if their needs are substantially in excess of those of a child of the same age in normal health. Children under 3 years of age cannot qualify for the higher-rate mobility component; children under 5 years of age cannot qualify for the lower-rate mobility component.

People who are terminally ill (ie: have a progressive disease from which death can reasonably be expected within 6 months) automatically qualify for the higher rate care component. They can also qualify for the mobility component if they satisfy the normal rules. For both components they do not have to satisfy the qualifying period or the prospective test.

DLA can be awarded for a fixed or an indefinite period. People can continue to receive the allowance after reaching age 65 if they continue to satisfy the entitlement conditions.

In November 2005 there were 273 thousand people in London claiming DLA. The claimant rates compared to the rest of the country were not particularly high (see Table 4.5). The claimant rate for those claiming on behalf of under 16 year olds was 2.3 per cent compared to 2.5 per cent for Great Britain as a whole. For those aged 16 to 59 the claimant rate was 3.3 per cent - only the

East of England and the rest of the South East have lower rates. Seven per cent of those aged over 60 claim DLA compared with 8.4 per cent for Great Britain as a whole. Wales had the highest rates for all age groups.

The south of the country, despite having the lowest rates, has seen slightly higher percentage increases in the numbers claiming since 2002. London had a 12.2 per cent increase and the South East and the South West both had increases of 15.6 per cent – this compares with an increase of nearly 11 per cent for the country as a whole (see Table 4.6).

There is a difference in London when looking at the type of award for DLA. The percentage of all claimants by *Care Award* shows London having the highest percentage of its total claiming the higher rate i.e. those who need personal care throughout the day and during the night. It also had one of the highest proportions claiming the middle award which is awarded to those who need personal care either throughout the day or night. Only 12 per cent get a ‘Nil rate’, the lowest in the country – this shows those who are entitled to DLA but whose payment was suspended because they were in hospital.

The pattern is reversed for those awarded the *Mobility Award* in that London, as a proportion of total claimants, had the lowest percentage for the higher rate but the highest for the lower rate. For those where their payment is suspended London had the highest proportion with 15.5 per cent.

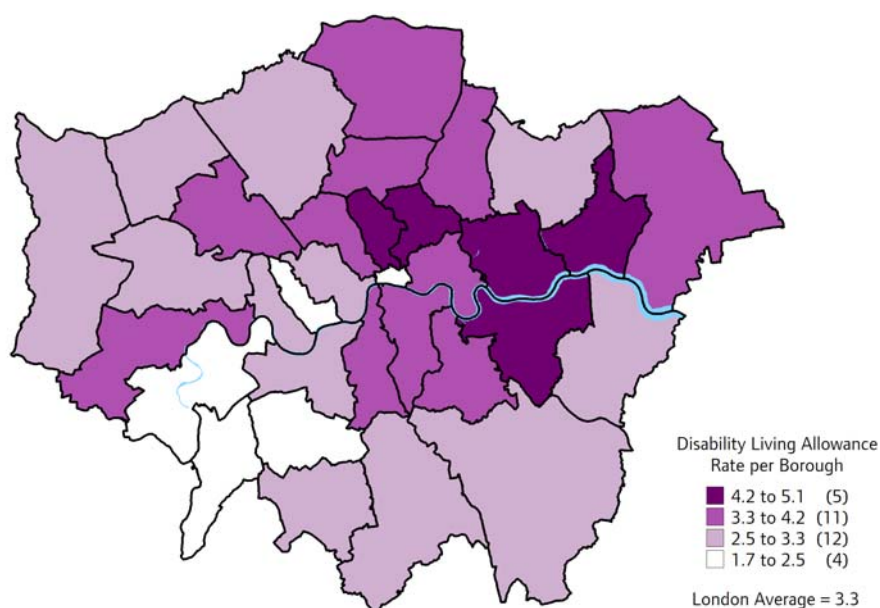
Table 4.7 shows claimants of DLA by their disabling condition as a percentage of total claimants. Nearly 22 per cent of all claimants of DLA in London were claiming for mental health causes – the highest proportion in the country. This compares to nearly 16 per cent for Great Britain as a whole.

The claimant rates at the London borough level are not particularly high when compared to other Local Authorities in Great Britain. The few exceptions are Newham, Hackney, Tower Hamlets and Islington where there are high rates for those aged 60 and over. Newham’s claimant rate for those aged 60 and over place it in the highest 10 per cent of local authorities in the country.

Looking at the area concentration of DLA claimants there is some over-representation in spatial

**Map 4.3 Disability Living Allowance Claimant rates by London borough, November 2005**

Source: DWP Information Directorate: Work and Pensions Longitudinal Study.



terms, but not as marked as for means-tested benefits. The highest ranked fifth of wards for DLA receipt have 20 per cent of the population aged 0-69 and 29 per cent of claimants, while the fifth of wards with the lowest levels of receipt have 18 per cent of the population and ten per cent of claimants.

**Table 4.5 Disability Living Allowance claimants: Government Office region by age of claimant, November 2005**

Source: DWP Information Directorate: Work and Pensions Longitudinal Study.

| Government Office region | Total         | Age of claimant (000's) |               |              | Claimant rate <sup>1</sup> by age (%) |            |             |
|--------------------------|---------------|-------------------------|---------------|--------------|---------------------------------------|------------|-------------|
|                          |               | Under 16                | 16-59         | 60 and over  | Under 16                              | 16-59      | 60 and over |
| Great Britain            | 2,778.92      | 285.20                  | 1,454.29      | 1,039.24     | 2.5                                   | 4.2        | 8.4         |
| <b>London</b>            | <b>273.15</b> | <b>32.62</b>            | <b>159.45</b> | <b>81.02</b> | <b>2.3</b>                            | <b>3.3</b> | <b>7.0</b>  |
| North East               | 159.96        | 14.13                   | 78.13         | 67.69        | 3.0                                   | 5.1        | 12.0        |
| North West               | 429.73        | 35.30                   | 218.05        | 176.36       | 2.6                                   | 5.4        | 12.0        |
| Yorkshire and Humber     | 267.37        | 24.60                   | 136.68        | 106.08       | 2.5                                   | 4.6        | 9.8         |
| East Midlands            | 200.57        | 20.48                   | 104.90        | 75.18        | 2.5                                   | 4.1        | 8.0         |
| West Midlands            | 267.76        | 28.69                   | 135.65        | 103.42       | 2.7                                   | 4.3        | 8.9         |
| East of England          | 197.29        | 26.94                   | 104.95        | 65.40        | 2.5                                   | 3.2        | 5.3         |
| South East               | 252.55        | 37.48                   | 137.51        | 77.55        | 2.4                                   | 2.9        | 4.4         |
| South West               | 196.27        | 21.88                   | 106.96        | 67.44        | 2.4                                   | 3.7        | 5.4         |
| Wales                    | 225.20        | 17.10                   | 108.58        | 99.51        | 3.0                                   | 6.4        | 14.4        |
| Scotland                 | 306.47        | 25.74                   | 162.46        | 118.27       | 2.8                                   | 5.3        | 10.7        |

<sup>1</sup>Rates are calculated as a percentage of 2005 mid year population estimates for the appropriate age group, ONS.

**Table 4.6 Disability Living Allowance claimants: time series by Government Office region, November 2002 to November 2005**

Source: DWP Information Directorate: Work and Pensions Longitudinal Study.

| Government Office region | Year (000's)  |               |               |               | Percentage change 2002 to 2005 (%) |
|--------------------------|---------------|---------------|---------------|---------------|------------------------------------|
|                          | Nov-02        | Nov-03        | Nov-04        | Nov-05        |                                    |
| Great Britain            | 2,508.34      | 2,621.47      | 2,716.87      | 2,778.92      | 10.8                               |
| <b>London</b>            | <b>243.52</b> | <b>256.65</b> | <b>267.16</b> | <b>273.15</b> | <b>12.2</b>                        |
| North East               | 155.26        | 157.74        | 159.63        | 159.96        | 3.0                                |
| North West               | 394.20        | 409.60        | 421.93        | 429.73        | 9.0                                |
| Yorkshire/Humber         | 245.74        | 255.70        | 263.09        | 267.37        | 8.8                                |
| East Midlands            | 179.32        | 187.43        | 194.71        | 200.57        | 11.9                               |
| West Midlands            | 241.79        | 252.13        | 261.28        | 267.76        | 10.7                               |
| East of England          | 174.72        | 184.78        | 192.53        | 197.29        | 12.9                               |
| South East               | 218.56        | 232.05        | 244.30        | 252.55        | 15.6                               |
| South West               | 169.84        | 179.06        | 188.35        | 196.27        | 15.6                               |
| Wales                    | 205.83        | 214.67        | 221.44        | 225.20        | 9.4                                |
| Scotland                 | 277.21        | 289.31        | 299.88        | 306.47        | 10.6                               |

**Table 4.7 Disability Living Allowance claimants: Main Disabling Condition by Government Office region, November 2005**

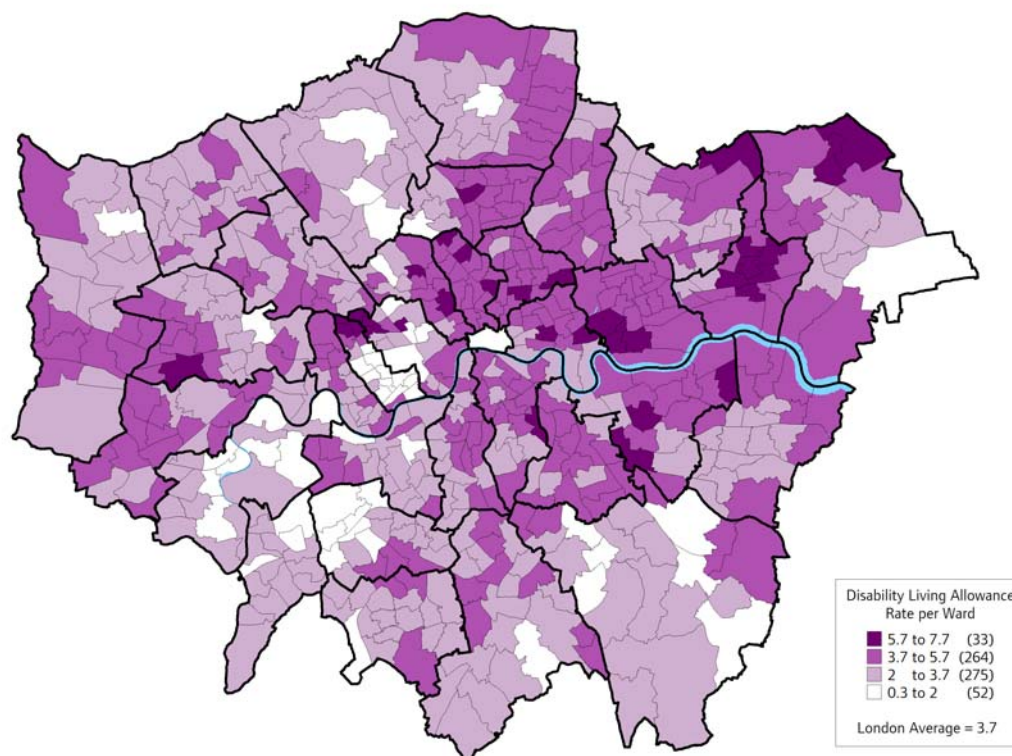
Source: DWP Information Directorate: Work and Pensions Longitudinal Study.

| Government Office region | Total (000's) | Main Disabling Condition (% of total) |             |                     |                               |               |               |                |             |
|--------------------------|---------------|---------------------------------------|-------------|---------------------|-------------------------------|---------------|---------------|----------------|-------------|
|                          |               | Mental Health Causes                  | Arthritis   | Learning Difficulty | Muscle / Joint / Bone Disease | Back Ailments | Heart Disease | Stroke Related | Other       |
| Great Britain            | 2,778.92      | 15.8                                  | 17.5        | 9.1                 | 7.3                           | 7.5           | 4.8           | 3.2            | 34.7        |
| <b>London</b>            | <b>273.15</b> | <b>21.7</b>                           | <b>13.9</b> | <b>9.8</b>          | <b>8.0</b>                    | <b>6.1</b>    | <b>3.4</b>    | <b>3.1</b>     | <b>34.1</b> |
| North East               | 159.96        | 13.2                                  | 20.6        | 7.8                 | 7.4                           | 9.3           | 5.5           | 3.2            | 33.0        |
| North West               | 429.73        | 14.5                                  | 19.8        | 7.2                 | 6.7                           | 7.3           | 6.3           | 3.2            | 35.0        |
| Yorkshire/Humber         | 267.37        | 13.3                                  | 18.4        | 8.4                 | 7.6                           | 8.5           | 5.6           | 3.3            | 34.9        |
| East Midlands            | 200.57        | 14.1                                  | 17.6        | 9.6                 | 7.3                           | 9.2           | 4.3           | 3.1            | 34.7        |
| West Midlands            | 267.76        | 13.9                                  | 19.8        | 9.5                 | 6.8                           | 8.2           | 4.7           | 3.3            | 33.8        |
| East of England          | 197.29        | 17.2                                  | 14.5        | 12.0                | 7.8                           | 6.9           | 3.2           | 3.0            | 35.4        |
| South East               | 252.55        | 18.7                                  | 12.5        | 12.3                | 8.1                           | 6.2           | 2.9           | 3.2            | 36.1        |
| South West               | 196.27        | 16.8                                  | 14.7        | 11.3                | 8.4                           | 7.2           | 3.4           | 3.1            | 35.0        |
| Wales                    | 225.20        | 13.0                                  | 23.2        | 6.4                 | 7.1                           | 9.2           | 6.2           | 2.8            | 32.1        |
| Scotland                 | 306.47        | 16.7                                  | 16.8        | 8.2                 | 6.3                           | 5.9           | 5.9           | 3.8            | 36.3        |

Main Disabling Condition: Where the claimant is eligible for both care and mobility components, the disabling condition associated with the mobility component is shown here. Where more than one disability is present only the main disabling condition is recorded. "Other" includes 37 medical conditions.

**Map 4.4 Disability Living Allowance rates for London wards, November 2005**

Source: DWP Information Directorate. Population for rates is GLA 2005 round Projections



## Attendance Allowance

Attendance Allowance (AA) is a benefit for people over the age of 65 who are so severely disabled, physically or mentally, that they need a great deal of help with personal care or supervision. They could need either frequent attention coping with their bodily functions or continual supervision to stop them hurting themselves or others. If the claimant needs help both night and day they qualify for the higher rate.

People who have a terminal illness, and are unlikely to live longer than six months, can claim Attendance Allowance under the 'special rules' provisions. This means that they will automatically receive the higher rate of Attendance Allowance even if they have no care or supervision needs and without the need to satisfy the normal six month qualifying criteria.

People disabled before the age of 65 can claim *Disability Living Allowance* provided they make their claim prior to their 65th birthday.

There were 139,550 claimants of AA in London in November 2005, which is a claimant rate of 15.7 per cent, only the South East had a lower rate. The rate for Great Britain as a whole is 17.4 per cent with Wales having by far the highest rate with nearly 23 per cent. The rate for London has been steadily rising since 2002, as it has been in other regions (see Table 4.8).

In terms of the type of AA award, the proportions in London are similar to the country as a whole – equally split between the higher and lower rates. The South West had 60 per cent of its total claimants getting the lower rate whereas Wales had 65 per cent of its total claiming the higher award. There is little difference between rates for Inner London and Outer London, both of which are lower than the Great Britain average.

The London borough of Newham had the 11th highest claimant rate in the country with 24.4 per cent. 61 per cent of the total claimants in Newham were claiming the higher rate of AA award. The highest rate for a Local Authority was Neath Port Talbot in Wales with nearly 30 per cent of all those aged 65 and over claiming AA.

Barking and Dagenham also had a high rate (the 22<sup>nd</sup> highest in the country) with nearly 23 per cent. Hackney and Tower Hamlets also had rates over 20 per cent.

In terms of the spatial distribution at ward level, claimants of AA tend to be more evenly distributed across the capital than do claimants of income-related benefits such as IS and JSA.

The most recent estimates suggest that take-up of Attendance Allowance is between 40 and 60 per cent. Research by Macmillan Cancer Relief has revealed that 54 per cent of people with a terminal cancer diagnosis in the UK did not claim disability benefits that they were automatically entitled to, and suggested that many people living with cancer experience difficulties claiming DLA, AA and other benefits too.<sup>13</sup>

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<sup>13</sup> Macmillan Cancer Relief, *The Unclaimed Millions*, June 2004

**Table 4.8 Attendance Allowance claimants: time series by Government Office region, November 2002  
November 2005**

Source: DWP Information Directorate: Work and Pensions Longitudinal Study.

| Government Office region | Total claimants (000's) |               |               |               | Claimant rate <sup>1</sup> (%) |             |             |             |
|--------------------------|-------------------------|---------------|---------------|---------------|--------------------------------|-------------|-------------|-------------|
|                          | Nov-02                  | Nov-03        | Nov-04        | Nov-05        | Nov-02                         | Nov-03      | Nov-04      | Nov-05      |
| Great Britain            | 1,517.41                | 1,558.19      | 1,600.88      | 1,639.72      | 16.5                           | 16.9        | 17.1        | 17.4        |
| <b>London</b>            | <b>130.88</b>           | <b>133.85</b> | <b>137.05</b> | <b>139.55</b> | <b>14.6</b>                    | <b>14.9</b> | <b>15.4</b> | <b>15.7</b> |
| North East               | 74.23                   | 75.25         | 76.86         | 78.46         | 17.6                           | 17.8        | 17.9        | 18.2        |
| North West               | 204.56                  | 208.60        | 213.31        | 218.31        | 18.8                           | 19.2        | 19.4        | 19.8        |
| Yorkshire and Humber     | 129.61                  | 129.50        | 130.19        | 130.74        | 16.1                           | 16.1        | 15.9        | 15.9        |
| East Midlands            | 114.69                  | 117.21        | 119.81        | 122.52        | 16.8                           | 17.2        | 17.2        | 17.4        |
| West Midlands            | 157.64                  | 161.05        | 164.54        | 167.39        | 18.5                           | 18.9        | 19.0        | 19.2        |
| East of England          | 134.98                  | 140.54        | 145.12        | 150.28        | 15.0                           | 15.6        | 15.8        | 16.1        |
| South East               | 159.12                  | 167.74        | 177.48        | 185.37        | 12.1                           | 12.7        | 13.2        | 13.7        |
| South West               | 147.44                  | 153.31        | 159.22        | 164.48        | 15.9                           | 16.5        | 16.8        | 17.2        |
| Wales                    | 111.38                  | 113.61        | 116.58        | 119.12        | 21.8                           | 22.3        | 22.5        | 22.9        |
| Scotland                 | 151.88                  | 156.49        | 159.74        | 162.56        | 18.7                           | 19.3        | 19.3        | 19.5        |

<sup>1</sup>Rates are calculated as a percentage of all those aged 65+ from the 2005 mid year estimates, ONS.

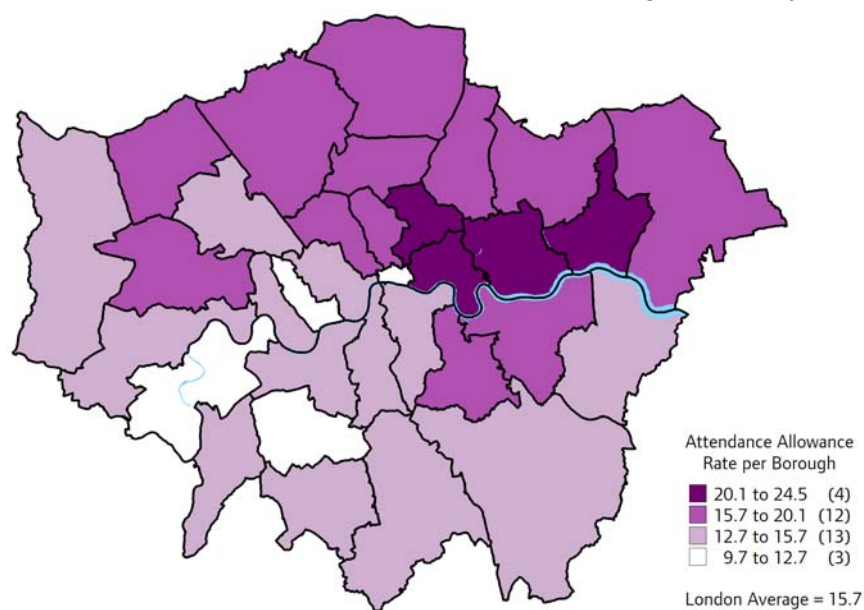
**Table 4.9 Attendance Allowance claimants: Government Office region by age of claimant,  
November 2005**

Source: DWP Information Directorate: Work and Pensions Longitudinal Study.

| Government Office region | Total (000's) | Age of claimant (% of total) |             |             |             |             |             |
|--------------------------|---------------|------------------------------|-------------|-------------|-------------|-------------|-------------|
|                          |               | 65 - 69                      | 70 - 74     | 75 - 79     | 80 - 84     | 85 - 89     | 90 and over |
| Great Britain            | 1,639.72      | 3.3                          | 10.2        | 19.5        | 27.7        | 22.3        | 17.0        |
| <b>London</b>            | <b>139.55</b> | <b>4.2</b>                   | <b>12.1</b> | <b>19.9</b> | <b>25.8</b> | <b>20.7</b> | <b>17.3</b> |
| North East               | 78.46         | 3.0                          | 10.6        | 21.4        | 29.4        | 21.6        | 14.2        |
| North West               | 218.31        | 3.5                          | 10.5        | 20.3        | 28.6        | 21.6        | 15.5        |
| Yorkshire and Humber     | 130.74        | 3.1                          | 9.6         | 19.0        | 27.9        | 22.6        | 17.9        |
| East Midlands            | 122.52        | 3.0                          | 9.6         | 19.7        | 28.4        | 22.6        | 16.7        |
| West Midlands            | 167.39        | 3.2                          | 10.2        | 20.1        | 28.7        | 22.4        | 15.4        |
| East of England          | 150.28        | 2.9                          | 9.3         | 18.2        | 27.3        | 23.5        | 18.8        |
| South East               | 185.37        | 3.1                          | 8.9         | 16.8        | 25.7        | 24.0        | 21.5        |
| South West               | 164.48        | 2.7                          | 8.5         | 17.4        | 27.3        | 24.1        | 19.9        |
| Wales                    | 119.12        | 3.3                          | 10.3        | 20.7        | 29.4        | 21.9        | 14.3        |
| Scotland                 | 162.56        | 4.4                          | 12.7        | 21.8        | 27.4        | 20.0        | 13.6        |

### Map 4.5 Attendance Allowance Claimant rates by London borough, November 2005

Source: DWP Information Directorate: Work and Pensions Longitudinal Study.



**Table 4.10 The 20 Local Authorities in Great Britain with the highest claimant rates for Attendance Allowance, November 2005<sup>1</sup>**

Source: DWP Information Directorate: Work and Pensions Longitudinal Study.

| Rank<br>1=highest rate<br>(out of 408 in GB) | Region        | Local Authority       | All Claimants<br>000's | Claimant<br>rate (%) |
|--|---------------|-----------------------|------------------------|----------------------|
| 1  | Wales         | Neath Port Talbot     | 7.40                   | 29.8                 |
| 2  | Wales         | Rhondda, Cynon, Taff  | 10.48                  | 27.4                 |
| 3  | Scotland      | Glasgow City          | 23.19                  | 27.0                 |
| 4  | Wales         | Blaenau Gwent         | 3.16                   | 26.6                 |
| 5  | North West    | Barrow-in-Furness     | 3.24                   | 26.2                 |
| 6  | Wales         | Swansea               | 10.46                  | 25.3                 |
| 7  | Scotland      | West Dunbartonshire   | 3.68                   | 25.1                 |
| 8  | East Midlands | Bolsover              | 3.14                   | 24.7                 |
| 9  | East Midlands | Chesterfield          | 4.37                   | 24.7                 |
| 10   | Wales         | Merthyr Tydfil        | 2.23                   | 24.6                 |
| 11   | London        | Newham                | 5.08                   | 24.4                 |
| 12   | Wales         | Caerphilly            | 6.52                   | 24.3                 |
| 13   | Scotland      | North Lanarkshire     | 11.15                  | 23.8                 |
| 14   | Wales         | Carmarthenshire       | 8.28                   | 23.8                 |
| 15   | West Midlands | Sandwell              | 10.97                  | 23.7                 |
| 16   | Wales         | Denbighshire          | 4.64                   | 23.7                 |
| 17   | Wales         | Newport               | 5.37                   | 23.7                 |
| 18   | North West    | Blackburn with Darwen | 4.30                   | 23.7                 |
| 19   | South West    | Bristol, City of      | 12.94                  | 23.3                 |
| 20   | North West    | Hyndburn              | 2.88                   | 23.0                 |

<sup>1</sup>Rates are calculated as a percentage of all those aged 65+ from 2005 mid year estimates, ONS.



## Chapter 5 – Housing Benefit and Council Tax Benefit

### Summary

- In November 2005, there were 688 thousand households in London claiming Housing Benefit – this is 21.3 per cent of all households in London - the highest rate in the country.
- Nearly 80 per cent of all HB recipients in London are social housing tenants.
- The total number of Housing Benefit recipients in London increased by 2.6 per cent from 2004 – the third largest increase in the country.
- The amount of a tenant's rental liability in London, which can be met by Housing Benefit, is the highest in Great Britain for all tenure types – this is consistent with the highest rates of rent in the country being in London.
- The average weekly payments for all Housing Benefit claimants in London was nearly £99, over £30 more than the average for Great Britain.
- Over 717 thousand households in London were claiming Council Tax Benefit in November 2005, giving a claimant rate of 22.2 per cent.
- London had the largest percentage increase in Great Britain of recipients who were paid Council Tax Benefit not in receipt of Income Support, Minimum Income Guarantee and Job Seekers Allowance (IB).
- The London Borough of Tower Hamlets has the highest rate of Housing Benefit claimants, not only in London but also in the whole of Great Britain. It also has the second highest rate of Council Tax Benefit claimants in the country.
- Two thirds of all the London boroughs have rates above the Great Britain average and there are eleven boroughs with rates that rank amongst the 20 highest in the country.

## Introduction

In both scale and proportion, London has the highest number of Housing Benefit claimants in the country. Over a fifth of all households in the capital are Housing Benefit recipients. High rates of Housing Benefit receipt are particularly concentrated in Inner London, led by Tower Hamlets which, with 38.5 per cent of households claiming Housing Benefit, has the highest proportion of claimants in Great Britain.

The receipt of Council Tax Benefit is also significant in the capital. After the North East, London has the second highest rate of Council Tax Benefit claimants in Great Britain, with almost 720 thousand households claiming the benefit.

Housing Benefit (HB) and Council Tax Benefit (CTB) are income-related benefits funded by central government, but paid by Local Authorities. People are eligible to claim HB if they are liable to pay rent, while CTB is designed to help people on low-income pay their Council Tax.

Housing Benefit was introduced in 1982 to bring together two schemes that provided low income households in rented accommodation with help with their housing costs. The benefit's predecessors, a social security based scheme and a rent rebate scheme delivered through local authority housing finance, were brought together to operate in parallel under a single local authority administered scheme. The complexity of the new benefit led to further reforms culminating in the Social Security Act 1986, which formed the basis of the current Housing Benefit system in 1988.

Despite reform the regulations governing the payment of Housing Benefit remain extremely complex. Housing Benefit has been widely criticised, from both within and outside of the Government. In 2000, the Government published its housing Green Paper *Quality and Choice: Decent Homes for All*, which included a number of criticisms. Broadly, the Government felt that the then existing system gave tenants little interest in their rent, took financial responsibility away from tenants because of direct payments to landlords, was extremely complex and therefore difficult for both landlords and tenants to understand, was difficult and costly to administer, trapped claimants in poverty and welfare dependency, and was prone to fraud. In the light of such criticism of Housing Benefit it was inevitable that the benefit's reform would form part of the housing policy agenda of the current government.

The current agenda of reforming Housing Benefit is a mix of measures to address some of the problems highlighted by the Government (and many others) such as complexity and fraud, and those that promote and support broader agendas including tackling worklessness, promoting choice and increasing financial inclusion.

In its policy document *Building choice and responsibility: a radical agenda for housing benefit*, the Government outlined its aims for reform of Housing Benefit. The vehicle of reform is the Local Housing Allowance (LHA), which was introduced in April 2003 in nine (now eighteen) pilot areas for tenants renting in the private sector.

The LHA is a flat-rate housing allowance that is calculated on household size (therefore implying the required property size) and the area in which a household lives. LHA rates for property in a given area are published and calculated in the same manner as the Local Reference Rent (i.e. the mid-point rent in a given area for a property of a given size). The LHA will be paid to the tenant directly other than in the exception that the tenant meets certain vulnerability criteria.

The Government's 2006 Welfare Reform Green Paper reinforces its commitment to Housing Benefit reform, proposing the roll-out of the LHA across the private rented sector. The government has retreated from its original commitment to extend the LHA to the social rented sector, but remains committed to exploring options for the reform of Housing Benefit for tenants in that sector.

Such reforms have stopped short of altering the rate at which Housing Benefit is withdrawn when a household's income rises above an applicable amount. It is felt by many organisations working in the poverty and welfare rights field that the current rate of 65 per cent of net increased income has a limiting effect on realising any gain from employment, particularly where rents are high, and therefore may encourage welfare dependency. This is a particular issue for London where rents levels, the proportion of Housing Benefit claimants and worklessness are disproportionately high.

A number of voluntary sector welfare and homelessness organisations have called for reform of Housing Benefit to include the abolition of the single room rent (SRR). The SRR restriction limits the Housing Benefit entitlement for single under 25 year olds to the average local rent for single room accommodation with shared facilities. There is concern that the SRR amount often falls short of the full rent and therefore contributes to poverty. The piloted Local Housing Allowance retains the SRR.

Council Tax Benefit is payable to people in all tenures dependent upon income, household composition and level of council tax payable. In many cases the same household or benefit unit receives both HB and CTB, but not all claimants would be in receipt in both. For example, poorer (generally elderly) owner-occupiers while not eligible for HB may receive CTB. There are no current plans for the reform of this benefit.

## Housing Benefit

People are eligible to receive HB only if they are liable to pay rent in respect of the dwelling they occupy as their home. Couples are treated as a single benefit unit. The amount of benefit depends on eligible rent, income, deductions in respect of any non-dependants and deductions where food, fuel and water are included. People who are liable to pay rent but who have capital in excess of £16,000 are not entitled to Housing Benefit.

'Eligible rent' is the amount of a tenant's rental liability, which can be met by Housing Benefit. Payments made by owner occupiers do not count but payments such as mooring charges for houseboats, site fees for mobile homes, rental purchase payments and payments for compulsory housing - all count for Housing Benefit. Deductions are made for service charges in the rent that relate to personal needs, such as the supply of meals. Housing Benefit may also be reduced if the amount of rent payable is unreasonably high or the accommodation is over-large for the household or if the claimant or their partner is a full time student.

The 'Local Reference Rent (LRR) Scheme' was introduced on 2 January 1996 and has been applied to new and change of address claims from certain private sector tenants, claiming on or after that date. The LRR is an average amount of rent, which reflects the general level of rents for similar sized properties in the locality of the tenancy, and it is an additional value used in the calculation of the eligible amount. However, where the Claim Related Rent is more than the LRR, generally, 50 per cent of the difference between the Claim Related Rent and the LRR is met, thereby increasing the amount of eligible rent used to calculate Housing Benefit.

In November 2005, there were 688 thousand households in London claiming Housing Benefit - 21.3 per cent of all households in London. This is the highest rate in the country, although it is closely followed by the North East with 20.9 per cent. The South East has the lowest percentage of households claiming Housing Benefit with only 11.8 per cent. The rate for the whole of Great Britain was 16.2 per cent (see Table 5.1 and Chart 5.1).

Table 5.2 shows the percentage of Housing Benefit recipients by tenure. Almost 80 per cent of recipients were social tenants, with 48.4 per cent in Local Authority tenancies and just over 31 per cent paying rent to registered social landlords. The rest pay rents to private landlords. London has a very large private rented sector, so HB receipt by tenure doesn't seem to mirror the general tenure profile.

The total number of Housing Benefit recipients in London increased by 17 per cent from 2001 to 2005 - this is by the largest increase in the country, the next highest being in the South East with 9.8 per cent. The change for Great Britain as a whole was just over 4 per cent (see Table 5.3). 73 per cent of Housing Benefit claimants in London are in receipt of Income Support, MIG or Jobseekers Allowance (IB).

Table 5.4 shows the average weekly amounts paid as Housing Benefit by tenure. The amount of a tenant's rental liability in London, which can be met by Housing Benefit, is the highest in Great Britain for all tenure types - this is consistent with the highest rates of rent in the country being in London.

**Table 5.1 Housing Benefit claimants by Government Office region and tenure, November 2005 (000's)**

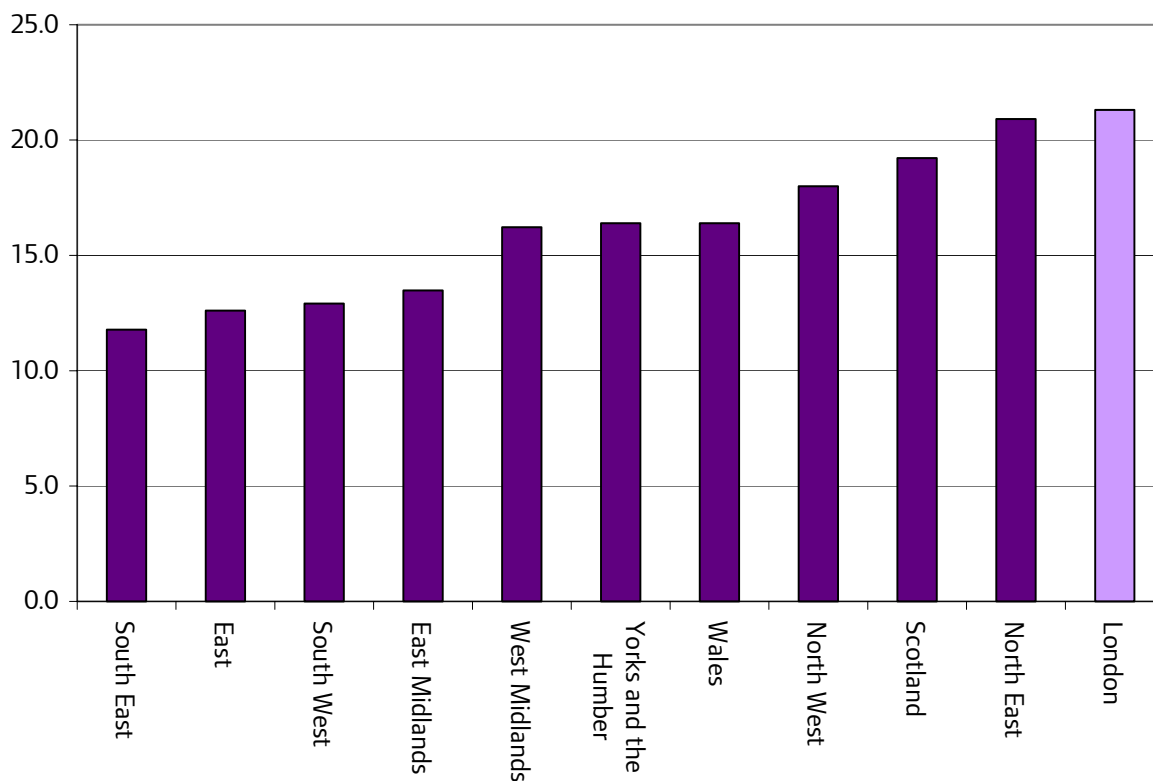
Source: DWP

| Government Office region | All HB recipients (000's) | All HB recipients as % of all households <sup>1</sup> | Social Tenants            |  | Private Tenants |
|--------------------------|---------------------------|---|---------------------------|--|-----------------|
|                          |                           |   | LA tenants on rent rebate | Registered Social Landlord tenants on rent allowance |                 |
| Great Britain            | 3,975.2                   | 16.2  | 1,736.3                   | 1,418.2  | 820.7           |
| <b>London</b>            | <b>688.2</b>              | <b>21.3</b>   | <b>333.4</b>              | <b>215.6</b>   | <b>139.2</b>    |
| North East               | 228.0                     | 20.9  | 109.6                     | 80.0   | 38.4            |
| North West               | 516.2                     | 18.0  | 176.3                     | 225.6  | 114.3           |
| Yorkshire/Humber         | 346.6                     | 16.4  | 170.3                     | 107.1  | 69.3            |
| East Midlands            | 239.0                     | 13.5  | 130.7                     | 61.8   | 46.5            |
| West Midlands            | 355.4                     | 16.2  | 151.4                     | 145.1  | 58.9            |
| East                     | 290.4                     | 12.6  | 122.6                     | 105.9  | 62.0            |
| South East               | 400.9                     | 11.8  | 125.1                     | 166.0  | 109.8           |
| South West               | 276.8                     | 12.9  | 86.9                      | 105.7  | 84.2            |
| Wales                    | 199.4                     | 16.4  | 108.2                     | 45.4   | 45.8            |
| Scotland                 | 434.3                     | 19.2  | 221.8                     | 160.1  | 52.5            |

<sup>1</sup>Population figures for rates: Mid 2003 household projections, DCLG

**Chart 5.1 Housing Benefit claimants by Government Office region, percentage of all households, November 2005**

Source: DWP



**Table 5.2 Housing Benefit claimants by Government Office region and tenure, % of total, November 2005**

Source: DWP

| Government Office region | All HB recipients (000's) | Social Tenants                |  | Private Tenants (%) |
|--------------------------|---------------------------|-------------------------------|--|---------------------|
|                          |                           | LA tenants on rent rebate (%) | Registered Social Landlord tenants on rent allowance (%) |                     |
| Great Britain            | 3,975.2                   | 43.7                          | 35.7   | 20.6                |
| <b>London</b>            | <b>688.2</b>              | <b>48.4</b>                   | <b>31.3</b>  | <b>20.2</b>         |
| North East               | 228.0                     | 48.1                          | 35.1   | 16.8                |
| North West               | 516.2                     | 34.2                          | 43.7   | 22.1                |
| Yorkshire/Humber         | 346.6                     | 49.1                          | 30.9   | 20.0                |
| East Midlands            | 239.0                     | 54.7                          | 25.9   | 19.5                |
| West Midlands            | 355.4                     | 42.6                          | 40.8   | 16.6                |
| East                     | 290.4                     | 42.2                          | 36.5   | 21.3                |
| South East               | 400.9                     | 31.2                          | 41.4   | 27.4                |
| South West               | 276.8                     | 31.4                          | 38.2   | 30.4                |
| Wales                    | 199.4                     | 54.3                          | 22.8   | 23.0                |
| Scotland                 | 434.3                     | 51.1                          | 36.9   | 12.1                |

**Table 5.3 Percentage change in Housing Benefit claimants by Government Office region, November 2001 to November 2005 (000's)**

Source: DWP

| Government Office region | 2001         | 2002         | 2003         | 2004         | 2005         | % change from 2001 to 2005 |
|--------------------------|--------------|--------------|--------------|--------------|--------------|----------------------------|
| Great Britain            | 3,818.0      | 3,796.0      | 3,806.6      | 3,943.9      | 3,975.2      | 4.1                        |
| <b>London</b>            | <b>588.0</b> | <b>605.0</b> | <b>615.1</b> | <b>670.9</b> | <b>688.2</b> | <b>17.0</b>                |
| North East               | 241.0        | 237.0        | 232.9        | 229.7        | 228.0        | -5.4                       |
| North West               | 513.0        | 513.0        | 506.0        | 518.6        | 516.2        | 0.6                        |
| Yorks /Humber            | 346.0        | 339.0        | 340.7        | 346.2        | 346.6        | 0.2                        |
| East Midlands            | 227.0        | 223.0        | 228.6        | 236.6        | 239.0        | 5.3                        |
| West Midlands            | 351.0        | 346.0        | 346.4        | 351.6        | 355.4        | 1.3                        |
| East                     | 268.0        | 269.0        | 270.5        | 282.5        | 290.4        | 8.4                        |
| South East               | 365.0        | 363.0        | 366.8        | 390.3        | 400.9        | 9.8                        |
| South West               | 263.0        | 258.0        | 261.3        | 270.6        | 276.8        | 5.2                        |
| Wales                    | 205.0        | 197.0        | 196.4        | 199.7        | 199.4        | -2.7                       |
| Scotland                 | 452.0        | 446.0        | 441.9        | 447.2        | 434.3        | -3.9                       |

Figures in this table may be affected by the introduction of new tax credits in April 2003 and the introduction of Pension Credits in November 2003.

The average weekly payments for all Housing Benefit claimants in London was nearly £99, over £30 more than the average for Great Britain. The region with the next highest payments was the South East with £73. For local authority tenants this amounted to £87 as rent rebate and nearly

£93 for tenants registered with social landlords. The average weekly amount for private tenants was £135 – the average for Great Britain is £83.55.

**Table 5.4 All Housing Benefit recipients average weekly amounts by Government Office region and tenure, November 2005, £p**

Source: DWP

| Government Office region | All HB recipients (000's) | Social Tenants                |  | Private Tenants (£) |
|--------------------------|---------------------------|-------------------------------|--|---------------------|
|                          |                           | LA tenants on rent rebate (£) | Registered Social Landlord tenants on rent allowance (£) |                     |
| Great Britain            | 64.2                      | 55.5                          | 63.6   | 83.6                |
| <b>London</b>            | <b>98.7</b>               | <b>87.4</b>                   | <b>92.9</b>  | <b>134.9</b>        |
| North East               | 50.1                      | 43.6                          | 54.1   | 60.2                |
| North West               | 55.7                      | 47.2                          | 56.7   | 66.8                |
| Yorkshire/Humber         | 51.1                      | 43.8                          | 54.9   | 63.2                |
| East Midlands            | 52.2                      | 45.6                          | 58.3   | 62.3                |
| West Midlands            | 55.9                      | 49.7                          | 57.2   | 68.4                |
| East                     | 63.7                      | 53.7                          | 63.8   | 83.3                |
| South East               | 73.1                      | 58.6                          | 70.0   | 94.2                |
| South West               | 62.6                      | 50.7                          | 60.9   | 77.0                |
| Wales                    | 53.9                      | 48.2                          | 58.8   | 62.6                |
| Scotland                 | 48.7                      | 43.7                          | 48.7   | 70.3                |

## Council Tax Benefit

Council Tax Benefit (CTB) is designed to help people on low incomes pay their council tax. Generally, it mirrors the Housing Benefit scheme in the calculation of claimants' applicable amount, resources and deductions in respect of any non-dependants. There are two types of Council Tax Benefit:

*Main Council Tax Benefit, and Second Adult Rebate.*

Main Council Tax Benefit can help people who are liable to pay the council tax whether in or out of work. It is paid by rebating a person's council tax bill. Those paid as in receipt of Income Support/ Minimum Income Guarantee (MIG) /Jobseekers Allowance (IB) can get up to 100 per cent help, subject to any non-dependant deductions that may be appropriate. People not in receipt of Income Support/MIG/Jobseekers Allowance (IB) have their benefit assessed in a similar way to Housing Benefit, but the maximum Council Tax Benefit is reduced by 20 per cent of any net income above their applicable amount. People who are liable for the council tax but who have capital in excess of £16,000 are not entitled to Council Tax Benefit.

**Table 5.5 Council Tax Benefit claimants and claimants as a percentage of all households by Government Office region, November 2005**

Source: DWP

| Government Office region | All CTB recipients (000's) | All CTB recipients as % of all households <sup>1</sup> |
|--------------------------|----------------------------|--|
| Great Britain            | 4,993.0                    | 20.3   |
| <b>London</b>            | <b>717.4</b>               | <b>22.2</b>  |
| North East               | 294.0                      | 27.0   |
| North West               | 678.9                      | 23.7   |
| Yorkshire/Humber         | 453.1                      | 21.4   |
| East Midlands            | 327.2                      | 18.4   |
| West Midlands            | 488.3                      | 22.3   |
| East                     | 377.0                      | 16.4   |
| South East               | 487.1                      | 14.3   |
| South West               | 357.6                      | 16.7   |
| Wales                    | 276.4                      | 22.8   |
| Scotland                 | 535.9                      | 23.7   |

<sup>1</sup>Household figures for rates: Mid 2003 household projections, DCLG

**Table 5.6 Annual change in Council Tax Benefit caseload by Government Office region, November 2001 to November 2005 (000's)**

Source: DWP

| Government Office region | 2001         | 2002         | 2003         | 2004         | 2005         | % change from 2001 to 2005 |
|--------------------------|--------------|--------------|--------------|--------------|--------------|----------------------------|
| Great Britain            | 4,608.0      | 4,578.0      | 4,666.9      | 4,897.5      | 4,993.0      | 8.4                        |
| <b>London</b>            | <b>609.0</b> | <b>625.0</b> | <b>642.4</b> | <b>698.2</b> | <b>717.4</b> | <b>17.8</b>                |
| North East               | 293.0        | 289.0        | 290.3        | 292.7        | 294.0        | 0.3                        |
| North West               | 646.0        | 645.0        | 647.8        | 670.7        | 678.9        | 5.1                        |
| Yorks & the Humber       | 426.0        | 421.0        | 429.8        | 444.9        | 453.1        | 6.4                        |
| East Midlands            | 294.0        | 290.0        | 302.7        | 319.2        | 327.2        | 11.3                       |
| West Midlands            | 462.0        | 456.0        | 463.7        | 477.2        | 488.3        | 5.7                        |
| East                     | 335.0        | 337.0        | 343.9        | 364.6        | 377.0        | 12.5                       |
| South East               | 427.0        | 422.0        | 437.1        | 470.4        | 487.1        | 14.1                       |
| South West               | 322.0        | 317.0        | 326.3        | 345.0        | 357.6        | 11.1                       |
| Wales                    | 263.0        | 249.0        | 259.7        | 270.6        | 276.4        | 5.1                        |
| Scotland                 | 531.0        | 526.0        | 523.3        | 543.8        | 535.9        | 0.9                        |

Figures in this table may be affected by the introduction of new tax credits in April 2003 and the introduction of Pension Credits in November 2003.

Help is also available to people who are solely liable for the tax and who have a second adult in their households who would normally be expected to contribute to the council tax bill but cannot afford to do so. These are called Second Adult Rebates and they are assessed on the basis of the financial circumstances of the second adult, not of those of the liable taxpayer. Rebates of up to 25 per cent may be awarded.

Where a person is entitled to both main Council Tax Benefit and second adult rebate, the Local Authority is required to make a "better buy" calculation and award the liable person whichever amount of benefit is the greater.

Full time students are not generally liable for council tax because most live in accommodation that is exempt.

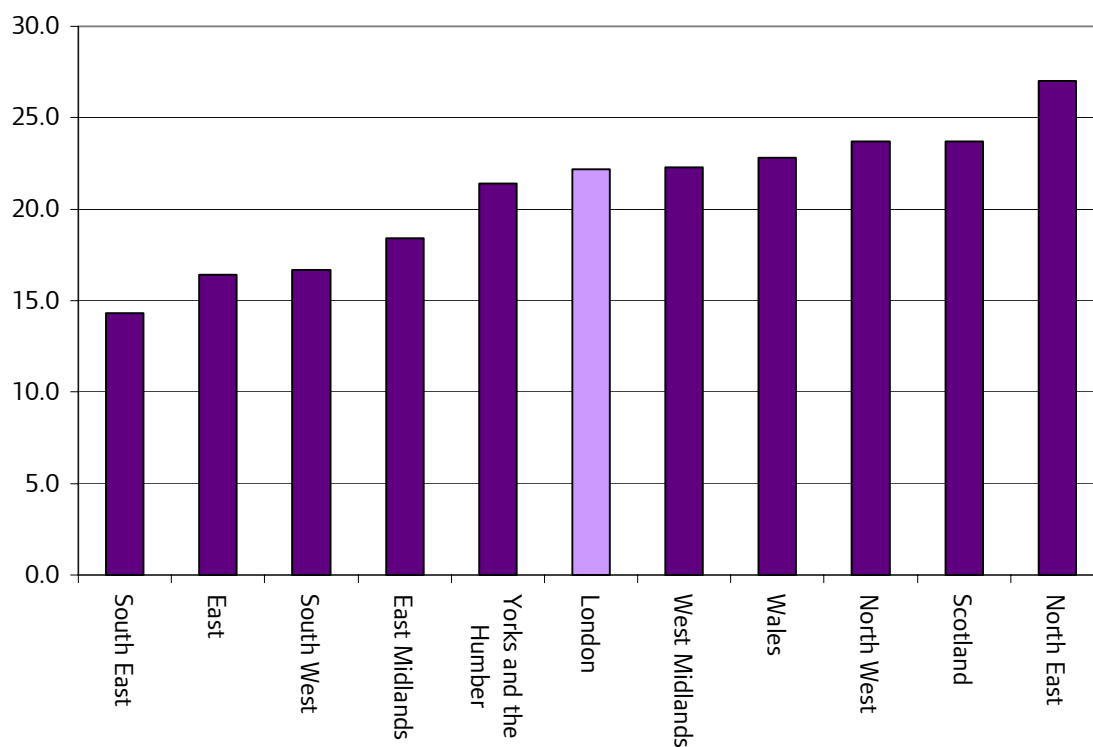
Over 717 thousand households in London were claiming Council Tax Benefit in November 2005, giving a claimant rate of 22.2 per cent. The region with the highest claimant rate in Great Britain is the North East with 27 per cent. The lowest rate is in the South East with 14.3 per cent (see table 5.5 and Chart 5.2)

There was an increase of nearly 18 per cent from 2001 in the number of Council Tax Benefit recipients. This is the largest percentage increase in the country. The percentage increase in London was twice that of Great Britain as a whole (see Table 5.6).

As with Housing Benefit the average weekly amounts of Council Tax Benefit and average weekly amounts of eligible Council Tax for London are the highest in the country for recipients of other benefits and those not claiming other benefits.

**Chart 5.2 Council Tax Benefit claimants by Government Office region, percentage of all households, November 2005**

Source: DWP



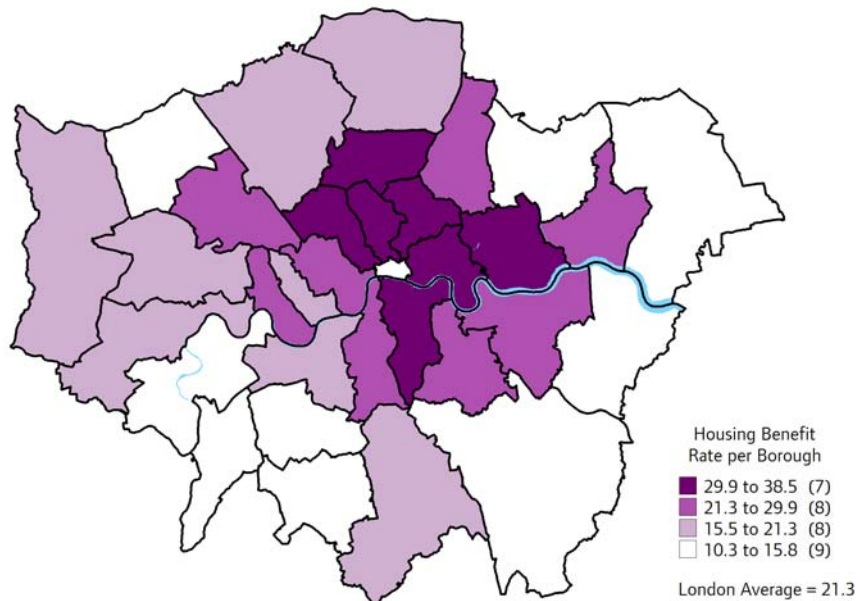
## Borough Analysis

Tables A5.1 and A5.2 in Appendix 2 show Housing Benefit and Council Tax Benefit recipients by London Borough. The rates (percentage of total households) are presented in Maps 1 and 2.

The London Borough of Tower Hamlets has the highest rate of Housing Benefit claimants, not only in London but also in the whole of Great Britain – with 38.5 per cent. This is followed closely by the London Borough of Hackney with 38.0 per cent – the second highest in the country. There are a further five boroughs with rates over 30 per cent, all of them in Inner London. The boroughs of Richmond upon Thames and Kingston upon Thames have the lowest rates in London. Two thirds of London local authorities have rates above the Great Britain average and there are eleven with rates that rank amongst the 20 highest in the country (although the rate for the City of London is based on very small numbers). Only two Inner London boroughs (Wandsworth and Kensington & Chelsea) have rates below 20 per cent. The lowest rate in the whole country (apart from the Isles of Scilly) is for Wokingham in the South East with only 5.1 per cent.

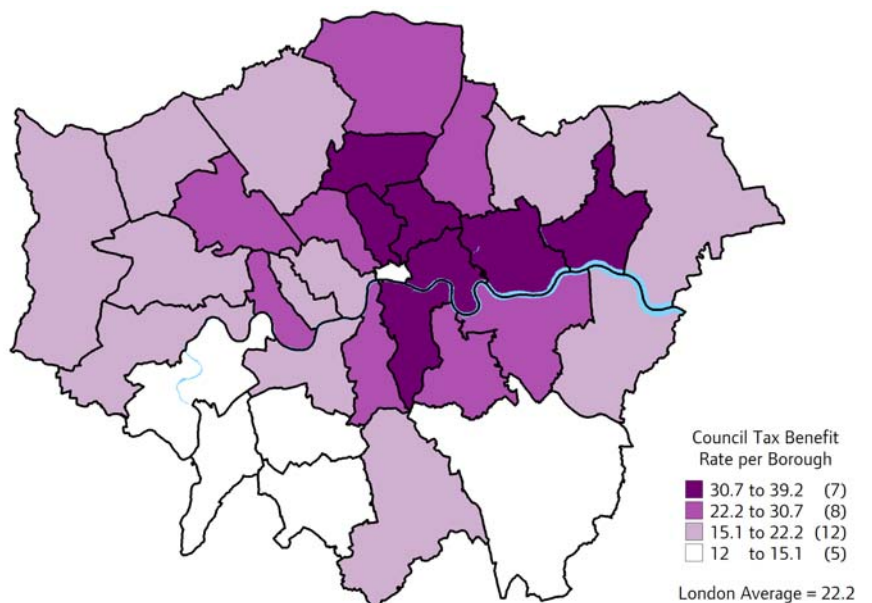
**Map 5.1 Percentage of households receiving Housing Benefit by London borough, November 2005**

Source: DWP



**Map 5.2 Percentage of all households receiving Council Tax Benefit by London borough, November 2005**

Source: DWP



In terms of Council Tax Benefit recipients, Tower Hamlets has the highest percentage of households claiming with just over 39 per cent – this is the second highest rate in the country after Sefton in the North East. Hackney has the 6th highest rate in the country. (see Table 5.8). Newham, Islington and Barking & Dagenham also have rates that rank amongst the 20 highest in the country. Richmond upon

Thames and Kingston upon Thames again have the lowest rates in London – both having rates just above 12 per cent. Half the London boroughs have a rate above the average for Great Britain.

As in London as a whole, around three quarters of households in London boroughs claiming Council Tax Benefit are paid as in receipt of Income Support, MIG or Jobseekers Allowance (IB). This percentage ranges from over 82 per cent in Westminster to 66 per cent in Richmond upon Thames and Kingston upon Thames.

**Table 5.7 Housing Benefit recipients: rankings by Local Authority, November 2005**

Source: DWP

| <b>Government Office region</b> | <b>Local Authority</b>      | <b>All HB recipients as % of LA households (%)<sup>1</sup></b> | <b>Ranking (out of 408 LA's in GB. 1=highest rate)</b> |
|---------------------------------|-----------------------------|--|--|
| London                          | Tower Hamlets               | 38.5   | 1  |
| London                          | Hackney                     | 38.0   | 2  |
| London                          | Newham                      | 36.2   | 3  |
| London                          | Islington                   | 35.9   | 4  |
| North West                      | Manchester                  | 34.4   | 5  |
| London                          | Haringey                    | 32.1   | 6  |
| Scotland                        | Glasgow City                | 32.1   | 7  |
| North West                      | Liverpool                   | 31.4   | 8  |
| London                          | Southwark                   | 31.3   | 9  |
| London                          | Camden                      | 30.3   | 10   |
| London                          | City of London              | 29.7   | 11   |
| Yorkshire and Humber            | Kingston upon Hull, City of | 29.7   | 12   |
| London                          | Lambeth                     | 28.5   | 13   |
| North East                      | Middlesbrough               | 28.0   | 14   |
| North West                      | Sefton                      | 27.8   | 15   |
| North West                      | Knowsley                    | 27.7   | 16   |
| Scotland                        | West Dunbartonshire         | 27.3   | 17   |
| London                          | Greenwich                   | 27.0   | 18   |
| London                          | Barking and Dagenham        | 26.8   | 19   |
| Scotland                        | Dundee City                 | 26.7   | 20   |

<sup>1</sup>Population figures for rates: Mid 2003 household projections, DCLG

**Table 5.8 Council Tax Benefit recipients: rankings by Local Authority, November 2005**

Source: DWP

| <b>Government Office region</b> | <b>Local Authority</b>      | <b>All CTB recipients as % of LA households (%)<sup>1</sup></b> | <b>Ranking (out of 408 LA's in GB. 1=highest rate)</b> |
|---------------------------------|-----------------------------|---|--|
| North West                      | Sefton                      | 40.1  | 1  |
| London                          | Tower Hamlets               | 39.2  | 2  |
| North West                      | Liverpool                   | 38.5  | 3  |
| North West                      | Knowsley                    | 38.0  | 4  |
| North West                      | Manchester                  | 37.6  | 5  |
| London                          | Hackney                     | 37.0  | 6  |
| Scotland                        | Glasgow City                | 37.0  | 7  |
| London                          | Newham                      | 35.9  | 8  |
| North East                      | Hartlepool                  | 35.7  | 9  |
| North East                      | Middlesbrough               | 35.0  | 10   |
| London                          | Islington                   | 34.3  | 11   |
| Yorkshire and Humber            | Kingston upon Hull, City of | 33.9  | 12   |
| Scotland                        | West Dunbartonshire         | 33.6  | 13   |
| West Midlands                   | Sandwell                    | 33.5  | 14   |
| Wales                           | Blaenau Gwent               | 32.9  | 15   |
| North East                      | South Tyneside              | 32.2  | 16   |
| Wales                           | Merthyr Tydfil              | 32.2  | 17   |
| London                          | Barking and Dagenham        | 32.0  | 18   |
| North East                      | Easington                   | 31.5  | 19   |
| North East                      | Wear Valley                 | 31.5  | 20   |

<sup>1</sup>Population figures for rates: Mid 2003 household projections, DCLG

## Chapter 6 – Pension Related Benefits

### Summary

- London has the third highest rate of Pension Credit claimants in Great Britain with 25 per cent of all adult residents aged 60 and over claiming.
- London differs from the rest of the country in that there are far fewer claimants (proportionally) in the older age groups. This is attributable to London's younger profile of persons of pensionable age.
- In London the type of Pension Credit awarded differs from the national picture. The Guarantee Credit provides financial help for people aged 60 or over whose income is below a threshold and in London this accounts for just over 50 per cent of all Pension Credit claimants. This is far higher than in any other region in Great Britain.
- Tower Hamlets has the highest claimant rate in London with half those aged 60 and over claiming Pension Credit. It is also the highest rate in Great Britain. In fact the three highest rates in Great Britain belong to London boroughs.
- In all regions apart from London, approximately 97 per cent of pensioners claim a state pension – this falls to only 92 per cent in London.
- At the borough level Kensington and Chelsea has the lowest take-up rate of State Pension, not only in London but also in the whole of England and Wales. A rate of 64 per cent, which is over 10 percentage points lower than Westminster, the next lowest with 75 per cent. No other local authority in the England and Wales has a rate lower than 80 per cent.

## Introduction

This chapter presents statistics for pension related benefits, which include: Pension Credit (PC) and State Pension (SP). Attendance Allowance, which can only be claimed by those over the age of 60, is examined under disability related benefits (Chapter 4).

### *Pension Credit*

Pension Credit was introduced in October 2003. It is an entitlement for people aged 60 and over living in Great Britain, designed to give extra help to the poorest pensioners and also to reward those savers with low or modest incomes who missed out under the previous system. It is not necessary to have paid National Insurance contributions to be eligible. Pension Credit replaced the Minimum Income Guarantee (MIG), which, itself, replaced Income Support for older people in April 1999. However, the principle of a guaranteed minimum income continues to apply.

There are two parts to Pension Credit: the guarantee credit and the savings credit. The *guarantee credit* provides financial help for people aged 60 or over whose income is below a certain level set by the law. The level that applies depends on personal circumstances; this is the standard minimum guarantee. The awarded amount will depend on other sources of income, such as other pensions and savings. Extra amounts will be added to the standard minimum guarantee for those who have:

- relevant housing costs
- severe disabilities
- caring responsibilities

The *savings credit* is an extra amount for people aged 65 or over who have made some provision for their retirement (such as savings or a second pension) which brings their income above a level set by Parliament, called the 'savings credit threshold'. The aim is to reward pensioners who have modest income or savings. A savings credit can be given on top of a guarantee credit. Claimants may still get a savings credit even if their income is above the standard minimum guarantee level.

### *State Pension*

There are two main types of State Pension: contributory and non-contributory.

The two categories of *contributory state pension* are

- Category A - dependent on a person's own contributions
- Category B - dependent on contributions paid by a spouse.

The two main conditions for payment are that:

- the person has reached State Pension age (currently 65 for men and 60 for women), and
- the contributions conditions are satisfied.

People who meet the contribution conditions get a flat-rate basic pension at the standard rate. If the conditions are only partly met, the basic pension is reduced. The minimum basic pension paid is 25 per cent of the standard rate. Since April 1978, a person's contribution record can be

protected if their opportunities to work are limited because of responsibilities at home, such as bringing up a family or looking after a sick or disabled person. There are also special arrangements to help widows and widowers qualify for a retirement pension. Extra money for dependant children can be paid with Category A or B pensions. Extra money can also be added to a Category A pension for a dependent spouse or someone who looks after the children.

If a person doesn't have enough qualifying years to get the basic State Pension he/she may get a 'non-contributory' pension if aged 80 or over. This is set at about 60 per cent of the full basic State Pension. They can claim if: they are aged 80 or over and don't receive a basic State Pension, or their basic State Pension is less than £49.15 a week (in 2005 – 2006).

### **Pensioner poverty**

Pensioners as a group have a higher risk of being in poverty than working age adults. The latest figures from the Department of Work and Pensions (2003/04) show that pensioner poverty is falling over the longer-term, both nationally and in London, whereas figures for the working age population have been stable for several years in Great Britain and have increased slightly in London.<sup>14</sup> The gap is therefore reducing, but poverty remains higher among pensioners than among younger adults in Great Britain.

Before housing costs are considered, pensioners in Britain are more likely to be in the bottom two fifths of the income distribution than the population as a whole. In London, the figures are a little lower than the national picture. After housing costs are taken into account, London pensioners, in both Inner and Outer London, are more likely to be in the lowest income group than is the case nationally. In terms of the government's poverty threshold of 60 per cent of median income after housing costs, 22 per cent of London pensioners are in a household with an income below the poverty line. This is a higher rate of poverty for pensioners than in any region or country of Great Britain. However, it should be acknowledged that, compared with child poverty rates, pensioner poverty rates in London have fallen dramatically in recent years.

On average, both across Britain and in London, state benefits account for more than 60 per cent of weekly income for pensioner families. Those without any form of pension other than the state pension are, not surprisingly, the most likely to be in poverty. In both London and Great Britain as a whole, 55 per cent of pensioner families without either occupational pension or investment income are in households with income below 60 per cent of the median after housing costs.

### **Pensioners claiming a key social security benefit**

Approximately 97 per cent of people over state pension age in London were claiming a key social security benefit<sup>15</sup> in November 2005. Around three fifths of London's pensioners were receiving retirement pension only, and more than one in five were receiving one or more disability and health benefit. Fifteen per cent of London's pensioners were claiming Pension Credit not related

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<sup>14</sup> See Income Poverty in London 2003/04: Summary data from the Households Below Average Income series, Data Management and Analysis Group, Greater London Authority, May 2005.

<sup>15</sup> Claimants of one or more of the following benefits: Income Support, Attendance Allowance, Disability Living Allowance, Incapacity Benefit, Severe Disablement Allowance, Retirement Pension.

to sickness or disability. Along with the North East region, this was the highest percentage of all regions in Great Britain (Table 6.1).

**Table 6.1: Pensioners on key benefits, November 2005**

|                             | London      |    | Great Britain |    |
|-----------------------------|-------------|----|---------------|----|
|                             | No. (000's) | %  | No. (000's)   | %  |
| Retirement Pension only     | 626         | 61 | 6,793         | 62 |
| Non-disabled Pension Credit | 156         | 15 | 1,284         | 12 |
| Sick and disabled           | 223         | 22 | 2,710         | 25 |
| All key benefits            | 1,034       | 97 | 10,964        | 98 |

Source: Department for Work and Pensions

## Pension Credit

As Table 6.3 shows there were around 289,000 claimants of Pension Credit in London in November 2005 (including those in receipt of a disability premium), representing 25 per cent of the London population aged 60 and over. This is around 74,000 more recipients than under the previous system of MIG (August 2003). Pensioners in London have one of the highest rates of Pension Credit receipt in Great Britain; only the North East and Scotland have higher. However, the rate for London as a whole disguises the high rates amongst some London boroughs, particularly in Inner London where the overall rate of receipt is a third of the 60 and over population. This will be discussed later.

The claimant rate in all regions has been steadily rising since 2003. In terms of actual claimant numbers though London had the smallest percentage increase with 24 per cent. This is well below the highest percentage increase which occurred in the East of England with 39 per cent.

Table 6.2 shows the number of claimants as a percentage of total claimants by age. London differs from the rest of the country in that there are far fewer (proportionally) in the older age groups. This is attributable to London's younger profile of persons of pensionable age.

In London the type of Pension Credit awarded differs from the national picture. The Guarantee Credit provides financial help for people aged 60 or over whose income is below a certain level and in London this accounts for just over 50 per cent of all Pension Credit claimants. This is far higher than any other region in Great Britain – the next highest is for the North West with 28 per cent of all claimants and for Great Britain as a whole the percentage of all claimants getting the Guarantee Credit is 29 per cent.

The high Guarantee Credit figures accompanied by the low Savings Credit figures indicate that there are a large number of pensioners in London who have not been able to make an adequate provision for their retirement, especially in terms of savings. The percentage of total claimants who are entitled to receive Savings Credit is 15 per cent in London – well below the percentage for Great Britain of 23 per cent (see Table 6.4).

Table 6.2 gives age-related rates of Pension Credit receipt in November 2005. The table shows that rates in Outer London were similar to the national level for all ages except for those aged

80+ where receipt was lower. In contrast, rates of receipt in Inner London were more than double the national average in the 60-69 age group, with the differential declining with rising age, suggesting a relatively high proportion of low incomes amongst younger pensioners in Inner London.

**Table 6.2 Pension Credit claimants by age group, November 2005 (%)**

|                | 60+  | 60 - 69 | 70 - 79 | 80+  |
|----------------|------|---------|---------|------|
| Inner London   | 33.4 | 29.7    | 34.1    | 40.2 |
| Outer London   | 20.8 | 15.3    | 20.2    | 32.8 |
| Greater London | 24.8 | 20.1    | 24.6    | 35.1 |
| Great Britain  | 21.8 | 14.1    | 21.7    | 38.6 |

Table A6.1 in Appendix 2 and Map 6.1 shows Pension Credit claimant rates for London boroughs. There is a large difference in Pension Credit take up between Inner and Outer London boroughs. Overall Inner London has a claimant rate of 33 per cent compared to a rate of 21 per cent in Outer London.

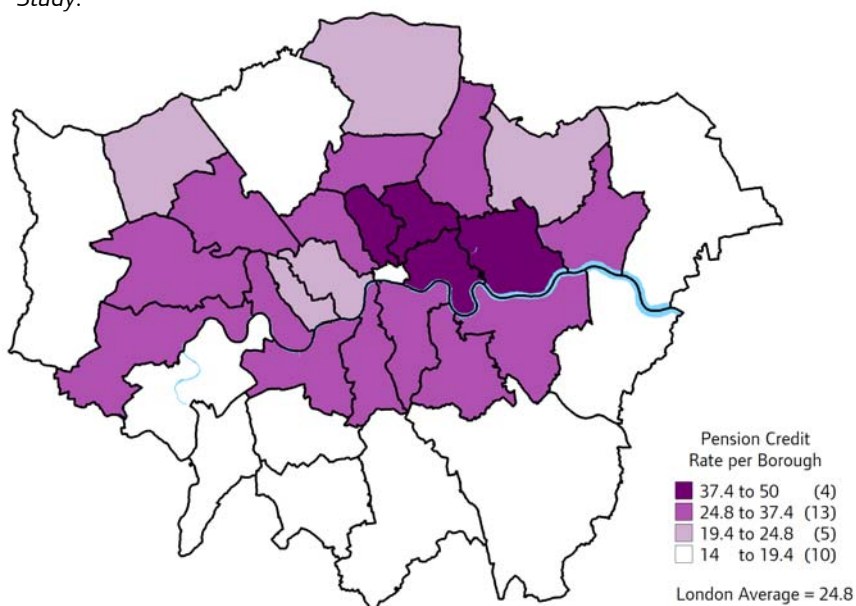
Tower Hamlets has the highest claimant rate in London with half those aged 60 and over claiming Pension Credit. It is also the highest rate in Great Britain (see Table 6.5). In fact the three highest rates in Great Britain belong to London boroughs: Hackney and Newham being the other two. Islington has the fifth highest rate. The lowest rate in London (apart from the City) is in Bromley with 14.1 per cent followed by Richmond upon Thames with just under 14.3 per cent.

There is a difference within London for those claiming Guarantee Credits and Savings Credits. In Inner London nearly 60 per cent of pensioners are claiming Guarantee Credits, compared to 45 per cent in outer London, whereas there are more affluent pensioners in Outer London who are eligible for Savings credits, 18 per cent compared to 12 per cent in Inner London.

In the London borough of Brent, 66 per cent of pensioners are claiming Guarantee Credits only, the highest proportion in London – this compares to the lowest which is in Havering with 26 per cent.

**Map 6.1 Pension Credits – claimant rate for London boroughs, November 2005**

Source: DWP Information Directorate: Work and Pensions Longitudinal Study.



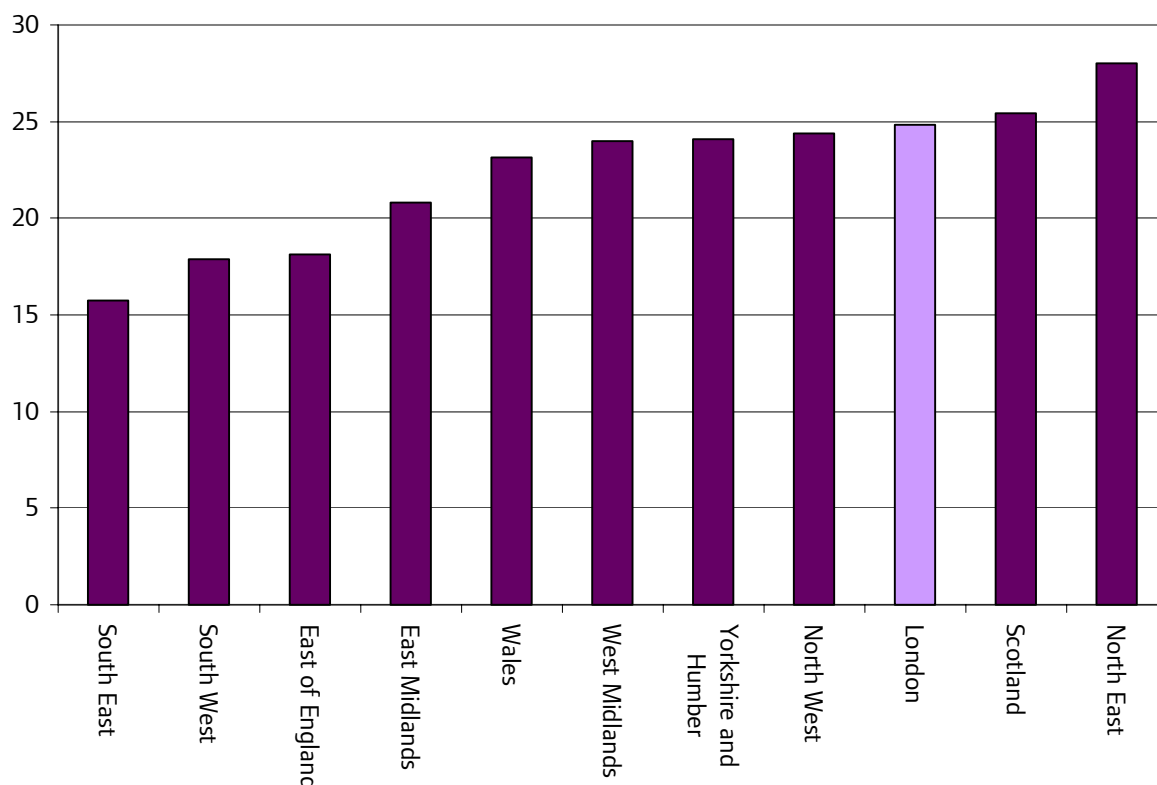
### Ward-level distribution of Pension Credit in London

Map 6.2 reveals the extent of the variation in rates of Pension Credit receipt among pensioners across electoral wards in London. It shows that, in common with Income Support receipt among families with children,<sup>16</sup> the highest levels of receipt are concentrated in inner east London, with pockets in wards in south and west London, and lowest levels of receipt in Outer London. In more than a quarter of London wards at least a third of pensioners were receiving Pension Credit in November 2005, while over 62 per cent of wards had levels of receipt that were higher than the average for Great Britain (21.8 per cent).

In terms of the area concentration of Pension Credit claimants, the highest ranked fifth of wards for Pension Credit receipt have 16 per cent of the population aged 60 and over, but 27 per cent of claimants, while at the other end of the distribution, the fifth of wards with the lowest levels of receipt have 24 per cent of the population, but only 11 per cent of claimants. Put another way, the least deprived fifth of London wards have less than half the caseload than would be expected if the distribution of Pension Credit were spread evenly across the capital.

**Chart 6.1 Pension Credit claimant rates: by Government Office region, November 2005**

Source: DWP Information Directorate: Work and Pensions Longitudinal Study



<sup>16</sup> See London Divided: Income Inequality and Poverty in the Capital, Greater London Authority, November 2002.

### *Take-up of Pension Credit*

Total Pension Credit take-up in Great Britain in 2004/2005 was in the range of 61 per cent to 69 per cent by caseload and 72 per cent to 79 per cent by expenditure.<sup>17</sup> The average number of pensioners entitled to Pension Credit and yet not claiming was between 1.14 million and 1.63 million. The overall figure for Pension Credit is pulled down by very low take-up among those entitled to Savings Credit only, where there was caseload take-up of between 43 per cent and 50 per cent. In contrast, take-up by caseload for both Guarantee Credit only, and Guarantee and Savings Credit combined, was between 70 per cent and 81 per cent.

There were 900 thousand extra claimants of Pension Credit in Great Britain in 2004/05, compared to those receiving Minimum Income Guarantee in its last six months of operation in 2003/2004. However, while the current number of recipients is greater than under MIG because of increased eligibility, overall take-up may well be lower due to an increase in the number of Entitled Non-Recipients (ENRs).<sup>18</sup> MIG take-up for 2003/04 was in the range of 62 per cent to 74 per cent by caseload and 73 per cent to 85 per cent by expenditure.

Two-thirds of pensioner ENRs of Pension Credit were in the bottom quintile of the income distribution in 2004/2005 Before Housing Costs. On an After Housing Costs basis, just over half of pensioners were in the bottom quintile.

Research by DWP has found that perceived ineligibility is the most important barrier to take-up, while prior knowledge of entitlement is most likely to encourage take-up.<sup>19</sup> High proportions of ENRs from the lower social classes (C1-E) said that they wouldn't apply as they had too much money, savings or other pensions. In addition a significant proportion of non-recipients aged 60-64 thought they were too young to be eligible.

Low take-up of benefits among pensioners from BAME communities is also a concern given that given that half of all people from ethnic minorities in Great Britain are resident in the capital. The key barriers to take-up were a lack of knowledge about the workings of the benefits system, language barriers, literacy problems, and a lack of trust in statutory services.<sup>20</sup> Other research has found strong negative perceptions of claiming benefits among the Bangladeshi, Pakistani and Chinese communities.<sup>21</sup>

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<sup>17</sup> Take-up estimates are presented as ranges within which it can be assumed true take-up lies. The ranges account for possible biases inherent in estimates from data that are less than perfect and for the effects of sampling error.

<sup>18</sup> An Entitled Non-Recipient (ENR) is a benefit unit that is entitled to benefit but is not receiving it. A benefit unit is a single adult or a couple, together with any dependent children.

<sup>19</sup> DWP, Encouraging take up: awareness of and attitudes to Pension Credit, March 2005

<sup>20</sup> Department for Work and Pensions, Delivering benefits and services for black and minority ethnic older people (Research Report 201), December 2003

<sup>21</sup> National Audit Office, Tacking Pensioner Poverty: Encouraging Take-up of Entitlements, November 2002

**Table 6.3 Pension Credit claimants - number of claimants and claimant rates: time series by Government Office region, November 2003 to November 2005**

Source: DWP Information Directorate: Work and Pensions Longitudinal Study.

| Government Office region | Number of claimants (000's) |               |               | Claimant rate (%) <sup>1</sup> |             |             | % change in claimant numbers - 2003 to 2005 (%) |
|--------------------------|-----------------------------|---------------|---------------|--------------------------------|-------------|-------------|---|
|                          | Nov-03                      | Nov-04        | Nov-05        | Nov-03                         | Nov-04      | Nov-05      |   |
| Great Britain            | 2,084.70                    | 2,629.58      | 2,708.05      | 17.2                           | 21.4        | 21.8        | 30  |
| <b>London</b>            | <b>233.48</b>               | <b>279.79</b> | <b>289.17</b> | <b>20.0</b>                    | <b>24.0</b> | <b>24.8</b> | <b>24</b>                                       |
| North East               | 124.28                      | 154.37        | 157.70        | 22.4                           | 27.7        | 28.0        | 27  |
| North West               | 285.90                      | 348.58        | 357.24        | 19.9                           | 24.0        | 24.4        | 25  |
| Yorkshire/Humber         | 200.81                      | 254.12        | 261.04        | 18.9                           | 23.7        | 24.1        | 30  |
| East Midlands            | 144.69                      | 189.31        | 195.37        | 16.0                           | 20.5        | 20.8        | 35  |
| West Midlands            | 216.81                      | 271.38        | 278.89        | 19.2                           | 23.7        | 24.0        | 29  |
| East of England          | 159.94                      | 215.21        | 223.03        | 13.5                           | 17.8        | 18.1        | 39  |
| South East               | 205.48                      | 271.00        | 280.27        | 11.9                           | 15.5        | 15.7        | 36  |
| South West               | 171.57                      | 216.87        | 223.70        | 14.2                           | 17.6        | 17.9        | 30  |
| Wales                    | 121.89                      | 154.55        | 160.22        | 18.1                           | 22.6        | 23.1        | 31  |
| Scotland                 | 219.65                      | 273.95        | 281.24        | 20.3                           | 25.0        | 25.4        | 28  |

<sup>1</sup>Rates are calculated as a percentage of all those age 60+ from the mid year estimates for the relevant year, ONS.

**Table 6.4 Pension Credit claimants - Government Office region by type of Pension Credit, November 2005**

Source: DWP Information Directorate: Work and Pensions Longitudinal Study.

| Government Office region | Total (000's) | Type of Pension Credit - % of total |                     |                                   |
|--------------------------|---------------|-------------------------------------|---------------------|-----------------------------------|
|                          |               | Guarantee Credit only               | Savings Credit only | Both Guarantee and Savings Credit |
| Great Britain            | 2,708.05      | 29                                  | 23                  | 49                                |
| <b>London</b>            | <b>289.17</b> | <b>51</b>                           | <b>15</b>           | <b>34</b>                         |
| North East               | 157.7         | 23                                  | 26                  | 51                                |
| North West               | 357.24        | 28                                  | 21                  | 51                                |
| Yorkshire/Humber         | 261.04        | 26                                  | 25                  | 49                                |
| East Midlands            | 195.37        | 26                                  | 25                  | 49                                |
| West Midlands            | 278.89        | 27                                  | 22                  | 50                                |
| East of England          | 223.03        | 25                                  | 25                  | 50                                |
| South East               | 280.27        | 27                                  | 25                  | 48                                |
| South West               | 223.7         | 25                                  | 24                  | 51                                |
| Wales                    | 160.22        | 26                                  | 21                  | 53                                |
| Scotland                 | 281.24        | 26                                  | 23                  | 51                                |

**Table 6.5 The 20 Local Authorities in Great Britain with the highest Pension Credit claimant rates, November 2005 <sup>1</sup>**

Source: DWP Information Directorate: Work and Pensions Longitudinal Study.

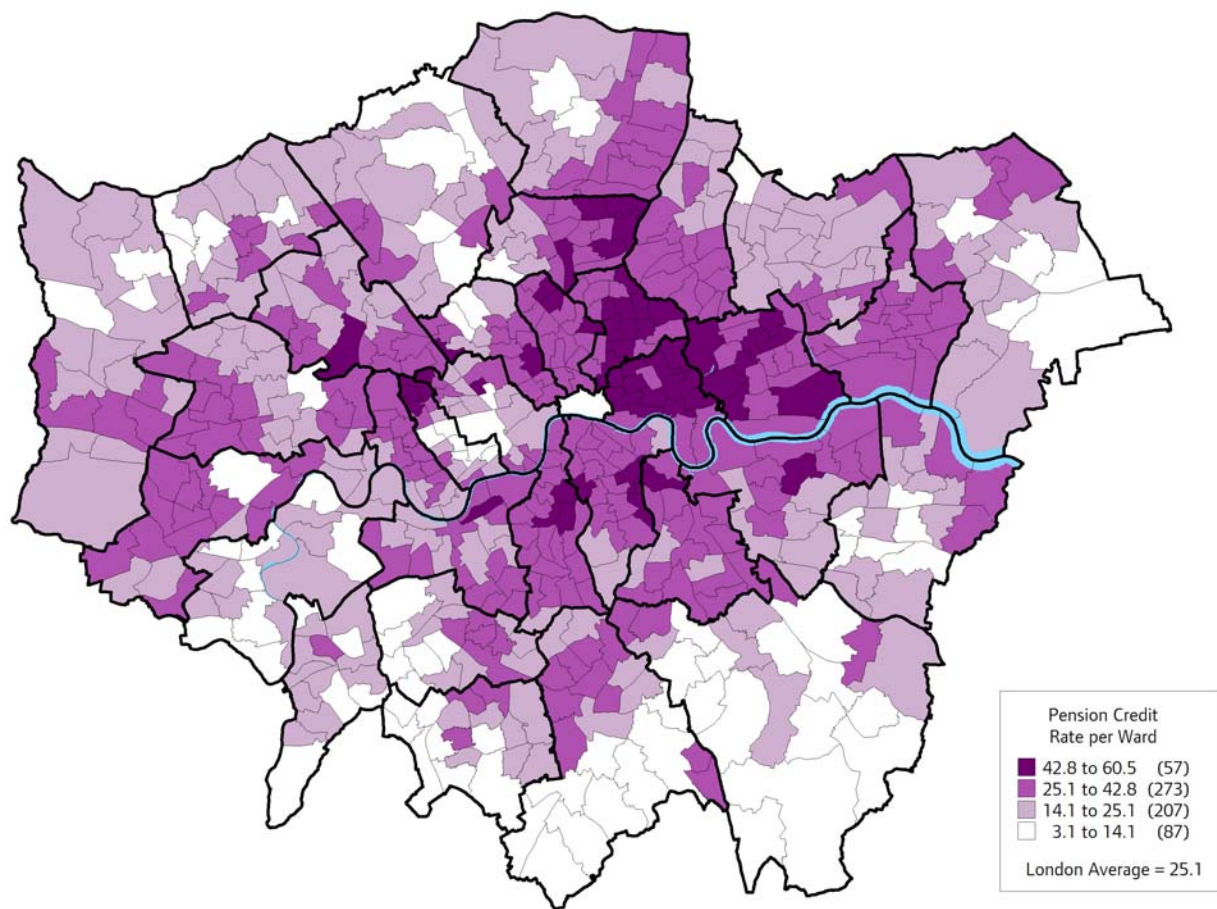
| <b>Rank<br/>1=highest rate<br/>(out of 408 in<br/>GB)</b> | <b>Government Office<br/>region</b> | <b>Local Authority</b>      | <b>All Claimants<br/>000's</b> | <b>Claimant<br/>rate (%)</b> |
|---|-------------------------------------|-----------------------------|--------------------------------|------------------------------|
| 1   | London                              | Tower Hamlets               | 11.33                          | 50.0                         |
| 2   | London                              | Hackney                     | 10.75                          | 44.1                         |
| 3   | London                              | Newham                      | 11.98                          | 43.5                         |
| 4   | Scotland                            | Glasgow City                | 46.62                          | 42.3                         |
| 5   | London                              | Islington                   | 9.25                           | 40.3                         |
| 6   | North West                          | Manchester                  | 26.51                          | 39.1                         |
| 7   | North West                          | Liverpool                   | 32.18                          | 38.1                         |
| 8   | East Midlands                       | Leicester                   | 17.22                          | 36.6                         |
| 9   | North West                          | Knowsley                    | 10.85                          | 36.6                         |
| 10  | London                              | Lambeth                     | 11.16                          | 36.0                         |
| 11  | Scotland                            | Eilean Siar                 | 2.51                           | 35.8                         |
| 12  | Yorkshire and Humber                | Kingston upon Hull, City of | 16.84                          | 35.5                         |
| 13  | London                              | Haringey                    | 10.01                          | 35.3                         |
| 14  | West Midlands                       | Sandwell                    | 21.28                          | 35.2                         |
| 15  | Scotland                            | West Dunbartonshire         | 6.76                           | 34.8                         |
| 16  | London                              | Southwark                   | 11.22                          | 34.0                         |
| 17  | West Midlands                       | Birmingham                  | 60.79                          | 33.9                         |
| 18  | Scotland                            | North Lanarkshire           | 20.82                          | 32.8                         |
| 19  | North East                          | South Tyneside              | 11.41                          | 32.8                         |
| 20  | North East                          | Hartlepool                  | 6.29                           | 32.7                         |

<sup>1</sup>Rates are calculated as a percentage of all those aged 60+ from the 2005 mid year estimates, ONS.

### Map 6.2 Pension Credit claimant rates for London wards, November 2005

Source: DWP Information Directorate.

Population for rates is GLA 2005 round Projections



## State Pension

Most residents claim a flat-rate basic pension at the standard rate. If the conditions are only partly met, the basic pension is reduced. There are many (especially in London) who do not meet the contribution conditions either on their own contributions or contributions paid by a spouse and therefore cannot claim a state pension at all.

As Table 6.6 and Chart 6.2 show, in Great Britain, approximately 97 per cent of pensioners claim a state pension – this reduces to only 92 per cent in London. In fact London is the only region to show a fall in the number of pensioners claiming a state pension in recent years.

At the borough level Kensington and Chelsea has the lowest rate of State Pension take-up not only in London but also in the whole of England and Wales. A rate of 64 per cent, which is over 10 percentage points lower than Westminster, the next lowest with 75 per cent. No other local authority in the England and Wales has a rate lower than 80 per cent.

Table 6.7 shows the 20 Local Authorities with the lowest rates of State Pension recipients. Nine London boroughs make up the top ten with Slough.

The Local Authorities in the top ten (including Slough) all have a high ethnic and foreign national population. Many people of pensionable age who were born outside the UK cannot claim a state pension because they haven't met the contribution conditions.

As Map 6.4 shows, at ward level the highest rates of receipt are in Outer London. This reflects the higher proportions of residents who meet the contribution conditions for State Pension. However, in contrast to means-tested benefits there is less area concentration among SP claimants.

**Table 6.6 State Pension claimants: numbers and claimant rates, time series by Government Office Region, November 2002 to November 2005**

Source: DWP Information Directorate: Work and Pensions Longitudinal Study.

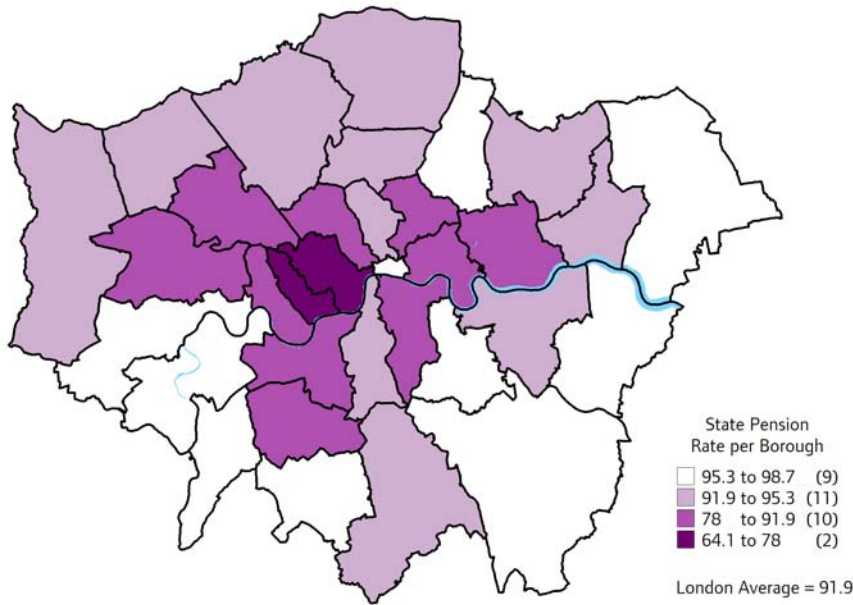
| Government Office region | Claimant numbers (000's) |               |               |               | Claimant rate (%) <sup>1</sup> |             |             |             |
|--------------------------|--------------------------|---------------|---------------|---------------|--------------------------------|-------------|-------------|-------------|
|                          | Nov-02                   | Nov-03        | Nov-04        | Nov-05        | Nov-02                         | Nov-03      | Nov-04      | Nov-05      |
| Great Britain            | 10,288.19                | 10,379.06     | 10,509.25     | 10,579.16     | 96.6                           | 96.6        | 96.9        | 96.5        |
| <b>London</b>            | <b>959.36</b>            | <b>954.31</b> | <b>953.67</b> | <b>950.07</b> | <b>92.3</b>                    | <b>92.1</b> | <b>92.3</b> | <b>91.9</b> |

<sup>1</sup>Rates are calculated as a percentage of all those of pensionable age from the mid year estimates for the relevant year, ONS.

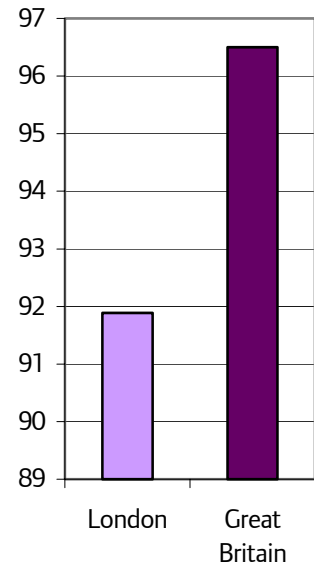
Note: There are around 1 million claimants of a British state pension living abroad or with an address unknown.

**Map 6.3 State Pension Caseload – claimant rate for London boroughs, November 2005**

Source: DWP Information Directorate



**Chart 6.2 State Pension claimant rates London & GB, November 2005**



**Table 6.7 The 20 Local Authorities with the lowest State Pension claimant rates, November 2005 <sup>1</sup>**

Source: DWP Information Directorate: Work and Pensions Longitudinal Study.

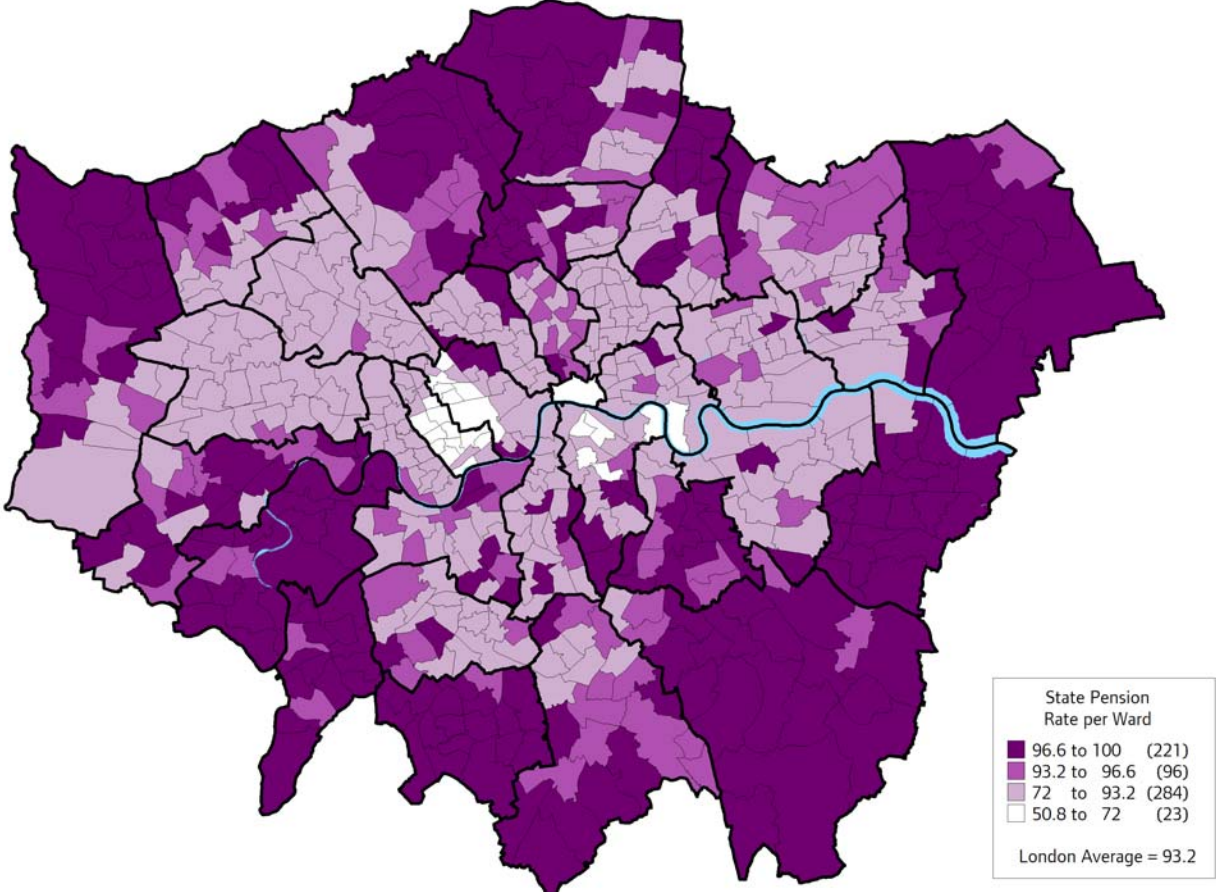
| Rank: 1=lowest rate (out of 408 in GB) | Government Office Region | Local Authority        | All Claimants 000's | Claimant rate (%) |
|--|--------------------------|------------------------|---------------------|-------------------|
| 1                                      | London                   | Kensington and Chelsea | 16.56               | 64.2              |
| 2                                      | London                   | Westminster            | 22.32               | 75.1              |
| 3                                      | London                   | City of London         | 0.95                | 80.4              |
| 4                                      | London                   | Hackney                | 17.84               | 82.1              |
| 5                                      | London                   | Hammersmith and Fulham | 16.99               | 82.3              |
| 6                                      | London                   | Southwark              | 24.64               | 83.6              |
| 7                                      | London                   | Brent                  | 31.75               | 85.9              |
| 8                                      | South East               | Slough                 | 13.75               | 87.2              |
| 9                                      | London                   | Tower Hamlets          | 17.77               | 87.3              |
| 10                                     | London                   | Camden                 | 22.01               | 88.7              |
| 11                                     | South East               | Rushmoor               | 11.49               | 89.7              |
| 12                                     | London                   | Ealing                 | 36.24               | 89.9              |
| 13                                     | Wales                    | Ceredigion             | 15.73               | 90.4              |
| 14                                     | North West               | Manchester             | 54.83               | 90.5              |
| 15                                     | London                   | Newham                 | 22.00               | 90.5              |
| 16                                     | North East               | Newcastle upon Tyne    | 43.45               | 90.8              |
| 17                                     | South East               | Oxford                 | 17.92               | 91.1              |
| 18                                     | South East               | Crawley                | 14.91               | 91.3              |
| 19                                     | London                   | Merton                 | 25.05               | 91.6              |
| 20                                     | London                   | Wandsworth             | 29.23               | 91.7              |

<sup>1</sup>Rates are calculated as a percentage of all those of pensionable age from the 2005 mid-year estimates, ONS.

**Map 6.4 State Pension claimant rates for London wards, November 2005**

Source: DWP Information Directorate.

Population for rates is GLA 2005 round Projections





## Chapter 7 – Children Dependent on Benefits

- In November 2005 there were just over 485 thousand children in families where an adult of working age was claiming a key benefit. That is 28.1 per cent of all children in London aged 0 to 18. This is by far the highest rate of all regions in the country.
- London accounts for over 18 per cent of all children in Great Britain dependent on benefits.
- Since 2003 most regions have had a steady decline in the rate of children dependent on benefits. The exception is London, which has had a slight increase.
- Only four per cent of children in London have parents who claimed a benefit via contributions, compared to nearly 11 per cent for Great Britain.
- Three quarters of children in London dependent on benefits have a single parent, the highest proportion in the country – this equates to a total of 362 thousand children.
- 45 per cent of children in London dependent on benefits were in families with 3 or more dependents – the highest proportion in the country.
- In Inner London 36 per cent of children are in families claiming a benefit compared to 23 per cent in Outer London.
- In Tower Hamlets half the children aged 0 to 18 are in families dependent on benefits. Tower Hamlets not only has the highest rate in London but also in the whole of Great Britain when compared to every other Local Authority.
- Half the Local Authorities making up the 20 highest rates in the country are from London, with seven of them in the 10 highest rates.
- The lowest rate in London is in Richmond with only nine per cent of children in families claiming a benefit – this is one of the lowest rates in the country.
- Westminster is unusual in that some 40 per cent of children in families claiming a benefit have been allocated to the sick and disabled group – 15 per cent higher than the proportion for Inner London as a whole.
- In Islington 86 per cent of the children dependent on benefits have a single parent – the highest proportion in London. In Tower Hamlets 57 per cent of children on benefits have a single parent – the lowest proportion in London.

## Introduction

The 'children' analyses are 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
- receives contribution-based Jobseeker's Allowance (JSA) or JSA National Insurance credits only, with children or young adult dependants recorded in the assessment; or
- receives Child Tax Credit (CTC).

Additional amounts are payable for all dependant 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 are 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. It should be noted that not all CTC children are included in these tables, only those in families also claiming a key benefit.

### *Key Benefits*

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

Maternity Allowance and the Child Support Agency figures are not included in these tables. Responsibility for Child Benefit transferred to Inland Revenue in April 2003.

### *Tax Credits*

- Working Tax Credit (WTC)
- Child Tax Credit (CTC)
- Working Families' Tax Credit (WFTC) (between October 1999 and April 2003)
- Disabled Person's Tax Credit (DPTC) (between October 1999 and April 2003)
- Family Credit (prior to October 1999)
- Disability Working Allowance (prior to October 1999)

### *Statistical Groups*

Claimants and their families have been allocated to statistical groups to give an indication of the main reason why they are claiming benefit. Families are assigned to statistical groups according to the following hierarchy:

- Unemployed: claimants of JSA
- Sick/Disabled: claimants of IB, SDA, DLA or IS with a disability premium
- Lone Parent: Single people with children on IS and not receiving a disability related premium
- Other: IS claimant not in other groups, e.g. carers, asylum seekers, pensioners (Minimum Income Guarantee/Pension Credit)

### *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.

The source for this dataset is different to that used in other chapters in that is based on a five per cent sample rather than the 100 per cent sample in the Work and Pensions Longitudinal Study. Some figures are subject to a high degree of sampling error and should only be used as a guide

### **Child poverty**

The Government has set ambitious targets to reduce child poverty by a half by 2010 and to eliminate it entirely by 2020. However, the headway made in Great Britain overall, with 700,000 children taken out of poverty and the proportion below the poverty line reduced by six percentage points between 1998/99 and 2004/05, has not been replicated in the capital. In London, 39 per cent of children are still living under the poverty line (after housing costs) with no significant improvement since 2000. In Inner London children are more likely to be living in poverty than not.<sup>22</sup>

The capital's high child poverty rates are driven by high levels of worklessness among London's parents. In 2005 well over a quarter of children in London lived in families where no one had a

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<sup>22</sup> London Child Poverty Commission, Monitoring child poverty in London, September 2006

job, by far the highest percentage of all regions. London's rate is almost twice as high as the rate in the rest of the UK (14 per cent). Children in London are also much less likely to be in couple families where both parents work.

Children from Pakistani and Bangladeshi groups (69 per cent), those from Black ethnic groups (51 per cent), and those living in lone parent families (60 per cent) have a very high risk of living in poverty.

### **Children dependent on benefits - analysis**

Findings from the 2004 Families and Children Study<sup>23</sup> revealed that the following benefits were most likely to have been received by families in Great Britain overall:

- Council Tax Benefit (19 per cent)
- Housing Benefit (16 per cent)
- Income Support (14 per cent).

The majority (95 per cent) of lone parents received a benefit or tax credit (excluding Child Benefit) compared with 72 per cent of couple families. Excluding Council Tax benefit, lone parents were more likely to be in receipt of a social security benefit whereas couple families were more likely to be in receipt of a tax credit. For example, 45 per cent of lone parent families received Housing Benefit compared with six per cent of couple families. In contrast, two-thirds of couples claimed Child Tax Credit or Working Tax Credit compared with three-fifths (59 per cent) of lone parents.

In November 2005 there were just over 485 thousand children in London in families where an adult of working age was claiming a key benefit. That is 28.1 per cent of all children in London aged 0 to 18. This is by far the highest rate of all regions in the country, the next highest being in the North East and Wales both with 23.6 per cent (see Chart 7.1). The rate for Great Britain as a whole is 19.5 per cent. London accounts for over 18 per cent of all children in Great Britain dependent on benefits.

The rates by individual age groups show that the North East has a higher rate for children under the age of five with 28.2 per cent compared to London's rate of 27.8. However, London has the highest rate for all other age groups, with nearly 32 per cent of children aged 5 to 10 in benefit claiming families, 30.4 per cent for children aged 11 to 15 and nearly 17 per cent of young adults aged 16 to 18. The South East has the lowest rates for children overall and for all individual age groups (see table 7.1).

For many regions there was a higher than average increase between November 2002 and November 2003, due to the introduction of Tax Credits in August 2003 and therefore the

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<sup>23</sup> From DWP, Families with children in Britain: Findings from the 2004 Families and Children Study (FACS), April 2006

availability of additional information: the exception to this was London, which had a slightly lower than average increase.

The percentage of children in families receiving key benefits in London has fallen from 34 to 28 per cent over the period 1995-2005, following national trends. Moreover, there has been a fairly consistent downward trend since 1997, although, in contrast to most regions, there has been a slight increase in the rate of children dependent on benefits since 2003 (see Chart 7.2).

London is different to other regions in terms of the number of children by entitlement route for parents claiming various benefits. For all regions the majority of benefit entitlement is income based but London has a far higher proportion of total parents for this route: 88.5 per cent compared to an overall proportion for Great Britain of 77.0 per cent. Only four per cent of children in London have parents who claimed a benefit via contributions, compared to nearly 11 per cent for Great Britain (see Table 7.3).

Three quarters of children in London dependent on benefits have a single parent, the highest proportion in the country – this equates to a total of 362 thousand children. For Great Britain the proportion is 65 per cent (see Table 7.4).

Table 7.5 shows the number of children on key benefits by the size of family. 45 per cent of children were in families with 3 or more dependents – the highest proportion in the country. 23 per cent were in families in which they were the only child – the lowest proportion in the country.

As explained in the introduction, the DWP have allocated claimants and their families to statistical groups to give an indication of the main reason why they are claiming benefits. Table 7.6 shows the proportion of children in each category. Nine per cent of all children were in the unemployed group – in families receiving Jobseekers Allowance – slightly higher than the proportion for Great Britain as a whole. London had the smallest proportion in the country of children in the sick and disabled group – 26 per cent, well below the proportion for Great Britain with 36 per cent. Wales had the highest proportion for this group with 47 per cent. London had the highest proportion in the Lone Parent group with just over 63 per cent, nearly 10 percentage points more than Great Britain.

Unsurprisingly within London the rates of children dependent on benefits by London boroughs reflect the general picture for most benefits – with most Inner London boroughs being above the London average. In Inner London as a whole 36 per cent of children are in families claiming a benefit compared to 23.4 per cent in Outer London.

In Tower Hamlets half the children aged 0 to 18 are in families dependent on benefits. Tower Hamlets not only has the highest rate in London but also in the whole of Great Britain when compared to every other Local Authority. The rate is nearly 5 per cent higher than the rate for Islington which has the second highest rate in the country and over seven per cent higher than Manchester which had a rate of nearly 43 per cent – the highest rate for a Local Authority outside London and third in the rankings (see Table 7.7).

Half the Local Authorities making up the 20 highest rates in the country are from London, with seven of them in the 10 highest rates.

The lowest rate in London is in Richmond with only nine per cent of children in families claiming a benefit – this is one of the lowest rates in the country (349<sup>th</sup> out of 408).

In terms of the main reason for claiming benefits at the borough level, Tower Hamlets is different to the other boroughs with high claimant rates (see Table A7.2). 20 per cent of children in families claiming benefits have been allocated to the unemployed groups compared to only four per cent in Islington, seven per cent in Hackney and eight per cent in Newham. Under 50 per cent of children in benefit claiming families in Tower Hamlets have been allocated to the Lone Parent Group – this is the lowest proportion in London and reflects differences in household structure between Tower Hamlets and other boroughs. In Islington three quarters of these families have been allocated to the Lone Parent group – the highest in London. Tower Hamlets also stands out in terms of family size. Only 14 per cent of the children in Tower Hamlets are the only child and 62 per cent are in families with three children or more (see Table A7.4). This is consistent with the larger size Bangladeshi families in Tower Hamlets.

Westminster is also unusual as 40 per cent of children dependent on benefits are in families that have been allocated to the sick and disabled group – 15 per cent higher than the proportion for Inner London as a whole.

**Table 7.1 Children in families on key benefits: Government Office Region by age of dependant child - claimant rate, November 2005**

Source: Department for Work and Pensions 5% sample

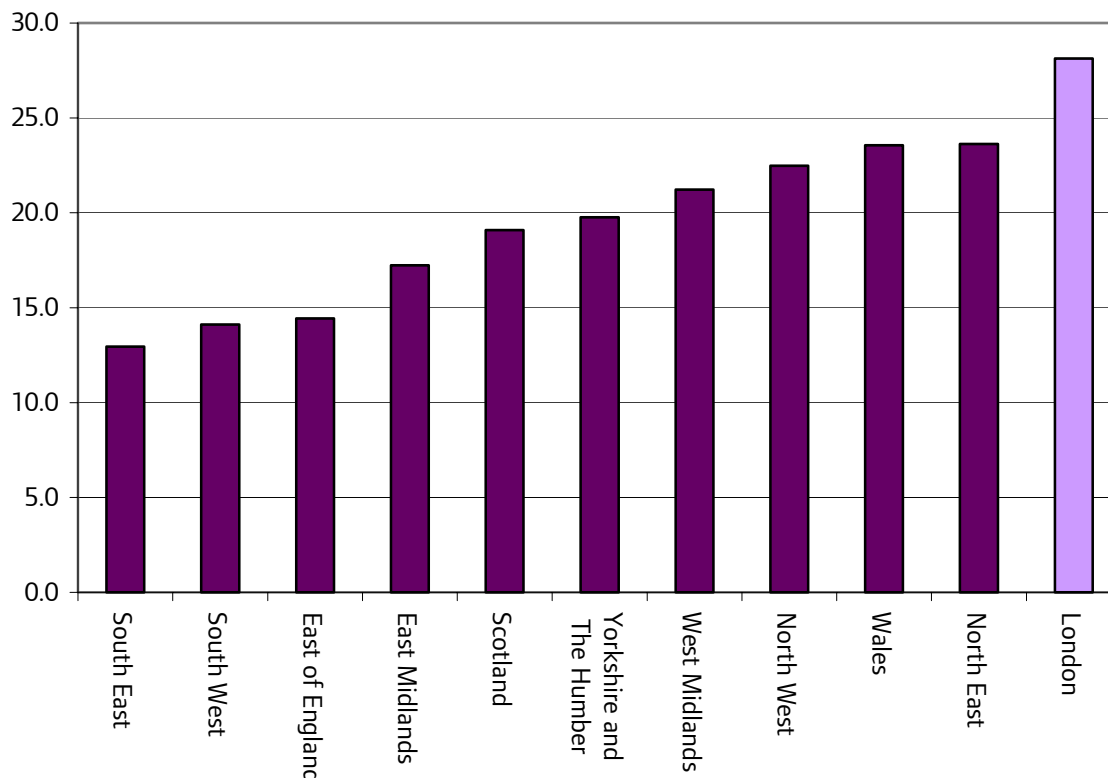
| Government Office region | Total – Claimant rate <sup>1</sup> | Age of dependant child – rate <sup>2</sup> |               |                |             |
|--------------------------|------------------------------------|--|---------------|----------------|-------------|
|                          |                                    | Under 5                                    | 5 to under 11 | 11 to under 16 | 16 and over |
| Great Britain            | 19.5                               | 22.1                                       | 21.5          | 20.2           | 9.8         |
| <b>London</b>            | <b>28.1</b>                        | <b>27.8</b>                                | <b>31.7</b>   | <b>30.4</b>    | <b>16.7</b> |
| North East               | 23.6                               | 28.2                                       | 26.0          | 24.6           | 11.2        |
| North West               | 22.5                               | 25.5                                       | 24.7          | 23.5           | 11.8        |
| Yorkshire and The Humber | 19.8                               | 23.1                                       | 21.8          | 20.6           | 9.4         |
| East Midlands            | 17.2                               | 21.3                                       | 18.8          | 17.1           | 8.3         |
| West Midlands            | 21.2                               | 25.0                                       | 22.9          | 21.7           | 10.8        |
| East of England          | 14.4                               | 16.4                                       | 15.9          | 14.9           | 7.1         |
| South East               | 12.9                               | 15.0                                       | 14.5          | 13.3           | 6.0         |
| South West               | 14.1                               | 16.6                                       | 15.7          | 14.5           | 6.5         |
| Wales                    | 23.6                               | 25.7                                       | 26.2          | 25.0           | 12.4        |
| Scotland                 | 19.1                               | 22.2                                       | 21.0          | 20.7           | 8.2         |

<sup>1</sup>Rates are calculated as a percentage of all aged 0-18 from the 2005 mid year estimates, ONS.

<sup>2</sup>Rates are calculated as a percentage of the age group from the 2005 mid year estimates, ONS.

**Chart 7.1 Children in families on key benefits: Claimant rate by Government Office region, November 2005**

Source: Department for Work and Pensions 5% sample



**Table 7.2 Children in families on key benefits: time series by Government Office Region, November 2001 to November 2005**

Source: Department for Work and Pensions 5% sample

| Government Office region | Total (000's) |              |              |              |              | As a percentage of all children aged 0-18 <sup>1</sup> (%) |             |             |             |             |
|--------------------------|---------------|--------------|--------------|--------------|--------------|--|-------------|-------------|-------------|-------------|
|                          | Nov-01        | Nov-02       | Nov-03       | Nov-04       | Nov-05       | Nov-01   | Nov-02      | Nov-03      | Nov-04      | Nov-05      |
| Great Britain            | 2,511.8       | 2,450.4      | 2,752.2      | 2,653.5      | 2,633.7      | 18.5   | 18.0        | 20.3        | 19.6        | 19.5        |
| <b>London</b>            | <b>454.7</b>  | <b>451.0</b> | <b>474.6</b> | <b>479.9</b> | <b>485.1</b> | <b>26.7</b>  | <b>26.4</b> | <b>27.8</b> | <b>28.0</b> | <b>28.1</b> |
| North East               | 143.1         | 138.9        | 154.1        | 141.7        | 136.6        | 23.9   | 23.4        | 26.2        | 24.3        | 23.6        |
| North West               | 362.7         | 349.1        | 392.1        | 372.3        | 364.1        | 21.9   | 21.2        | 23.9        | 22.8        | 22.5        |
| Yorkshire/Humber         | 234.5         | 221.8        | 245.8        | 232.4        | 235.4        | 19.5   | 18.5        | 20.5        | 19.4        | 19.8        |
| East Midlands            | 156.8         | 150.1        | 176.9        | 166.4        | 171.2        | 15.8   | 15.1        | 17.8        | 16.7        | 17.2        |
| West Midlands            | 254.1         | 247.3        | 284.5        | 276.1        | 273.4        | 19.6   | 19.1        | 22.0        | 21.4        | 21.2        |
| East of England          | 169.8         | 171.3        | 191.7        | 186.6        | 186.1        | 13.3   | 13.4        | 14.9        | 14.5        | 14.4        |
| South East               | 222.2         | 224.5        | 253.0        | 246.4        | 245.9        | 11.8   | 11.9        | 13.4        | 13.0        | 12.9        |
| South West               | 147.3         | 141.6        | 165.1        | 159.5        | 158.4        | 13.2   | 12.7        | 14.7        | 14.2        | 14.1        |
| Wales                    | 150.5         | 146.4        | 173.6        | 165.8        | 161.7        | 21.6   | 21.0        | 25.0        | 24.0        | 23.6        |
| Scotland                 | 215.1         | 207.2        | 239.3        | 225.3        | 214.6        | 18.6   | 18.1        | 21.0        | 19.9        | 19.1        |

<sup>1</sup>Rates are calculated as a percentage of all aged 0-18 from the mid year estimates for the appropriate year, ONS.

**Table 7.3 Children in families on key benefits: Government Office Region by benefit entitlement route, November 2005**

Source: Department for Work and Pensions 5% sample

| Government Office region | Total (000's) | Benefit entitlement route – % of total |                               |              |            |                                 |
|--------------------------|---------------|--|-------------------------------|--------------|------------|---------------------------------|
|                          |               | Contributory                           | Contributory and Income Based | Income Based | Other      | National Insurance Credits only |
| Great Britain            | 2,633.7       | 10.7                                   | 4.9                           | 77.0         | 5.3        | 2.1                             |
| <b>London</b>            | <b>485.1</b>  | <b>4.0</b>                             | <b>3.1</b>                    | <b>88.5</b>  | <b>2.7</b> | <b>1.8</b>                      |
| North East               | 136.6         | 13.9                                   | 4.8                           | 74.4         | 4.9        | 2.0                             |
| North West               | 364.1         | 12.5                                   | 5.6                           | 74.5         | 5.5        | 2.0                             |
| Yorkshire and Humber     | 235.4         | 11.5                                   | 5.0                           | 75.6         | 5.8        | 2.1                             |
| East Midlands            | 171.2         | 12.1                                   | 5.4                           | 73.2         | 7.0        | 2.3                             |
| West Midlands            | 273.4         | 10.4                                   | 5.8                           | 76.3         | 5.5        | 1.9                             |
| East of England          | 186.1         | 10.2                                   | 5.2                           | 76.6         | 5.6        | 2.4                             |
| South East               | 245.9         | 9.6                                    | 4.7                           | 77.2         | 5.7        | 2.9                             |
| South West               | 158.4         | 11.4                                   | 5.4                           | 73.2         | 7.6        | 2.4                             |
| Wales                    | 161.7         | 18.2                                   | 6.2                           | 67.3         | 6.2        | 2.0                             |
| Scotland                 | 214.6         | 14.2                                   | 4.7                           | 72.9         | 6.0        | 2.2                             |

Benefit entitlement route: Contributory and income related includes JSA claimants who receive income based benefit but who also satisfy the conditions for receiving contribution-based JSA.

**Table 7.4 Children in families on key benefits, proportion of total: by Family Type, November 2005**

Source: Department for Work and Pensions 5% sample

| Government Office region | Total (000's) | Family Type - % of total |             |
|--------------------------|---------------|--------------------------|-------------|
|                          |               | Single                   | Couple      |
| Great Britain            | 2,633.7       | 64.8                     | 34.9        |
| <b>London</b>            | <b>485.1</b>  | <b>74.6</b>              | <b>25.3</b> |

Family Type: The incorporation of Child Tax Credit data has provided additional information on children/dependants and family type for claimants of non income-related benefits and reduced the number of 'unknown' family types after May 2003.

**Table 7.5 Children in families on key benefits, proportion of total:  
Government Office Region by Number of child dependants, November 2005**

Source: Department for Work and Pensions 5% sample

| Government Office region | Total (000's) | Number of child dependants - % of total |             |             |
|--------------------------|---------------|---|-------------|-------------|
|                          |               | 1                                       | 2           | 3 or more   |
| Great Britain            | 2,633.7       | 24.7                                    | 34.3        | 41.0        |
| <b>London</b>            | <b>485.1</b>  | <b>22.8</b>                             | <b>32.2</b> | <b>45.0</b> |
| North East               | 136.6         | 26.8                                    | 35.0        | 38.3        |
| North West               | 364.1         | 24.6                                    | 33.9        | 41.6        |
| Yorkshire and Humber     | 235.4         | 24.0                                    | 33.9        | 42.1        |
| East Midlands            | 171.2         | 24.2                                    | 33.9        | 41.9        |
| West Midlands            | 273.4         | 23.3                                    | 32.1        | 44.6        |
| East of England          | 186.1         | 25.0                                    | 36.2        | 38.8        |
| South East               | 245.9         | 23.6                                    | 36.6        | 39.7        |
| South West               | 158.4         | 25.4                                    | 35.1        | 39.6        |
| Wales                    | 161.7         | 25.8                                    | 35.2        | 39.0        |
| Scotland                 | 214.6         | 30.6                                    | 37.7        | 31.7        |

Number of child dependants Includes children aged 0-16 for whom additional benefit is paid and those aged 16-18 in full time education. This table shows the number of children by the size of the family, NOT the number of families by number of children

**Table 7.6 Children in families on key benefits, proportion of total:  
Government Office Region by Statistical Group, November 2005**

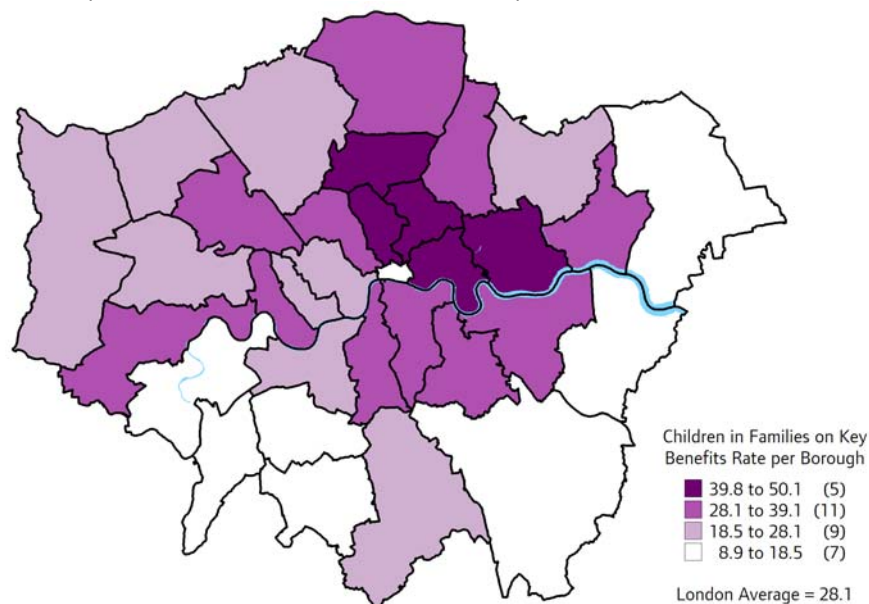
Source: Department for Work and Pensions 5% sample

| Government Office region | Total (000's) | Statistical Group - % of total |               |              |            |
|--------------------------|---------------|--------------------------------|---------------|--------------|------------|
|                          |               | Unemployed                     | Sick/Disabled | Lone Parents | Others     |
| Great Britain            | 2,633.7       | 8.3                            | 36.1          | 53.4         | 2.2        |
| <b>London</b>            | <b>485.1</b>  | <b>9.0</b>                     | <b>25.7</b>   | <b>63.2</b>  | <b>2.0</b> |
| North East               | 136.6         | 7.6                            | 39.9          | 49.6         | 2.9        |
| North West               | 364.1         | 6.7                            | 41.6          | 49.5         | 2.3        |
| Yorkshire and Humber     | 235.4         | 9.0                            | 38.3          | 49.8         | 2.9        |
| East Midlands            | 171.2         | 9.6                            | 36.6          | 51.4         | 2.5        |
| West Midlands            | 273.4         | 11.1                           | 35.0          | 51.4         | 2.5        |
| East of England          | 186.1         | 9.7                            | 33.0          | 55.1         | 2.1        |
| South East               | 245.9         | 8.2                            | 32.9          | 57.1         | 1.9        |
| South West               | 158.4         | 6.1                            | 39.9          | 51.9         | 2.1        |
| Wales                    | 161.7         | 6.2                            | 46.9          | 45.0         | 1.9        |
| Scotland                 | 214.6         | 6.7                            | 41.2          | 50.4         | 1.7        |

The statistical group indicates the main reason that a client is claiming benefit. Further details are provided in the introduction.

**Map 7.1 Children in families on key benefits, London borough rates, November 2005**

Source: Department for Work and Pensions 5% sample



**Table 7.7 The 20 Local Authorities in Great Britain with the highest claimant rates, November 2005**

Source: DWP Information Directorate: Work and Pensions Longitudinal Study.

| Rank: 1=highest rate (out of 408 in GB) | Government Office region | Local Authority      | All Claimants (000's) | Claimant rate <sup>1</sup> (%) |
|---|--------------------------|----------------------|-----------------------|--------------------------------|
| 1                                       | London                   | Tower Hamlets        | 26.5                  | 50.1                           |
| 2                                       | London                   | Islington            | 16.7                  | 45.4                           |
| 3                                       | North West               | Manchester           | 43.6                  | 42.8                           |
| 4                                       | London                   | Hackney              | 22.8                  | 41.6                           |
| 5                                       | London                   | Haringey             | 21.3                  | 40.5                           |
| 6                                       | London                   | Newham               | 28.7                  | 40.5                           |
| 7                                       | Wales                    | Blaenau Gwent        | 6.7                   | 40.4                           |
| 8                                       | London                   | Southwark            | 22.1                  | 38.3                           |
| 9                                       | London                   | Lambeth              | 21.9                  | 37.9                           |
| 10                                      | North West               | Liverpool            | 36.2                  | 36.3                           |
| 11                                      | North East               | Easington            | 7.9                   | 35.7                           |
| 12                                      | North West               | Knowsley             | 13.7                  | 35.4                           |
| 13                                      | London                   | Barking and Dagenham | 15.8                  | 34.9                           |
| 14                                      | London                   | Waltham Forest       | 19.1                  | 34.6                           |
| 15                                      | Scotland                 | Glasgow City         | 41.6                  | 34.3                           |
| 16                                      | East Midlands            | Nottingham           | 20.5                  | 33.7                           |
| 17                                      | East Midlands            | Leicester            | 24.3                  | 33.6                           |
| 18                                      | London                   | Greenwich            | 18.5                  | 33.4                           |
| 19                                      | North East               | Middlesbrough        | 11.6                  | 33.3                           |
| 20                                      | Wales                    | Neath Port Talbot    | 10.3                  | 33.1                           |

<sup>1</sup>Rates are calculated as a percentage of all aged 0-18 from the 2005 mid year estimates, ONS.

## Children dependent on workless benefits by ward

This data is based on a snap shot taken in April 2005 (not November 2005) of children aged 0-15 years. The workless benefits are: Income Support, Jobseekers Allowance, Incapacity Benefit / Severe Disablement Allowance, and Pension Credit.

**Table 7.8 The 30 wards with the highest claimant rates in London for children dependent on benefits, April 2005**

Source: DWP Information Directorate.

| Ranking out of 624 wards in London.<br>1= Highest rate | London Borough       | Ward Name                     | Total claimants | Claimant Rate <sup>1</sup> |
|--|----------------------|-------------------------------|-----------------|----------------------------|
| 1  | Westminster          | Westbourne                    | 1,510           | 82.7                       |
| 2  | Westminster          | Queen's Park                  | 1,495           | 80.6                       |
| 3  | Westminster          | Church Street                 | 1,400           | 78.6                       |
| 4  | Westminster          | Harrow Road                   | 1,095           | 68.1                       |
| 5  | Haringey             | White Hart Lane               | 1,835           | 65.3                       |
| 6  | Hammersmith & Fulham | College Park and Old Oak      | 900             | 63.0                       |
| 7  | Tower Hamlets        | East India and Lansbury       | 1,930           | 61.8                       |
| 8  | Tower Hamlets        | St. Dunstan's & Stepney Green | 2,095           | 59.9                       |
| 9  | Tower Hamlets        | Bow East                      | 960             | 59.3                       |
| 10   | Haringey             | Northumberland Park           | 1,840           | 58.9                       |
| 11   | Hackney              | Chatham                       | 1,425           | 58.7                       |
| 12   | Haringey             | St. Ann's                     | 1,385           | 58.6                       |
| 13   | Haringey             | Noel Park                     | 1,220           | 58.5                       |
| 14   | Newham               | Canning Town South            | 1,765           | 58.4                       |
| 15   | Westminster          | Churchill                     | 715             | 56.5                       |
| 16   | Newham               | Canning Town North            | 1,655           | 56.4                       |
| 17   | Southwark            | Peckham                       | 1,495           | 56.0                       |
| 18   | Hammersmith & Fulham | Wormholt and White City       | 1,425           | 55.7                       |
| 19   | Islington            | Canonbury                     | 1,090           | 55.5                       |
| 20   | Tower Hamlets        | Mile End East                 | 1,585           | 55.4                       |
| 21   | Haringey             | Tottenham Green               | 1,485           | 55.1                       |
| 22   | Hackney              | King's Park                   | 1,310           | 54.8                       |
| 23   | Haringey             | Tottenham Hale                | 1,655           | 54.2                       |
| 24   | Hackney              | Victoria                      | 1,440           | 54.1                       |
| 25   | Hackney              | Hoxton                        | 1,110           | 54.1                       |
| 26   | Camden               | Kilburn                       | 1,020           | 54.0                       |
| 27   | Islington            | Finsbury Park                 | 1,305           | 53.6                       |
| 28   | Tower Hamlets        | Limehouse                     | 1,655           | 53.6                       |
| 29   | Hackney              | Queensbridge                  | 1,135           | 53.5                       |
| 30   | Haringey             | Woodside                      | 1,170           | 53.3                       |

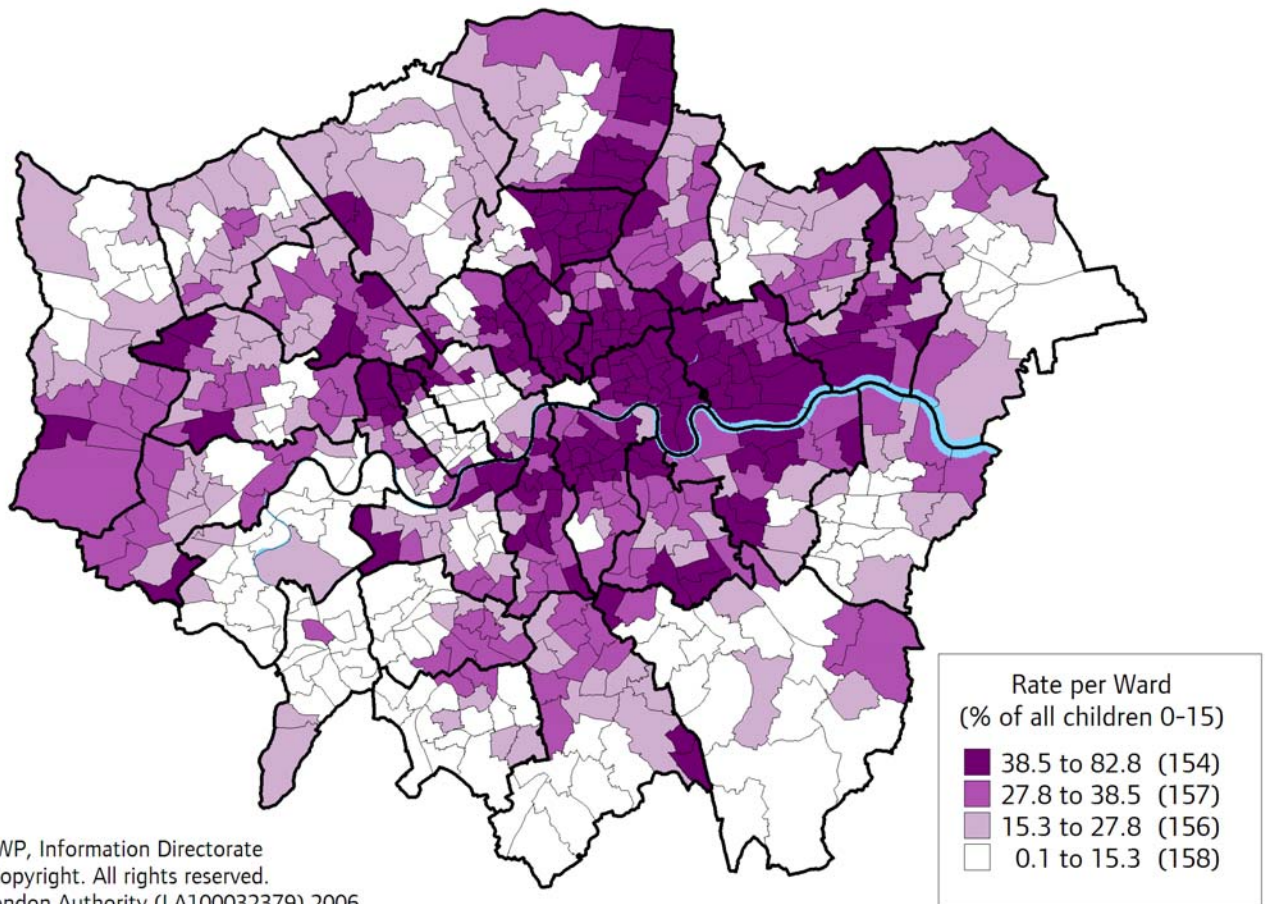
<sup>1</sup>Population for rates is GLA 2005 round Projections

The four highest rates are all Westminster wards. These wards are deprived as shown by other indicators but the high rates may also be because Westminster has a particularly high population turnover, therefore those claiming benefits may still be registered in that borough but now living elsewhere.

**Map 7.2 Children (aged 0-15) dependent on benefits, claimant rates by London wards, April 2005**

Source: DWP Information Directorate.

Population for rates is GLA 2005 round Projections



Source: DWP, Information Directorate  
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## Chapter 8 - Child and Working Tax Credits

### Summary

- In 2004/05 378,000 families with dependent children in London received tax credits – that is, 44 per cent of all families with children in London – the lowest for any region in England and Wales. The rate for Inner London was only 39 per cent.
- In London, 31 per cent of those families with children who received tax credits were lone parent families: this is the highest proportion in England and Wales.
- London (despite having the lowest percentage of cases in the country) had the largest percentage increase in cases between 2003/04 and 2004/05 with 6.3 per cent.
- In Inner London the proportion of cases receiving the family element or below was significantly lower than the rest of the country and Outer London – 34.5 per cent in Inner London compared to 50.5 per cent in England and Wales and 55.1 per cent in Outer London.
- London has the lowest rates in terms of the percentage of all children in families receiving tax credits compared to other regions and to England and Wales as a whole.
- The lowest rate of cases by far is in Kensington and Chelsea with 18.5 per cent – this is half the rate for Inner London as a whole.
- Just over 53 per cent of all cases in Southwark are lone parents – the highest percentage of all London boroughs.
- The general pattern in terms of type of award is that Inner London boroughs have a higher proportion of cases claiming both CTC and WTC and Outer London boroughs have a higher proportion of cases claiming just CTC with the family element or below.
- In Tower Hamlets just over 64 per cent of cases benefit from both CTC and WTC, whereas only 23 per cent are claiming just CTC with the family element or lower.
- London as a whole has the lowest take-up rates in the country – i.e. there are families in London entitled to child and working tax credits who are not claiming. The reasons for this are not clear. It may be that there are more higher income families in London which do not bother to claim because the gain is too small compared to the effort of filling in a long, complicated claim form. It may also be the case that there are more low income families in London, especially those with English as a second language, who are unaware of or do not understand the procedures involved to claim either CTC or WTC.

- There may also be more families in London who are not entitled to claim tax credits because they are subject to immigration control. These families may be included in the calculations for take-up rates in London but the affect of this is difficult to quantify.

## Background

Working Tax Credits (WTC) are paid to lower income families where an adult is in employment and Child Tax Credits (CTC) are paid to people with children, whether they are in, or out of, work. *However this Chapter only covers in-work families.*

To qualify for working tax credit a person must be in low-paid work and be:

- over 16, have a child and work at least 16 hours a week; *or*
- over 16, be disabled and work at least 16 hours a week; *or*
- over 25 and work at least 30 hours a week; *or*
- 50 or more, work at least 16 hours a week and be receiving certain benefits.

To qualify for child tax credit a person must be at least 16 and be responsible for a child (i.e. be the main carer). It is paid in addition to child benefit.

All families with incomes at or below £58,175 a year receive at least the family element of child tax credit. This is reduced by one pound for every £15 above this threshold – therefore there are families that receive tax credits below the basic amount. In this chapter CTC is split between:

- those receiving above the family element (either because they have more than one child, or a child under 1 year old, or a disabled child or a combination of these factors); and
- or those receiving the basic family element or less.

## Introduction

This chapter presents a geographical analysis of in-work families<sup>24</sup> receiving Child Tax Credit (CTC) and Working Tax Credit (WTC) in 2004-05 based on their finalised awards (see definition on page 5). The figures show the average number of in-work families, taken over the year, in each region of England and each London borough.

Social security benefits are paid to cover a number of contingencies, such as unemployment, illness and disability. In addition, over the past few decades, a number of benefits have been introduced with the explicit purpose of boosting the incomes of low earners, thus blurring the distinction between welfare and work.

Central to the reform of the tax and benefit system in the late 1990s was the introduction of Working Families Tax Credit (WFTC) and the Disabled Person's Tax Credit (DPTC) in October 1999, which replaced the previous Family Credit and Disability Working Allowance. These were replaced, themselves, (along with employment credit for people over 50) by the introduction of WTC and CTC in April 2003. Compared to the former system of in-work benefits, the tax credit system is widely seen as having less stigma attached to it because it links support more closer to

<sup>24</sup> Couples with children or lone parents where the adult, or at least one adult in a couple, worked for 16 or more hours per week.

the pay packet. Tax credits are also intended to fulfil one of the central tenets of Government welfare policy - that work pays.

## Findings

In 2004/05 389,000 families received tax credits in London, of these 378,000 were families with children – 44 per cent of all families with children in London. This is the lowest for any region in England and Wales. The region with the highest percentage was the East Midlands with just over 65 per cent and in England and Wales as a whole the percentage that received tax credits was 59 per cent (see Table 8.1 and Chart 8.1). The rate for Inner London was only 38.6 per cent.

In London, 31 per cent of families with children who received tax credits (cases) were lone parent families; this is the highest in England and Wales, which had an overall percentage of 23.5 per cent. In Inner London 42 per cent of cases were lone parent families.

Table 8.2 shows the number of cases in 2004/05 compared with the previous year. There was not a large increase in numbers, in England and Wales there was a 2.5 per cent increase from 2003/04. However, London (despite having the lowest percentage of cases in the country) had the largest percentage increase between 2003/04 and 2004/05 with 6.3 per cent. In Inner London the percentage increase was nearly 11 per cent, double the percentage increase of Outer London.

**Table 8.1 Average number of in-work families receiving tax credits (cases) by region and country, 2004/05**

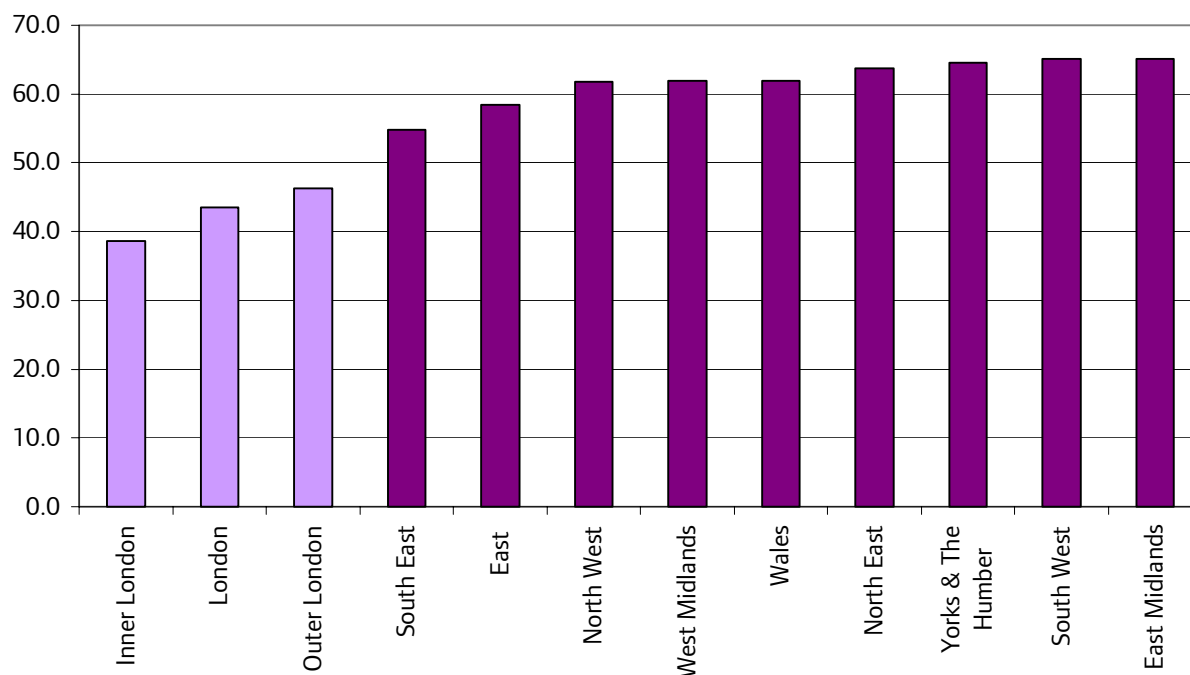
Source: HM Revenue and Customs

| Region and country  | All cases –with or without children (000's) | Families with children          |   |                                |   |
|---------------------|---|---------------------------------|---|--------------------------------|---|
|                     |   | All cases with children (000's) | Rate - percent of population (families with children) % | Of which, lone parents (000's) | Lone parents - percent of all cases (%) |
| North East          | 220   | 202                             | 63.7  | 52                             | 25.7                                    |
| North West          | 562   | 528                             | 61.7  | 138                            | 26.1                                    |
| Yorks & The Humber  | 424   | 399                             | 64.6  | 93                             | 23.3                                    |
| East Midlands       | 352   | 334                             | 65.2  | 72                             | 21.6                                    |
| West Midlands       | 430   | 410                             | 62.0  | 91                             | 22.2                                    |
| East                | 396   | 382                             | 58.5  | 77                             | 20.2                                    |
| <b>London</b>       | <b>389</b>                                  | <b>378</b>                      | <b>43.5</b>   | <b>117</b>                     | <b>31.0</b>                             |
| <i>Inner London</i> | 125   | 121                             | 38.6  | 50                             | 41.8                                    |
| <i>Outer London</i> | 264   | 257                             | 46.3  | 67                             | 26.1                                    |
| South East          | 542   | 525                             | 54.8  | 112                            | 21.3                                    |
| South West          | 391   | 370                             | 65.1  | 75                             | 20.3                                    |
| Wales               | 243   | 226                             | 62.0  | 54                             | 23.9                                    |
| England             | 3,706                                       | 3,528                           | 58.7  | 828                            | 23.5                                    |
| England and Wales   | 3,949                                       | 3,754                           | 58.9  | 882                            | 23.5                                    |

Note: The rate is calculated as a percentage of all families with children from the 2001 Census.

**Chart 8.1 Average number of cases by region as a percentage of the population (all families with children), 2004/05**

Source: HM Revenue and Customs



**Table 8.2 Average number of tax credit cases by region and country, 2003/04 to 2004/05**

Source: HM Revenue and Customs

| Region and country | Families with children |   |                     |   | Percentage change in numbers, 2003/04 to 2004/05 |
|--------------------|------------------------|---|---------------------|---|--|
|                    | 2003/04                |   | 2004/05             |   |  |
|                    | Total cases (000's)    | Rate - percent of population (all families with children) | Total cases (000's) | Rate - percent of population (all families with children) |  |
| <b>London</b>      | <b>354</b>             | <b>40.7</b>   | <b>378</b>          | <b>43.5</b>   | <b>6.3</b>                                       |
| Inner London       | 109                    | 34.8  | 121                 | 38.6  | 10.8   |
| Outer London       | 245                    | 44.1  | 257                 | 46.3  | 5.0  |
| England and Wales  | 3,662                  | 57.4  | 3,754               | 58.9  | 2.5  |

Note: The rate is as a percentage of all families with children from the 2001 Census.

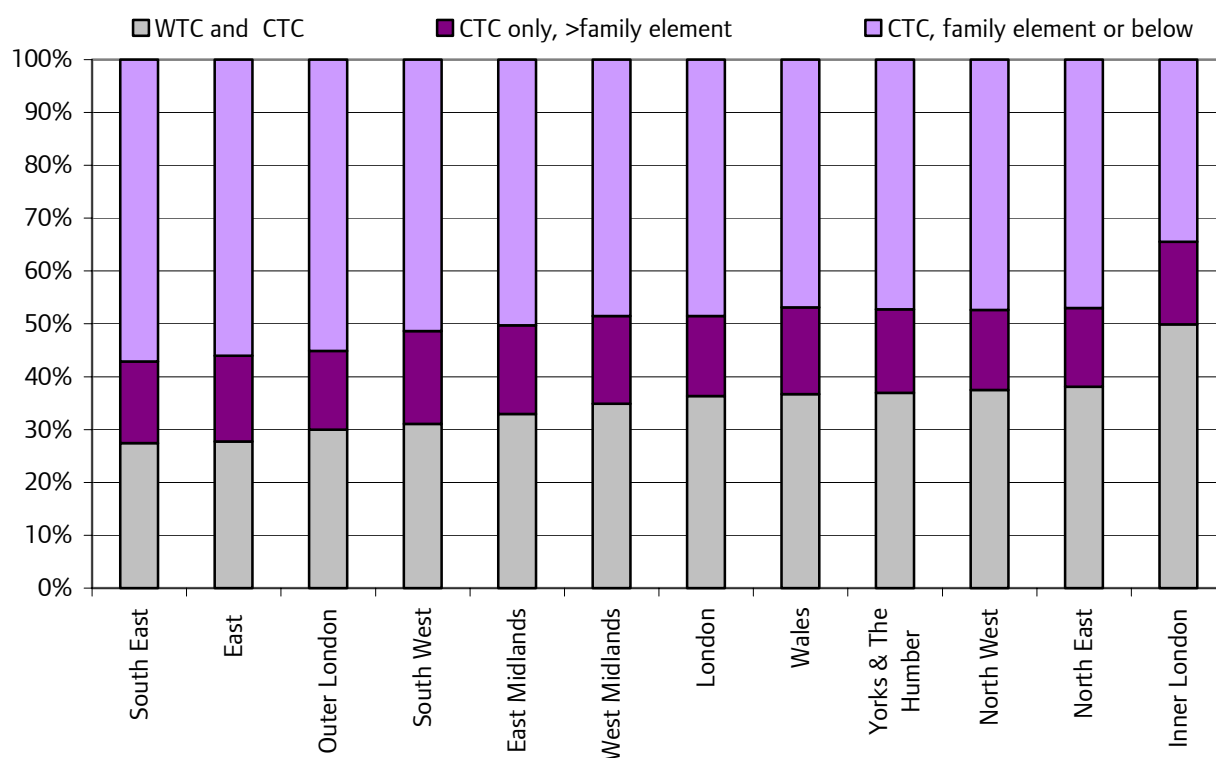
**Table 8.3 Average number of tax credit cases by type of award, 2004/05**

Source: HM Revenue and Customs

| Region and country | Families with children |                     |                                   |                                      |                          |  |   |
|--------------------|------------------------|---------------------|-----------------------------------|--------------------------------------|--------------------------|--|---|
|                    | Total cases (000's)    | WTC and CTC (000's) | CTC only, >family element (000's) | CTC, family element or below (000's) | WTC and CTC (% of total) | CTC only, >family element (% of total) | CTC, family element or below (% of total) |
| North East         | 202                    | 77                  | 30                                | 95                                   | 38.1                     | 14.9                                   | 47.0                                      |
| North West         | 528                    | 198                 | 80                                | 250                                  | 37.5                     | 15.2                                   | 47.3                                      |
| Yorks & The Humber | 399                    | 147                 | 63                                | 188                                  | 36.8                     | 15.8                                   | 47.1                                      |
| East Midlands      | 334                    | 110                 | 56                                | 168                                  | 32.9                     | 16.8                                   | 50.3                                      |
| West Midlands      | 410                    | 143                 | 68                                | 199                                  | 34.9                     | 16.6                                   | 48.5                                      |
| East               | 382                    | 106                 | 62                                | 214                                  | 27.7                     | 16.2                                   | 56.0                                      |
| <b>London</b>      | <b>378</b>             | <b>137</b>          | <b>57</b>                         | <b>183</b>                           | <b>36.2</b>              | <b>15.1</b>                            | <b>48.4</b>                               |
| Inner London       | 121                    | 60                  | 19                                | 42                                   | 49.9                     | 15.6                                   | 34.5                                      |
| Outer London       | 257                    | 77                  | 38                                | 142                                  | 30.0                     | 14.9                                   | 55.1                                      |
| South East         | 525                    | 144                 | 81                                | 300                                  | 27.4                     | 15.4                                   | 57.1                                      |
| South West         | 370                    | 115                 | 65                                | 190                                  | 31.1                     | 17.6                                   | 51.4                                      |
| Wales              | 226                    | 83                  | 37                                | 106                                  | 36.7                     | 16.4                                   | 46.9                                      |
| England            | 3,528                  | 1,177               | 562                               | 1,789                                | 33.4                     | 15.9                                   | 50.7                                      |
| England and Wales  | 3,754                  | 1,260               | 599                               | 1,895                                | 33.6                     | 16.0                                   | 50.5                                      |

**Chart 8.2 Average number of tax credit cases by type of award – proportion of all awards received, 2004/05**

Source: HM Revenue and Customs



**Table 8.4 Average number of children in families receiving tax credits, 2003/04 to 2004/05**

Source: HM Revenue and Customs

|                     | Children in families receiving tax credits |                                  |             |                                  |  |
|---------------------|--|----------------------------------|-------------|----------------------------------|--|
|                     | 2003/04                                    |                                  | 2004/05     |                                  | Percentage change in numbers, 2003/04 to 2004/05 |
|                     | Total 000's                                | Rate - percent of population (%) | Total 000's | Rate - percent of population (%) |  |
| North East          | 341  | 62.0                             | 337         | 61.3                             | -1.2   |
| North West          | 919  | 59.8                             | 917         | 59.6                             | -0.2   |
| Yorks & The Humber  | 696  | 62.5                             | 695         | 62.4                             | -0.1   |
| East Midlands       | 591  | 64.2                             | 587         | 63.8                             | -0.7   |
| West Midlands       | 726  | 60.2                             | 729         | 60.5                             | 0.4  |
| East                | 684  | 57.3                             | 685         | 57.4                             | 0.1  |
| <b>London</b>       | <b>645</b>                                 | <b>40.6</b>                      | <b>673</b>  | <b>42.3</b>                      | <b>4.3</b>                                       |
| <i>Inner London</i> | 207  | 34.5                             | 219         | 37.5                             | 8.8  |
| <i>Outer London</i> | 444  | 44.0                             | 455         | 45.2                             | 2.6  |
| South East          | 931  | 53.2                             | 937         | 53.6                             | 0.6  |
| South West          | 661  | 64.2                             | 659         | 64.0                             | -0.3   |
| Wales               | 394  | 60.5                             | 394         | 60.5                             | 0.0  |
| England             | 6,194                                      | 56.9                             | 6,219       | 57.1                             | 0.4  |
| England and Wales   | 6,588                                      | 57.1                             | 6,613       | 57.3                             | 0.4  |

Note: The rate is as a percentage of all dependent children from the 2001 Census.

**Table 8.5 Average number of children in families receiving tax credits by type of award, 2004/05**

Source: HM Revenue and Customs

|                     | Children in families receiving tax credits |                     |                                   |                                      |                          |  |   |
|---------------------|--|---------------------|-----------------------------------|--------------------------------------|--------------------------|--|---|
|                     | Total (000's)                              | WTC and CTC (000's) | CTC only, >family element (000's) | CTC, family element or below (000's) | WTC and CTC (% of total) | CTC only, >family element (% of total) | CTC, family element or below (% of total) |
| North East          | 337  | 132                 | 60                                | 145                                  | 39.2                     | 17.8                                   | 43.0                                      |
| North West          | 917  | 356                 | 167                               | 394                                  | 38.8                     | 18.2                                   | 43.0                                      |
| Yorks & The Humber  | 695  | 268                 | 132                               | 295                                  | 38.6                     | 19.0                                   | 42.4                                      |
| East Midlands       | 587  | 199                 | 119                               | 269                                  | 33.9                     | 20.3                                   | 45.8                                      |
| West Midlands       | 729  | 267                 | 146                               | 316                                  | 36.6                     | 20.0                                   | 43.3                                      |
| East                | 685  | 194                 | 136                               | 355                                  | 28.3                     | 19.9                                   | 51.8                                      |
| <b>London</b>       | <b>673</b>                                 | <b>257</b>          | <b>121</b>                        | <b>295</b>                           | <b>38.2</b>              | <b>18.0</b>                            | <b>43.8</b>                               |
| <i>Inner London</i> | 219  | 116                 | 39                                | 63                                   | 53.3                     | 17.9                                   | 28.7                                      |
| <i>Outer London</i> | 455  | 141                 | 82                                | 232                                  | 31.0                     | 18.1                                   | 51.0                                      |
| South East          | 937  | 261                 | 179                               | 497                                  | 27.9                     | 19.1                                   | 53.0                                      |
| South West          | 659  | 207                 | 141                               | 311                                  | 31.4                     | 21.4                                   | 47.2                                      |
| Wales               | 394  | 147                 | 79                                | 168                                  | 37.3                     | 20.1                                   | 42.6                                      |
| England             | 6,219                                      | 2,141               | 1,201                             | 2,877                                | 34.4                     | 19.3                                   | 46.3                                      |
| England and Wales   | 6,613                                      | 2,288               | 1,280                             | 3,045                                | 34.6                     | 19.4                                   | 46.0                                      |

In terms of the type of award being received, London is similar to other regions and to England and Wales as a whole. However, the figures for Inner London show a significant difference. Nearly 50 per cent of cases received both child and working tax credits, this compares to 30 per cent in Outer London and just under 34 per cent in England and Wales. The proportion receiving CTC only but more than the family element is similar to the rest of the country but the proportion of families receiving the family element or below was significantly lower than the rest of the country and the rest of London – 34.5 per cent in Inner London compared to 50.5 per cent in England and Wales and 55 per cent in Outer London (see Table 8.3 and Chart 8.2).

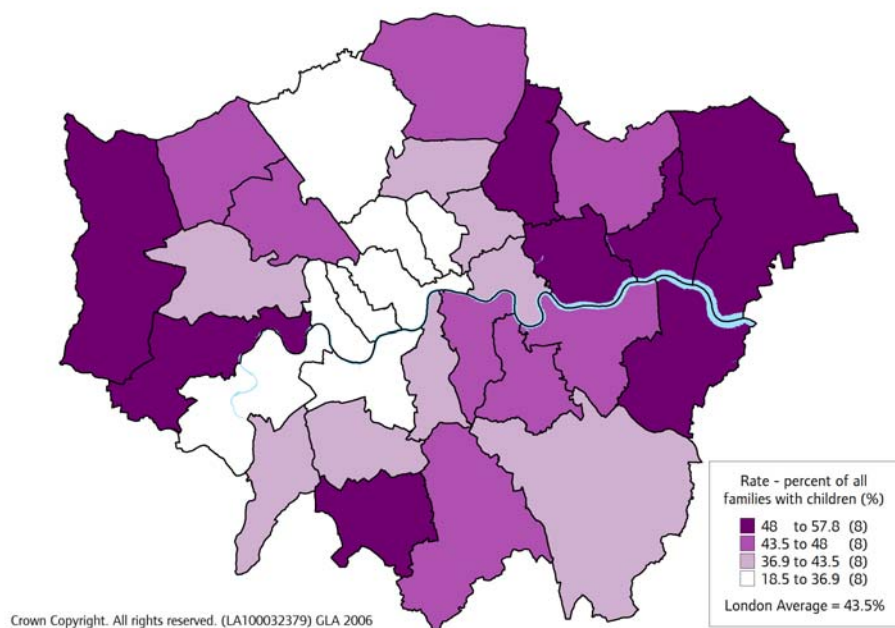
The lower level in Inner London of families claiming CTC below the family element shows that there are many families, with at least one individual in work, who are not reaching the threshold of £58,175 a year. In fact their incomes are low enough that they can claim WTC as well as CTC – as shown by the high proportions claiming both. To be entitled to WTC you must work for 16 hours or more a week – if you do not satisfy this basic element you cannot claim for any other element of WTC. The fact that WTC has a lone parent element and a disability element may also contribute to explaining the higher percentage in Inner London claiming WTC as there is a high percentage of both of these groups in its population.

However, this is an incomplete picture. The figures in this chapter only cover in-work families therefore there would be many more Londoners claiming CTC above the family element if workless households were included in the figures. According to the Labour Force Survey for Spring 2005, nearly one third (31 per cent) of households with children are workless – almost double the rate of Outer London (18 per cent). The rate of worklessness among lone parent households in Inner London was 57 per cent, far higher than those in the rest of the UK and only 35 per cent of couple households with children have all adults in work.

Tables 8.4 and 8.5 show the number of children in families receiving tax credits and as you would expect show the same patterns. They show that London (and especially Inner London) has the highest rates of increase from 2003/04 to 2004/05 but the lowest rates in terms of the percentage of all children in the population benefiting compared to other regions and to England and Wales as a whole. Again, the

**Map 8.1 Average number of tax credit cases by London borough as a percentage of population (all families with children), 2004/05**

Source: HM Revenue and Customs



percentage of children in families receiving tax credits (with family element or below) is very low in Inner London with just under 29 per cent compared to 49 per cent for England and Wales and 51 per cent in Outer London (but it should be borne in mind that these figures only cover working families).

Tables A8.1 to A8.5 in Appendix 2 repeat what is shown in Tables 8.1 to 8.5 but at the London borough level. The largest number of cases was in the London borough of Croydon with over 21,000 but the borough with the highest rate (i.e. as a proportion of all families with dependent children) was Bexley with 58 per cent, closely followed by Havering with 56 per cent.

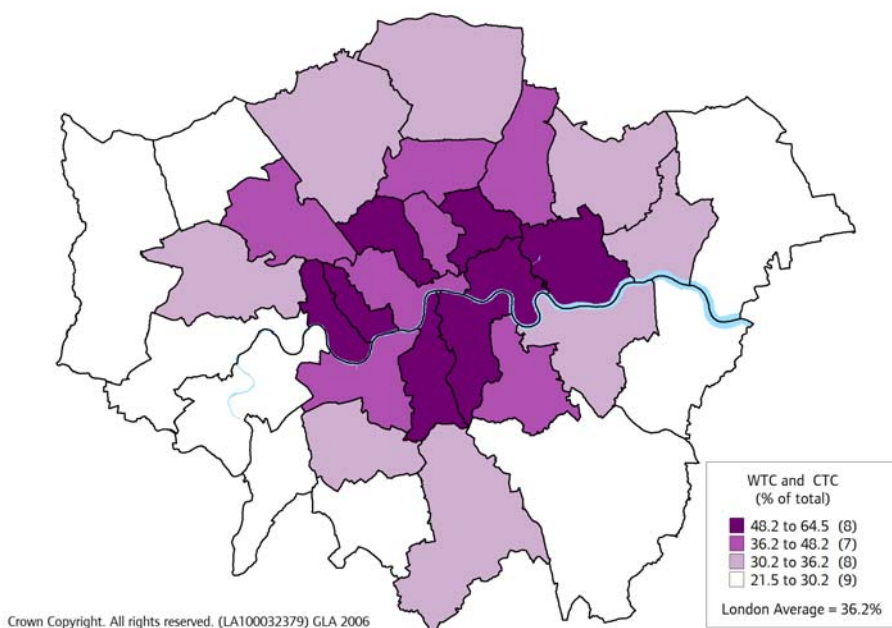
The lowest rate by far is in Kensington and Chelsea with 18.5 per cent – this is half the rate for Inner London as a whole, only 2,800 families with children claim tax credits in Kensington and Chelsea. The next lowest rate is in Richmond upon Thames with 28 per cent (see Map 8.1).

Just over 53 per cent of all cases in Southwark are lone parents – the highest percentage of all boroughs.

This is just higher than the percentage for Lambeth with just under 53 per cent. The boroughs with the lowest percentages of lone parents claiming tax credits are Harrow and Havering with 19 and 20 per cent respectively (see Table A8.1).

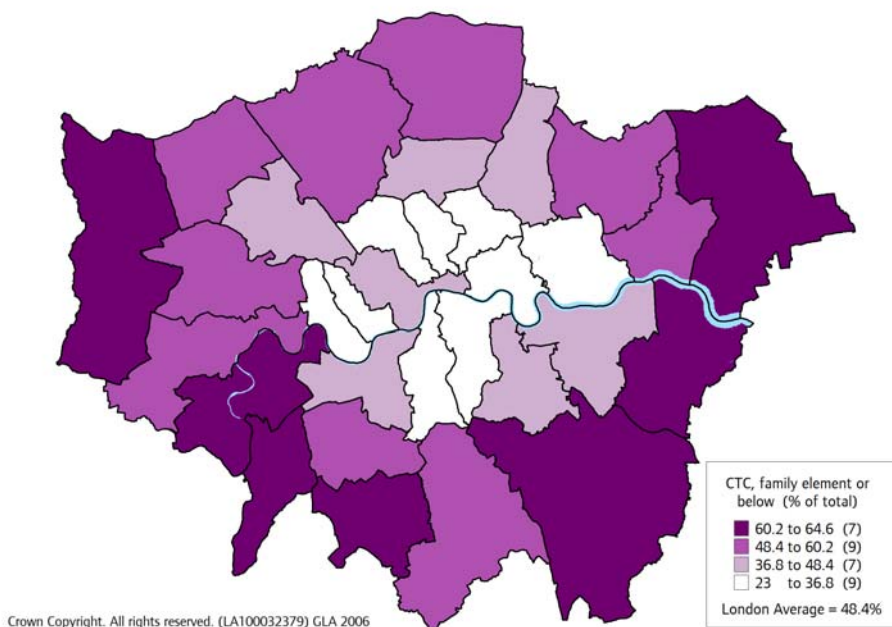
**Map 8.2 Average number of in-work families receiving both WTC and CTC as a proportion of all cases, 2004/05**

Source: HM Revenue and Customs



**Map 8.3 Average number of in-work families receiving just CTC equal to the family element or below as a proportion of all cases, 2004/05**

Source: HM Revenue and Customs



The percentage increase in cases from 2003/04 to 2004/05 was highest in Hackney with 16.3 per cent closely followed by Newham with 16.2 per cent. Southwark also had a large increase with 14.6 per cent. Havering had the lowest percentage increase with 1.6 per cent.

From April 2004 those receiving the child element through Income Support and Jobseeker's Allowance transferred onto child tax credits. Families on Income Support and Jobseeker's Allowance who were already receiving child tax credit have started to receive support for their children solely through child tax credit. New claimants of Income Support and Jobseeker's Allowance are no longer awarded child allowances in those benefits, but receive child tax credit instead. The automatic phased transfer on to child tax credit of the remaining families with children within Income Support and Jobseeker's Allowance began in October 2004. The claimant rate for both these benefits is high in those boroughs with high percentage increases from 2003/04.

The general pattern for boroughs in terms of type of award is that Inner London boroughs have a higher proportion of cases claiming both CTC and WTC and Outer London boroughs have a higher proportion claiming just CTC with the family element or below (see Maps 8.2 and 8.3).

Just over 64 per cent of cases, in Tower Hamlets, benefit from both CTC and WTC, whereas only 23 per cent are claiming just CTC with the family element or lower. Other boroughs with over 50 per cent claiming CTC and WTC are Camden, Hackney, Lambeth, Newham and Southwark.

Havering on the other hand has the highest proportion claiming just CTC with the family element or below with 64.5 per cent and the lowest proportion claiming WTC and CTC with 21.5 per cent. Other boroughs with high proportions include Bexley, Sutton, Kingston upon Thames and Bromley.

Tables A8.4 and A8.5 show the number of children as opposed to number of families and the patterns at the borough level are similar.

### **Take-Up Rates**

At between 58 per cent and 73 per cent by caseload, London has the lowest take-up rates in the country (i.e. there are families in London entitled to child and working tax credits who are not claiming). The reasons for this are not clear, but one possibility may be that there are higher income groups that do not bother to claim because the gain is too small compared to the effort of filling in a long, complicated claim form. Another reason maybe that some low income groups, especially those with English as a second language, are unaware or do not understand the procedures involved to claim either CTC or WTC.

There may be a significant number of families in London who are not entitled to claim tax credits – these families may be included in the calculations for take-up rates in London but the affect of this is difficult to quantify. One reason for this may be the use of the Family Resources Survey, which is used to model families' entitlement to tax credits as it collects information on family circumstances and income. For London this may include a significant number of families who are

not entitled to claim tax credits because they are subject to immigration control – however, the affect of this on take-up rates in London is difficult to quantify.

**Table 8.6 Take-up by Government Office region, 2003-04**

| Government Office region | Caseload ('000) | Entitled non-recipients ('000) |                  |             | Caseload take-up rate (%) |                  |             |
|--------------------------|-----------------|--------------------------------|------------------|-------------|---------------------------|------------------|-------------|
|                          |                 | Lower bound                    | Central estimate | Upper bound | Lower bound               | Central estimate | Upper bound |
| North East               | 200             | 20                             | 50               | 80          | 71                        | 80               | 91          |
| North West               | 520             | 70                             | 100              | 140         | 79                        | 84               | 88          |
| Yorks & the Humber       | 390             | 50                             | 80               | 120         | 77                        | 83               | 89          |
| East Midlands            | 330             | 50                             | 80               | 110         | 74                        | 80               | 87          |
| West Midlands            | 400             | 70                             | 110              | 150         | 73                        | 78               | 85          |
| East                     | 370             | 90                             | 140              | 190         | 67                        | 73               | 81          |
| <b>London</b>            | <b>350</b>      | <b>130</b>                     | <b>190</b>       | <b>250</b>  | <b>58</b>                 | <b>65</b>        | <b>73</b>   |
| South East               | 510             | 150                            | 210              | 270         | 65                        | 71               | 77          |
| South West               | 360             | 70                             | 110              | 150         | 71                        | 77               | 83          |
| Wales                    | 220             | 20                             | 50               | 80          | 73                        | 81               | 93          |
| Scotland                 | 370             | 50                             | 90               | 130         | 75                        | 80               | 87          |
| Northern Ireland         | 130             | 20                             | 50               | 80          | 62                        | 73               | 89          |

### Source of figures

The source of the figures is HM Revenue and Customs and is based on data extracted from the tax credits computer system in April 2006 and includes almost all awards to in-work families (less than one per cent had to be imputed).

These tables exclude out-of-work families with children, which received CTC. HM Revenue and Customs do not include these figures for finalised awards because they consider that tables including only those out-of-work families receiving CTC could mislead users<sup>25</sup>.

The figures therefore show in-work recipients of both WTC and CTC and those receiving just CTC (split between those with awards above the family element and those equal to or below the family element). Families receiving WTC but not CTC are not shown separately.

CTC provides support to families for children and "qualifying" young people (in full-time non-advanced education until their 19th birthdays) for which they are responsible. WTC tops up the

<sup>25</sup> HM Revenue and Customs exclude out of work families with children, which received CTC. This is because many other such families received their child support as Income Support or income-based Jobseeker's Allowance awards. Tables including only those out of work families receiving CTC could mislead users. HM Revenue and Customs believe that the number of families receiving their child support via benefits is declining, as families with children falling out of work remain on CTC, and out of work families having their first child must apply for CTC. The residual families will be migrated to CTC in due course.

According to HM Revenue and Customs an estimated 1.4 million out-of-work families in the UK received out-of-work benefits including those receiving just CTC and no other benefits. Estimates for out of work families receiving their child support via benefits, without CTC or receiving just CTC and no other benefit is derived from various sources, these figures are fairly unreliable at the UK level, let alone for smaller geographies and fall outside National Statistics.

earnings of families on low or moderate incomes, and where an adult works for at least 16 hours per week and;

- (a) is responsible for at least one child or qualifying young person, or
- (b) has a disability which puts them at a disadvantage in getting a job, or
- (c) returned to work within the last year aged at least 50 after a period of at least six months receiving out-of-work benefits or,
- (d) is aged at least 25 and works for at least 30 hours per week.

A person is not eligible for tax credits if they are subject to immigration control but is eligible if they belong to the following groups:

- European Economic Area (EEA) nationals, whether or not they are workers
- Refugees
- People with leave to enter or remain outside the immigration rules (exceptional, humanitarian or discretionary leave)
- British citizens
- Family members, whatever their nationality, of EEA workers

If someone is recognised as a refugee they can claim backdated tax credits for the period before they were recognised. They must claim within three months of being notified that they have been granted refugee status.

Asylum seekers are generally excluded from entitlement to tax credits.

CTC and WTC are claimed by lone parents, individuals or jointly by couples and all are described as "families" in this chapter.

### **Child Tax Credit**

Child Tax Credit is a means-tested allowance for parents and carers of children or young people who are still in full-time education.

All families with children can claim Child Tax Credit if their income is no more than £58,175 a year (up to £66,350 if the child is under one). The claimant doesn't have to be the child's parent to be eligible, but must be the main person who is responsible for them.

The amount a person receives depends on various factors, including their annual income.

The payment is made up of two elements:

- a family element paid to any family with at least one child and worth up to £545 (2006-2007 tax year)
- a child element paid for each child in the family and worth up to £1,765 (2006-2007 tax year)

A person may get more if they care for a child under one or a disabled child.

Therefore, a person can qualify for CTC if they satisfy all of the following:

- their income is sufficiently low
- they are a 'present' and 'ordinarily resident' in Great Britain
- they are not subject to immigration control

## Working Tax Credits

Working Tax Credit is designed to help people in-work on low incomes whether they are employed or self-employed and can include support for qualifying childcare. Extra help is available for people working 30 or more hours per week, disabled people, or people aged 50 or over who recently returned to work after a period on benefit.

To claim Working Tax Credit, a person has to be aged 16 or over, and work for 16 hours or more a week. Tax Credits are based on their household circumstances, so the claimant will need to provide information relating to the different elements that make up the allowance, including:

- earnings and the average number of hours worked a week
- partner's earnings (if they have one) and their average hours of work
- any benefits being claimed
- the number and ages of children in the family
- the amount spent each week on childcare

People without children can claim WTC but in practice the majority of those claiming are families with children.

## Finalised awards

A family's entitlement to Child Tax Credit (CTC) and Working Tax Credit (WTC) in 2004-05 depends on its circumstances in that year (for example, the number of children, childcare costs, adults' and children's disabilities) and on its income.

| <b>SUMMARY OF ELIGIBILITY</b>   |                         |                           |
|---|-------------------------|---------------------------|
| <b>Age and employment status</b>  | <b>Child Tax Credit</b> | <b>Working Tax Credit</b> |
| Aged at least 16, not in work and be responsible for a child  | ✓                       |                           |
| Aged over 16, have a child and work at least 16 hours a week  | ✓                       | ✓                         |
| Aged over 16, be disabled and work at least 16 hours a week   |                         | ✓                         |
| Aged over 16, be disabled and work at least 16 hours a week and be responsible for a child                      | ✓                       | ✓                         |
| Aged over 25 and work at least 30 hours a week  |                         | ✓                         |
| Aged over 25 and work at least 30 hours a week and be responsible for a child                                   | ✓                       | ✓                         |
| Aged 50 or more, work at least 16 hours a week and be receiving certain benefits                                |                         | ✓                         |
| Aged 50 or more, work at least 16 hours a week and be receiving certain benefits and be responsible for a child | ✓                       | ✓                         |

Families have been encouraged to report any changes of circumstances, and an estimate of its present income, at any time, but generally did not have to do so until 2005-06. When the family provided full information in 2005-06, including its 2004-05 income, the "finalised" 2004-05 award was calculated. This chapter classifies families according to the information reported for these finalised awards.

## Take-Up rates

HM Revenue and Customs has published Tax Credit Take-Up rates for the first time. There are a number of methodological challenges involved in estimating take-up rates for CTC and WTC, many of which have been dealt with fully or partially in the analysis undertaken by HM Revenue and Customs, and others that remain unaddressed.

### *The data used*

Three separate data sources have been used to produce the take-up rate estimates:

- Administrative data: a 10 per cent sample of single claimants and 20 per cent sample of couples, taken from tax credit administrative records at various points in time. As tax credit awards can be backdated, some of these "snapshots" relate to 2003-04 but others are drawn from points after the end of the 2003-04 financial year. The dataset is identical to that used to produce the HMRC statistical publication. *Child and Working Tax Credits Statistics: Finalised Annual Awards 2003-04*.
- The Family Resources Survey (FRS): a household survey carried out by the Department for Work and Pensions, which collects a wide range of information relating to (amongst other things) family circumstances and income, which can be used to model families' entitlement to tax credits.
- The British Household Panel Survey (BHPS): a longitudinal survey of British households carried out since 1991. As a panel study, it allows for comparisons of incomes in individual families across different years, which they use to derive information on 2001-02 and 2003-04 incomes.

In addition to the above datasets, HM Revenue and Customs also make use of The Families and Children Study (FACS), which is a longitudinal survey of families with children. Although it does not cover those without children, it provides a useful check against BHPS figures for those with children.

### *Definition of take-up rates*

The caseload take-up rate represents the proportion of families who are entitled to a positive tax credit award who take up, or claim, their entitlement. It is estimated as:

$$\frac{CA}{CA + ((ENRFRS \times DAFBHPS) - BAA)}$$

Where:

- CA is the administrative caseload (the number of families receiving a positive tax credit award)
- ENRFRS is the estimated number of those entitled, but not receiving tax credits based on the FRS
- DAFBHPS is an adjustment factor which scales the number of FRS ENRs so that they reflect the impact of the £2,500 disregard; the disregard adjustment factor is calculated using the BHPS
- BAA is an adjustment for backdating, since some ENRs who applied after the FRS interview date, or were waiting for an award for which they had already applied, would subsequently receive tax credits that covered that date.

# Appendix 1

## 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.

### January 1996

The 'Local Reference Rent (LRR) Scheme' was introduced and has been applied to new and change of address HB claims from certain private sector tenants, claiming on or after that date.

### 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.

### October 1996

The 'Single Room Rent (SRR) Scheme' was applied to single people under 25 without dependent children in certain private sector tenancies. The SRR is an average amount of rent reflecting the general level of rents for a single room with shared facilities in the locality of the tenancy. The SRR restricts the amount of rent, which can be used to calculate HB.

Authorities have discretion to allow higher amounts of HB to alleviate exceptional hardship where the LRR or SRR restricts the amount of rent used to calculate HB.

#### 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.

#### October 1997

The LRR Scheme rules were amended, and the 50 per cent addition was removed from the calculation of the eligible rent for all new claims.

#### 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.



## Appendix 2

### London Borough Tables

(All tables refer to November 2005 unless otherwise stated)

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**Child and Working Tax Credits**

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**Table A2.1 Income Support claimants: London borough by age of claimant, November 2005**

Source: DWP Information Directorate: Work and Pensions Longitudinal Study.

| London borough         | Total<br>(000's) | Age of claimant - % of total |           |           |           |           |           |           |
|------------------------|------------------|------------------------------|-----------|-----------|-----------|-----------|-----------|-----------|
|                        |                  | Under<br>18                  | 18-24     | 25-34     | 35-44     | 45-49     | 50-54     | 55-59     |
| City of London         | 0.17             | -                            | 12        | 18        | 29        | 6         | 12        | 18        |
| Barking and Dagenham   | 11.15            | 1                            | 14        | 30        | 30        | 10        | 8         | 8         |
| Barnet                 | 12.01            | 0                            | 10        | 26        | 33        | 12        | 9         | 9         |
| Bexley                 | 6.52             | 1                            | 13        | 27        | 32        | 10        | 8         | 9         |
| Brent                  | 15.08            | 1                            | 9         | 24        | 34        | 13        | 10        | 9         |
| Bromley                | 8.51             | 1                            | 12        | 27        | 33        | 11        | 8         | 8         |
| Camden                 | 13.82            | 1                            | 8         | 23        | 34        | 14        | 11        | 10        |
| Croydon                | 14.70            | 1                            | 14        | 27        | 33        | 10        | 8         | 7         |
| Ealing                 | 14.04            | 1                            | 10        | 26        | 33        | 12        | 10        | 9         |
| Enfield                | 15.39            | 1                            | 12        | 29        | 32        | 11        | 8         | 8         |
| Greenwich              | 14.53            | 1                            | 14        | 28        | 30        | 11        | 9         | 8         |
| Hackney                | 18.72            | 1                            | 10        | 25        | 33        | 13        | 10        | 9         |
| Hammersmith and Fulham | 9.95             | 1                            | 10        | 24        | 33        | 13        | 10        | 10        |
| Haringey               | 16.84            | 1                            | 10        | 25        | 35        | 12        | 9         | 8         |
| Harrow                 | 7.05             | 1                            | 11        | 26        | 32        | 12        | 9         | 9         |
| Havering               | 6.73             | 1                            | 12        | 26        | 32        | 11        | 9         | 10        |
| Hillingdon             | 9.19             | 1                            | 14        | 29        | 30        | 10        | 8         | 8         |
| Hounslow               | 9.88             | 1                            | 12        | 26        | 31        | 11        | 10        | 9         |
| Islington              | 15.94            | 1                            | 9         | 24        | 35        | 13        | 10        | 9         |
| Kensington and Chelsea | 7.03             | 0                            | 7         | 22        | 33        | 14        | 12        | 12        |
| Kingston upon Thames   | 3.44             | 1                            | 13        | 27        | 30        | 10        | 9         | 10        |
| Lambeth                | 18.78            | 1                            | 11        | 24        | 35        | 13        | 9         | 8         |
| Lewisham               | 15.61            | 1                            | 12        | 25        | 34        | 11        | 8         | 8         |
| Merton                 | 5.55             | 1                            | 12        | 26        | 32        | 11        | 9         | 9         |
| Newham                 | 18.49            | 0                            | 10        | 26        | 33        | 12        | 10        | 9         |
| Redbridge              | 9.72             | 1                            | 11        | 26        | 32        | 11        | 9         | 9         |
| Richmond upon Thames   | 3.66             | 1                            | 9         | 23        | 33        | 13        | 11        | 11        |
| Southwark              | 17.90            | 1                            | 11        | 24        | 34        | 12        | 9         | 9         |
| Sutton                 | 5.04             | 1                            | 13        | 27        | 32        | 10        | 8         | 10        |
| Tower Hamlets          | 15.79            | 0                            | 10        | 26        | 29        | 13        | 11        | 10        |
| Waltham Forest         | 12.45            | 1                            | 11        | 27        | 32        | 11        | 9         | 9         |
| Wandsworth             | 10.96            | 1                            | 11        | 25        | 32        | 12        | 9         | 10        |
| Westminster            | 11.44            | 0                            | 7         | 22        | 36        | 13        | 11        | 10        |
| <i>Inner London</i>    | <i>191.44</i>    | <i>1</i>                     | <i>10</i> | <i>24</i> | <i>34</i> | <i>13</i> | <i>10</i> | <i>9</i>  |
| <i>Outer London</i>    | <i>184.64</i>    | <i>1</i>                     | <i>12</i> | <i>27</i> | <i>32</i> | <i>11</i> | <i>9</i>  | <i>9</i>  |
| <i>Greater London</i>  | <i>376.10</i>    | <i>1</i>                     | <i>11</i> | <i>26</i> | <i>33</i> | <i>12</i> | <i>9</i>  | <i>9</i>  |
| <i>Great Britain</i>   | <i>2,136.74</i>  | <i>1</i>                     | <i>13</i> | <i>25</i> | <i>29</i> | <i>11</i> | <i>10</i> | <i>11</i> |

**Table A2.2 Income Support claimants: Claimant Rate by London borough and age of claimant, November 2005**

Source: DWP Information Directorate: Work and Pensions Longitudinal Study.

| London borough         | Claimant rate <sup>1</sup> (%) |            |            |            |             |             |             |             |
|------------------------|--------------------------------|------------|------------|------------|-------------|-------------|-------------|-------------|
|                        | Total                          | Under 18   | 18-24      | 25-34      | 35-44       | 45-49       | 50-54       | 55-59       |
| City of London         | 2.5                            | -          | 2.0        | 1.3        | 3.1         | 1.6         | 3.5         | 4.7         |
| Barking and Dagenham   | 11.4                           | 1.7        | 10.0       | 13.6       | 12.4        | 11.4        | 10.2        | 10.8        |
| Barnet                 | 5.8                            | 0.8        | 4.1        | 5.5        | 7.5         | 6.8         | 6.0         | 6.0         |
| Bexley                 | 5.0                            | 0.6        | 4.8        | 6.4        | 5.9         | 4.2         | 4.1         | 4.2         |
| Brent                  | 8.5                            | 1.6        | 4.9        | 6.9        | 11.4        | 10.9        | 10.5        | 11.1        |
| Bromley                | 4.8                            | 0.9        | 4.9        | 5.8        | 5.5         | 4.4         | 3.9         | 3.5         |
| Camden                 | 8.5                            | 1.9        | 3.7        | 5.5        | 12.2        | 15.0        | 15.2        | 14.1        |
| Croydon                | 6.9                            | 1.2        | 6.4        | 7.5        | 8.2         | 6.4         | 5.9         | 5.8         |
| Ealing                 | 7.1                            | 1.1        | 4.7        | 6.1        | 9.0         | 8.9         | 8.1         | 8.5         |
| Enfield                | 8.9                            | 1.5        | 7.5        | 10.7       | 10.2        | 8.5         | 7.7         | 8.0         |
| Greenwich              | 9.9                            | 2.2        | 8.5        | 9.5        | 11.5        | 10.7        | 11.0        | 10.8        |
| Hackney                | 13.7                           | 2.4        | 8.8        | 10.5       | 16.6        | 19.6        | 20.2        | 21.7        |
| Hammersmith and Fulham | 7.8                            | 2.1        | 5.0        | 4.8        | 10.6        | 12.9        | 12.6        | 13.1        |
| Haringey               | 11.1                           | 2.1        | 7.5        | 8.6        | 14.2        | 14.5        | 14.5        | 14.9        |
| Harrow                 | 5.3                            | 0.6        | 4.2        | 5.4        | 6.7         | 5.9         | 5.0         | 5.0         |
| Havering               | 5.1                            | 0.8        | 4.5        | 6.7        | 6.2         | 4.4         | 4.3         | 4.3         |
| Hillingdon             | 5.8                            | 1.3        | 4.8        | 6.9        | 6.8         | 5.8         | 5.2         | 5.1         |
| Hounslow               | 7.1                            | 1.4        | 5.6        | 6.6        | 8.4         | 8.3         | 8.1         | 8.3         |
| Islington              | 12.4                           | 2.6        | 7.0        | 8.5        | 16.6        | 19.3        | 20.0        | 19.1        |
| Kensington and Chelsea | 5.1                            | 0.9        | 1.9        | 3.3        | 6.8         | 8.7         | 9.1         | 8.1         |
| Kingston upon Thames   | 3.4                            | 0.8        | 2.5        | 3.5        | 4.1         | 3.5         | 3.6         | 3.9         |
| Lambeth                | 9.9                            | 3.2        | 8.5        | 6.2        | 13.0        | 15.5        | 14.3        | 15.2        |
| Lewisham               | 9.5                            | 2.5        | 8.3        | 8.3        | 11.1        | 10.8        | 10.4        | 11.5        |
| Merton                 | 4.3                            | 0.9        | 3.9        | 3.6        | 5.3         | 5.1         | 4.7         | 5.0         |
| Newham                 | 11.6                           | 1.2        | 5.9        | 10.6       | 15.3        | 14.8        | 16.0        | 17.9        |
| Redbridge              | 6.3                            | 1.3        | 4.7        | 6.3        | 7.9         | 6.5         | 6.3         | 6.4         |
| Richmond upon Thames   | 3.0                            | 0.5        | 2.2        | 2.6        | 3.5         | 3.8         | 3.6         | 3.5         |
| Southwark              | 10.2                           | 2.5        | 7.3        | 7.6        | 12.5        | 13.9        | 13.8        | 15.3        |
| Sutton                 | 4.7                            | 0.8        | 4.9        | 5.3        | 5.3         | 4.0         | 3.9         | 4.5         |
| Tower Hamlets          | 10.8                           | 1.1        | 6.0        | 7.4        | 14.1        | 20.2        | 22.6        | 23.9        |
| Waltham Forest         | 8.6                            | 1.4        | 6.4        | 7.9        | 10.1        | 10.2        | 10.2        | 10.4        |
| Wandsworth             | 5.4                            | 2.1        | 4.7        | 3.1        | 7.3         | 9.2         | 9.0         | 9.6         |
| Westminster            | 6.4                            | 1.0        | 2.2        | 3.9        | 10.2        | 11.7        | 12.4        | 9.7         |
| <i>Inner London</i>    | <i>9.3</i>                     | <i>2.0</i> | <i>5.7</i> | <i>6.5</i> | <i>12.2</i> | <i>14.1</i> | <i>14.2</i> | <i>14.3</i> |
| <i>Outer London</i>    | <i>6.5</i>                     | <i>1.1</i> | <i>5.3</i> | <i>6.7</i> | <i>7.8</i>  | <i>6.9</i>  | <i>6.4</i>  | <i>6.4</i>  |
| <i>Greater London</i>  | <i>7.7</i>                     | <i>1.4</i> | <i>5.5</i> | <i>6.6</i> | <i>9.6</i>  | <i>9.5</i>  | <i>9.1</i>  | <i>9.0</i>  |
| <i>Great Britain</i>   | <i>6.1</i>                     | <i>1.3</i> | <i>5.1</i> | <i>7.1</i> | <i>6.9</i>  | <i>6.1</i>  | <i>6.0</i>  | <i>6.0</i>  |

<sup>1</sup>Rates are calculated as a percentage of 2005 mid year estimates from the ONS.

**Table A2.3 Income Support claimants: London borough of claimant by Statistical Group<sup>1</sup>, November 2005**

Source: DWP Information Directorate: Work and Pensions Longitudinal Study.

| London borough         | Total (000's)   | Statistical Group - % of total |             |          |                                  |
|------------------------|-----------------|--------------------------------|-------------|----------|----------------------------------|
|                        |                 | Incapacity benefits            | Lone Parent | Carer    | Others on income related benefit |
| City of London         | 0.17            | 65                             | 24          | 6        | 12                               |
| Barking and Dagenham   | 11.15           | 42                             | 51          | 3        | 4                                |
| Barnet                 | 12.01           | 48                             | 45          | 3        | 4                                |
| Bexley                 | 6.52            | 42                             | 52          | 3        | 4                                |
| Brent                  | 15.08           | 50                             | 43          | 3        | 5                                |
| Bromley                | 8.51            | 46                             | 48          | 2        | 3                                |
| Camden                 | 13.82           | 59                             | 33          | 2        | 6                                |
| Croydon                | 14.70           | 44                             | 50          | 2        | 4                                |
| Ealing                 | 14.04           | 50                             | 42          | 3        | 5                                |
| Enfield                | 15.39           | 46                             | 46          | 2        | 6                                |
| Greenwich              | 14.53           | 46                             | 47          | 3        | 5                                |
| Hackney                | 18.72           | 49                             | 41          | 3        | 7                                |
| Hammersmith and Fulham | 9.95            | 53                             | 39          | 3        | 5                                |
| Haringey               | 16.84           | 49                             | 44          | 2        | 6                                |
| Harrow                 | 7.05            | 50                             | 42          | 3        | 5                                |
| Havering               | 6.73            | 48                             | 45          | 4        | 3                                |
| Hillingdon             | 9.19            | 44                             | 49          | 2        | 5                                |
| Hounslow               | 9.88            | 47                             | 45          | 2        | 6                                |
| Islington              | 15.94           | 52                             | 39          | 3        | 6                                |
| Kensington and Chelsea | 7.03            | 61                             | 32          | 2        | 5                                |
| Kingston upon Thames   | 3.44            | 50                             | 44          | 2        | 4                                |
| Lambeth                | 18.78           | 48                             | 45          | 2        | 5                                |
| Lewisham               | 15.61           | 46                             | 48          | 2        | 4                                |
| Merton                 | 5.55            | 47                             | 47          | 2        | 4                                |
| Newham                 | 18.49           | 44                             | 45          | 3        | 7                                |
| Redbridge              | 9.72            | 48                             | 44          | 3        | 5                                |
| Richmond upon Thames   | 3.66            | 54                             | 40          | 2        | 4                                |
| Southwark              | 17.90           | 48                             | 45          | 3        | 4                                |
| Sutton                 | 5.04            | 47                             | 47          | 2        | 3                                |
| Tower Hamlets          | 15.79           | 49                             | 37          | 4        | 9                                |
| Waltham Forest         | 12.45           | 45                             | 47          | 3        | 5                                |
| Wandsworth             | 10.96           | 51                             | 42          | 3        | 5                                |
| Westminster            | 11.44           | 62                             | 29          | 3        | 5                                |
| <i>Inner London</i>    | <i>191.44</i>   | <i>51</i>                      | <i>41</i>   | <i>3</i> | <i>6</i>                         |
| <i>Outer London</i>    | <i>184.64</i>   | <i>47</i>                      | <i>46</i>   | <i>3</i> | <i>5</i>                         |
| <i>Greater London</i>  | <i>376.10</i>   | <i>49</i>                      | <i>43</i>   | <i>3</i> | <i>5</i>                         |
| <i>Great Britain</i>   | <i>2,136.74</i> | <i>56</i>                      | <i>36</i>   | <i>4</i> | <i>4</i>                         |

<sup>1</sup>For a definition of statistical groups see Table 2.5

**Table A2.4 The 30 wards with the highest Income Support claimant rates in London, November 2005**

Source: DWP Information Directorate.

| <b>Ranking out of 624 wards in London. 1= Highest rate</b> | <b>London Borough</b> | <b>Ward Name</b>           | <b>Total claimants</b> | <b>Claimant Rate<sup>1</sup></b> |
|--|-----------------------|----------------------------|------------------------|----------------------------------|
| 1  | Haringey              | Northumberland Park        | 1,525                  | 18.4                             |
| 2  | Westminster           | Queen's Park               | 1,350                  | 18.1                             |
| 3  | Barking & Dagenham    | Gascoigne                  | 1,095                  | 18.0                             |
| 4  | Haringey              | White Hart Lane            | 1,380                  | 17.8                             |
| 5  | Brent                 | Harlesden                  | 1,395                  | 17.5                             |
| 6  | Newham                | Canning Town North         | 1,355                  | 17.2                             |
| 7  | Tower Hamlets         | East India and Lansbury    | 1,375                  | 17.1                             |
| 8  | Hackney               | Chatham                    | 1,250                  | 17.0                             |
| 9  | Kensington & Chelsea  | Golborne                   | 1,060                  | 17.0                             |
| 10   | Westminster           | Church Street              | 1,270                  | 17.0                             |
| 11   | Westminster           | Westbourne                 | 1,365                  | 16.7                             |
| 12   | Brent                 | Stonebridge                | 1,665                  | 16.6                             |
| 13   | Enfield               | Edmonton Green             | 1,585                  | 16.6                             |
| 14   | Islington             | Canonbury                  | 1,125                  | 16.5                             |
| 15   | Croydon               | Fieldway                   | 1,045                  | 16.2                             |
| 16   | Greenwich             | Woolwich Riverside         | 1,475                  | 15.9                             |
| 17   | Hackney               | Hoxton                     | 1,215                  | 15.8                             |
| 18   | Barking & Dagenham    | Thames                     | 865                    | 15.7                             |
| 19   | Hackney               | Queensbridge               | 1,125                  | 15.7                             |
| 20   | Lambeth               | Coldharbour                | 1,570                  | 15.7                             |
| 21   | Haringey              | Tottenham Green            | 1,325                  | 15.6                             |
| 22   | Westminster           | Harrow Road                | 1,095                  | 15.5                             |
| 23   | Newham                | Canning Town South         | 1,215                  | 15.4                             |
| 24   | Hackney               | Haggerston                 | 1,150                  | 15.3                             |
| 25   | Hackney               | Wick                       | 1,145                  | 15.3                             |
| 26   | Camden                | St Pancras and Somers Town | 1,315                  | 15.0                             |
| 27   | Haringey              | Tottenham Hale             | 1,285                  | 15.0                             |
| 28   | Greenwich             | Woolwich Common            | 1,450                  | 14.8                             |
| 29   | Kensington & Chelsea  | St Charles                 | 930                    | 14.7                             |
| 30   | Southwark             | Peckham                    | 1,185                  | 14.6                             |

<sup>1</sup>Population for rates is GLA 2005 round Projections

**Table A3.1 Jobseeker's Allowance claimants  
by London borough, November 2005**

Source: DWP Information Directorate: Work and Pensions Longitudinal Study.

| <b>London borough</b>  | <b>Total<br/>claimants<br/>(000's)</b> | <b>Claimant<br/>rate<sup>1</sup> (%)</b> | <b>Rank<br/>1=highest rate<br/>(out of 408 in GB)</b> |
|------------------------|--|--|---|
| City of London         | 0.12                                   | 1.7                                      | 233   |
| Barking and Dagenham   | 3.95                                   | 3.9                                      | 27  |
| Barnet                 | 5.39                                   | 2.5                                      | 108   |
| Bexley                 | 2.83                                   | 2.1                                      | 174   |
| Brent                  | 7.05                                   | 3.9                                      | 29  |
| Bromley                | 3.88                                   | 2.1                                      | 175   |
| Camden                 | 5.34                                   | 3.2                                      | 45  |
| Croydon                | 5.95                                   | 2.7                                      | 91  |
| Ealing                 | 5.96                                   | 2.9                                      | 69  |
| Enfield                | 6.45                                   | 3.6                                      | 37  |
| Greenwich              | 5.55                                   | 3.7                                      | 36  |
| Hackney                | 7.48                                   | 5.4                                      | 2   |
| Hammersmith and Fulham | 3.80                                   | 2.9                                      | 71  |
| Haringey               | 8.08                                   | 5.2                                      | 4   |
| Harrow                 | 3.08                                   | 2.3                                      | 150   |
| Havering               | 2.42                                   | 1.8                                      | 225   |
| Hillingdon             | 3.70                                   | 2.3                                      | 145   |
| Hounslow               | 3.40                                   | 2.4                                      | 129   |
| Islington              | 5.86                                   | 4.4                                      | 16  |
| Kensington and Chelsea | 2.71                                   | 1.9                                      | 203   |
| Kingston upon Thames   | 1.44                                   | 1.4                                      | 289   |
| Lambeth                | 9.14                                   | 4.8                                      | 9   |
| Lewisham               | 7.34                                   | 4.4                                      | 17  |
| Merton                 | 3.09                                   | 2.4                                      | 136   |
| Newham                 | 7.60                                   | 4.7                                      | 10  |
| Redbridge              | 4.07                                   | 2.5                                      | 109   |
| Richmond upon Thames   | 1.70                                   | 1.4                                      | 297   |
| Southwark              | 8.22                                   | 4.6                                      | 12  |
| Sutton                 | 2.17                                   | 1.9                                      | 198   |
| Tower Hamlets          | 7.67                                   | 5.2                                      | 5   |
| Waltham Forest         | 6.06                                   | 4.1                                      | 24  |
| Wandsworth             | 5.15                                   | 2.5                                      | 120   |
| Westminster            | 3.98                                   | 2.2                                      | 162   |
| <i>Inner London</i>    | <i>82.49</i>                           | <i>3.9</i>                               |   |
| <i>Outer London</i>    | <i>78.14</i>                           | <i>2.7</i>                               |   |
| <i>Greater London</i>  | <i>160.63</i>                          | <i>3.2</i>                               |   |
| <i>Great Britain</i>   | <i>870.52</i>                          | <i>2.4</i>                               |   |

<sup>1</sup>Rates are calculated as a percentage of working age from the 2005 mid year estimates, ONS.

**Table A3.2 Jobseeker's Allowance claimants: London borough of claimant by age of claimant, November 2005**

Source: DWP Information Directorate: Work and Pensions Longitudinal Study.

| London borough         | Total<br>(000's) | Age group - % of total |           |           |           |          |          |          |          |
|------------------------|------------------|------------------------|-----------|-----------|-----------|----------|----------|----------|----------|
|                        |                  | Under<br>18            | 18-24     | 25-34     | 35-44     | 45-49    | 50-54    | 55-59    | 60-64    |
| City of London         | 0.12             | -                      | 17        | 25        | 25        | 17       | 8        | 8        | -        |
| Barking and Dagenham   | 3.95             | 2                      | 31        | 23        | 21        | 9        | 7        | 6        | 1        |
| Barnet                 | 5.39             | 0                      | 25        | 26        | 24        | 9        | 8        | 8        | 1        |
| Bexley                 | 2.83             | 1                      | 27        | 22        | 22        | 10       | 8        | 9        | 1        |
| Brent                  | 7.05             | 1                      | 24        | 27        | 26        | 9        | 7        | 5        | 1        |
| Bromley                | 3.88             | 1                      | 24        | 21        | 24        | 9        | 10       | 10       | 1        |
| Camden                 | 5.34             | 1                      | 22        | 26        | 26        | 9        | 8        | 7        | 1        |
| Croydon                | 5.95             | 1                      | 26        | 24        | 24        | 9        | 8        | 7        | 1        |
| Ealing                 | 5.96             | 0                      | 24        | 26        | 23        | 10       | 9        | 8        | 1        |
| Enfield                | 6.45             | 0                      | 29        | 26        | 22        | 9        | 7        | 6        | 1        |
| Greenwich              | 5.55             | 1                      | 29        | 24        | 21        | 9        | 7        | 7        | 1        |
| Hackney                | 7.48             | 1                      | 26        | 28        | 24        | 9        | 7        | 5        | 1        |
| Hammersmith & Fulham   | 3.80             | 1                      | 23        | 27        | 25        | 9        | 8        | 7        | 1        |
| Haringey               | 8.08             | 0                      | 26        | 28        | 25        | 9        | 6        | 4        | 1        |
| Harrow                 | 3.08             | 0                      | 23        | 26        | 22        | 10       | 8        | 8        | 2        |
| Havering               | 2.42             | 1                      | 28        | 22        | 20        | 10       | 9        | 9        | 1        |
| Hillingdon             | 3.70             | 1                      | 27        | 24        | 21        | 10       | 8        | 8        | 2        |
| Hounslow               | 3.40             | 1                      | 27        | 23        | 23        | 10       | 8        | 7        | 1        |
| Islington              | 5.86             | 0                      | 27        | 25        | 24        | 9        | 8        | 6        | 1        |
| Kensington and Chelsea | 2.71             | 0                      | 19        | 25        | 27        | 10       | 8        | 10       | 1        |
| Kingston upon Thames   | 1.44             | 1                      | 24        | 23        | 25        | 10       | 9        | 7        | 1        |
| Lambeth                | 9.14             | 1                      | 24        | 26        | 27        | 10       | 7        | 6        | 0        |
| Lewisham               | 7.34             | 1                      | 28        | 24        | 24        | 10       | 7        | 5        | 1        |
| Merton                 | 3.09             | 1                      | 28        | 24        | 23        | 9        | 7        | 8        | 1        |
| Newham                 | 7.60             | 1                      | 30        | 27        | 23        | 9        | 6        | 4        | 0        |
| Redbridge              | 4.07             | 0                      | 29        | 23        | 22        | 10       | 8        | 7        | 1        |
| Richmond upon Thames   | 1.70             | 1                      | 19        | 21        | 24        | 11       | 11       | 12       | 2        |
| Southwark              | 8.22             | 1                      | 26        | 25        | 25        | 9        | 7        | 5        | 0        |
| Sutton                 | 2.17             | 1                      | 27        | 22        | 23        | 8        | 9        | 9        | 2        |
| Tower Hamlets          | 7.67             | 0                      | 29        | 27        | 23        | 9        | 6        | 4        | 0        |
| Waltham Forest         | 6.06             | 1                      | 26        | 27        | 23        | 8        | 7        | 6        | 1        |
| Wandsworth             | 5.15             | 0                      | 22        | 27        | 26        | 9        | 7        | 7        | 1        |
| Westminster            | 3.98             | 1                      | 23        | 25        | 26        | 9        | 8        | 8        | 1        |
| <i>Inner London</i>    | <i>82.49</i>     | <i>1</i>               | <i>26</i> | <i>26</i> | <i>25</i> | <i>9</i> | <i>7</i> | <i>6</i> | <i>1</i> |
| <i>Outer London</i>    | <i>78.14</i>     | <i>1</i>               | <i>26</i> | <i>24</i> | <i>23</i> | <i>9</i> | <i>8</i> | <i>7</i> | <i>1</i> |
| <i>Greater London</i>  | <i>160.63</i>    | <i>1</i>               | <i>26</i> | <i>25</i> | <i>24</i> | <i>9</i> | <i>7</i> | <i>6</i> | <i>1</i> |
| <i>Great Britain</i>   | <i>870.52</i>    | <i>1</i>               | <i>28</i> | <i>24</i> | <i>21</i> | <i>9</i> | <i>8</i> | <i>8</i> | <i>1</i> |

**Table A3.3 Jobseeker's Allowance claimants: London borough of claimant by dependent children, November 2005**

Source: DWP Information Directorate: Work and Pensions Longitudinal Study.

| <b>London borough</b>  | <b>Total<br/>(000's)</b> | <b>No child<br/>dependents<br/>(000's)</b> | <b>No child<br/>dependents - %<br/>of total</b> |
|------------------------|--------------------------|--|---|
| City of London         | 0.12                     | 0.11                                       | 92  |
| Barking and Dagenham   | 3.95                     | 3.15                                       | 80  |
| Barnet                 | 5.39                     | 4.52                                       | 84  |
| Bexley                 | 2.83                     | 2.32                                       | 82  |
| Brent                  | 7.05                     | 5.99                                       | 85  |
| Bromley                | 3.88                     | 3.32                                       | 86  |
| Camden                 | 5.34                     | 4.56                                       | 85  |
| Croydon                | 5.95                     | 5.04                                       | 85  |
| Ealing                 | 5.96                     | 4.96                                       | 83  |
| Enfield                | 6.45                     | 5.30                                       | 82  |
| Greenwich              | 5.55                     | 4.64                                       | 84  |
| Hackney                | 7.48                     | 6.52                                       | 87  |
| Hammersmith and Fulham | 3.80                     | 3.32                                       | 87  |
| Haringey               | 8.08                     | 7.01                                       | 87  |
| Harrow                 | 3.08                     | 2.53                                       | 82  |
| Havering               | 2.42                     | 2.05                                       | 85  |
| Hillingdon             | 3.70                     | 3.00                                       | 81  |
| Hounslow               | 3.40                     | 2.82                                       | 83  |
| Islington              | 5.86                     | 5.17                                       | 88  |
| Kensington and Chelsea | 2.71                     | 2.41                                       | 89  |
| Kingston upon Thames   | 1.44                     | 1.18                                       | 82  |
| Lambeth                | 9.14                     | 7.97                                       | 87  |
| Lewisham               | 7.34                     | 6.24                                       | 85  |
| Merton                 | 3.09                     | 2.57                                       | 83  |
| Newham                 | 7.60                     | 6.15                                       | 81  |
| Redbridge              | 4.07                     | 3.23                                       | 79  |
| Richmond upon Thames   | 1.70                     | 1.48                                       | 87  |
| Southwark              | 8.22                     | 7.27                                       | 88  |
| Sutton                 | 2.17                     | 1.84                                       | 85  |
| Tower Hamlets          | 7.67                     | 5.67                                       | 74  |
| Waltham Forest         | 6.06                     | 5.00                                       | 83  |
| Wandsworth             | 5.15                     | 4.36                                       | 85  |
| Westminster            | 3.98                     | 3.43                                       | 86  |
| <i>Inner London</i>    | <i>82.49</i>             | <i>70.19</i>                               | <i>85</i>                                       |
| <i>Outer London</i>    | <i>78.14</i>             | <i>64.94</i>                               | <i>83</i>                                       |
| <i>Greater London</i>  | <i>160.63</i>            | <i>135.13</i>                              | <i>84</i>                                       |
| <i>Great Britain</i>   | <i>870.52</i>            | <i>731.54</i>                              | <i>84</i>                                       |

**Table A3.4 The 30 wards with the highest Jobseekers Allowance claimant rates in London, November 2005**

Source: DWP Information Directorate.

| <b>Ranking out of 624 wards in London. 1= Highest rate</b> | <b>London Borough</b> | <b>Ward Name</b>               | <b>Total claimants</b> | <b>Claimant Rate<sup>1</sup></b> |
|--|-----------------------|--------------------------------|------------------------|----------------------------------|
| 1  | Haringey              | Northumberland Park            | 880                    | 10.4                             |
| 2  | Brent                 | Harlesden                      | 680                    | 8.3                              |
| 3  | Lambeth               | Coldharbour                    | 845                    | 8.3                              |
| 4  | Haringey              | Tottenham Hale                 | 680                    | 7.7                              |
| 5  | Haringey              | Bruce Grove                    | 655                    | 7.6                              |
| 6  | Tower Hamlets         | Spitalfields and Banglatown    | 470                    | 7.4                              |
| 7  | Brent                 | Stonebridge                    | 725                    | 7.0                              |
| 8  | Hackney               | Hackney Central                | 515                    | 7.0                              |
| 9  | Hackney               | Chatham                        | 515                    | 6.9                              |
| 10   | Tower Hamlets         | East India and Lansbury        | 560                    | 6.8                              |
| 11   | Hackney               | Dalston                        | 525                    | 6.7                              |
| 12   | Haringey              | White Hart Lane                | 515                    | 6.5                              |
| 13   | Tower Hamlets         | Mile End East                  | 525                    | 6.5                              |
| 14   | Tower Hamlets         | St Dunstan's and Stepney Green | 575                    | 6.4                              |
| 15   | Enfield               | Edmonton Green                 | 625                    | 6.4                              |
| 16   | Tower Hamlets         | Bromley-by-Bow                 | 550                    | 6.4                              |
| 17   | Lambeth               | Tulse Hill                     | 580                    | 6.3                              |
| 18   | Newham                | Canning Town North             | 510                    | 6.3                              |
| 19   | Southwark             | Peckham                        | 520                    | 6.3                              |
| 20   | Brent                 | Kensal Green                   | 475                    | 6.2                              |
| 21   | Southwark             | Nunhead                        | 480                    | 6.2                              |
| 22   | Lambeth               | Vassall                        | 575                    | 6.2                              |
| 23   | Brent                 | Kilburn                        | 620                    | 6.2                              |
| 24   | Haringey              | Hornsey                        | 445                    | 6.2                              |
| 25   | Hackney               | Hackney Downs                  | 450                    | 6.1                              |
| 26   | Haringey              | Tottenham Green                | 525                    | 6.1                              |
| 27   | Haringey              | St Ann's                       | 570                    | 6.0                              |
| 28   | Barking & Dagenham    | Gascoigne                      | 375                    | 6.0                              |
| 29   | Hackney               | Queensbridge                   | 440                    | 6.0                              |
| 30   | Lambeth               | Herne Hill                     | 505                    | 6.0                              |

<sup>1</sup>Population for rates is GLA 2005 round Projections

**Table A4.1 Incapacity Benefit claimants:  
by London borough, November 2005**

Source: DWP Information Directorate: Work and Pensions Longitudinal Study.

| <b>London borough</b>  | <b>Total<br/>Claimants<br/>(000's)</b> | <b>Claimant<br/>rate<sup>1</sup></b> | <b>Rank of rate.<br/>1=highest rate<br/>out of 408 in GB</b> |
|------------------------|--|--------------------------------------|--|
| City of London         | 0.19                                   | 2.6                                  | 391  |
| Barking and Dagenham   | 8.14                                   | 7.8                                  | 92   |
| Barnet                 | 9.28                                   | 4.2                                  | 291  |
| Bexley                 | 6.05                                   | 4.3                                  | 284  |
| Brent                  | 11.97                                  | 6.4                                  | 159  |
| Bromley                | 7.71                                   | 4.0                                  | 301  |
| Camden                 | 11.24                                  | 6.6                                  | 144  |
| Croydon                | 10.86                                  | 4.7                                  | 254  |
| Ealing                 | 12.03                                  | 5.7                                  | 195  |
| Enfield                | 11.65                                  | 6.3                                  | 161  |
| Greenwich              | 10.46                                  | 6.8                                  | 134  |
| Hackney                | 12.81                                  | 9.0                                  | 56   |
| Hammersmith and Fulham | 7.70                                   | 5.8                                  | 192  |
| Haringey               | 11.84                                  | 7.4                                  | 104  |
| Harrow                 | 6.34                                   | 4.5                                  | 276  |
| Havering               | 7.02                                   | 4.9                                  | 245  |
| Hillingdon             | 7.67                                   | 4.6                                  | 271  |
| Hounslow               | 8.42                                   | 5.8                                  | 193  |
| Islington              | 11.77                                  | 8.7                                  | 64   |
| Kensington and Chelsea | 5.97                                   | 4.1                                  | 298  |
| Kingston upon Thames   | 3.26                                   | 3.1                                  | 363  |
| Lambeth                | 13.30                                  | 6.8                                  | 133  |
| Lewisham               | 11.05                                  | 6.4                                  | 157  |
| Merton                 | 4.60                                   | 3.4                                  | 340  |
| Newham                 | 12.60                                  | 7.6                                  | 98   |
| Redbridge              | 8.40                                   | 5.1                                  | 236  |
| Richmond upon Thames   | 3.50                                   | 2.7                                  | 383  |
| Southwark              | 12.97                                  | 7.1                                  | 118  |
| Sutton                 | 4.45                                   | 3.9                                  | 314  |
| Tower Hamlets          | 11.10                                  | 7.3                                  | 106  |
| Waltham Forest         | 9.18                                   | 6.0                                  | 176  |
| Wandsworth             | 8.97                                   | 4.3                                  | 289  |
| Westminster            | 9.79                                   | 5.2                                  | 226  |
| <i>Inner London</i>    | <i>141.30</i>                          | <i>6.5</i>                           |  |
| <i>Outer London</i>    | <i>150.99</i>                          | <i>5.0</i>                           |  |
| <i>Greater London</i>  | <i>292.29</i>                          | <i>5.6</i>                           |  |
| <i>Great Britain</i>   | <i>2,466.20</i>                        | <i>6.5</i>                           |  |

<sup>1</sup>Rates are calculated as a percentage of all those aged 16-64 from the 2005 mid year estimates, ONS.

**Table A4.2 Incapacity Benefit claimants: London borough  
of claimant by IB rate in payment, November 2005**

Source: DWP Information Directorate: Work and Pensions Longitudinal Study.

| London borough         | Total<br>(000's) | IB rate in payment (% of total) |            |             |             |
|------------------------|------------------|---------------------------------|------------|-------------|-------------|
|                        |                  | IB ST(L)                        | IB ST(H)   | IB LT       | IB Credits  |
| City of London         | 0.19             | -                               | -          | 36.8        | 57.9        |
| Barking and Dagenham   | 8.14             | 3.4                             | 2.9        | 41.8        | 52.0        |
| Barnet                 | 9.28             | 3.2                             | 3.2        | 36.7        | 56.9        |
| Bexley                 | 6.05             | 4.3                             | 3.8        | 52.6        | 39.5        |
| Brent                  | 11.97            | 3.2                             | 2.7        | 33.6        | 60.5        |
| Bromley                | 7.71             | 3.8                             | 3.8        | 46.6        | 46.0        |
| Camden                 | 11.24            | 2.0                             | 1.9        | 26.4        | 69.8        |
| Croydon                | 10.86            | 3.2                             | 3.9        | 41.3        | 51.7        |
| Ealing                 | 12.03            | 3.0                             | 2.9        | 38.0        | 56.2        |
| Enfield                | 11.65            | 3.4                             | 2.9        | 33.9        | 59.7        |
| Greenwich              | 10.46            | 3.0                             | 3.2        | 37.1        | 56.9        |
| Hackney                | 12.81            | 2.0                             | 1.7        | 26.2        | 70.1        |
| Hammersmith and Fulham | 7.70             | 2.5                             | 2.1        | 31.3        | 64.0        |
| Haringey               | 11.84            | 2.1                             | 2.1        | 27.8        | 68.0        |
| Harrow                 | 6.34             | 3.3                             | 3.8        | 40.1        | 53.0        |
| Havering               | 7.02             | 4.3                             | 3.8        | 53.4        | 38.5        |
| Hillingdon             | 7.67             | 4.4                             | 3.8        | 44.5        | 47.3        |
| Hounslow               | 8.42             | 3.4                             | 3.3        | 41.2        | 52.0        |
| Islington              | 11.77            | 2.5                             | 2.4        | 28.6        | 66.5        |
| Kensington and Chelsea | 5.97             | 2.2                             | 1.8        | 28.0        | 68.0        |
| Kingston upon Thames   | 3.26             | 4.0                             | 4.0        | 42.9        | 48.8        |
| Lambeth                | 13.30            | 2.7                             | 2.5        | 30.0        | 64.7        |
| Lewisham               | 11.05            | 2.7                             | 2.8        | 36.9        | 57.6        |
| Merton                 | 4.60             | 3.5                             | 3.7        | 41.5        | 51.3        |
| Newham                 | 12.60            | 2.5                             | 2.5        | 32.7        | 62.4        |
| Redbridge              | 8.40             | 3.6                             | 3.7        | 41.7        | 51.2        |
| Richmond upon Thames   | 3.50             | 3.4                             | 3.4        | 43.7        | 49.4        |
| Southwark              | 12.97            | 2.8                             | 2.5        | 31.6        | 63.1        |
| Sutton                 | 4.45             | 4.3                             | 4.5        | 47.2        | 44.0        |
| Tower Hamlets          | 11.10            | 2.5                             | 2.1        | 26.5        | 68.9        |
| Waltham Forest         | 9.18             | 3.4                             | 2.6        | 38.9        | 55.1        |
| Wandsworth             | 8.97             | 3.2                             | 3.0        | 36.8        | 57.0        |
| Westminster            | 9.79             | 2.1                             | 1.7        | 24.8        | 71.3        |
| <i>Inner London</i>    | <i>141.30</i>    | <i>2.4</i>                      | <i>2.2</i> | <i>29.8</i> | <i>65.5</i> |
| <i>Outer London</i>    | <i>150.99</i>    | <i>3.5</i>                      | <i>3.4</i> | <i>40.8</i> | <i>52.3</i> |
| <i>Greater London</i>  | <i>292.29</i>    | <i>3.0</i>                      | <i>2.8</i> | <i>35.5</i> | <i>58.7</i> |
| <i>Great Britain</i>   | <i>2,466.20</i>  | <i>3.8</i>                      | <i>3.8</i> | <i>53.0</i> | <i>39.4</i> |

For a definition of Incapacity benefits payment rates see table 4.5.

**Table A4.3 The 30 wards with the highest Incapacity Benefit claimant rates in London, November 2005**

Source: DWP Information Directorate.

| Ranking out of 624 wards in London. 1= Highest rate | London Borough       | Ward Name                  | Total claimants | Claimant Rate <sup>1</sup> |
|---|----------------------|----------------------------|-----------------|----------------------------|
| 1   | Kensington & Chelsea | Golborne                   | 845             | 13.2                       |
| 2   | Westminster          | Church Street              | 965             | 12.6                       |
| 3   | Westminster          | Queen's Park               | 960             | 12.5                       |
| 4   | Ealing               | Norwood Green              | 960             | 11.7                       |
| 5   | Haringey             | Northumberland Park        | 985             | 11.6                       |
| 6   | Westminster          | Westbourne                 | 965             | 11.5                       |
| 7   | Westminster          | Harrow Road                | 830             | 11.5                       |
| 8   | Hackney              | Queensbridge               | 835             | 11.4                       |
| 9   | Newham               | Canning Town North         | 920             | 11.4                       |
| 10  | Camden               | Kilburn                    | 920             | 11.3                       |
| 11  | Brent                | Harlesden                  | 920             | 11.3                       |
| 12  | Hackney              | Chatham                    | 820             | 10.9                       |
| 13  | Camden               | St Pancras and Somers Town | 960             | 10.7                       |
| 14  | Southwark            | Nunhead                    | 825             | 10.7                       |
| 15  | Hackney              | Hoxton                     | 835             | 10.7                       |
| 16  | Islington            | Canonbury                  | 745             | 10.6                       |
| 17  | Haringey             | White Hart Lane            | 840             | 10.6                       |
| 18  | Barking & Dagenham   | Gascoigne                  | 660             | 10.6                       |
| 19  | Camden               | Holborn and Covent Garden  | 895             | 10.5                       |
| 20  | Tower Hamlets        | East India and Lansbury    | 845             | 10.3                       |
| 21  | Kensington & Chelsea | St Charles                 | 665             | 10.3                       |
| 22  | Islington            | Tollington                 | 955             | 10.2                       |
| 23  | Brent                | Kilburn                    | 1,020           | 10.2                       |
| 24  | Camden               | Gospel Oak                 | 780             | 10.2                       |
| 25  | Haringey             | Tottenham Green            | 875             | 10.1                       |
| 26  | Enfield              | Edmonton Green             | 990             | 10.1                       |
| 27  | Haringey             | Noel Park                  | 860             | 10.0                       |
| 28  | Havering             | Gooshays                   | 835             | 10.0                       |
| 29  | Hackney              | Haggerston                 | 765             | 10.0                       |
| 30  | Kensington & Chelsea | Notting Barns              | 635             | 9.9                        |

<sup>1</sup>Population for rates is GLA 2005 round Projections

**Table A4.4 Disability Living Allowance - London borough of claimant by age of claimant, November 2005**

Source: DWP Information Directorate: Work and Pensions Longitudinal Study.

| London borough         | Total (000's)   | Claimants (000's) |                 |                 | Claimant rate (%) |            |             | Rank of rate. 1=highest rate out of 408 in GB |       |             |
|------------------------|-----------------|-------------------|-----------------|-----------------|-------------------|------------|-------------|---|-------|-------------|
|                        |                 | Under 16          | 16-59           | 60 and over     | Under 16          | 16-59      | 60 and over | Under 16                                      | 16-59 | 60 and over |
| City of London         | 0.15            | 0.00              | 0.09            | 0.05            | 0.0               | 1.3        | 3.5         | 408   | 407   | 376         |
| Barking and Dagenham   | 8.92            | 1.11              | 4.88            | 2.91            | 2.8               | 5.0        | 10.5        | 94  | 89    | 92          |
| Barnet                 | 9.56            | 1.37              | 5.59            | 2.61            | 2.1               | 2.7        | 4.4         | 305   | 323   | 321         |
| Bexley                 | 7.60            | 1.11              | 3.88            | 2.62            | 2.5               | 3.0        | 5.7         | 192   | 290   | 248         |
| Brent                  | 9.84            | 0.98              | 5.81            | 3.06            | 1.9               | 3.3        | 7.3         | 354   | 265   | 170         |
| Bromley                | 8.40            | 1.39              | 4.51            | 2.49            | 2.3               | 2.5        | 3.8         | 227   | 344   | 359         |
| Camden                 | 8.99            | 0.72              | 5.97            | 2.29            | 2.0               | 3.7        | 8.1         | 331   | 217   | 143         |
| Croydon                | 11.27           | 1.56              | 6.60            | 3.12            | 2.2               | 3.1        | 5.4         | 271   | 283   | 254         |
| Ealing                 | 11.02           | 1.18              | 6.27            | 3.58            | 2.0               | 3.2        | 7.9         | 320   | 276   | 152         |
| Enfield                | 10.02           | 1.22              | 5.72            | 3.06            | 2.1               | 3.3        | 6.2         | 310   | 259   | 222         |
| Greenwich              | 10.63           | 1.28              | 6.17            | 3.19            | 2.8               | 4.2        | 9.1         | 115   | 161   | 119         |
| Hackney                | 10.01           | 1.04              | 6.08            | 2.90            | 2.2               | 4.4        | 11.9        | 259   | 143   | 62          |
| Hammersmith & Fulham   | 6.38            | 0.54              | 4.10            | 1.73            | 1.9               | 3.2        | 7.5         | 361   | 275   | 165         |
| Haringey               | 9.33            | 0.97              | 5.74            | 2.64            | 2.2               | 3.8        | 9.3         | 270   | 207   | 118         |
| Harrow                 | 6.85            | 0.89              | 3.80            | 2.15            | 2.1               | 2.9        | 5.4         | 293   | 303   | 256         |
| Havering               | 8.40            | 1.05              | 4.35            | 3.00            | 2.4               | 3.3        | 5.8         | 211   | 257   | 240         |
| Hillingdon             | 8.20            | 1.28              | 4.35            | 2.55            | 2.5               | 2.8        | 5.8         | 180   | 315   | 244         |
| Hounslow               | 8.33            | 0.98              | 4.63            | 2.71            | 2.3               | 3.3        | 8.5         | 232   | 253   | 135         |
| Islington              | 9.63            | 0.86              | 6.08            | 2.68            | 2.8               | 4.7        | 11.7        | 99  | 113   | 68          |
| Kensington and Chelsea | 4.48            | 0.32              | 2.90            | 1.25            | 1.1               | 2.1        | 4.3         | 407   | 386   | 333         |
| Kingston upon Thames   | 3.21            | 0.47              | 1.83            | 0.92            | 1.7               | 1.8        | 3.7         | 385   | 399   | 366         |
| Lambeth                | 10.22           | 1.22              | 6.42            | 2.59            | 2.5               | 3.4        | 8.4         | 186   | 245   | 140         |
| Lewisham               | 10.61           | 1.40              | 6.23            | 3.00            | 2.8               | 3.8        | 8.9         | 100   | 205   | 125         |
| Merton                 | 4.87            | 0.68              | 2.75            | 1.44            | 1.9               | 2.1        | 4.7         | 363   | 382   | 297         |
| Newham                 | 12.58           | 1.46              | 7.12            | 3.97            | 2.5               | 4.5        | 14.4        | 194   | 140   | 31          |
| Redbridge              | 9.02            | 1.01              | 4.97            | 3.04            | 1.9               | 3.2        | 7.0         | 359   | 273   | 183         |
| Richmond upon Thames   | 3.66            | 0.51              | 2.06            | 1.08            | 1.5               | 1.7        | 3.5         | 404   | 401   | 374         |
| Southwark              | 10.68           | 1.34              | 6.50            | 2.83            | 2.7               | 3.7        | 8.6         | 119   | 214   | 133         |
| Sutton                 | 5.48            | 0.88              | 3.06            | 1.53            | 2.4               | 2.8        | 4.5         | 206   | 306   | 308         |
| Tower Hamlets          | 9.25            | 1.18              | 5.43            | 2.65            | 2.6               | 3.7        | 11.7        | 136   | 213   | 67          |
| Waltham Forest         | 9.26            | 1.06              | 5.25            | 2.94            | 2.3               | 3.6        | 9.0         | 245   | 221   | 123         |
| Wandsworth             | 8.72            | 1.05              | 5.21            | 2.44            | 2.4               | 2.6        | 6.9         | 205   | 341   | 194         |
| Westminster            | 7.58            | 0.54              | 5.07            | 1.98            | 1.7               | 2.8        | 5.9         | 380   | 310   | 236         |
| <i>Inner London</i>    | <i>118.61</i>   | <i>12.64</i>      | <i>72.94</i>    | <i>33.00</i>    | <i>2.3</i>        | <i>3.5</i> | <i>8.8</i>  |   |       |             |
| <i>Outer London</i>    | <i>154.54</i>   | <i>20.01</i>      | <i>86.48</i>    | <i>48.00</i>    | <i>2.2</i>        | <i>3.1</i> | <i>6.1</i>  |   |       |             |
| <i>Greater London</i>  | <i>273.15</i>   | <i>32.65</i>      | <i>159.42</i>   | <i>81.00</i>    | <i>2.3</i>        | <i>3.3</i> | <i>7.0</i>  |   |       |             |
| <i>Great Britain</i>   | <i>2,778.92</i> | <i>285.20</i>     | <i>1,454.29</i> | <i>1,039.24</i> | <i>2.5</i>        | <i>4.2</i> | <i>8.4</i>  |   |       |             |

<sup>1</sup>Rates are calculated as a percentage of 2005 mid year population estimates for the appropriate age group, ONS.

**Table A4.5 The 30 wards with the highest Disability Living Allowance claimant rates in London, November 2005**

Source: DWP Information Directorate.

| <b>Ranking out of 624 wards in London. 1= Highest rate</b> | <b>London Borough</b> | <b>Ward Name</b>               | <b>Total claimants</b> | <b>Claimant Rate<sup>1</sup></b> |
|--|-----------------------|--------------------------------|------------------------|----------------------------------|
| 1  | Westminster           | Queen's Park                   | 825                    | 7.6                              |
| 2  | Westminster           | Church Street                  | 770                    | 7.1                              |
| 3  | Barking & Dagenham    | Valence                        | 625                    | 7.1                              |
| 4  | Newham                | Canning Town North             | 860                    | 6.9                              |
| 5  | Barking & Dagenham    | Mayesbrook                     | 640                    | 6.8                              |
| 6  | Barking & Dagenham    | Parsloes                       | 635                    | 6.8                              |
| 7  | Westminster           | Westbourne                     | 795                    | 6.7                              |
| 8  | Westminster           | Harrow Road                    | 685                    | 6.7                              |
| 9  | Hackney               | Queensbridge                   | 705                    | 6.6                              |
| 10   | Ealing                | Norwood Green                  | 825                    | 6.5                              |
| 11   | Camden                | St Pancras and Somers Town     | 870                    | 6.5                              |
| 12   | Havering              | Heaton                         | 745                    | 6.4                              |
| 13   | Newham                | Canning Town South             | 780                    | 6.2                              |
| 14   | Southwark             | Nunhead                        | 695                    | 6.2                              |
| 15   | Barking & Dagenham    | Alibon                         | 605                    | 6.2                              |
| 16   | Havering              | Gooshays                       | 850                    | 6.1                              |
| 17   | Kensington & Chelsea  | Golborne                       | 575                    | 6.1                              |
| 18   | Kensington & Chelsea  | St Charles                     | 585                    | 6.1                              |
| 19   | Newham                | Custom House                   | 735                    | 6.0                              |
| 20   | Barking & Dagenham    | Heath                          | 590                    | 6.0                              |
| 21   | Islington             | Hillrise                       | 695                    | 5.9                              |
| 22   | Haringey              | Noel Park                      | 710                    | 5.9                              |
| 23   | Camden                | Gospel Oak                     | 655                    | 5.9                              |
| 24   | Tower Hamlets         | East India and Lansbury        | 750                    | 5.9                              |
| 25   | Islington             | Finsbury Park                  | 760                    | 5.9                              |
| 26   | Hackney               | Wick                           | 660                    | 5.8                              |
| 27   | Redbridge             | Hainault                       | 670                    | 5.8                              |
| 28   | Greenwich             | Middle Park and Sutcliffe      | 745                    | 5.7                              |
| 29   | Tower Hamlets         | St Dunstan's and Stepney Green | 815                    | 5.7                              |
| 30   | Barking & Dagenham    | Goresbrook                     | 615                    | 5.7                              |

<sup>1</sup>Population for rates is GLA 2005 round Projections

**Table A4.6 Attendance Allowance claimants: London borough of claimant by Age of claimant, November 2005**

Source: DWP Information Directorate: Work and Pensions Longitudinal Study.

| <b>London borough</b>  | <b>Total claimants (000's)</b> | <b>Claimant rate<sup>1</sup> (%)</b> | <b>Rank of rate. 1=highest rate out of 408 in GB</b> |
|------------------------|--------------------------------|--------------------------------------|--|
| City of London         | 0.12                           | 12.1                                 | 393  |
| Barking and Dagenham   | 4.97                           | 22.8                                 | 22   |
| Barnet                 | 7.29                           | 16.1                                 | 247  |
| Bexley                 | 4.97                           | 14.1                                 | 340  |
| Brent                  | 4.62                           | 14.7                                 | 316  |
| Bromley                | 6.60                           | 13.1                                 | 366  |
| Camden                 | 3.49                           | 16.8                                 | 198  |
| Croydon                | 5.77                           | 13.4                                 | 355  |
| Ealing                 | 5.49                           | 15.9                                 | 253  |
| Enfield                | 6.36                           | 16.8                                 | 195  |
| Greenwich              | 4.67                           | 17.4                                 | 162  |
| Hackney                | 3.78                           | 20.5                                 | 53   |
| Hammersmith and Fulham | 2.23                           | 12.7                                 | 377  |
| Haringey               | 3.51                           | 16.6                                 | 207  |
| Harrow                 | 5.06                           | 16.7                                 | 201  |
| Havering               | 6.53                           | 16.3                                 | 223  |
| Hillingdon             | 4.92                           | 14.5                                 | 320  |
| Hounslow               | 3.38                           | 14.1                                 | 337  |
| Islington              | 3.22                           | 18.8                                 | 98   |
| Kensington and Chelsea | 2.08                           | 9.7                                  | 408  |
| Kingston upon Thames   | 2.71                           | 14.2                                 | 333  |
| Lambeth                | 3.57                           | 15.2                                 | 290  |
| Lewisham               | 4.12                           | 16.1                                 | 250  |
| Merton                 | 2.90                           | 12.2                                 | 392  |
| Newham                 | 5.08                           | 24.4                                 | 11   |
| Redbridge              | 6.10                           | 18.6                                 | 111  |
| Richmond upon Thames   | 2.76                           | 12.1                                 | 394  |
| Southwark              | 3.82                           | 15.0                                 | 298  |
| Sutton                 | 3.62                           | 13.9                                 | 345  |
| Tower Hamlets          | 3.64                           | 20.7                                 | 47   |
| Waltham Forest         | 4.67                           | 19.1                                 | 95   |
| Wandsworth             | 4.16                           | 15.1                                 | 291  |
| Westminster            | 3.31                           | 13.1                                 | 363  |
| <i>Inner London</i>    | <i>46.13</i>                   | <i>16.3</i>                          |  |
| <i>Outer London</i>    | <i>93.39</i>                   | <i>15.5</i>                          |  |
| <i>Greater London</i>  | <i>139.52</i>                  | <i>15.7</i>                          |  |
| <i>Great Britain</i>   | <i>1,639.72</i>                | <i>17.4</i>                          |  |

<sup>1</sup>Rates are calculated as a percentage of all those aged 65+ from 2005 mid year estimates, ONS.

**Table A4.7 Attendance Allowance - all entitled cases: London borough of claimant by Age of claimant, November 2005**

Source: DWP Information Directorate: Work and Pensions Longitudinal Study.

| London borough         | Total<br>(000's) | Age Group (% of total) |             |             |             |             |             |
|------------------------|------------------|------------------------|-------------|-------------|-------------|-------------|-------------|
|                        |                  | 65 - 69                | 70 - 74     | 75 - 79     | 80 - 84     | 85 - 89     | 90 and over |
| City of London         | 0.12             | -                      | 8           | 17          | 33          | 25          | 25          |
| Barking and Dagenham   | 4.97             | 3                      | 12          | 22          | 30          | 21          | 13          |
| Barnet                 | 7.29             | 3                      | 9           | 15          | 26          | 23          | 24          |
| Bexley                 | 4.97             | 3                      | 11          | 20          | 26          | 24          | 16          |
| Brent                  | 4.62             | 5                      | 15          | 20          | 24          | 19          | 15          |
| Bromley                | 6.60             | 3                      | 9           | 17          | 25          | 25          | 21          |
| Camden                 | 3.49             | 5                      | 12          | 21          | 26          | 19          | 16          |
| Croydon                | 5.77             | 5                      | 11          | 19          | 25          | 21          | 19          |
| Ealing                 | 5.49             | 5                      | 15          | 20          | 25          | 19          | 16          |
| Enfield                | 6.36             | 4                      | 11          | 19          | 26          | 22          | 18          |
| Greenwich              | 4.67             | 5                      | 13          | 20          | 26          | 22          | 15          |
| Hackney                | 3.78             | 4                      | 15          | 24          | 26          | 18          | 13          |
| Hammersmith and Fulham | 2.23             | 5                      | 14          | 22          | 24          | 20          | 15          |
| Haringey               | 3.51             | 6                      | 15          | 23          | 24          | 18          | 14          |
| Harrow                 | 5.06             | 4                      | 10          | 18          | 25          | 22          | 21          |
| Havering               | 6.53             | 3                      | 10          | 21          | 29          | 21          | 16          |
| Hillingdon             | 4.92             | 3                      | 11          | 19          | 25          | 22          | 19          |
| Hounslow               | 3.38             | 5                      | 14          | 21          | 25          | 18          | 16          |
| Islington              | 3.22             | 5                      | 14          | 22          | 28          | 18          | 14          |
| Kensington and Chelsea | 2.08             | 5                      | 12          | 20          | 25          | 21          | 18          |
| Kingston upon Thames   | 2.71             | 3                      | 9           | 16          | 25          | 24          | 23          |
| Lambeth                | 3.57             | 7                      | 15          | 21          | 24          | 18          | 15          |
| Lewisham               | 4.12             | 4                      | 12          | 21          | 27          | 19          | 17          |
| Merton                 | 2.90             | 4                      | 11          | 18          | 24          | 23          | 20          |
| Newham                 | 5.08             | 5                      | 16          | 24          | 27          | 17          | 11          |
| Redbridge              | 6.10             | 4                      | 10          | 20          | 27          | 22          | 19          |
| Richmond upon Thames   | 2.76             | 2                      | 9           | 16          | 25          | 25          | 24          |
| Southwark              | 3.82             | 6                      | 15          | 21          | 27          | 18          | 13          |
| Sutton                 | 3.62             | 4                      | 9           | 18          | 25          | 22          | 22          |
| Tower Hamlets          | 3.64             | 6                      | 17          | 26          | 26          | 16          | 9           |
| Waltham Forest         | 4.67             | 4                      | 11          | 19          | 25          | 21          | 18          |
| Wandsworth             | 4.16             | 4                      | 12          | 19          | 25          | 21          | 20          |
| Westminster            | 3.31             | 4                      | 14          | 21          | 24          | 19          | 17          |
| <i>Inner London</i>    | <i>46.13</i>     | <i>5</i>               | <i>14</i>   | <i>22</i>   | <i>26</i>   | <i>18</i>   | <i>15</i>   |
| <i>Outer London</i>    | <i>93.39</i>     | <i>4</i>               | <i>11</i>   | <i>19</i>   | <i>26</i>   | <i>22</i>   | <i>19</i>   |
| <i>Greater London</i>  | <i>139.52</i>    | <i>4</i>               | <i>12</i>   | <i>20</i>   | <i>26</i>   | <i>21</i>   | <i>17</i>   |
| <i>Great Britain</i>   | <i>1,639.72</i>  | <i>3.3</i>             | <i>10.2</i> | <i>19.5</i> | <i>27.7</i> | <i>22.3</i> | <i>17.0</i> |

**Table A4.8 Attendance Allowance - all entitled cases: London borough of claimant by AA award type, November 2005**

Source: DWP Information Directorate: Work and Pensions Longitudinal Study.

| London borough         | Total           | AA award type<br>(000's) |               | AA award type (%<br>of total) |               |
|------------------------|-----------------|--------------------------|---------------|-------------------------------|---------------|
|                        |                 | Higher<br>Rate           | Lower<br>Rate | Higher<br>Rate                | Lower<br>Rate |
| City of London         | 0.12            | 0.07                     | 0.05          | 58                            | 42            |
| Barking and Dagenham   | 4.97            | 2.65                     | 2.32          | 53                            | 47            |
| Barnet                 | 7.29            | 3.90                     | 3.39          | 53                            | 47            |
| Bexley                 | 4.97            | 2.35                     | 2.62          | 47                            | 53            |
| Brent                  | 4.62            | 2.45                     | 2.17          | 53                            | 47            |
| Bromley                | 6.60            | 3.32                     | 3.27          | 50                            | 50            |
| Camden                 | 3.49            | 1.86                     | 1.62          | 53                            | 46            |
| Croydon                | 5.77            | 3.11                     | 2.66          | 54                            | 46            |
| Ealing                 | 5.49            | 2.79                     | 2.70          | 51                            | 49            |
| Enfield                | 6.36            | 3.38                     | 2.98          | 53                            | 47            |
| Greenwich              | 4.67            | 2.14                     | 2.54          | 46                            | 54            |
| Hackney                | 3.78            | 2.06                     | 1.72          | 54                            | 46            |
| Hammersmith and Fulham | 2.23            | 1.10                     | 1.13          | 49                            | 51            |
| Haringey               | 3.51            | 1.87                     | 1.64          | 53                            | 47            |
| Harrow                 | 5.06            | 2.81                     | 2.24          | 56                            | 44            |
| Havering               | 6.53            | 3.11                     | 3.42          | 48                            | 52            |
| Hillingdon             | 4.92            | 2.43                     | 2.49          | 49                            | 51            |
| Hounslow               | 3.38            | 1.66                     | 1.72          | 49                            | 51            |
| Islington              | 3.22            | 1.68                     | 1.54          | 52                            | 48            |
| Kensington and Chelsea | 2.08            | 1.21                     | 0.87          | 58                            | 42            |
| Kingston upon Thames   | 2.71            | 1.38                     | 1.33          | 51                            | 49            |
| Lambeth                | 3.57            | 1.76                     | 1.81          | 49                            | 51            |
| Lewisham               | 4.12            | 1.77                     | 2.35          | 43                            | 57            |
| Merton                 | 2.90            | 1.45                     | 1.45          | 50                            | 50            |
| Newham                 | 5.08            | 3.09                     | 2.00          | 61                            | 39            |
| Redbridge              | 6.10            | 3.19                     | 2.91          | 52                            | 48            |
| Richmond upon Thames   | 2.76            | 1.32                     | 1.44          | 48                            | 52            |
| Southwark              | 3.82            | 1.97                     | 1.86          | 52                            | 49            |
| Sutton                 | 3.62            | 1.85                     | 1.76          | 51                            | 49            |
| Tower Hamlets          | 3.64            | 1.88                     | 1.75          | 52                            | 48            |
| Waltham Forest         | 4.67            | 2.35                     | 2.32          | 50                            | 50            |
| Wandsworth             | 4.16            | 1.96                     | 2.20          | 47                            | 53            |
| Westminster            | 3.31            | 1.68                     | 1.63          | 51                            | 49            |
| <i>Inner London</i>    | <i>46.13</i>    | <i>23.96</i>             | <i>22.17</i>  | <i>52</i>                     | <i>48</i>     |
| <i>Outer London</i>    | <i>93.39</i>    | <i>47.64</i>             | <i>45.73</i>  | <i>51</i>                     | <i>49</i>     |
| <i>Greater London</i>  | <i>139.52</i>   | <i>71.60</i>             | <i>67.90</i>  | <i>51</i>                     | <i>49</i>     |
| <i>Great Britain</i>   | <i>1,639.72</i> | <i>856.70</i>            | <i>783.02</i> | <i>52.2</i>                   | <i>47.8</i>   |

**Table A5.1 Housing Benefit recipients: by London borough and by Tenure, paid as in receipt of/not in receipt of IS/MIG/JSA(IB), thousands, November 2005**

Source: DWP

| <b>London borough</b>  | <b>All HB recipients</b> | <b>All HB recipients as % of all households<sup>1</sup></b> | <b>Rent Rebate: LA tenants</b> | <b>Rent Allowance: Non LA tenants</b> | <b>Paid as in receipt of IS, MIG or JSA(IB)</b> | <b>Not in receipt of IS, MIG or JSA(IB)</b> |
|------------------------|--------------------------|---|--------------------------------|---------------------------------------|---|---|
| City of London         | 1.2                      | 29.7  | 0.9                            | 0.3                                   | 0.8   | 0.4   |
| Barking and Dagenham   | 17.7                     | 26.8  | 13.0                           | 4.7                                   | 13.4  | 4.3   |
| Barnet                 | 20.9                     | 16.1  | 8.1                            | 12.8                                  | 15.3  | 5.6   |
| Bexley                 | 11.2                     | 12.3  | 0.3                            | 10.9                                  | 7.8   | 3.4   |
| Brent                  | 27.7                     | 25.0  | 7.2                            | 20.5                                  | 19.8  | 7.9   |
| Bromley                | 15.4                     | 12.0  | 0.0                            | 15.4                                  | 11.1  | 4.3   |
| Camden                 | 28.2                     | 30.3  | 17.5                           | 10.6                                  | 21.0  | 7.1   |
| Croydon                | 25.5                     | 18.3  | 10.8                           | 14.7                                  | 17.6  | 7.9   |
| Ealing                 | 23.6                     | 18.6  | 11.3                           | 12.3                                  | 17.5  | 6.1   |
| Enfield                | 22.7                     | 19.9  | 10.3                           | 12.4                                  | 16.8  | 5.9   |
| Greenwich              | 25.1                     | 27.0  | 15.7                           | 9.4                                   | 19.0  | 6.1   |
| Hackney                | 34.2                     | 38.0  | 15.9                           | 18.2                                  | 25.7  | 8.5   |
| Hammersmith and Fulham | 20.2                     | 24.9  | 9.3                            | 10.9                                  | 14.8  | 5.4   |
| Haringey               | 30.9                     | 32.1  | 14.8                           | 16.0                                  | 22.7  | 8.1   |
| Harrow                 | 11.9                     | 14.2  | 3.7                            | 8.2                                   | 8.5   | 3.4   |
| Havering               | 10.7                     | 11.6  | 7.1                            | 3.6                                   | 7.6   | 3.2   |
| Hillingdon             | 15.5                     | 15.5  | 8.6                            | 6.9                                   | 10.9  | 4.6   |
| Hounslow               | 16.7                     | 19.0  | 9.3                            | 7.4                                   | 11.8  | 4.9   |
| Islington              | 29.5                     | 35.9  | 18.6                           | 10.8                                  | 22.5  | 6.9   |
| Kensington and Chelsea | 15.6                     | 18.8  | 5.4                            | 10.2                                  | 11.9  | 3.7   |
| Kingston upon Thames   | 7.1                      | 11.3  | 3.8                            | 3.3                                   | 4.6   | 2.5   |
| Lambeth                | 36.4                     | 28.5  | 20.8                           | 15.6                                  | 26.8  | 9.6   |
| Lewisham               | 29.3                     | 26.1  | 16.3                           | 13.0                                  | 21.7  | 7.6   |
| Merton                 | 10.2                     | 12.4  | 4.4                            | 5.8                                   | 7.0   | 3.2   |
| Newham                 | 34.1                     | 36.2  | 16.9                           | 17.2                                  | 25.3  | 8.8   |
| Redbridge              | 13.7                     | 14.2  | 5.8                            | 7.9                                   | 10.1  | 3.5   |
| Richmond upon Thames   | 8.1                      | 10.4  | 0.3                            | 7.8                                   | 5.3   | 2.8   |
| Southwark              | 35.6                     | 31.3  | 24.5                           | 11.1                                  | 26.7  | 9.0   |
| Sutton                 | 9.4                      | 12.2  | 4.7                            | 4.7                                   | 6.4   | 3.1   |
| Tower Hamlets          | 32.3                     | 38.5  | 16.8                           | 15.6                                  | 24.2  | 8.1   |
| Waltham Forest         | 20.9                     | 22.2  | 9.1                            | 11.7                                  | 15.4  | 5.5   |
| Wandsworth             | 22.9                     | 19.1  | 11.6                           | 11.3                                  | 16.1  | 6.9   |
| Westminster            | 23.8                     | 26.4  | 10.4                           | 13.4                                  | 18.0  | 5.8   |
| <i>Inner London</i>    | <i>374.2</i>             | <i>29.4</i>   | <i>199.7</i>                   | <i>174.2</i>                          | <i>278.2</i>                                    | <i>95.9</i>                                 |
| <i>Outer London</i>    | <i>314.0</i>             | <i>16.9</i>   | <i>133.5</i>                   | <i>180.4</i>                          | <i>225.9</i>                                    | <i>88.2</i>                                 |
| <i>Greater London</i>  | <i>688.2</i>             | <i>21.3</i>   | <i>333.2</i>                   | <i>354.6</i>                          | <i>504.1</i>                                    | <i>184.1</i>                                |
| <i>Great Britain</i>   | <i>3,975.2</i>           | <i>16.2</i>   | <i>1,736.3</i>                 | <i>2,239.0</i>                        | <i>2,880.1</i>                                  | <i>1,095.1</i>                              |

<sup>1</sup>Population figures for rates: Mid 2003 household projections, DCLG

**Table A5.2 Council Tax Benefit recipients by London borough and by Tenure, paid as in receipt of/not in receipt of IS/MIG/JSA(IB), thousands, November 2005**

Source: DWP

| <b>London borough</b>  | <b>All CTB recipients</b> | <b>All CTB recipients as % of all households<sup>1</sup></b> | <b>Paid as in receipt of IS, MIG or JSA(IB)</b> | <b>Not in receipt of IS, MIG or JSA(IB)</b> |
|------------------------|---------------------------|--|---|---|
| City of London         | 0.4                       | -  | 0.3   | 0.1   |
| Barking and Dagenham   | 21.1                      | 32.0   | 16.0  | 5.1   |
| Barnet                 | 24.2                      | 18.6   | 18.1  | 6.1   |
| Bexley                 | 14.5                      | 15.9   | 10.0  | 4.5   |
| Brent                  | 28.3                      | 25.5   | 20.4  | 7.8   |
| Bromley                | 17.7                      | 13.8   | 13.2  | 4.5   |
| Camden                 | 25.3                      | 27.2   | 19.1  | 6.2   |
| Croydon                | 28.0                      | 20.1   | 19.6  | 8.4   |
| Ealing                 | 25.1                      | 19.8   | 18.8  | 6.3   |
| Enfield                | 28.2                      | 24.7   | 21.3  | 6.9   |
| Greenwich              | 26.4                      | 28.4   | 20.1  | 6.3   |
| Hackney                | 33.3                      | 37.0   | 25.6  | 7.7   |
| Hammersmith and Fulham | 18.3                      | 22.6   | 13.7  | 4.6   |
| Haringey               | 30.1                      | 31.4   | 22.3  | 7.9   |
| Harrow                 | 14.1                      | 16.8   | 10.4  | 3.8   |
| Havering               | 16.5                      | 17.7   | 11.1  | 5.4   |
| Hillingdon             | 18.0                      | 18.0   | 12.7  | 5.3   |
| Hounslow               | 18.9                      | 21.5   | 13.4  | 5.5   |
| Islington              | 28.1                      | 34.3   | 21.6  | 6.5   |
| Kensington and Chelsea | 13.5                      | 16.3   | 10.7  | 2.8   |
| Kingston upon Thames   | 7.9                       | 12.5   | 5.2   | 2.7   |
| Lambeth                | 33.3                      | 26.0   | 25.4  | 7.9   |
| Lewisham               | 28.8                      | 25.7   | 21.4  | 7.3   |
| Merton                 | 12.1                      | 14.8   | 8.4   | 3.7   |
| Newham                 | 33.7                      | 35.9   | 25.6  | 8.1   |
| Redbridge              | 18.8                      | 19.6   | 14.2  | 4.7   |
| Richmond upon Thames   | 9.4                       | 12.1   | 6.2   | 3.2   |
| Southwark              | 35.7                      | 31.3   | 27.4  | 8.2   |
| Sutton                 | 11.2                      | 14.6   | 7.7   | 3.5   |
| Tower Hamlets          | 32.9                      | 39.2   | 25.3  | 7.6   |
| Waltham Forest         | 23.6                      | 25.1   | 17.6  | 6.0   |
| Wandsworth             | 21.2                      | 17.7   | 16.3  | 4.9   |
| Westminster            | 18.7                      | 20.8   | 15.4  | 3.2   |
| <i>Inner London</i>    | <i>353.3</i>              | <i>27.8</i>  | <i>270.1</i>                                    | <i>83.0</i>                                 |
| <i>Outer London</i>    | <i>364.0</i>              | <i>19.6</i>  | <i>264.4</i>                                    | <i>99.7</i>                                 |
| <i>Greater London</i>  | <i>717.4</i>              | <i>22.2</i>  | <i>534.8</i>                                    | <i>182.6</i>                                |
| <i>Great Britain</i>   | <i>4,993.0</i>            | <i>20.3</i>  | <i>3,540.4</i>                                  | <i>1,462.6</i>                              |

<sup>1</sup>Population figures for rates: Mid 2003 household projections, DCLG

**Table A6.1 Pension Credit claimants - claimant rate and claimant number by London Borough and Gender of claimant, November 2005**

Source: DWP Information Directorate: Work and Pensions Longitudinal Study.

| London borough         | Total (000's)   | Claimant rate (%) <sup>1</sup> | Gender of claimant (% of total) |           |
|------------------------|-----------------|--------------------------------|---------------------------------|-----------|
|                        |                 |                                | Female                          | Male      |
| City of London         | 0.17            | 11.8                           | 53                              | 47        |
| Barking and Dagenham   | 8.34            | 30.0                           | 66                              | 34        |
| Barnet                 | 11.26           | 19.2                           | 63                              | 37        |
| Bexley                 | 7.25            | 15.8                           | 66                              | 34        |
| Brent                  | 11.93           | 28.5                           | 57                              | 43        |
| Bromley                | 9.19            | 14.1                           | 67                              | 33        |
| Camden                 | 8.64            | 30.7                           | 56                              | 44        |
| Croydon                | 11.00           | 19.2                           | 63                              | 37        |
| Ealing                 | 11.80           | 25.9                           | 59                              | 41        |
| Enfield                | 11.59           | 23.4                           | 60                              | 40        |
| Greenwich              | 9.41            | 26.9                           | 63                              | 37        |
| Hackney                | 10.75           | 44.1                           | 56                              | 44        |
| Hammersmith and Fulham | 6.54            | 28.3                           | 58                              | 42        |
| Haringey               | 10.01           | 35.3                           | 57                              | 43        |
| Harrow                 | 7.88            | 19.9                           | 63                              | 37        |
| Havering               | 9.17            | 17.8                           | 68                              | 32        |
| Hillingdon             | 7.97            | 18.1                           | 64                              | 36        |
| Hounslow               | 8.15            | 25.6                           | 61                              | 39        |
| Islington              | 9.25            | 40.3                           | 57                              | 43        |
| Kensington and Chelsea | 5.73            | 19.6                           | 59                              | 41        |
| Kingston upon Thames   | 3.93            | 15.7                           | 65                              | 35        |
| Lambeth                | 11.16           | 36.0                           | 56                              | 44        |
| Lewisham               | 10.26           | 30.5                           | 61                              | 39        |
| Merton                 | 5.77            | 18.8                           | 63                              | 37        |
| Newham                 | 11.98           | 43.5                           | 55                              | 45        |
| Redbridge              | 9.63            | 22.3                           | 62                              | 38        |
| Richmond upon Thames   | 4.38            | 14.3                           | 65                              | 35        |
| Southwark              | 11.22           | 34.0                           | 59                              | 41        |
| Sutton                 | 5.64            | 16.7                           | 68                              | 32        |
| Tower Hamlets          | 11.33           | 50.0                           | 52                              | 48        |
| Waltham Forest         | 9.83            | 30.2                           | 59                              | 41        |
| Wandsworth             | 9.86            | 27.7                           | 61                              | 39        |
| Westminster            | 8.15            | 24.2                           | 56                              | 44        |
| <i>Inner London</i>    | <i>125.05</i>   | <i>33.4</i>                    | <i>57</i>                       | <i>43</i> |
| <i>Outer London</i>    | <i>164.12</i>   | <i>20.8</i>                    | <i>63</i>                       | <i>37</i> |
| <i>Greater London</i>  | <i>289.17</i>   | <i>24.8</i>                    | <i>60</i>                       | <i>40</i> |
| <i>Great Britain</i>   | <i>2,708.05</i> | <i>21.8</i>                    |                                 |           |

<sup>1</sup>Rates are calculated as a percentage of all those aged 60+ from the 2005 mid year estimates, ONS.

**Table A6.2 Pension Credit claimants - claimants by London Borough and type of Pension Credit, November 2005**

Source: DWP Information Directorate: Work and Pensions Longitudinal Study.

| London borough         | Total (000's)   | Type of Pension Credit (% of total) |                     |                                   |
|------------------------|-----------------|-------------------------------------|---------------------|-----------------------------------|
|                        |                 | Guarantee Credit only               | Savings Credit only | Both Guarantee and Savings Credit |
| City of London         | 0.17            | 53                                  | 6                   | 41                                |
| Barking and Dagenham   | 8.34            | 32                                  | 21                  | 47                                |
| Barnet                 | 11.26           | 51                                  | 14                  | 35                                |
| Bexley                 | 7.25            | 30                                  | 26                  | 44                                |
| Brent                  | 11.93           | 66                                  | 10                  | 24                                |
| Bromley                | 9.19            | 33                                  | 22                  | 45                                |
| Camden                 | 8.64            | 61                                  | 10                  | 30                                |
| Croydon                | 11.00           | 47                                  | 18                  | 35                                |
| Ealing                 | 11.80           | 59                                  | 14                  | 27                                |
| Enfield                | 11.59           | 47                                  | 15                  | 38                                |
| Greenwich              | 9.41            | 42                                  | 19                  | 39                                |
| Hackney                | 10.75           | 62                                  | 10                  | 28                                |
| Hammersmith and Fulham | 6.54            | 56                                  | 13                  | 30                                |
| Haringey               | 10.01           | 60                                  | 12                  | 29                                |
| Harrow                 | 7.88            | 58                                  | 13                  | 29                                |
| Havering               | 9.17            | 26                                  | 25                  | 49                                |
| Hillingdon             | 7.97            | 42                                  | 20                  | 39                                |
| Hounslow               | 8.15            | 51                                  | 17                  | 31                                |
| Islington              | 9.25            | 59                                  | 11                  | 30                                |
| Kensington and Chelsea | 5.73            | 63                                  | 11                  | 27                                |
| Kingston upon Thames   | 3.93            | 39                                  | 20                  | 41                                |
| Lambeth                | 11.16           | 58                                  | 14                  | 28                                |
| Lewisham               | 10.26           | 48                                  | 17                  | 35                                |
| Merton                 | 5.77            | 42                                  | 20                  | 38                                |
| Newham                 | 11.98           | 59                                  | 11                  | 30                                |
| Redbridge              | 9.63            | 47                                  | 15                  | 38                                |
| Richmond upon Thames   | 4.38            | 39                                  | 19                  | 42                                |
| Southwark              | 11.22           | 54                                  | 14                  | 32                                |
| Sutton                 | 5.64            | 32                                  | 23                  | 44                                |
| Tower Hamlets          | 11.33           | 64                                  | 8                   | 28                                |
| Waltham Forest         | 9.83            | 47                                  | 16                  | 37                                |
| Wandsworth             | 9.86            | 51                                  | 15                  | 34                                |
| Westminster            | 8.15            | 63                                  | 10                  | 27                                |
| <i>Inner London</i>    | <i>125.05</i>   | <i>58</i>                           | <i>12</i>           | <i>30</i>                         |
| <i>Outer London</i>    | <i>164.12</i>   | <i>45</i>                           | <i>18</i>           | <i>37</i>                         |
| <i>Greater London</i>  | <i>289.17</i>   | <i>51</i>                           | <i>15</i>           | <i>34</i>                         |
| <i>Great Britain</i>   | <i>2,708.05</i> | <i>29</i>                           | <i>23</i>           | <i>49</i>                         |

**Table A6.3 The 30 wards with the highest Pension Credit claimant rates in London, November 2005**

Source: DWP Information Directorate.

| Ranking out of 624 wards in London. 1= Highest rate | London Borough       | Ward Name                      | Total claimants | Claimant Rate <sup>1</sup> |
|---|----------------------|--------------------------------|-----------------|----------------------------|
| 1   | Tower Hamlets        | Spitalfields and Banglatown    | 530             | 60.4                       |
| 2   | Tower Hamlets        | Whitechapel                    | 755             | 58.2                       |
| 3   | Tower Hamlets        | St Dunstan's and Stepney Green | 1070            | 57.9                       |
| 4   | Islington            | Finsbury Park                  | 760             | 55.8                       |
| 5   | Newham               | Beckton                        | 530             | 54.6                       |
| 6   | Tower Hamlets        | Bethnal Green South            | 720             | 53.9                       |
| 7   | Lambeth              | Coldharbour                    | 730             | 53.8                       |
| 8   | Hackney              | Hackney Central                | 665             | 53.4                       |
| 9   | Southwark            | Nunhead                        | 725             | 53.0                       |
| 10  | Newham               | East Ham North                 | 585             | 53.0                       |
| 11  | Westminster          | Church Street                  | 840             | 52.9                       |
| 12  | Lambeth              | Ferndale                       | 660             | 52.6                       |
| 13  | Tower Hamlets        | Mile End East                  | 655             | 52.4                       |
| 14  | Camden               | Kilburn                        | 765             | 52.3                       |
| 15  | Tower Hamlets        | Shadwell                       | 705             | 52.2                       |
| 16  | Hackney              | Hackney Downs                  | 635             | 51.1                       |
| 17  | Haringey             | Northumberland Park            | 750             | 50.9                       |
| 18  | Hackney              | Dalston                        | 610             | 50.1                       |
| 19  | Newham               | Canning Town North             | 775             | 49.9                       |
| 20  | Hackney              | Haggerston                     | 610             | 49.9                       |
| 21  | Hackney              | Queensbridge                   | 730             | 49.3                       |
| 22  | Haringey             | Tottenham Green                | 705             | 49.3                       |
| 23  | Tower Hamlets        | Bethnal Green North            | 715             | 48.9                       |
| 24  | Tower Hamlets        | East India and Lansbury        | 790             | 48.8                       |
| 25  | Newham               | Green Street West              | 660             | 48.8                       |
| 26  | Newham               | Manor Park                     | 655             | 48.3                       |
| 27  | Kensington & Chelsea | Golborne                       | 625             | 47.7                       |
| 28  | Tower Hamlets        | Bromley-by-Bow                 | 630             | 46.9                       |
| 29  | Haringey             | White Hart Lane                | 705             | 46.9                       |
| 30  | Hackney              | Springfield                    | 550             | 46.5                       |

<sup>1</sup>Population for rates is GLA 2005 round Projections

**Table A6.4 State Pension Caseload by London borough  
- claimant number and rate, November 2005**

Source: DWP Information Directorate: Work and Pensions Longitudinal Study.

| <b>London borough</b>  | <b>Total (000's)</b> | <b>Claimant rate<sup>1</sup></b> |
|------------------------|----------------------|----------------------------------|
| City of London         | 0.95                 | 80.4                             |
| Barking and Dagenham   | 23.17                | 93.1                             |
| Barnet                 | 48.27                | 92.1                             |
| Bexley                 | 39.97                | 97.6                             |
| Brent                  | 31.75                | 85.9                             |
| Bromley                | 56.77                | 97.4                             |
| Camden                 | 22.01                | 88.7                             |
| Croydon                | 47.70                | 94.7                             |
| Ealing                 | 36.24                | 89.9                             |
| Enfield                | 41.51                | 94.5                             |
| Greenwich              | 28.56                | 92.4                             |
| Hackney                | 17.84                | 82.1                             |
| Hammersmith and Fulham | 16.99                | 82.3                             |
| Haringey               | 23.37                | 93.5                             |
| Harrow                 | 32.80                | 92.9                             |
| Havering               | 45.23                | 98.0                             |
| Hillingdon             | 37.26                | 95.0                             |
| Hounslow               | 27.50                | 97.7                             |
| Islington              | 18.91                | 93.1                             |
| Kensington and Chelsea | 16.56                | 64.2                             |
| Kingston upon Thames   | 21.30                | 96.8                             |
| Lambeth                | 25.56                | 92.5                             |
| Lewisham               | 29.44                | 98.5                             |
| Merton                 | 25.05                | 91.6                             |
| Newham                 | 22.00                | 90.5                             |
| Redbridge              | 35.64                | 93.1                             |
| Richmond upon Thames   | 26.25                | 97.6                             |
| Southwark              | 24.64                | 83.6                             |
| Sutton                 | 29.58                | 98.7                             |
| Tower Hamlets          | 17.77                | 87.3                             |
| Waltham Forest         | 27.90                | 96.8                             |
| Wandsworth             | 29.23                | 91.7                             |
| Westminster            | 22.32                | 75.1                             |
| <i>Inner London</i>    | <i>287.59</i>        | <i>86.5</i>                      |
| <i>Outer London</i>    | <i>662.45</i>        | <i>94.5</i>                      |
| <i>Greater London</i>  | <i>950.04</i>        | <i>91.9</i>                      |
| <i>Great Britain</i>   | <i>10,579.16</i>     | <i>96.5</i>                      |

<sup>1</sup>Rates are calculated as a percentage of all those of pensionable age from the 2005 mid year estimates, ONS.

**Table A6.5 The 30 wards with the lowest State Pension claimant rates in London, November 2005**

Source: DWP Information Directorate.

| <b>Ranking out of 624 wards in London. 1= lowest rate</b> | <b>London Borough</b> | <b>Ward Name</b>            | <b>Total claimants</b> | <b>Claimant Rate<sup>1</sup></b> |
|---|-----------------------|-----------------------------|------------------------|----------------------------------|
| 1   | Southwark             | Surrey Docks                | 745                    | 50.8                             |
| 2   | Westminster           | Lancaster Gate              | 1025                   | 55.5                             |
| 3   | Kensington & Chelsea  | Hans Town                   | 1055                   | 56.3                             |
| 4   | Kensington & Chelsea  | Courtfield                  | 655                    | 58.0                             |
| 5   | Southwark             | Chaucer                     | 890                    | 59.2                             |
| 6   | Kensington & Chelsea  | Brompton                    | 945                    | 59.3                             |
| 7   | Westminster           | Hyde Park                   | 925                    | 59.4                             |
| 8   | Southwark             | Peckham                     | 865                    | 59.9                             |
| 9   | Kensington & Chelsea  | Queen's Gate                | 770                    | 60.3                             |
| 10  | Westminster           | Knightsbridge and Belgravia | 840                    | 61.3                             |
| 11  | Westminster           | Maida Vale                  | 965                    | 62.0                             |
| 12  | Kensington & Chelsea  | Earl's Court                | 750                    | 66.1                             |
| 13  | Kensington & Chelsea  | Campden                     | 850                    | 66.3                             |
| 14  | Southwark             | Faraday                     | 1060                   | 66.9                             |
| 15  | Kensington & Chelsea  | Abingdon                    | 895                    | 68.0                             |
| 16  | Westminster           | Bayswater                   | 900                    | 68.9                             |
| 17  | Westminster           | Westbourne                  | 1105                   | 69.3                             |
| 18  | Kensington & Chelsea  | Pembridge                   | 810                    | 69.8                             |
| 19  | Kensington & Chelsea  | Redcliffe                   | 830                    | 70.8                             |
| 20  | Kensington & Chelsea  | Holland                     | 890                    | 71.2                             |
| 21  | Kensington & Chelsea  | Cremorne                    | 1075                   | 71.4                             |
| 22  | Tower Hamlets         | Millwall                    | 675                    | 71.4                             |
| 23  | Southwark             | Grange                      | 1070                   | 71.6                             |
| 24  | Westminster           | Bryanston and Dorset Square | 1100                   | 72.2                             |
| 25  | Hammersmith & Fulham  | Addison                     | 860                    | 72.7                             |
| 26  | Hackney               | Brownswood                  | 795                    | 73.4                             |
| 27  | Westminster           | Harrow Road                 | 995                    | 73.5                             |
| 28  | Southwark             | Camberwell Green            | 1175                   | 73.5                             |
| 29  | Barking & Dagenham    | Abbey                       | 705                    | 73.6                             |
| 30  | Kensington & Chelsea  | Stanley                     | 950                    | 73.9                             |

<sup>1</sup>Population for rates is GLA 2005 round Projections

**Table A7.1 Children in families on key benefits,  
by London borough, November 2005**

Source: DWP Information Directorate: Work and Pensions Longitudinal Study.

| <b>London borough</b>  | <b>All Claimants<br/>(000's)</b> | <b>Claimant<br/>rate<sup>1</sup> (%)</b> | <b>Rank<br/>1=highest rate<br/>(out of 408 in GB)</b> |
|------------------------|----------------------------------|--|---|
| City of London         | -                                | -  | -   |
| Barking and Dagenham   | 15.8                             | 34.9                                     | 13  |
| Barnet                 | 15.6                             | 20.1                                     | 125   |
| Bexley                 | 8.2                              | 15.2                                     | 211   |
| Brent                  | 20.1                             | 32.7                                     | 22  |
| Bromley                | 10.5                             | 14.9                                     | 218   |
| Camden                 | 13.7                             | 32.0                                     | 26  |
| Croydon                | 20.3                             | 23.9                                     | 70  |
| Ealing                 | 18.9                             | 27.4                                     | 42  |
| Enfield                | 21.8                             | 31.3                                     | 27  |
| Greenwich              | 18.5                             | 33.4                                     | 18  |
| Hackney                | 22.8                             | 41.6                                     | 4   |
| Hammersmith and Fulham | 10.2                             | 30.3                                     | 29  |
| Haringey               | 21.3                             | 40.5                                     | 5   |
| Harrow                 | 9.9                              | 19.2                                     | 136   |
| Havering               | 9.2                              | 17.5                                     | 165   |
| Hillingdon             | 13.7                             | 22.4                                     | 89  |
| Hounslow               | 14.2                             | 28.1                                     | 36  |
| Islington              | 16.7                             | 45.4                                     | 2   |
| Kensington and Chelsea | 6.5                              | 19.0                                     | 145   |
| Kingston upon Thames   | 3.9                              | 11.7                                     | 284   |
| Lambeth                | 21.9                             | 37.9                                     | 9   |
| Lewisham               | 19.1                             | 32.3                                     | 25  |
| Merton                 | 7.7                              | 18.1                                     | 158   |
| Newham                 | 28.7                             | 40.5                                     | 6   |
| Redbridge              | 15.2                             | 24.0                                     | 65  |
| Richmond upon Thames   | 3.6                              | 8.9                                      | 349   |
| Southwark              | 22.1                             | 38.3                                     | 8   |
| Sutton                 | 6.5                              | 15.0                                     | 216   |
| Tower Hamlets          | 26.5                             | 50.1                                     | 1   |
| Waltham Forest         | 19.1                             | 34.6                                     | 14  |
| Wandsworth             | 12.1                             | 24.2                                     | 64  |
| Westminster            | 10.7                             | 28.0                                     | 37  |
| <i>Inner London</i>    | <i>232.3</i>                     | <i>36.2</i>                              |   |
| <i>Outer London</i>    | <i>252.7</i>                     | <i>23.4</i>                              |   |
| <i>Greater London</i>  | <i>485.0</i>                     | <i>28.1</i>                              |   |
| <i>Great Britain</i>   | <i>2,633.7</i>                   | <i>19.5</i>                              |   |

<sup>1</sup>Rates are calculated as a percentage of all aged 0-18 from the 2005 mid year estimates, ONS.

**Table A7.2 Children in families on key benefits:  
London borough by Statistical Group, November 2005**

Source: DWP Information Directorate: Work and Pensions Longitudinal Study.

| London borough         | Total<br>(000's) | Statistical Group - % of total |                   |                 |          |
|------------------------|------------------|--------------------------------|-------------------|-----------------|----------|
|                        |                  | Unem-<br>ployed                | Sick/<br>Disabled | Lone<br>Parents | Others   |
| City of London         | 0.2              | -                              | -                 | -               | -        |
| Barking and Dagenham   | 15.8             | 8                              | 24                | 67              | 1        |
| Barnet                 | 15.6             | 6                              | 28                | 65              | 2        |
| Bexley                 | 8.2              | 7                              | 27                | 65              | -        |
| Brent                  | 20.1             | 8                              | 26                | 64              | 1        |
| Bromley                | 10.5             | 8                              | 30                | 60              | 1        |
| Camden                 | 13.7             | 9                              | 25                | 64              | 3        |
| Croydon                | 20.3             | 13                             | 21                | 65              | 2        |
| Ealing                 | 18.9             | 10                             | 29                | 60              | 2        |
| Enfield                | 21.8             | 10                             | 31                | 57              | 2        |
| Greenwich              | 18.5             | 7                              | 21                | 69              | 3        |
| Hackney                | 22.8             | 7                              | 25                | 67              | 1        |
| Hammersmith and Fulham | 10.2             | 7                              | 26                | 66              | -        |
| Haringey               | 21.3             | 9                              | 24                | 66              | 2        |
| Harrow                 | 9.9              | 11                             | 30                | 55              | 3        |
| Havering               | 9.2              | 8                              | 32                | 59              | 2        |
| Hillingdon             | 13.7             | 10                             | 27                | 61              | 2        |
| Hounslow               | 14.2             | 6                              | 27                | 63              | 3        |
| Islington              | 16.7             | 4                              | 19                | 74              | 3        |
| Kensington and Chelsea | 6.5              | 6                              | 34                | 58              | 2        |
| Kingston upon Thames   | 3.9              | 13                             | 23                | 62              | 3        |
| Lambeth                | 21.9             | 9                              | 19                | 72              | 0        |
| Lewisham               | 19.1             | 8                              | 21                | 69              | 1        |
| Merton                 | 7.7              | 9                              | 22                | 65              | 3        |
| Newham                 | 28.7             | 8                              | 27                | 62              | 3        |
| Redbridge              | 15.2             | 12                             | 33                | 51              | 5        |
| Richmond upon Thames   | 3.6              | 11                             | 25                | 61              | 3        |
| Southwark              | 22.1             | 5                              | 22                | 73              | 0        |
| Sutton                 | 6.5              | 6                              | 29                | 62              | 2        |
| Tower Hamlets          | 26.5             | 20                             | 29                | 48              | 3        |
| Waltham Forest         | 19.1             | 10                             | 22                | 63              | 4        |
| Wandsworth             | 12.1             | 15                             | 21                | 64              | -        |
| Westminster            | 10.7             | 5                              | 40                | 52              | 3        |
| <i>Inner London</i>    | <i>232.5</i>     | <i>9</i>                       | <i>25</i>         | <i>64</i>       | <i>2</i> |
| <i>Outer London</i>    | <i>252.7</i>     | <i>9</i>                       | <i>27</i>         | <i>62</i>       | <i>2</i> |
| <i>Greater London</i>  | <i>485.2</i>     | <i>9</i>                       | <i>26</i>         | <i>63</i>       | <i>2</i> |
| <i>Great Britain</i>   | <i>2,633.7</i>   | <i>8</i>                       | <i>36</i>         | <i>53</i>       | <i>2</i> |

Conventions: "-" Nil or Negligible; Figures in red are subject to a high degree of sampling error and should only be used as a guide

**Table A7.3 Children in families on key benefits:  
London borough by Family Type, November 2005**

Source: DWP Information Directorate: Work and Pensions Longitudinal Study.

| London borough         | Total (000's)  | Family Type - % of total |           |
|------------------------|----------------|--------------------------|-----------|
|                        |                | Single                   | Couple    |
| City of London         | 0.2            | -                        | -         |
| Barking and Dagenham   | 15.8           | 75                       | 25        |
| Barnet                 | 15.6           | 76                       | 24        |
| Bexley                 | 8.2            | 73                       | 26        |
| Brent                  | 20.1           | 77                       | 23        |
| Bromley                | 10.5           | 71                       | 28        |
| Camden                 | 13.7           | 79                       | 21        |
| Croydon                | 20.3           | 75                       | 25        |
| Ealing                 | 18.9           | 69                       | 31        |
| Enfield                | 21.8           | 74                       | 26        |
| Greenwich              | 18.5           | 79                       | 21        |
| Hackney                | 22.8           | 79                       | 21        |
| Hammersmith and Fulham | 10.2           | 82                       | 17        |
| Haringey               | 21.3           | 78                       | 22        |
| Harrow                 | 9.9            | 68                       | 31        |
| Havering               | 9.2            | 71                       | 28        |
| Hillingdon             | 13.7           | 72                       | 28        |
| Hounslow               | 14.2           | 72                       | 28        |
| Islington              | 16.7           | 86                       | 14        |
| Kensington and Chelsea | 6.5            | 74                       | 26        |
| Kingston upon Thames   | 3.9            | 72                       | 31        |
| Lambeth                | 21.9           | 86                       | 14        |
| Lewisham               | 19.1           | 80                       | 20        |
| Merton                 | 7.7            | 75                       | 25        |
| Newham                 | 28.7           | 70                       | 30        |
| Redbridge              | 15.2           | 62                       | 38        |
| Richmond upon Thames   | 3.6            | 78                       | 22        |
| Southwark              | 22.1           | 84                       | 16        |
| Sutton                 | 6.5            | 72                       | 28        |
| Tower Hamlets          | 26.5           | 57                       | 43        |
| Waltham Forest         | 19.1           | 72                       | 28        |
| Wandsworth             | 12.1           | 74                       | 26        |
| Westminster            | 10.7           | 69                       | 31        |
| <i>Inner London</i>    | <i>232.5</i>   | <i>76</i>                | <i>24</i> |
| <i>Outer London</i>    | <i>252.7</i>   | <i>73</i>                | <i>27</i> |
| <i>Greater London</i>  | <i>485.2</i>   | <i>75</i>                | <i>25</i> |
| <i>Great Britain</i>   | <i>2,633.7</i> | <i>65</i>                | <i>35</i> |

Conventions: "-" Nil or Negligible; Figures in red are subject to a high degree of sampling error and should only be used as a guide

**Table A7.4 Children in families on key benefits: London borough by number of child dependants, November 2005**

Source: DWP Information Directorate: Work and Pensions Longitudinal Study.

| London borough         | Total<br>(000's) | Number of child dependants - %<br>of total |    |           |
|------------------------|------------------|--|----|-----------|
|                        |                  | 1  | 2  | 3 or more |
| City of London         | 0.2              | -  | -  | -         |
| Barking and Dagenham   | 15.8             | 25   | 34 | 42        |
| Barnet                 | 15.6             | 24   | 36 | 40        |
| Bexley                 | 8.2              | 28   | 37 | 35        |
| Brent                  | 20.1             | 22   | 29 | 49        |
| Bromley                | 10.5             | 26   | 41 | 33        |
| Camden                 | 13.7             | 24   | 33 | 43        |
| Croydon                | 20.3             | 24   | 36 | 40        |
| Ealing                 | 18.9             | 21   | 30 | 50        |
| Enfield                | 21.8             | 22   | 35 | 43        |
| Greenwich              | 18.5             | 22   | 35 | 44        |
| Hackney                | 22.8             | 24   | 32 | 44        |
| Hammersmith and Fulham | 10.2             | 22   | 33 | 44        |
| Haringey               | 21.3             | 23   | 34 | 42        |
| Harrow                 | 9.9              | 23   | 26 | 52        |
| Havering               | 9.2              | 28   | 35 | 37        |
| Hillingdon             | 13.7             | 20   | 32 | 49        |
| Hounslow               | 14.2             | 22   | 35 | 44        |
| Islington              | 16.7             | 26   | 34 | 40        |
| Kensington and Chelsea | 6.5              | 29   | 35 | 35        |
| Kingston upon Thames   | 3.9              | 28   | 26 | 49        |
| Lambeth                | 21.9             | 26   | 30 | 43        |
| Lewisham               | 19.1             | 26   | 31 | 43        |
| Merton                 | 7.7              | 26   | 39 | 34        |
| Newham                 | 28.7             | 16   | 27 | 56        |
| Redbridge              | 15.2             | 19   | 33 | 48        |
| Richmond upon Thames   | 3.6              | 28   | 39 | 33        |
| Southwark              | 22.1             | 25   | 32 | 43        |
| Sutton                 | 6.5              | 28   | 35 | 35        |
| Tower Hamlets          | 26.5             | 14   | 24 | 62        |
| Waltham Forest         | 19.1             | 21   | 29 | 49        |
| Wandsworth             | 12.1             | 24   | 36 | 40        |
| Westminster            | 10.7             | 24   | 29 | 47        |
| <i>Inner London</i>    | 232.3            | 23   | 31 | 47        |
| <i>Outer London</i>    | 252.7            | 23   | 33 | 44        |
| <i>Greater London</i>  | 485.0            | 23   | 32 | 45        |
| <i>Great Britain</i>   | 2,633.7          | 25   | 34 | 41        |

**Table A8.1 Average number of tax credit cases by London borough, 2004/05, 000's**

Source: HM Revenue and Customs

| London borough                          | All cases (including those without children) | Families with children          |   |                        |   |
|---|--|---------------------------------|---|------------------------|---|
|   |  | All cases with children (000's) | Rate - percent of population (families with children) % | Of which, lone parents | Lone parents - percent of all cases (%) |
| Barking and Dagenham                    | 11.99  | 11.64                           | 51.2  | 3.40                   | 29.2                                    |
| Barnet                                  | 14.47  | 14.05                           | 36.0  | 3.65                   | 26.0                                    |
| Bexley                                  | 16.44  | 16.11                           | 57.8  | 3.51                   | 21.8                                    |
| Brent                                   | 14.98  | 14.49                           | 44.1  | 4.58                   | 31.6                                    |
| Bromley                                 | 16.20  | 15.86                           | 43.3  | 4.00                   | 25.2                                    |
| Camden                                  | 5.95   | 5.66                            | 29.0  | 2.07                   | 36.6                                    |
| Croydon                                 | 21.68  | 21.17                           | 47.4  | 6.94                   | 32.8                                    |
| Ealing                                  | 15.99  | 15.55                           | 42.6  | 3.94                   | 25.3                                    |
| Enfield                                 | 16.86  | 16.50                           | 46.0  | 4.62                   | 28.0                                    |
| Greenwich                               | 13.40  | 12.88                           | 46.5  | 4.53                   | 35.2                                    |
| Hackney                                 | 11.17  | 10.70                           | 41.8  | 4.77                   | 44.6                                    |
| Hammersmith and Fulham                  | 4.98   | 4.75                            | 29.5  | 2.22                   | 46.7                                    |
| Haringey                                | 10.24  | 9.83                            | 36.9  | 4.19                   | 42.6                                    |
| Harrow                                  | 12.35  | 12.08                           | 46.3  | 2.28                   | 18.9                                    |
| Havering                                | 15.45  | 15.14                           | 55.8  | 2.98                   | 19.7                                    |
| Hillingdon                              | 16.17  | 15.91                           | 51.7  | 3.51                   | 22.1                                    |
| Hounslow                                | 13.45  | 13.12                           | 49.1  | 3.14                   | 23.9                                    |
| Islington                               | 6.52   | 6.23                            | 32.2  | 2.83                   | 45.4                                    |
| Kensington and Chelsea                  | 2.96   | 2.78                            | 18.5  | 1.11                   | 39.9                                    |
| Kingston upon Thames                    | 7.36   | 7.22                            | 41.6  | 1.60                   | 22.2                                    |
| Lambeth                                 | 13.46  | 12.93                           | 41.9  | 6.80                   | 52.6                                    |
| Lewisham                                | 15.31  | 14.84                           | 45.7  | 6.80                   | 45.8                                    |
| Merton                                  | 9.87   | 9.63                            | 42.8  | 2.59                   | 26.9                                    |
| Newham                                  | 17.21  | 16.61                           | 48.5  | 5.25                   | 31.6                                    |
| Redbridge                               | 14.60  | 14.26                           | 46.5  | 3.15                   | 22.1                                    |
| Richmond upon Thames                    | 5.75   | 5.63                            | 28.0  | 1.43                   | 25.4                                    |
| Southwark                               | 13.54  | 13.06                           | 44.1  | 6.95                   | 53.2                                    |
| Sutton                                  | 12.16  | 11.93                           | 52.2  | 2.69                   | 22.5                                    |
| Tower Hamlets                           | 9.38   | 9.08                            | 41.1  | 2.05                   | 22.6                                    |
| Waltham Forest                          | 14.56  | 14.20                           | 50.8  | 4.51                   | 31.8                                    |
| Wandsworth                              | 9.38   | 9.04                            | 35.3  | 3.72                   | 41.2                                    |
| Westminster/City of London <sup>1</sup> | 5.32   | 5.10                            | 32.5  | 1.61                   | 31.6                                    |

<sup>1</sup> The City of London contributes 0.14 thousand to the total number of average awards

Note: The rate is as a percentage of all families with children from the 2001 Census.

**Table A8.2 Average number of tax credit cases, change between 2003/04 and 2004/05**

Source: HM Revenue and Customs

|                            | Families with children |   |                     |   |  |
|----------------------------|------------------------|---|---------------------|---|--|
|                            | 2003/04                |   | 2004/05             |   | Percentage change in numbers, 2003/04 to 2004/05 |
|                            | Total cases (000's)    | Rate - percent of population (all families with children) % | Total cases (000's) | Rate - percent of population (all families with children) % |  |
| <b>London borough</b>      |                        |   |                     |   |  |
| Barking and Dagenham       | 10.8                   | 47.5  | 11.6                | 51.2  | 7.8  |
| Barnet                     | 13.1                   | 33.6  | 14.1                | 36.0  | 7.3  |
| Bexley                     | 15.7                   | 56.3  | 16.1                | 57.8  | 2.6  |
| Brent                      | 13.5                   | 41.1  | 14.5                | 44.1  | 7.3  |
| Bromley                    | 15.6                   | 42.6  | 15.9                | 43.3  | 1.7  |
| Camden                     | 5.1                    | 26.1  | 5.7                 | 29.0  | 11.0   |
| Croydon                    | 20.4                   | 45.7  | 21.2                | 47.4  | 3.8  |
| Ealing                     | 14.3                   | 39.2  | 15.6                | 42.6  | 8.7  |
| Enfield                    | 15.4                   | 42.9  | 16.5                | 46.0  | 7.1  |
| Greenwich                  | 12.5                   | 45.1  | 12.9                | 46.5  | 3.0  |
| Hackney                    | 9.2                    | 35.9  | 10.7                | 41.8  | 16.3   |
| Hammersmith and Fulham     | 4.3                    | 26.7  | 4.8                 | 29.5  | 10.5   |
| Haringey                   | 9.4                    | 35.3  | 9.8                 | 36.9  | 4.6  |
| Harrow                     | 11.7                   | 44.8  | 12.1                | 46.3  | 3.2  |
| Havering                   | 14.9                   | 54.9  | 15.1                | 55.8  | 1.6  |
| Hillingdon                 | 15.3                   | 49.7  | 15.9                | 51.7  | 4.0  |
| Hounslow                   | 12.2                   | 45.7  | 13.1                | 49.1  | 7.5  |
| Islington                  | 6.0                    | 31.0  | 6.2                 | 32.2  | 3.8  |
| Kensington and Chelsea     | 2.4                    | 16.0  | 2.8                 | 18.5  | 15.8   |
| Kingston upon Thames       | 6.9                    | 39.7  | 7.2                 | 41.6  | 4.6  |
| Lambeth                    | 12.0                   | 38.9  | 12.9                | 41.9  | 7.8  |
| Lewisham                   | 13.7                   | 42.2  | 14.8                | 45.7  | 8.3  |
| Merton                     | 9.3                    | 41.4  | 9.6                 | 42.8  | 3.5  |
| Newham                     | 14.3                   | 41.7  | 16.6                | 48.5  | 16.2   |
| Redbridge                  | 13.4                   | 43.7  | 14.3                | 46.5  | 6.4  |
| Richmond upon Thames       | 5.3                    | 26.3  | 5.6                 | 28.0  | 6.2  |
| Southwark                  | 11.4                   | 38.5  | 13.1                | 44.1  | 14.6   |
| Sutton                     | 11.6                   | 50.8  | 11.9                | 52.2  | 2.8  |
| Tower Hamlets              | 8.2                    | 37.1  | 9.1                 | 41.1  | 10.7   |
| Waltham Forest             | 13.3                   | 47.6  | 14.2                | 50.8  | 6.8  |
| Wandsworth                 | 8.4                    | 32.8  | 9.0                 | 35.3  | 7.6  |
| Westminster/City of London | 4.5                    | 28.7  | 5.1                 | 32.5  | 13.3   |

Note: The rate is as a percentage of all families with children from the 2001 Census.

**Table A8.3 Average number of tax credit cases by type of award, 2004/05, 000's**

Source: HM Revenue and Customs

| London borough             | Families with children |             |                           |                              |                          |  |   |
|----------------------------|------------------------|-------------|---------------------------|------------------------------|--------------------------|--|---|
|                            | Total cases (000's)    | WTC and CTC | CTC only, >family element | CTC, family element or below | WTC and CTC (% of total) | CTC only, >family element (% of total) | CTC, family element or below (% of total) |
| Barking and Dagenham       | 11.64                  | 4.04        | 1.96                      | 5.64                         | 34.7                     | 16.8                                   | 48.5                                      |
| Barnet                     | 14.05                  | 4.45        | 2.09                      | 7.51                         | 31.7                     | 14.9                                   | 53.5                                      |
| Bexley                     | 16.11                  | 3.65        | 2.20                      | 10.26                        | 22.7                     | 13.7                                   | 63.7                                      |
| Brent                      | 14.49                  | 5.66        | 2.35                      | 6.48                         | 39.1                     | 16.2                                   | 44.7                                      |
| Bromley                    | 15.86                  | 3.96        | 2.04                      | 9.85                         | 25.0                     | 12.9                                   | 62.1                                      |
| Camden                     | 5.66                   | 2.91        | 0.83                      | 1.92                         | 51.4                     | 14.7                                   | 33.9                                      |
| Croydon                    | 21.17                  | 6.90        | 3.19                      | 11.08                        | 32.6                     | 15.1                                   | 52.3                                      |
| Ealing                     | 15.55                  | 5.21        | 2.54                      | 7.80                         | 33.5                     | 16.3                                   | 50.2                                      |
| Enfield                    | 16.50                  | 5.47        | 2.44                      | 8.59                         | 33.2                     | 14.8                                   | 52.1                                      |
| Greenwich                  | 12.88                  | 4.63        | 2.17                      | 6.09                         | 35.9                     | 16.8                                   | 47.3                                      |
| Hackney                    | 10.70                  | 6.20        | 1.61                      | 2.89                         | 57.9                     | 15.0                                   | 27.0                                      |
| Hammersmith and Fulham     | 4.75                   | 2.31        | 0.77                      | 1.67                         | 48.6                     | 16.2                                   | 35.2                                      |
| Haringey                   | 9.83                   | 4.66        | 1.49                      | 3.67                         | 47.4                     | 15.2                                   | 37.3                                      |
| Harrow                     | 12.08                  | 3.11        | 1.70                      | 7.27                         | 25.7                     | 14.1                                   | 60.2                                      |
| Havering                   | 15.14                  | 3.26        | 2.12                      | 9.77                         | 21.5                     | 14.0                                   | 64.5                                      |
| Hillingdon                 | 15.91                  | 3.94        | 2.34                      | 9.64                         | 24.8                     | 14.7                                   | 60.6                                      |
| Hounslow                   | 13.12                  | 3.96        | 2.13                      | 7.03                         | 30.2                     | 16.2                                   | 53.6                                      |
| Islington                  | 6.23                   | 2.93        | 1.02                      | 2.29                         | 47.0                     | 16.4                                   | 36.8                                      |
| Kensington and Chelsea     | 2.78                   | 1.34        | 0.45                      | 0.99                         | 48.2                     | 16.2                                   | 35.6                                      |
| Kingston upon Thames       | 7.22                   | 1.80        | 0.91                      | 4.50                         | 24.9                     | 12.6                                   | 62.3                                      |
| Lambeth                    | 12.93                  | 6.58        | 2.07                      | 4.28                         | 50.9                     | 16.0                                   | 33.1                                      |
| Lewisham                   | 14.84                  | 6.03        | 2.34                      | 6.47                         | 40.6                     | 15.8                                   | 43.6                                      |
| Merton                     | 9.63                   | 3.08        | 1.53                      | 5.02                         | 32.0                     | 15.9                                   | 52.1                                      |
| Newham                     | 16.61                  | 8.48        | 2.69                      | 5.44                         | 51.1                     | 16.2                                   | 32.8                                      |
| Redbridge                  | 14.26                  | 4.45        | 2.07                      | 7.74                         | 31.2                     | 14.5                                   | 54.3                                      |
| Richmond upon Thames       | 5.63                   | 1.49        | 0.68                      | 3.46                         | 26.5                     | 12.1                                   | 61.5                                      |
| Southwark                  | 13.06                  | 6.64        | 2.16                      | 4.25                         | 50.8                     | 16.5                                   | 32.5                                      |
| Sutton                     | 11.93                  | 2.67        | 1.74                      | 7.52                         | 22.4                     | 14.6                                   | 63.0                                      |
| Tower Hamlets              | 9.08                   | 5.85        | 1.14                      | 2.09                         | 64.4                     | 12.6                                   | 23.0                                      |
| Waltham Forest             | 14.20                  | 5.37        | 2.22                      | 6.62                         | 37.8                     | 15.6                                   | 46.6                                      |
| Wandsworth                 | 9.04                   | 3.88        | 1.43                      | 3.72                         | 42.9                     | 15.8                                   | 41.2                                      |
| Westminster/City of London | 5.10                   | 2.41        | 0.81                      | 1.88                         | 47.3                     | 15.9                                   | 36.9                                      |

**Table A8.4 Average number of children in families receiving tax credits, change between 2003/04 and 2004/05**

Source: HM Revenue and Customs

| London borough             | Children in families receiving tax credits |                                  |             |                                  |  |
|----------------------------|--|----------------------------------|-------------|----------------------------------|--|
|                            | 2003/04                                    |                                  | 2004/05     |                                  | Percentage change in numbers, 2003/04 to 2004/05 |
|                            | Total 000's                                | Rate - percent of population (%) | Total 000's | Rate - percent of population (%) |  |
| Barking and Dagenham       | 19.8                                       | 47.7                             | 21.0        | 50.5                             | 5.8  |
| Barnet                     | 24.5                                       | 34.2                             | 25.4        | 35.4                             | 3.5  |
| Bexley                     | 28.4                                       | 56.1                             | 28.4        | 56.0                             | -0.1   |
| Brent                      | 24.1                                       | 41.1                             | 25.2        | 43.0                             | 4.5  |
| Bromley                    | 27.6                                       | 42.3                             | 27.6        | 42.2                             | -0.1   |
| Camden                     | 9.3  | 26.2                             | 9.9         | 27.8                             | 6.1  |
| Croydon                    | 36.5                                       | 46.0                             | 37.1        | 46.7                             | 1.6  |
| Ealing                     | 25.9                                       | 38.8                             | 27.6        | 41.3                             | 6.5  |
| Enfield                    | 27.7                                       | 42.9                             | 28.8        | 44.7                             | 4.1  |
| Greenwich                  | 22.7                                       | 45.2                             | 22.8        | 45.5                             | 0.6  |
| Hackney                    | 19.3                                       | 37.6                             | 21.9        | 42.8                             | 13.6   |
| Hammersmith and Fulham     | 7.6  | 26.0                             | 8.0         | 27.4                             | 5.7  |
| Haringey                   | 17.1                                       | 35.4                             | 17.4        | 36.0                             | 1.6  |
| Harrow                     | 21.5                                       | 45.7                             | 21.4        | 45.4                             | -0.7   |
| Havering                   | 27.0                                       | 54.6                             | 26.9        | 54.3                             | -0.4   |
| Hillingdon                 | 28.2                                       | 50.0                             | 28.3        | 50.2                             | 0.5  |
| Hounslow                   | 21.8                                       | 44.9                             | 23.3        | 47.9                             | 6.7  |
| Islington                  | 10.4                                       | 29.9                             | 10.6        | 30.4                             | 1.8  |
| Kensington and Chelsea     | 3.8  | 14.2                             | 4.6         | 17.1                             | 20.3   |
| Kingston upon Thames       | 12.3                                       | 39.5                             | 12.6        | 40.4                             | 2.1  |
| Lambeth                    | 20.8                                       | 38.1                             | 22.2        | 40.6                             | 6.7  |
| Lewisham                   | 24.0                                       | 42.0                             | 25.5        | 44.6                             | 6.0  |
| Merton                     | 17.0                                       | 42.2                             | 16.9        | 42.0                             | -0.4   |
| Newham                     | 28.2                                       | 40.7                             | 32.1        | 46.4                             | 13.9   |
| Redbridge                  | 24.8                                       | 43.3                             | 26.0        | 45.4                             | 4.7  |
| Richmond upon Thames       | 9.2  | 25.8                             | 9.6         | 26.9                             | 4.2  |
| Southwark                  | 20.7                                       | 38.9                             | 23.3        | 43.9                             | 12.8   |
| Sutton                     | 20.7                                       | 49.8                             | 20.9        | 50.3                             | 1.0  |
| Tower Hamlets              | 17.3                                       | 35.3                             | 18.8        | 38.3                             | 8.7  |
| Waltham Forest             | 23.9                                       | 46.6                             | 25.4        | 49.7                             | 6.4  |
| Wandsworth                 | 14.4                                       | 31.5                             | 15.4        | 33.7                             | 7.0  |
| Westminster/City of London | 7.9  | 29.1                             | 8.8         | 32.6                             | 11.8   |

Note: The rate is as a percentage of all dependent children from the 2001 Census.

**Table A8.5 Average number of children in families receiving tax credits by type of award, 2004/05, 000's**

Source: HM Revenue and Customs

|                            | Children in families receiving tax credits |             |                           |                              |                          |  |   |
|----------------------------|--|-------------|---------------------------|------------------------------|--------------------------|--|---|
|                            | Total                                      | WTC and CTC | CTC only, >family element | CTC, family element or below | WTC and CTC (% of total) | CTC only, >family element (% of total) | CTC, family element or below (% of total) |
| <b>London borough</b>      |  |             |                           |                              |                          |  |   |
| Barking and Dagenham       | 21.0                                       | 7.40        | 4.32                      | 9.23                         | 35.3                     | 20.6                                   | 44.1                                      |
| Barnet                     | 25.4                                       | 8.32        | 4.67                      | 12.37                        | 32.8                     | 18.4                                   | 48.8                                      |
| Bexley                     | 28.4                                       | 6.46        | 4.82                      | 17.09                        | 22.8                     | 17.0                                   | 60.2                                      |
| Brent                      | 25.2                                       | 10.32       | 4.78                      | 10.09                        | 41.0                     | 19.0                                   | 40.1                                      |
| Bromley                    | 27.6                                       | 6.94        | 4.31                      | 16.33                        | 25.2                     | 15.6                                   | 59.2                                      |
| Camden                     | 9.9  | 5.45        | 1.62                      | 2.80                         | 55.2                     | 16.4                                   | 28.4                                      |
| Croydon                    | 37.1                                       | 12.32       | 6.76                      | 18.00                        | 33.2                     | 18.2                                   | 48.5                                      |
| Ealing                     | 27.6                                       | 9.65        | 5.37                      | 12.56                        | 35.0                     | 19.5                                   | 45.5                                      |
| Enfield                    | 28.8                                       | 9.87        | 5.09                      | 13.88                        | 34.2                     | 17.6                                   | 48.1                                      |
| Greenwich                  | 22.8                                       | 8.39        | 4.62                      | 9.82                         | 36.7                     | 20.2                                   | 43.0                                      |
| Hackney                    | 21.9                                       | 13.86       | 3.66                      | 4.41                         | 63.2                     | 16.7                                   | 20.1                                      |
| Hammersmith and Fulham     | 8.0  | 4.05        | 1.54                      | 2.44                         | 50.4                     | 19.2                                   | 30.4                                      |
| Haringey                   | 17.4                                       | 8.72        | 3.14                      | 5.51                         | 50.2                     | 18.1                                   | 31.7                                      |
| Harrow                     | 21.4                                       | 5.83        | 3.62                      | 11.91                        | 27.3                     | 16.9                                   | 55.8                                      |
| Havering                   | 26.9                                       | 5.79        | 4.67                      | 16.42                        | 21.5                     | 17.4                                   | 61.1                                      |
| Hillingdon                 | 28.3                                       | 7.23        | 5.03                      | 16.08                        | 25.5                     | 17.7                                   | 56.7                                      |
| Hounslow                   | 23.3                                       | 7.37        | 4.59                      | 11.30                        | 31.7                     | 19.7                                   | 48.6                                      |
| Islington                  | 10.6                                       | 5.26        | 2.02                      | 3.31                         | 49.7                     | 19.1                                   | 31.3                                      |
| Kensington and Chelsea     | 4.6  | 2.29        | 0.89                      | 1.39                         | 50.1                     | 19.5                                   | 30.4                                      |
| Kingston upon Thames       | 12.6                                       | 3.23        | 1.94                      | 7.39                         | 25.7                     | 15.4                                   | 58.8                                      |
| Lambeth                    | 22.2                                       | 11.68       | 4.17                      | 6.35                         | 52.6                     | 18.8                                   | 28.6                                      |
| Lewisham                   | 25.5                                       | 10.62       | 4.87                      | 9.96                         | 41.7                     | 19.1                                   | 39.1                                      |
| Merton                     | 16.9                                       | 5.64        | 3.24                      | 8.05                         | 33.3                     | 19.1                                   | 47.5                                      |
| Newham                     | 32.1                                       | 17.57       | 5.94                      | 8.60                         | 54.7                     | 18.5                                   | 26.8                                      |
| Redbridge                  | 26.0                                       | 8.65        | 4.51                      | 12.80                        | 33.3                     | 17.4                                   | 49.3                                      |
| Richmond upon Thames       | 9.6  | 2.57        | 1.42                      | 5.60                         | 26.8                     | 14.8                                   | 58.4                                      |
| Southwark                  | 23.3                                       | 12.34       | 4.47                      | 6.53                         | 52.9                     | 19.2                                   | 28.0                                      |
| Sutton                     | 20.9                                       | 4.71        | 3.74                      | 12.45                        | 22.5                     | 17.9                                   | 59.6                                      |
| Tower Hamlets              | 18.8                                       | 13.33       | 2.40                      | 3.07                         | 70.9                     | 12.8                                   | 16.3                                      |
| Waltham Forest             | 25.4                                       | 10.18       | 4.76                      | 10.50                        | 40.0                     | 18.7                                   | 41.3                                      |
| Wandsworth                 | 15.4                                       | 6.84        | 2.91                      | 5.66                         | 44.4                     | 18.9                                   | 36.7                                      |
| Westminster/City of London | 8.8  | 4.46        | 1.59                      | 2.78                         | 50.5                     | 18.0                                   | 31.5                                      |



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