

Data Management and Analysis Group

The Family Resources Survey 2005/06: Results for London



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Family Resources Survey 2005/06: Results for London

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Tables in this Briefing can be made available in other formats (e.g. Microsoft Excel) on request.

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The source for all data is 'Family Resource Survey, Department for Works and Pensions' unless stated otherwise.

The cover is a copy of Chart 1 from this Briefing.

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Family Resources Survey 2005/06: Results for London

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In the tables the following conventions have been used:

0 nil - negligible (less than 0.5%)

. not available due to small sample size (fewer than 100) or due to less than three years of comparable data

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Introduction

This *Briefing* provides a summary of the information from the Family Resources Survey (FRS) covering the period April 2005 to the end of March 2006. It concentrates on the published tables at regional level – comparing London with the other Government Office regions as well as the country as a whole. The sample allows for information on Inner and Outer London to be shown. Comparisons with other sources are made where possible.

Households interviewed in the survey are asked a wide range of questions about their circumstances. Although some of the information collected is available elsewhere, the FRS provides more detailed information in a number of areas as the sample size allows more confidence in the analyses of smaller sub groups, including, regional breakdowns.

The survey was originally designed to be used by analysts at the Department for Works and Pensions (DWP) and the data collected reflects this, focusing on income and the components of income, including receipt of social security benefits.

All tables contain figures based on sample estimates that have been weighted so that they apply to the overall population. Owing to the volatility of single year results, due to small sample sizes, ethnic group tables are presented on a three-year average.

For 2005/06 the household results were based on the following samples:

- London 2,624 households
- Inner London 1,041 households
- Outer London 1,583 households
- United Kingdom 28, 029 households

Definitions

The tables refer to households, benefit units or individuals. The definition of a household used in the FRS is ‘a single person or group of people living at the same address who either share one meal a day or share the living accommodation.

A household will consist of one or more benefit units, which in turn consists of a number of individuals (adults and children). ‘Benefit unit’ is a standard DWP term that relates to the tighter family definition of ‘a single adult or couple living as married and any dependent children’.

A dependent child is either aged under 16 or an unmarried 16 to 18-year-old in full time non-advanced education. So, for example, a man and wife living with their young children and an elderly parent would be one household but two benefit units. It should be noted that ‘benefit unit’ is used as a description of groups of individuals regardless of whether they are in receipt of any state support.

Although work has been undertaken to try to ensure that the figures that have been collected are valid and that adjustments are made for non-response, survey bias may remain. For example, comparisons of benefit recipients on the survey with administrative data still show a mismatch following weighting – see Table 17.

Individual figures have been rounded independently. Therefore, the sum of component items will not necessarily equal the totals shown. Care must be taken when referring to figures based on an individual cell.

Households below Average Incomes (HBAI)

The HBAI dataset is derived from the FRS dataset and is used to measure the percentage of children living below the poverty line. This is defined as those children living in households with less than 60 per cent of median income and is a measure of relative income poverty. This is the headline measure used by the Government to measure its progress on child poverty targets.

The GLA uses the HBAI to form part of its annual analysis¹ designed to inform the work of the *London Child Poverty Commission*.

The HBAI dataset is a whole series of variables which have been derived from the original data in the FRS. The relationship between the two datasets can be summarised as follows:

- Where household income is concerned, the variables in the HBAI effectively supercede those in the FRS.
- Where other household or benefit unit data are concerned, the variables in the HBAI are largely a subset of those in the FRS.
- Where data in other levels of the FRS hierarchy are concerned (individuals, accounts, benefits, etc), there is no equivalent data in HBAI.

The net result of this is that:

- If the required analysis is primarily concerned with household income, use HBAI.
- For all other analyses, use FRS.

Further Information

Follow the link for additional information on the background and the methodology behind the Family Resource Survey:

<http://www.dwp.gov.uk/asd/frs/>

¹ Child poverty in London: 2007 Update, DMAG Briefing 2007-09, Greater London Authority

Results

Household size

Table 1 shows that, according to the FRS, London has an average household size of 2.3. This is virtually the same as the Department for Communities and Local Government (CLG) 2004-based household projections for 2006² at 2.34. The CLG household projections are used in the GLA demographic projections. According to the FRS the London average is the same as the national average. Outer London has 2.5 persons per household due to nine percent of households having five or more persons – second only to Northern Ireland, which had 10 per cent. The average household size in Inner London is smaller with 2.2 – 36 per cent of households in Inner London are one person households – eight percentage points higher than Outer London.

Table 1 Number of persons per household, 2005/06

	Percentage of households					Average number of persons per household
	1 person	2 persons	3 persons	4 persons	5 or more persons	
North East	31	33	17	13	5	2.3
North West	33	35	15	12	6	2.2
Yorkshire and The Humber	29	37	15	13	6	2.3
East Midlands	30	37	14	13	5	2.3
West Midlands	28	36	15	13	7	2.4
Eastern	27	39	14	14	6	2.3
London	31	34	16	12	7	2.3
<i>Inner London</i>	<i>36</i>	<i>36</i>	<i>14</i>	<i>10</i>	<i>5</i>	<i>2.2</i>
<i>Outer London</i>	<i>28</i>	<i>33</i>	<i>17</i>	<i>14</i>	<i>9</i>	<i>2.5</i>
South East	28	37	15	14	6	2.4
South West	29	39	15	12	6	2.3
England	29	36	15	13	6	2.3
Wales	27	37	17	13	6	2.3
Scotland	33	35	15	12	5	2.2
Northern Ireland	25	33	16	15	10	2.6
United Kingdom	30	36	15	13	6	2.3

Source: Family Resources Survey, DWP

Age

London has a younger population compared to other regions in the UK. The percentage of household heads that were under the age of 30 was 14 per cent in London compared to 11 per cent in the UK. A quarter of household heads were over 60 years of age in London compared to a third in the UK as a whole. However, just one in five household heads in Inner London are over 60. See Table 2. One in five household heads in Inner London are under the age of 30, this is double the percentage for Outer London.

The percentages in the FRS match those from the 2001 Census i.e. a quarter of London's household heads are over the age of 60 compared to a third in the rest of the country and there is a higher percentage of young household heads in London (especially in Inner London) compared to other regions and the country as a whole.

² CLG 2004-based Projections of Households for London, DMAG Update 02-2007, Greater London Authority

Table 2 Households by age of head, 2005/06

	Percentage of households					
	16-19	20-29	30-39	40-49	50-59	60+
North East	-	10	17	21	18	33
North West	-	10	19	20	18	33
Yorkshire and The Humber	1	10	19	19	19	33
East Midlands	-	10	19	19	19	33
West Midlands	-	9	19	20	18	33
Eastern	1	9	19	19	18	33
London	1	13	25	21	15	25
<i>Inner London</i>	2	19	27	21	13	20
<i>Outer London</i>	-	10	24	20	17	28
South East	-	9	18	20	18	34
South West	-	9	17	18	18	37
England	-	10	20	19	18	33
Wales	1	9	17	20	18	39
Scotland	1	11	18	20	17	32
Northern Ireland	1	10	20	21	17	32
United Kingdom	1	10	19	19	18	33

Source: Family Resources Survey, DWP

Ethnic Group

Table 3 shows the ethnic group of the head of household. As would be expected London has the highest percentages of its household heads from a group other than white. In other Regions and the country as a whole white groups make up at least 90 per cent of households whereas only 72 per cent of household heads in London are white. This falls to 66 per cent in Inner London. Black groups make up 11 per cent of all household heads in London while Asian groups make up 10 per cent. The remainder is made of Chinese and Other groups (5 per cent) and persons of Mixed ethnicity (2 per cent) . There is a slightly higher percentage of Asians, mainly Indians, in Outer London compared to Inner London. Conversely, there is double the percentage of black groups in Inner London compared to Outer London.

Other sources show similar ethnic disaggregations in London. The GLA Demography team produces ethnic population projections for London³. According to these projections, White groups make up 67 per cent of the total population (not households as used in the FRS) in 2006. Black groups make up just over 12 per cent of London's population and Asian groups make up over 14 per cent of the population.

The make up of London's ethnic population is continually evolving but despite this the 2001 Census remains one of the best sources of detailed demographic data on the ethnicity characteristics of London's population⁴. In 2001 six out of ten Londoners were White British (nearly 4.3 million people) and four out of ten were from all other ethnic groups. There were

³ GLA 2007 Round Ethnic Group Population Projections, DMAG Briefing 2008-03, GLA

⁴ 2001 Census data on ethnicity is summarised in the following report: *London – the world in a city*, DMAG Briefing 2005/6

slightly more people who were Asian or Asian British (12 per cent of London's population) than Black or Black British (11 per cent of London's population).

Table 3 Households by ethnic group of head, 2005/06

	Percentage of households									
	Asian or Asian British					Black or Black British				
	White	Mixed	All	Indian	Pakistani and Bangladeshi	All	Black Caribbean	Black Non-Caribbean	Chinese or Other ethnic Group	
North East	98	-	1	-	-	-	-	-	-	1
North West	96	1	2	1	1	1	-	-	-	1
Yorkshire and The Humber	95	-	3	1	2	1	1	-	-	1
East Midlands	94	1	3	2	1	1	1	1	1	1
West Midlands	90	1	6	3	2	3	2	1	1	1
Eastern	95	1	2	1	1	1	1	1	1	1
London	72	2	10	5	3	11	6	5	5	
<i>Inner London</i>	<i>66</i>	<i>2</i>	<i>9</i>	<i>4</i>	<i>4</i>	<i>16</i>	<i>8</i>	<i>8</i>	<i>7</i>	
<i>Outer London</i>	<i>75</i>	<i>2</i>	<i>10</i>	<i>7</i>	<i>2</i>	<i>8</i>	<i>4</i>	<i>4</i>	<i>4</i>	
South East	95	1	2	1	-	1	-	1	1	1
South West	98	-	-	-	-	-	-	-	-	-
England	92	1	4	2	1	3	1	1	1	1
Wales	98	1	1	-	-	-	-	-	-	-
Scotland	98	-	1	-	-	-	-	-	-	1
Northern Ireland	99	-	-	-	-	-	-	-	-	-
United Kingdom	93	1	3	2	1	2	1	1	1	1

Source: 2003-04, 2004-05 and 2005-06 Family Resources Survey, DWP

Council Tax

Table 4 and Chart 1 show households by council tax band. In Great Britain around a quarter of all households are in Council Tax Band A. However, only three percent of households in London are in the lower band – reflecting the higher house prices in the capital compared to the rest of the country. According to the FRS 60 per cent of households in the North East live in households paying Band A Council Tax. Conversely, the North East has only 14 per cent of households with dwelling in band D and above compared to over 60 per cent in London and 65 per cent in Outer London.

Another source for council tax statistics comes from the Valuation Office Agency and it confirms the percentages shown by the FRS. At the beginning of 2007, three per cent of households in London were in Council Tax Band A compared to 25 per cent in England⁵ (exactly the same as the FRS). The FRS has slightly lower percentages for Bands B and C and more for subsequent bands but both sources still correlate very well. The Valuation Office Agency uses house prices as they were in 1991.

⁵ Council Tax Analysis, DMAG Briefing 2008-04, Greater London Authority.

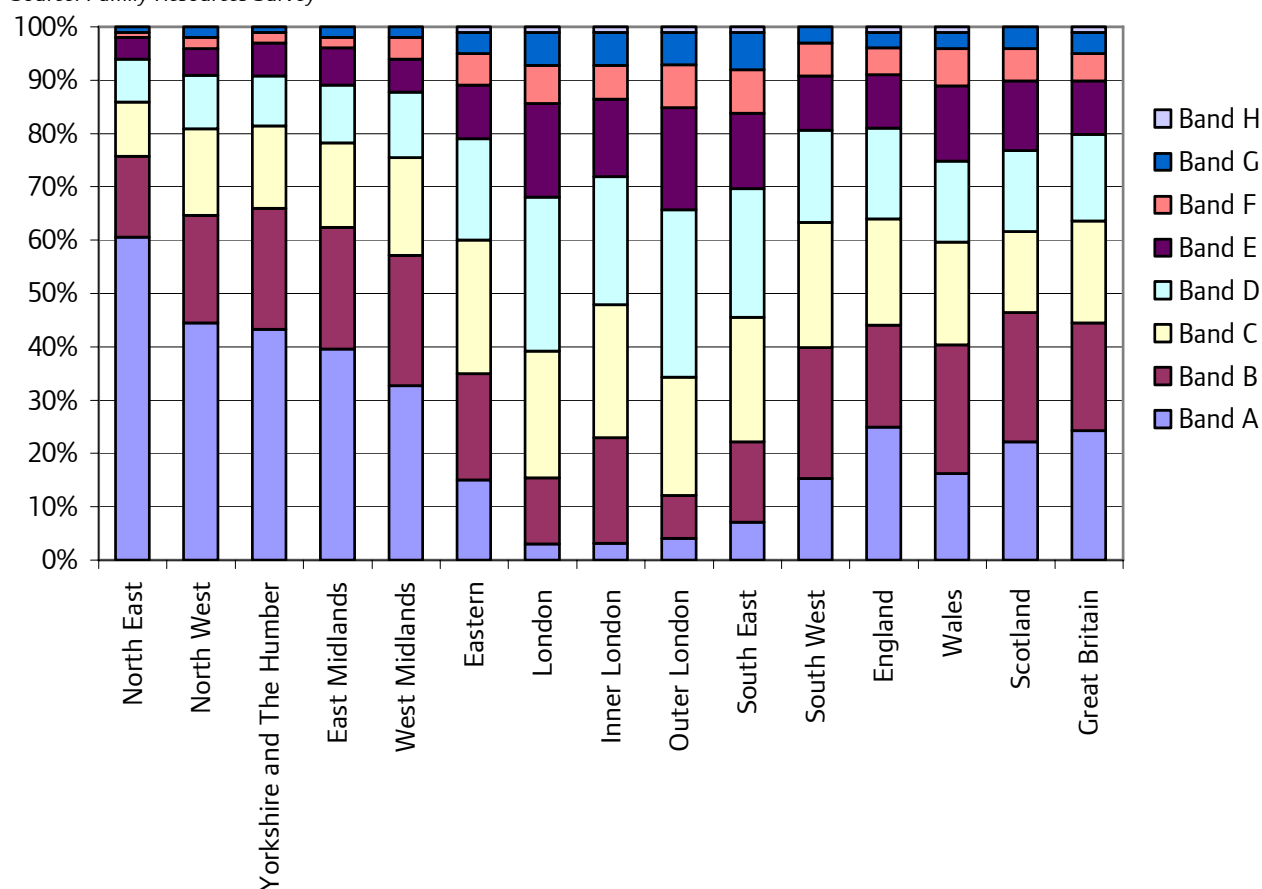
Table 4 Households by Council Tax band (Great Britain only), 2005/06

Percentage of households									
	Band A	Band B	Band C	Band D	Band E	Band F	Band G	Band H	Not valued separately
North East	60	15	10	8	4	1	1	-	-
North West	44	20	16	10	5	2	2	-	-
Yorkshire and The Humber	42	22	15	9	6	2	1	-	1
East Midlands	40	23	16	11	7	2	2	-	-
West Midlands	32	24	18	12	6	4	2	-	1
Eastern	15	20	25	19	10	6	4	1	1
London	3	12	23	28	17	7	6	1	3
<i>Inner London</i>	<i>3</i>	<i>19</i>	<i>24</i>	<i>23</i>	<i>14</i>	<i>6</i>	<i>6</i>	<i>1</i>	<i>4</i>
<i>Outer London</i>	<i>4</i>	<i>8</i>	<i>22</i>	<i>31</i>	<i>19</i>	<i>8</i>	<i>6</i>	<i>1</i>	<i>2</i>
South East	7	15	23	24	14	8	7	1	1
South West	15	24	23	17	10	6	3	-	1
England	25	19	20	17	10	5	3	1	1
Wales	16	24	19	15	14	7	3	1	1
Scotland	22	24	15	15	13	6	4	-	1
Great Britain	24	20	19	16	10	5	4	1	1

Source: Family Resources Survey, DWP

Chart 1 Households by Council Tax band (Regions in Great Britain)

Source: Family Resources Survey



Family and Economic Status

The economic status of benefit units is shown in Table 5. There is a higher percentage in London of single adults or couples that are in full time work – 34 per cent. However, this falls when one adult is in part time work, especially in Inner London where this group only accounts for three per cent of all benefit units. Inner London also has a higher than average percentage of head of units or partners that are unemployed.

Table 6 shows the family status of each benefit unit in a household. London has relatively few pensioners, especially Inner London where pensioner couples only make up three per cent of all benefit units compared with 10 per cent in the rest of the country.

London also has relatively few couples, especially those without children, but more single adults below retirement age. In Inner London 30 per cent of all benefit units were single males without children, 10 percentage points more than for the UK as a whole. This compares to 18 per cent for women without children in Inner London. Therefore nearly 50 per cent of benefit units in Inner London are single adults without children.

Table 5 Benefit units by economic status, 2005/06

	Percentage of benefit units								
	Self em- ployed	Single or couple, all in full time work	Couple, one in full time work, one in part time work	Couple, one in full time work, one not working	Head or partner in part time work	Head or partner aged 60 or over	Head or partner unem- ployed	Head or partner sick or disabled	Others
North East	4	25	8	7	11	25	5	8	6
North West	6	30	8	7	10	24	3	7	5
Yorkshire and The Humber	6	29	9	7	9	24	4	6	6
East Midlands	6	30	9	8	8	24	3	6	6
West Midlands	7	28	8	7	11	23	4	7	5
Eastern	9	29	10	8	9	24	3	5	4
London	8	34	6	7	10	16	5	6	8
<i>Inner London</i>	<i>7</i>	<i>36</i>	<i>3</i>	<i>8</i>	<i>9</i>	<i>14</i>	<i>7</i>	<i>6</i>	<i>9</i>
<i>Outer London</i>	<i>9</i>	<i>33</i>	<i>7</i>	<i>7</i>	<i>10</i>	<i>18</i>	<i>3</i>	<i>5</i>	<i>7</i>
South East	8	31	10	8	10	23	3	4	4
South West	8	27	11	7	11	27	2	4	3
England	7	30	9	7	10	23	4	6	5
Wales	8	26	8	7	9	26	2	9	5
Scotland	5	30	9	6	10	24	4	6	6
Northern Ireland	9	29	6	6	9	21	3	10	6
United Kingdom	7	30	8	7	10	23	4	6	5

Source: Family Resources Survey, DWP

Table 6 Benefit units by family status, 2005/06

	Percentage of benefit units							
	Pensioner couple	Single male pensioner	Single female pensioner	Couple with children	Couple without children	Single with children	Single male ¹ without children	Single female ¹ without children
North East	9	5	11	16	19	7	20	13
North West	9	4	11	16	18	8	21	13
Yorkshire and The Humber	10	4	11	17	21	5	20	13
East Midlands	10	4	10	17	21	6	20	12
West Midlands	11	3	10	17	20	6	21	13
Eastern	11	3	10	18	22	5	19	11
London	6	3	8	16	19	7	25	16
<i>Inner London</i>	<i>3</i>	<i>3</i>	<i>8</i>	<i>11</i>	<i>19</i>	<i>8</i>	<i>30</i>	<i>18</i>
<i>Outer London</i>	<i>8</i>	<i>3</i>	<i>9</i>	<i>18</i>	<i>19</i>	<i>6</i>	<i>22</i>	<i>15</i>
South East	11	3	11	18	20	5	19	13
South West	12	4	12	18	22	5	17	10
England	10	4	10	17	20	6	20	13
Wales	11	4	11	17	19	6	19	12
Scotland	9	4	11	16	20	6	20	14
Northern Ireland	9	3	9	20	18	7	21	14
United Kingdom	10	4	10	17	20	6	20	13

Source: Family Resources Survey, DWP

¹ Adults below retirement age.

Income

It is no surprise that the main source of household income was wages and salaries (see Table 7), which accounted for 71 per cent on average of the total in London. In the UK households on average received 64 per cent of their gross weekly income from wages and salaries compared with the Eastern Region, where the proportion was lowest at 56 per cent.

Table 7 Components of total weekly household income, 2005/06

	Percentage of total weekly household income								
	Wages and Salaries	Self employed income	Investments	Tax Credits	State retirement pension plus any IS/PC	Other pensions	Social security disability benefits	Other social security benefits	Other sources
North East	64	5	2	2	8	6	4	7	2
North West	59	13	2	2	7	7	3	6	2
Yorkshire and The Humber	64	7	2	2	7	7	2	5	3
East Midlands	65	9	2	1	7	6	2	5	3
West Midlands	62	8	3	2	8	7	3	6	2
Eastern	56	22	2	1	5	7	1	3	2
London	71	10	2	1	4	4	1	5	3
<i>Inner London</i>	<i>73</i>	<i>9</i>	<i>2</i>	<i>1</i>	<i>3</i>	<i>2</i>	<i>1</i>	<i>6</i>	<i>3</i>
<i>Outer London</i>	<i>69</i>	<i>10</i>	<i>2</i>	<i>1</i>	<i>4</i>	<i>6</i>	<i>1</i>	<i>5</i>	<i>2</i>
South East	66	9	3	1	6	8	1	4	2
South West	60	9	4	1	7	10	2	4	2
England	64	11	2	1	6	7	2	5	2
Wales	60	8	2	2	8	8	4	6	2
Scotland	66	7	2	2	7	7	3	5	2
Northern Ireland	60	11	1	2	7	5	4	7	3
United Kingdom	64	11	2	1	6	7	2	5	2

Source: Family Resources Survey, DWP

Table 8 Households by total weekly household income, 2005/06

	Percentage of households										
	Less then £100	£100 but less then £200	£200 but less then £300	£300 but less then £400	£400 but less then £500	£500 but less then £600	£600 but less then £700	£700 but less then £800	£800 but less then £900	£900 but less then £1000	£1000 or more
North East	3	15	20	13	12	8	6	5	4	4	10
North West	3	15	18	15	10	9	7	6	4	3	12
Yorkshire & The Humber	2	13	16	14	10	9	8	7	6	4	11
East Midlands	2	15	17	12	11	9	7	7	5	3	12
West Midlands	3	14	18	13	11	10	7	6	4	3	12
Eastern	2	10	14	12	9	10	9	7	6	4	17
London	3	10	14	9	9	8	5	6	5	5	25
<i>Inner London</i>	<i>4</i>	<i>12</i>	<i>14</i>	<i>9</i>	<i>10</i>	<i>8</i>	<i>5</i>	<i>5</i>	<i>5</i>	<i>6</i>	<i>24</i>
<i>Outer London</i>	<i>3</i>	<i>9</i>	<i>14</i>	<i>9</i>	<i>9</i>	<i>8</i>	<i>6</i>	<i>7</i>	<i>6</i>	<i>4</i>	<i>26</i>
South East	2	10	13	11	9	8	8	6	6	4	22
South West	3	11	16	13	11	10	9	6	5	4	13
England	3	12	16	12	10	9	7	6	5	4	16
Wales	2	17	17	13	12	9	6	6	4	3	12
Scotland	3	16	17	13	10	9	7	6	5	4	13
Northern Ireland	3	14	18	13	9	10	7	6	4	4	12
United Kingdom	3	13	16	12	10	9	7	6	5	4	15

Source: Family Resources Survey, DWP

Chart 2 Households by total weekly household income, 2005/06

Source: Family Resources Survey, DWP

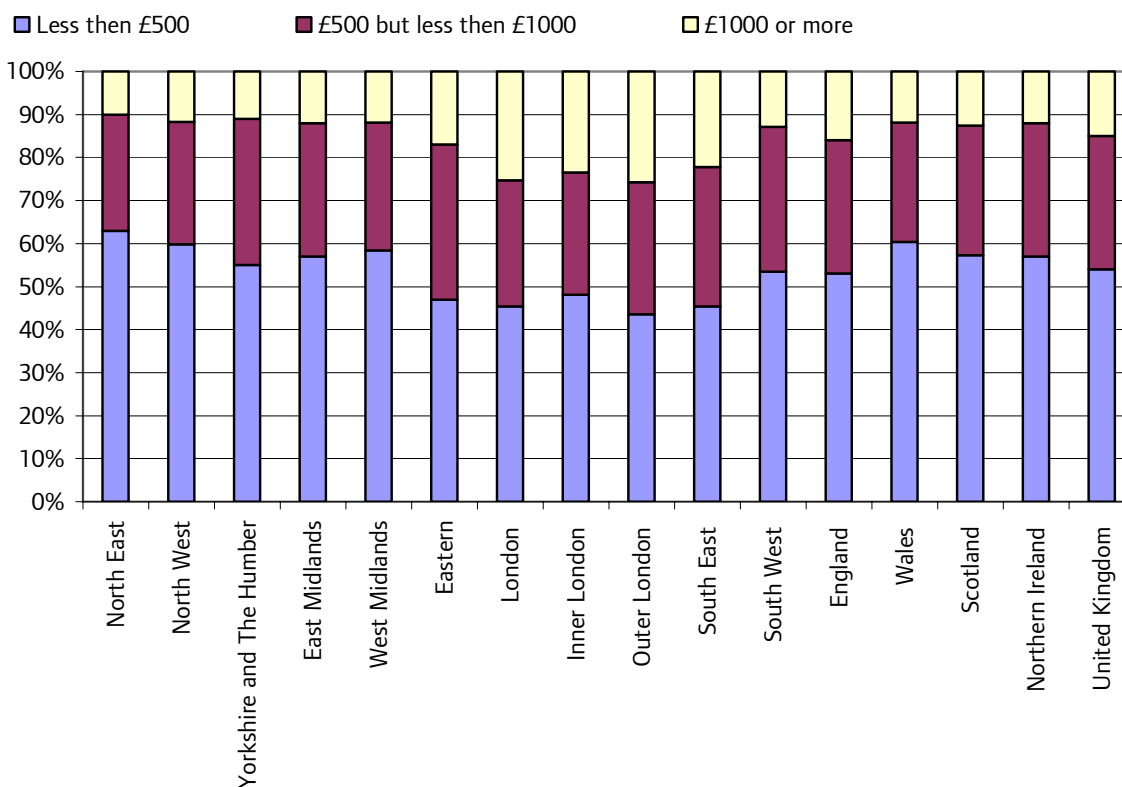


Table 9 Households by state support receipt, 2005/06

Percentage of Households

	North East	North West	Yorkshire and the Humber	East Midlands	West Midlands	Eastern	London	Inner London	Outer London	South East	South West	England	Wales	Scotland	Northern Ireland	United Kingdom
Working Tax Credit	7	7	6	5	6	5	4	3	4	4	5	5	6	6	6	5
Child Tax Credit	18	16	18	15	19	17	13	10	14	15	17	16	16	17	20	16
Income Support	8	8	6	5	7	5	8	9	7	4	4	6	8	6	11	6
Pension Credit	10	9	9	7	8	7	5	6	5	5	7	7	7	9	7	7
Housing Benefit	21	17	14	13	15	12	17	22	14	10	11	14	14	16	16	14
Council Tax Benefit	28	24	21	18	22	17	20	25	18	13	16	19	21	23	3	19
Retirement Pension	32	30	31	30	32	31	22	18	25	31	34	30	34	30	28	30
Widow's Benefits	1	1	1	1	1	1	1	-	1	1	1	1	1	1	1	1
Jobseeker's Allowance	4	3	3	2	3	2	4	5	3	1	1	2	2	3	3	3
Incapacity Benefit	8	7	5	5	6	4	4	4	4	3	4	5	8	6	10	5
Severe Disablement Allowance	1	1	1	1	-	1	-	-	-	-	-	1	1	1	1	1
Attendance Allowance	4	3	4	4	5	3	2	1	3	3	4	3	5	4	4	4
Carer's Allowance	2	1	1	2	1	1	1	1	1	1	2	1	2	1	3	1
Disability Living Allowance (care component)	10	8	7	7	7	5	5	5	4	4	5	6	9	8	13	6
Disability Living Allowance (mobility component)	9	9	7	7	7	5	5	5	4	4	5	6	9	8	14	7
Industrial Injuries Disablement Benefit	2	1	1	1	1	-	-	-	-	-	1	1	1	1	1	1
War Disablement or War Widow's Pension	1	1	-	1	-	1	-	-	-	1	1	1	1	1	-	1
Child Benefit	29	28	28	27	29	28	28	24	30	28	27	28	29	26	34	28
On any income related benefit	31	27	24	21	25	20	24	28	21	16	19	22	24	26	26	23
On any non-income related benefit	72	69	67	66	69	66	57	49	63	65	69	66	73	67	74	67
All in receipt of benefit	75	71	69	68	72	68	62	55	66	67	70	68	76	70	76	69
All in receipt of Tax Credits	20	18	18	16	19	17	13	11	14	15	17	17	17	17	21	17
All not in receipt of state support	24	28	30	32	28	32	38	45	34	33	29	31	24	30	24	30

Source: Family Resources Survey, DWP

Households in London had, on average, the lowest 'pension related income and also received the lowest proportion of their income from social security benefits.

In London, 25 per cent of households had an average gross weekly income of £1,000 or more, which was the highest proportion of any region and three percentage points above the next highest, the South East (see Table 8 and Chart 2).

Benefit receipt

Table 9 shows households by state support receipt. Nearly a quarter of London households are claiming an income related benefit such as Income Support, Housing and Council Tax Benefit. This rises to 28 per cent in Inner London, slightly lower than the North East, which has the highest percentage of 31 per cent. London has the lowest percentage of households claiming a non-income related benefit (such as Retirement pension and Incapacity Benefit) with 57 per cent. This increases to 63 per cent in Outer London, which is much closer to the national average but falls to 49 per cent in Inner London.

London also has the lowest percentage of households claiming tax credits at 13 per cent. The highest is in Northern Ireland with 21 per cent. Overall, 38 per cent of households in London claimed no state support at all, rising to 45 per cent in Inner London. These are, by far, the highest figures for any region and compare to 30 per cent for the UK as a whole and 33 per cent for the South East, the next highest region.

Figures at the regional level mask the high claimant rates for smaller areas within London, especially for boroughs in Inner London. Some boroughs have the highest claimant rates of Income Support, Housing Benefit and Pension Credit in the country⁶.

Housing

The type of accommodation within each tenure is very different in London when compared to other regions and the rest of the country – see Table 10.

More households are in rented accommodation in London compared to other regions and the UK as a whole. 42 per cent of London's households live in rented accommodation compared to 30 per cent in the UK. This rises to 57 per cent in Inner London. Renting in London is split nearly equally between the social rented sector and private rented accommodation. One in five households in London rent privately, rising to 27 per cent in Inner London compared to just 12 per cent in the UK. In other regions it is mostly houses that are being rented whereas in London it is mostly flats and maisonettes.

In London 58 per cent of households are owner-occupiers, the lowest for any region – of these 26 per cent own their accommodation outright while the rest have bought with a mortgage. The percentage of owner-occupiers falls to 43 per cent in Inner London whereas the percentage in Outer London is a lot more similar to the rest of the country.

⁶ Benefit Claimants 2006, DMAG Briefing 2007-19, Greater London Authority

Table 10 Households by tenure, type of accommodation, 2005/06

Percentage of households

	North East	North West	Yorkshire and the Humber	East Midlands	West Midlands	Eastern	London	Inner London	Outer London	South East	South West	England	Wales	Scotland	Northern Ireland	United Kingdom
Rented accommodation																
Rented from:																
Council	16	8	12	11	11	8	13	18	9	6	6	10	12	14	14	10
Housing Association	10	12	5	5	9	8	10	12	8	7	7	8	5	9	3	8
All social rented sector tenants	26	20	17	17	19	16	22	30	17	13	13	18	16	23	17	18
Rented privately																
Unfurnished	7	8	9	8	7	8	11	14	10	9	10	9	6	5	8	8
Furnished	2	2	2	2	3	2	9	13	6	3	2	3	1	4	3	3
All rented privately	9	10	11	10	10	11	20	27	16	12	12	12	7	9	11	12
Accommodation																
House or bungalow																
Detached	1	1	1	2	1	2	-	-	-	1	2	1	1	1	2	1
Semi-detached	11	6	8	9	8	6	2	-	3	6	6	6	7	4	5	6
Terraced	13	13	11	8	9	9	9	10	8	7	7	10	9	8	14	9
All houses and bungalows	26	20	20	19	19	17	11	11	12	14	16	17	17	13	22	17
Flat or maisonette																
Purpose built	9	8	6	6	8	8	21	29	15	8	5	9	5	18	4	10
Non-purpose built	1	2	1	2	1	2	9	14	5	2	3	3	2	1	1	2
All flats or maisonettes	10	10	8	7	9	9	29	44	20	10	8	12	7	19	5	12
Other accommodation	0	-	1	-	1	1	1	2	1	1	1	1	0	-	-	1
Owner occupiers																
Tenure																
Owned outright	25	32	31	38	34	32	26	18	31	33	37	32	39	28	33	32
Buying with mortgage	39	38	41	35	37	42	32	25	36	42	38	38	37	40	40	38
All owners	65	70	72	73	71	74	58	43	67	75	75	70	76	67	73	70
Accommodation																
House or bungalow																
Detached	12	15	18	29	22	29	5	1	8	27	29	21	27	18	34	21
Semi-detached	27	27	29	27	29	21	16	4	24	24	23	24	24	17	21	24
Terraced	22	24	21	16	17	18	23	20	24	17	18	19	23	16	17	19
All houses and bungalows	61	66	69	71	67	68	44	25	57	69	70	64	74	51	71	64
Flat or maisonette																
Purpose built	3	2	2	1	3	4	9	11	8	5	3	4	1	14	2	5
Non-purpose built	-	-	-1	1	-	1	4	8	2	1	1	1	1	2	-	1
All flats or maisonettes	4	3	2	2	3	5	13	18	10	6	5	5	2	16	2	6
Other accommodation	-	1	1	-	-	1	-	-	-	1	1	1	1	-	-	1

Source: Family Resources Survey, DWP

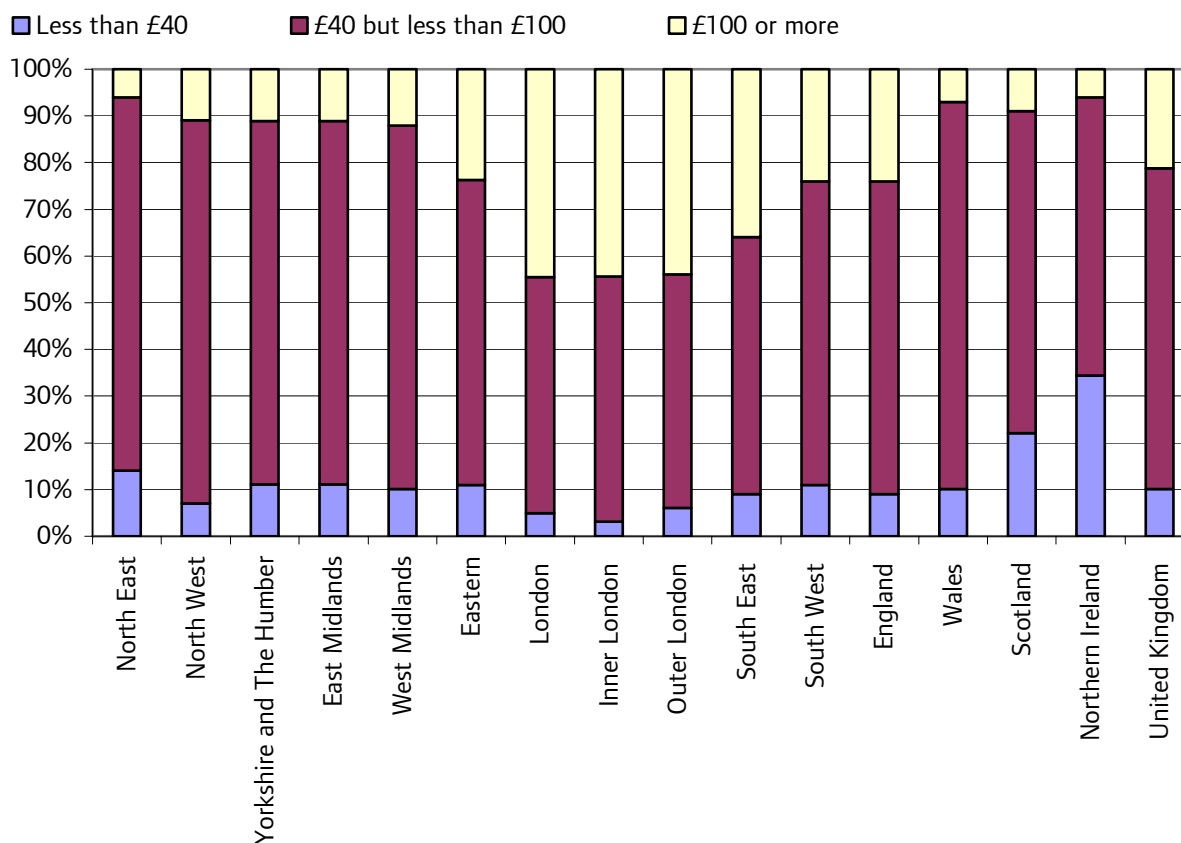
Table 11 Households in rented accommodation by weekly rent, 2005/06

	Percentage of households						
	Less than £20	£20 but less than £40	£40 but less than £60	£60 but less than £80	£80 but less than £100	£100 but less than £150	£150 or more
North East	6	8	57	17	6	4	2
North West	3	4	44	27	11	8	3
Yorkshire and The Humber	5	6	48	19	10	9	2
East Midlands	6	5	46	21	10	8	3
West Midlands	5	5	42	27	8	11	1
Eastern	7	4	25	30	11	16	8
London	3	2	9	26	16	13	32
<i>Inner London</i>	<i>2</i>	<i>1</i>	<i>11</i>	<i>26</i>	<i>15</i>	<i>12</i>	<i>32</i>
<i>Outer London</i>	<i>4</i>	<i>2</i>	<i>7</i>	<i>26</i>	<i>17</i>	<i>13</i>	<i>31</i>
South East	6	3	13	26	16	22	14
South West	7	4	24	29	12	20	4
England	5	4	30	25	12	13	11
Wales	5	5	51	22	9	7	-
Scotland	8	14	51	12	6	6	3
Northern Ireland	8	26	36	16	7	5	1
United Kingdom	5	5	33	24	11	12	9

Source: Family Resources Survey, DWP

Chart 3 Households in rented accommodation by weekly rent, 2005/06

Source: Family Resources Survey, DWP



The type of accommodation owned also differs. Only five percent of owner-occupied accommodation consists of detached houses. This is by far the lowest in the country. 13 per cent of households in London own flats and maisonettes.

The APS estimates that over half the households in London (54 per cent) live in owner occupied housing⁷. This falls to 38 per cent in Inner London and rises to 67 per cent in Outer London. One quarter of households live in social rented housing, which includes local authority housing and housing associations. Seventeen per cent are in privately rented accommodation.

Table 11 and Chart 3 show the distribution of weekly rents. 45 per cent of households who rent have a weekly rent of £100 or more – over double the percentage for the UK as a whole. Only five per cent have a weekly rent below £4

Type of savings

Only 86 per cent of household in Inner London have a current account. Only the East Midlands and Northern Ireland have fewer current account holders. Only the North East and Northern Ireland have fewer ISA account holders than Inner London, which had 27 per cent having an ISA account compared to the highest, which is in the South East with 42 per cent.

The proportion of households in the South East with stocks and shares was also the highest with 29 per cent: 10 percentage points higher than Inner London. Only 3 per cent of London households had no account whatsoever – see Table 12.

Employment status

Tables 13, 14 and 15 show the employment status of adults by sex. According to the FRS, 70 per cent of male adults in London are in employment compared to 56 per cent for females. The APS has working age women with an employment rate of 62 per cent and 75 per cent for men.

Overall the FRS shows that 62 per cent of adults are in employment compared to 61 per cent in the UK as a whole. Eight per cent separates the lowest percentage in employment (56 per cent in the North East) and the highest, which is in the South East with 64 per cent. According to the latest APS⁸, London's employment rate is the same as the UK average (60 per cent).

Within London the percentage in employment is similar in both Inner and Outer London – 62 and 63 per cent respectively. The employment rate, according to the APS, is slightly lower in Inner London (58 per cent) than Outer London where rates average 61 per cent.

Across all regions, the percentages of women in employment are lower than those of men. The gender gap in employment is highest in London with a difference of 14 percentage points. According to the APS, the gender gap in employment rates is 15 percentage points. The employment rates for women in London average 52 per cent, similar to the national average of 53 per cent – the FRS figures are similar. The percentage of London women in employment compared to the rest of the UK is 56 per cent compared to 54 per cent respectively.

⁷ A profile of Londoners by housing tenure, DMAG Briefing 2007-17, Greater London Authority

⁸ NOMIS run tables for those aged 16 and over, 2007.

The percentage of women in part time employment in London is lower than other regions while for males employed part time there is a slightly higher percentage in London. A higher percentage of women look after a sick or disabled person in London compared to women in other regions.

Chart 4 All adults by employment status, 2005/06

Source: Family Resources Survey, DWP

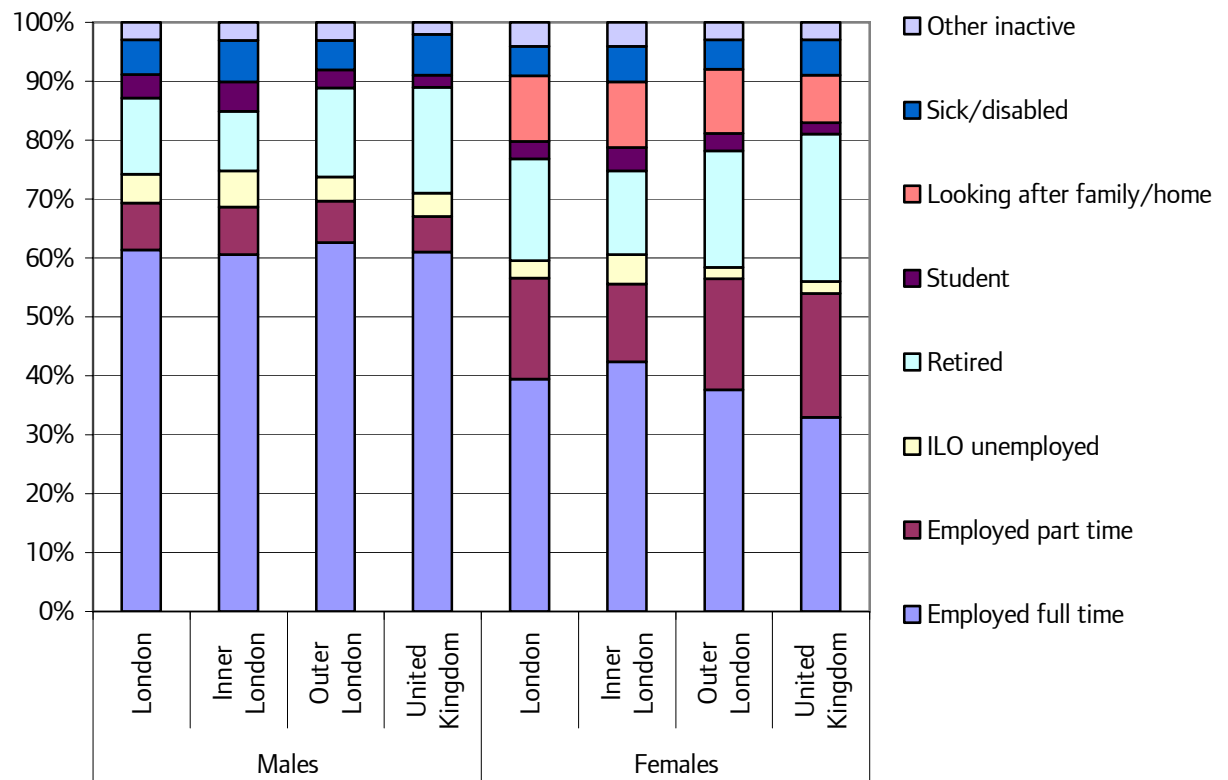


Table 12 Households by type of saving, 2005/06

	Percentage of households															
	North East	North West	Yorkshire and The Humber	East Midlands	West Midlands	Eastern	London	Inner London	Outer London	South East	South West	England	Wales	Scotland	Northern Ireland	United Kingdom
Current account	89	91	89	81	89	94	90	86	93	95	95	91	91	88	83	90
NSI Savings Accounts	2	3	4	3	4	5	5	3	6	5	4	4	6	3	3	4
Basic Bank account	6	6	6	5	6	4	6	7	6	5	4	5	4	8	7	6
Post Office Card Account	11	8	9	8	7	7	5	8	4	5	6	7	8	7	13	7
ISA	26	32	36	33	32	39	31	27	33	42	40	35	31	32	19	34
Other Bank/ Building Society account	38	43	52	46	47	57	48	45	50	63	57	51	45	42	29	50
Stocks and shares/ Member of a Share Club	13	18	18	18	17	25	22	19	24	29	23	21	14	16	10	20
PEPs	4	6	6	5	5	8	7	5	8	9	8	7	6	5	2	7
Unit trusts	3	4	5	4	4	6	4	5	4	6	6	5	4	4	2	5
Gilts	-	1	-	-	1	1	1	1	1	1	1	1	-	1	-	1
Endowment Policy not linked	3	2	3	3	2	3	2	2	2	3	3	3	2	3	1	3
Premium Bonds	16	18	21	21	20	29	20	15	23	32	28	23	17	15	6	22
National Savings Bonds	2	3	2	4	3	3	4	3	5	4	3	3	4	3	3	3
Guaranteed Equity Bonds	-	-	-	-	-	1	-	1	-	-	-	-	-	-	-	-
Company Share Scheme/Profit Sharing	2	4	4	4	3	5	5	5	5	7	4	5	3	4	2	4
Save As You Earn	1	-	-	1	-	1	1	1	1	1	1	1	-	-	-	1
Credit Unions	1	1	1	-	1	-	1	-	1	-	1	1	1	2	10	1
Any type of account	96	98	96	87	96	99	97	96	97	99	99	97	97	97	94	97
No accounts	4	2	4	13	4	1	3	4	3	1	1	3	3	3	6	3
Direct Payment Account	96	98	96	86	96	98	97	96	97	99	98	96	97	97	93	96

The data relating to assets and savings should be treated with caution. Questions relating to assets are a sensitive section of the questionnaire and have the lowest response rate. A high proportion of respondents do not know the interest received on their accounts.

Source: Family Resources Survey, DWP

Table 13 Adult males by employment status, 2005/06

Percentage of adults

	North East	North West	Yorkshire and the Humber	East Midlands	West Midlands	Eastern	London	Inner London	Outer London	South East	South West	England	Wales	Scotland	Northern Ireland	United Kingdom
Males																
Employees																
full time	50	51	52	54	49	53	51	51	50	53	51	52	47	51	47	51
part time	6	4	5	3	4	4	6	7	6	5	5	5	4	6	5	5
Self employed																
full time	5	9	7	9	10	11	11	9	12	11	10	10	9	7	12	9
part time	-	1	1	1	2	2	1	1	2	2	2	1	2	1	1	1
All in employment																
full time	55	59	60	62	59	64	62	60	62	64	61	61	57	59	60	61
part time	6	5	6	4	6	5	8	8	7	6	7	6	6	7	6	6
ILO unemployed	5	4	4	3	4	3	5	6	4	4	2	4	3	4	3	4
Retired	19	18	19	19	19	19	13	10	15	18	22	18	20	18	15	18
Student	2	1	2	3	1	1	4	5	3	1	1	2	1	3	2	2
Looking after family/home	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Permanently sick/disabled	9	8	6	6	7	5	6	6	5	4	4	6	10	7	11	6
Temporarily sick/disabled	1	1	-	1	1	-	-	1	-	1	-	1	-	-	1	1
Other inactive	3	2	2	2	3	2	3	3	3	2	2	2	1	2	2	2

Source: Family Resources Survey, DWP

Table 14 Adult females by employment status, 2005/06

Percentage of adults

	North East	North West	Yorkshire and the Humber	East Midlands	West Midlands	Eastern	London	Inner London	Outer London	South East	South West	England	Wales	Scotland	Northern Ireland	United Kingdom
Females																
Employees																
full time	28	31	29	29	30	29	37	39	36	32	27	31	28	33	31	31
part time	20	19	20	20	19	21	15	10	17	21	23	19	18	19	16	19
Self employed																
full time	1	2	2	2	2	2	2	3	2	3	3	2	2	2	3	2
part time	1	1	2	2	2	3	2	3	2	3	2	2	1	1	2	2
All in employment																
full time	30	33	31	32	32	32	39	42	38	35	30	33	30	35	33	33
part time	20	20	22	22	21	24	17	13	19	23	26	22	20	20	18	21
ILO unemployed	3	2	2	2	2	2	3	5	2	2	1	2	2	2	2	2
Retired	26	25	25	25	26	26	17	14	20	25	29	25	27	26	22	25
Student	3	2	2	2	2	1	3	4	3	2	1	2	1	3	2	2
Looking after family/home	6	7	8	7	8	8	11	11	11	8	6	8	8	5	9	8
Permanently sick/disabled	8	7	5	7	6	4	5	6	4	3	4	5	8	6	11	6
Temporarily sick/disabled	-	-	-	1	1	1	-	-	1	-	-	-	-	-	1	-
Other inactive	3	3	4	3	4	3	4	4	3	2	2	3	4	3	2	3

Source: Family Resources Survey, DWP

Table 15 All adults by employment status, 2005/06

Percentage of adults

	North East	North West	Yorkshire and the Humber	East Midlands	West Midlands	Eastern	London	Inner London	Outer London	South East	South West	England	Wales	Scotland	Northern Ireland	United Kingdom
All adults																
Employees																
full time	38	41	40	41	39	41	44	45	43	42	39	41	37	41	39	41
part time	13	12	12	12	12	12	11	9	11	13	14	12	12	13	11	12
Self employed																
full time	3	5	5	5	5	7	6	6	7	7	6	6	6	5	7	6
part time	1	1	2	1	2	2	2	2	2	2	2	2	2	1	1	2
All in employment																
full time	42	46	45	47	45	48	50	51	50	49	45	47	43	46	46	47
part time	14	13	14	13	14	15	12	11	13	15	17	14	13	14	12	14
ILO unemployed	4	3	3	3	3	2	4	6	3	3	2	3	2	3	2	3
Retired	23	22	22	22	22	23	15	12	17	22	26	21	24	22	19	22
Student	2	2	2	2	2	1	4	4	3	1	1	2	1	3	2	2
Looking after family/home	3	4	4	4	5	4	6	6	6	4	3	4	4	3	5	4
Permanently sick/disabled	8	8	6	7	6	4	5	6	5	3	4	5	9	7	11	6
Temporarily sick/disabled	1	1	-	1	1	1	-	-	-	-	-	-	-	-	1	-
Other inactive	3	2	3	2	3	3	3	4	3	2	2	3	3	2	2	3

Source: Family Resources Survey, DWP

Overview of methodology

The FRS sample uses a stratified clustered probability sample drawn from the Royal Mail's small user's Postcode Address File (PAF). The FRS aims to interview all adults in a household. A household is defined as fully co-operating when it meets this requirement. In addition, to count as fully co-operating, there must be less than 13 'don't know' or 'refusal' answers to monetary amount questions in the benefit unit schedule (i.e. excluding the assets section of the questionnaire).

The original sample chosen for 2005-06 consisted of 50,131 addresses. However, 5,106 were then found to be ineligible because they were not defined as private households or were empty households. A further 954 households had uncertain eligibility. Adjusting the uncertain eligibility by the proportion of known ineligible, gives the effective sample of 44,926 households.

The overall response rate for the FRS in 2005-06 was 62 per cent. The region with the lowest response rate was London where only 58 per cent of the chosen households fully co-operated. The 2005-06 FRS publication presents tabulations where the percentages refer to sample estimates grossed up to apply to the whole population.

A number of household characteristics are often associated with a higher or lower response rate on surveys. Lower response rates than the average are often seen in:

- households in inner-city areas (especially London)
- single person households
- HRP born outside the UK

In contrast, higher response rates occur, for example, in households with dependent children.

Table 16 Regional response rates

Region	Percentage of households
North East	63
North West	63
Yorkshire and the Humber	66
East Midlands	68
West Midlands	61
Eastern	62
London	58
<i>Inner London</i>	<i>60</i>
<i>Outer London</i>	<i>56</i>
South East	63
South West	61
England	62
Wales	64
Scotland	63
Northern Ireland	59
United Kingdom	62

Some of the information collected by the FRS is also available in other Government surveys and comparisons of results can be a useful method of validation. DWP and ONS have jointly investigated the reasons for the FRS consistently giving higher estimates of the proportion of children in workless households when compared with the Labour Force Survey (LFS). This proportion is the subject of a PSA target and is also a key driver in relation to the DWP and HM Treasury joint PSA target to reduce child poverty by 50 per cent between 1998 and 2010/11. The LFS is used to monitor the former, the FRS the latter.

A report on this investigation and the recommendations can be found on the FRS website at the following address; www.dwp.gov.uk/asd/frs/reports.

Quality of benefits data

Table 17 shows a comparison of FRS benefit recipients compared to administrative data. The table shows both FRS sample data and grossed up sample estimates. The FRS under-reports receipt for most of the benefits. The discrepancies between FRS and administrative data are particularly pronounced for Attendance Allowance and Severe Disability Allowance.

Users should note that some of the discrepancies in the two sources of data might be due to the fact that it is not always possible to compare like with like. Adjustments are made to try to eliminate some of the differences between the two sources. However, there remains a problem in comparing the two sources: the FRS interviews members of private households only, whereas administrative benefit systems (apart from Income Support and Pension Credit) do not distinguish between private households and institutions. For most benefits, only a very small proportion of recipients will be in institutions, but this will have a greater effect on Attendance Allowance comparisons.

Table 17 Receipt of state support, FRS and administrative data

	2005-06 FRS			Administrative data		Under/ over-count (%)
	Ungrossed (%)	Number ¹ (1,000s)	Grossed (%)	Number ¹ (1,000s)	%	
Income Support ^{2,3,4}	5.5	1,550	5.0	2,110	6.9	-26
Pension Credit ^{3,5}	6.5	1,790	5.8	2,530	8.2	-29
Housing Benefit ^{2,6,7}	13.1	3,510	11.4	3,980	12.9	-12
Council Tax Benefit ^{2,8,7}	17.8	4,870	15.8	4,990	16.2	-2
Working Tax Credit ⁹	4.7	1,310	4.3	1,840	6.0	-29
Child Tax Credit ⁹	14.5	4,000	13.0	4,290	13.9	-7
All Benefit units	100	30,750	100	30,750	100	-
State Pension ^{10,5}	25.3	10,170	22.6	10,570	23.5	-4
Widows Benefit ^{11,5}	0.5	190	0.4	180	0.4	7
Jobseeker's Allowance ^{2,12,4}	1.4	680	1.5	800	1.8	-15
Incapacity Benefit ^{2,12,5}	3.1	1,330	3.0	1,500	3.3	-11
Severe Disablement Allowance ^{2,5}	0.3	140	0.3	290	0.6	-51
Attendance Allowance ^{2,5}	2.2	920	2.0	1,450	3.2	-36
Carer's Allowance ^{2,5}	0.8	360	0.8	450	1.0	-20
All Adults ¹³	100	45,040	100	45,040	100	-
Disability Living Allowance (Care Component) ^{2,14,5}	3.9	1,660	3.6	1,930	4.2	-14
Disability Living Allowance (Mobility Component) ^{2,14,5}	4.1	1,710	3.7	2,200	4.7	-22
All individuals aged 16 or over	100	46,320	100	46,320	100	-

Source: Family Resources Survey, DWP

1. All numbers have been rounded to the nearest 10,000.
2. Administrative data is an average of quarterly data for May 2005, August 2005, November 2005 and February 2006.
3. Administrative data adjusted to remove those in institutional accommodation for Income Support and Pension Credit.
4. Administrative data has been derived by applying 5% proportions to 100% totals.
5. Administrative data is taken from 100 per cent WPLS data.
6. Excludes Extended Payment Cases.
7. Administrative data is taken from Housing Benefit and Council Tax Benefit Management Information System Quarterly 100% caseload stockcount.
8. Council Tax Benefit FRS data available for the first person in the household only. Administrative data for Council Tax Benefit excludes any second adult rebate cases.
9. Administrative data as at April 2005, December 2005 and April 2006.
10. State Pension data excludes those recipients who reside overseas.
11. Includes Widows Pension and Widowed Mother's Allowance recipients but excludes the overseas recipients.
12. Figures exclude 'Nil Benefit' cases.
13. FRS figure used as a base for both comparisons and excludes those aged 16-18 in full time non-advanced education.
14. Includes those receiving both care and mobility components, figure excludes recipients under 16 and excluded cases.

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