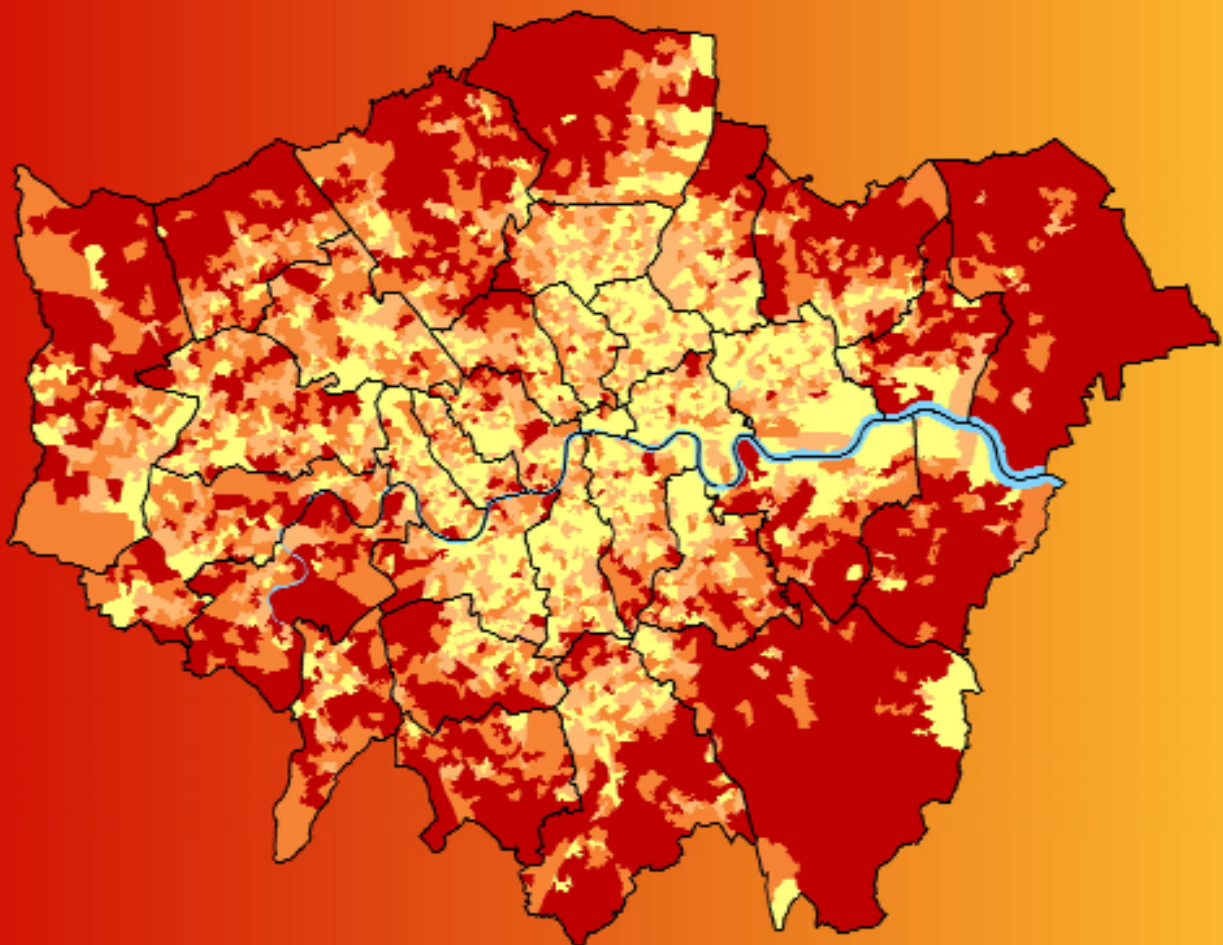


## Data Management and Analysis Group

### Benefits Data for London

#### No.5 Pension Benefits



# **DMAG Briefing 2006/14**

**March 2006**

## **Benefits Data for London No.5: Pension Benefits**

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# Benefits Data for London

## No.5: Pension Benefits

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## **Main Findings**

- The Guarantee Credit (part of Pension Credits) provides financial help for people aged 60 or over whose income is below a certain level. In London this accounts for just over 50 per cent of all Pension Credit claimants. This is far higher than any other region in England and Wales – the next highest is for the North East with 28.3 per cent.
- The high percentage of Guarantee Credit claimants, accompanied by the low percentage of Saving Credit claimants, shows that there is a large proportion of pensioners in London who have not made an adequate provision for their retirement, especially in terms of savings.
- London has the highest percentage of under 75's, males and single parents claiming Pension Credit in any region.
- Tower Hamlets has the highest claimant rate in England and Wales with nearly half those aged 60 and over claiming Pension Credit.
- There are many people 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.
- Kensington and Chelsea has the lowest rate of State Pension recipients in England and Wales with a rate of 65.7 per cent of those of pensionable age.
- Nine London boroughs make up the top ten lowest rates of State Pension recipients in England and Wales.
- The Attendance Allowance claimant rate for London (12.7 per cent) is one of the lowest for regions in England and Wales, only the South East is lower with just over 11 per cent. Wales has the highest rate with 20.1 per cent.
- At the Borough level only Barking and Dagenham has a significant rate of Attendance Allowance claimants with 20 per cent – this the 15<sup>th</sup> highest rate in England and Wales

## **Introduction**

This *Briefing* presents statistics for pension related benefits, which include: Pension Credit (PC), State Pension (SP) and Attendance Allowance (AA).

### ***Pension Credit***

Pension Credit was introduced in October 2003. It is an entitlement for people aged 60 and over living in Great Britain. It is not necessary to have paid National Insurance contributions to be eligible.

Pension Credit has replaced the Minimum Income Guarantee (MIG). 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 you don't have enough qualifying years to get the basic State Pension you may get a 'non-contributory' pension if you're aged 80 or over. This is set at about 60 per cent of the full basic State Pension. You can claim if: you're aged 80 or over, you don't get basic State Pension, or your basic State Pension is less than £49.15 a week (in 2005 – 2006)

### ***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 get the higher rate.

People who have a terminal illness, and are unlikely to live longer than 6 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 6 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. DLA was introduced in April 1992.

## Pension Credits Analysis

London has the third highest rate of Pension Credit claimants in England and Wales with 24 per cent of all adult residents aged over 60. This is above the E&W rate of 21 per cent but well below the highest regional rate of nearly 28 per cent, which is seen in the North East (see Table 1 and Chart 1). However, the overall rate in London disguises the high rates amongst some London boroughs – which will be discussed later.

In London is 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 England and Wales – the next highest is for the North East with 28 per cent of all claimants and for England and Wales 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 Saving Credit figures indicate that there is a large number of pensioners in London who have not made an adequate provision for their retirement, especially in terms of savings. The percentage of total claimants who are entitled to receive Savings Credit is less than 14 per cent in London – well below the percentage for England and Wales of 21 per cent (see Table 2).

Table 1 also shows that London has the highest percentage of under 75's, males and single parents claiming pension credit. The first two are directly attributable to London's younger profile of persons of pensionable age.

**Table 1 Pension Credit claimant profile by regions, August 2004**

Source: DWP Information Directorate

GOR Code	ALL PC Claimants	Claim Rate (based on 2004 MYE aged 60+)	Age (%)		Gender (%)		Family Type (%)	
			Under 75	75 and over	Male	Female	Couple	Single
North East	153,970	27.6	48	52	37	63	23	77
North West	346,925	23.9	48	52	36	64	21	79
Yorkshire & The Humber	251,830	23.5	45	55	36	64	23	77
East Midlands	187,480	20.3	43	57	36	64	23	77
West Midlands	269,505	23.5	45	55	38	62	23	77
East of England	211,920	17.6	40	60	35	65	23	77
<b>London</b>	<b>275,180</b>	<b>23.6</b>	<b>54</b>	<b>46</b>	<b>39</b>	<b>61</b>	<b>19</b>	<b>81</b>
South East	268,365	15.3	41	59	34	66	20	80
South West	216,360	17.6	41	59	35	65	22	78
England	2,181,540	20.8	45	55	36	64	22	78
Wales	153,355	22.4	47	53	37	63	23	77
England & Wales	2,334,895	20.9	45	55	36	64	22	78

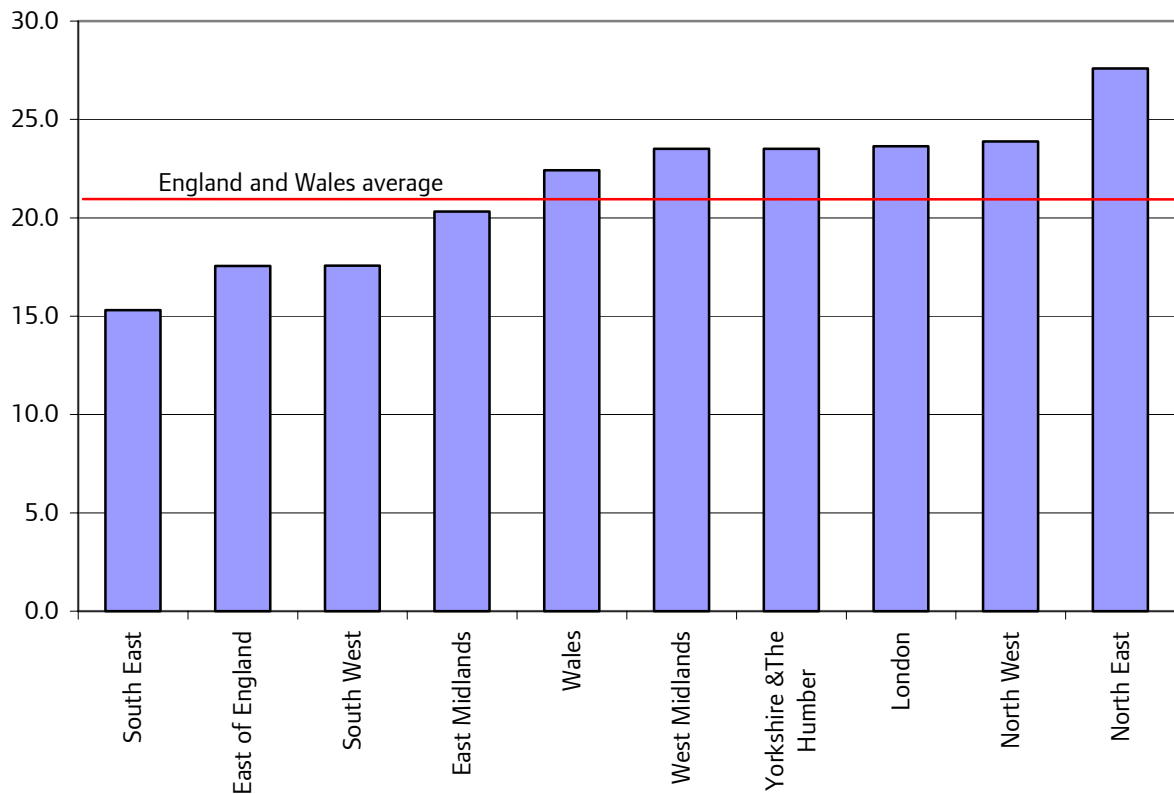
**Table 2 Pension Credits by type of award, by regions, August 2004**

Source: DWP Information Directorate

GOR	ALL PC Claimants	Type of PC Award					
		Guarantee Credit Only		Guarantee and Savings Credits		Savings Credit Only	
		Number	% of total	Number	% of total	Number	% of total
North East	153,970	36,555	23.7	80,685	52.4	36,735	23.9
North West	346,925	98,080	28.3	179,720	51.8	69,125	19.9
Yorkshire & The Humber	251,830	65,615	26.1	128,410	51.0	57,810	23.0
East Midlands	187,480	48,885	26.1	94,510	50.4	44,085	23.5
West Midlands	269,505	74,655	27.7	139,770	51.9	55,080	20.4
East of England	211,920	51,885	24.5	110,850	52.3	49,180	23.2
<b>London</b>	<b>275,180</b>	<b>140,440</b>	<b>51.0</b>	<b>97,365</b>	<b>35.4</b>	<b>37,375</b>	<b>13.6</b>
South East	268,365	73,140	27.3	132,870	49.5	62,360	23.2
South West	216,360	52,705	24.4	114,295	52.8	49,355	22.8
England	2,181,540	641,955	29.4	1,078,480	49.4	461,105	21.1
Wales	153,355	40,630	26.5	82,665	53.9	30,065	19.6
England & Wales	2,334,895	682,585	29.2	1,161,145	49.7	491,165	21.0

**Chart 1 Pension Credits claimant rates by regions, August 2004**

Source: DWP Information Directorate



**Table 3 Pension Credit claimant profile by London borough, August 2004**

Source: DWP Information Directorate

London borough	ALL PC Claimants	Claim Rate (based on 2004 MYE aged 60+)	Age (%)		Gender (%)		Family Type (%)	
			Under 75	75 and over	Male	Female	Couple	Single
City of London	155	11.3	55	48	45	52	0	94
Barking and Dagenham	8,080	28.5	45	55	33	67	20	80
Barnet	10,545	18.1	48	52	36	64	18	82
Bexley	6,900	15.1	42	58	32	68	19	81
Brent	11,155	26.8	61	39	43	57	21	79
Bromley	8,645	13.4	42	58	31	69	17	83
Camden	8,330	29.7	60	40	44	56	15	85
Croydon	10,530	18.5	52	49	37	63	18	82
Ealing	10,945	24.0	56	44	40	60	21	79
Enfield	10,770	21.7	52	48	38	62	24	76
Greenwich	9,000	25.6	51	49	36	64	18	82
Hackney	10,415	42.4	63	37	44	56	17	83
Hammersmith and Fulham	6,235	27.0	60	40	41	59	13	87
Haringey	9,435	33.5	62	38	43	57	20	80
Harrow	7,350	18.7	50	50	37	63	23	77
Havering	8,890	17.3	40	60	31	69	20	80
Hillingdon	7,380	16.8	47	53	35	65	19	81
Hounslow	7,715	24.2	54	46	39	61	21	79
Islington	8,750	37.7	61	39	42	58	17	83
Kensington and Chelsea	5,380	18.9	62	38	41	59	13	87
Kingston upon Thames	3,690	14.8	42	58	34	66	18	82
Lambeth	10,675	34.0	62	38	43	57	15	85
Lewisham	9,985	29.2	56	44	38	62	16	84
Merton	5,510	17.9	48	52	36	64	19	81
Newham	11,485	41.0	61	39	44	56	25	75
Redbridge	8,835	20.5	48	52	37	63	23	77
Richmond upon Thames	4,195	13.8	43	57	35	65	14	86
Southwark	10,750	32.2	59	41	40	60	16	84
Sutton	5,405	16.2	42	58	31	69	16	84
Tower Hamlets	11,350	49.1	64	36	48	52	27	73
Waltham Forest	9,545	29.1	53	47	39	61	21	79
Wandsworth	9,470	26.4	55	45	39	61	16	84
Westminster	7,685	23.2	61	39	44	56	15	85
Inner London	120,100	31.9	61	39	43	57	18	82
Outer London	155,085	19.7	49	51	36	64	20	80
London	275,185	23.6	54	46	39	61	19	81

**Table 4 Pension Credits by type of award, by London borough, August 2004**

Source: DWP Information Directorate

London borough	ALL PC Claimants	Type of PC Award					
		Guarantee Credit Only		Guarantee and Savings Credits		Savings Credit Only	
		Number	% of total	Number	% of total	Number	% of total
City of London	155	80	51.6	65	41.9	15	9.7
Barking and Dagenham	8,080	2,490	30.8	4,065	50.3	1,520	18.8
Barnet	10,545	5,375	51.0	3,855	36.6	1,320	12.5
Bexley	6,900	2,065	29.9	3,200	46.4	1,635	23.7
Brent	11,155	7,535	67.5	2,665	23.9	955	8.6
Bromley	8,645	2,870	33.2	4,030	46.6	1,745	20.2
Camden	8,330	5,055	60.7	2,560	30.7	705	8.5
Croydon	10,530	4,990	47.4	3,790	36.0	1,745	16.6
Ealing	10,945	6,575	60.1	3,050	27.9	1,320	12.1
Enfield	10,770	5,080	47.2	4,275	39.7	1,410	13.1
Greenwich	9,000	3,755	41.7	3,690	41.0	1,555	17.3
Hackney	10,415	6,535	62.7	3,040	29.2	835	8.0
Hammersmith and Fulham	6,235	3,530	56.6	1,965	31.5	745	11.9
Haringey	9,435	5,775	61.2	2,735	29.0	930	9.9
Harrow	7,350	4,360	59.3	2,195	29.9	800	10.9
Havering	8,890	2,325	26.2	4,530	51.0	2,035	22.9
Hillingdon	7,380	3,070	41.6	3,005	40.7	1,300	17.6
Hounslow	7,715	4,060	52.6	2,480	32.1	1,180	15.3
Islington	8,750	5,220	59.7	2,680	30.6	850	9.7
Kensington and Chelsea	5,380	3,410	63.4	1,465	27.2	495	9.2
Kingston upon Thames	3,690	1,455	39.4	1,550	42.0	690	18.7
Lambeth	10,675	6,305	59.1	3,075	28.8	1,300	12.2
Lewisham	9,985	4,820	48.3	3,670	36.8	1,500	15.0
Merton	5,510	2,355	42.7	2,140	38.8	1,020	18.5
Newham	11,485	6,855	59.7	3,560	31.0	1,070	9.3
Redbridge	8,835	4,110	46.5	3,565	40.4	1,160	13.1
Richmond upon Thames	4,195	1,580	37.7	1,870	44.6	745	17.8
Southwark	10,750	5,755	53.5	3,615	33.6	1,380	12.8
Sutton	5,405	1,750	32.4	2,505	46.3	1,145	21.2
Tower Hamlets	11,350	7,240	63.8	3,235	28.5	875	7.7
Waltham Forest	9,545	4,350	45.6	3,785	39.7	1,410	14.8
Wandsworth	9,470	4,815	50.8	3,345	35.3	1,310	13.8
Westminster	7,685	4,895	63.7	2,120	27.6	675	8.8
Inner London	120,100	70,290	58.5	37,130	30.9	12,685	10.6
Outer London	155,085	70,150	45.2	60,245	38.8	24,690	15.9
Greater London	275,185	140,440	51.0	97,375	35.4	37,375	13.6

**Table 5 Pension Credit claimants, highest 20 rates by local authority in England and Wales, August 2004**

Source: DWP Information Directorate

	GOR	Local / Unitary Authority Name	ALL PC Claimants	Claim Rate (based on 2004 MYE aged 60+)
1	London	Tower Hamlets	11,350	49.1
2	London	Hackney	10,415	42.4
3	London	Newham	11,485	41.0
4	North West	Manchester	26,265	38.1
5	London	Islington	8,750	37.7
6	North West	Liverpool	31,415	37.0
7	North West	Knowsley	10,580	35.7
8	East Midlands	Leicester	16,795	35.3
9	West Midlands	Sandwell	20,770	34.3
10	Yorkshire and The Humber	Kingston upon Hull, City of	16,235	34.1
11	London	Lambeth	10,675	34.0
12	London	Haringey	9,435	33.5
13	West Midlands	Birmingham	59,385	33.0
14	London	Southwark	10,750	32.2
15	North East	Hartlepool	6,155	32.0
16	North East	Sunderland	18,925	32.0
17	North East	South Tyneside	11,040	31.6
18	North East	Wear Valley	4,595	31.5
19	North West	Salford	13,940	31.5
20	East Midlands	Nottingham	14,670	31.3

Tables 3 to 5 show Pension Credit claimants resident in 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 32 per cent compared to a rate of 20 per cent in Outer London.

Tower Hamlets has the highest claimant rate in London with nearly half those aged 60 and over claiming Pension Credit. It is also the highest rate in England and Wales (see Table 5). In fact the three highest rates in E&W 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 just over 13 per cent followed by Richmond upon Thames with just under 14 per cent.

There is a difference in the type of pensioners claiming Pension Credits depending on whether they live in an Inner or Outer London borough. In Inner London the average age of those claiming is younger, 61 per cent of those claiming in Inner London are aged under 75 compared to 49 per cent in Outer London. Due to the younger age structure there is also a higher proportion of men claiming in Inner London.

There is also a difference in 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, 16 per cent compared to less than 11 per cent in Inner London.

In the London borough of Brent, 68 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.

### State Pension Analysis

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 and Chart 2 show, in all regions apart from London, 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 rate of State Pension, not only in London but also in the whole of England and Wales. A rate of 66 per cent is 10 percentage points lower than Westminster, the next lowest with 76 per cent. No other local authority in the England and Wales has a rate lower than 80 per cent.

Table 7 shows the 20 Local Authorities with the lowest rates of State Pension recipients. Nine London boroughs make up the top ten with Slough.

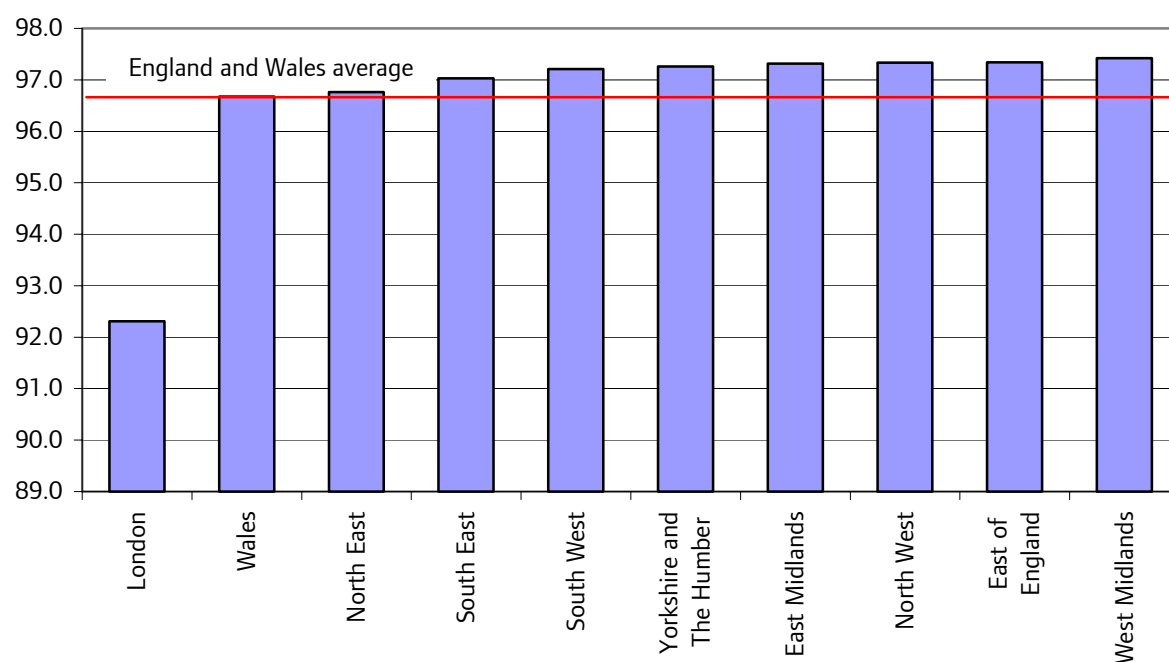
**Table 6 State Pension claimants by regions, August 2004**

Source: DWP Information Directorate

GOR	All Claimants	Claim Rate (based on 2004 MYE pensionable age)	Males	Females
North East	478,670	96.8	178,960	299,710
North West	1,245,085	97.3	460,105	784,975
Yorkshire and The Humber	920,150	97.3	344,230	575,915
East Midlands	788,490	97.3	300,810	487,690
West Midlands	981,750	97.4	370,160	611,595
East of England	1,038,520	97.3	395,775	642,755
<b>London</b>	<b>953,620</b>	<b>92.3</b>	<b>357,200</b>	<b>596,430</b>
South East	1,504,580	97.0	560,915	943,670
South West	1,060,950	97.2	400,275	660,670
England	8,971,815	96.7	3,368,435	5,603,370
Wales	582,215	96.7	219,040	363,180
England & Wales	9,554,030	96.7	3,587,470	5,966,560

## Chart 2 State Pension claimant rates by regions, August 2004

Source: DWP Information Directorate



## Table 7 State Pension claimants, lowest 20 rates by local authority in England and Wales, August 2004

Source: DWP Information Directorate

	GOR	Local / Unitary Authority Name	ALL SP Claimants	Claim Rate (based on 2004 MYE pensionable age)
1	London	Kensington and Chelsea	16,510	65.7
2	London	Westminster	22,290	76.2
3	London	Hackney	18,010	82.7
4	London	City of London	950	83.2
5	London	Hammersmith and Fulham	17,100	83.3
6	London	Southwark	25,180	84.5
7	London	Brent	31,430	85.8
8	South East	Slough	13,875	88.0
9	London	Tower Hamlets	18,260	88.8
10	London	Camden	22,235	89.8
11	London	Ealing	36,375	90.2
12	Wales	Ceredigion	15,430	90.3
13	South East	Rushmoor	11,340	90.4
14	London	Newham	22,360	90.5
15	North West	Manchester	55,685	90.6
16	London	Merton	25,115	91.5
17	South East	Crawley	14,945	91.5
18	North East	Newcastle upon Tyne	43,945	91.6
19	London	Lambeth	25,780	92.2
20	East of England	East Cambridgeshire	13,750	92.2

**Table 8 State Pension claimants, by London borough, August 2004***Source: DWP Information Directorate*

<b>London borough</b>	<b>All Claimants</b>	<b>Claim Rate (based on 2004 MYE pensionable age)</b>	<b>Males</b>	<b>Females</b>
City of London	950	83.2	390	560
Barking and Dagenham	23,855	93.6	8,610	15,260
Barnet	48,190	92.3	17,740	30,455
Bexley	39,925	98.2	14,900	25,025
Brent	31,430	85.8	12,480	18,950
Bromley	56,520	97.8	20,680	35,840
Camden	22,235	89.8	8,450	13,780
Croydon	47,755	95.4	17,615	30,140
Ealing	36,375	90.2	14,025	22,365
Enfield	41,540	94.6	15,490	26,050
Greenwich	28,965	92.6	10,560	18,410
Hackney	18,010	82.7	7,060	10,950
Hammersmith and Fulham	17,100	83.3	6,275	10,825
Haringey	23,270	93.9	8,900	14,370
Harrow	32,540	92.7	12,310	20,220
Havering	45,240	98.4	16,695	28,545
Hillingdon	37,355	95.5	14,050	23,310
Hounslow	27,340	97.6	10,555	16,775
Islington	19,025	93.0	7,180	11,840
Kensington and Chelsea	16,510	65.7	6,085	10,415
Kingston upon Thames	21,370	97.2	7,755	13,615
Lambeth	25,780	92.2	9,925	15,860
Lewisham	29,930	98.5	10,970	18,965
Merton	25,115	91.5	9,190	15,930
Newham	22,360	90.5	8,925	13,430
Redbridge	35,760	93.5	13,340	22,435
Richmond upon Thames	26,255	98.2	9,545	16,710
Southwark	25,180	84.5	9,355	15,825
Sutton	29,470	98.8	10,595	18,880
Tower Hamlets	18,260	88.8	7,615	10,650
Waltham Forest	28,200	97.1	10,615	17,605
Wandsworth	29,520	92.3	10,755	18,780
Westminster	22,290	76.2	8,590	13,700
Inner London	290,420	87.1	110,475	179,950
Outer London	663,200	94.8	246,750	416,520
London	953,620	92.3	357,200	596,430

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.

### Attendance Allowance Analysis

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. The overall claimant rate for London (13 per cent) is one of the lowest for regions in England and Wales, only the South East has a lower one with just over 11 per cent. Wales has the highest rate with 20 per cent.

At the Borough level only Barking and Dagenham has a significant rate of claimants with 20 per cent – this the 15<sup>th</sup> highest rate in England and Wales (see Table 10). Newham also has a high rate at nearly 19 per cent. The highest rates in the country are dominated by Local Authorities in Wales.

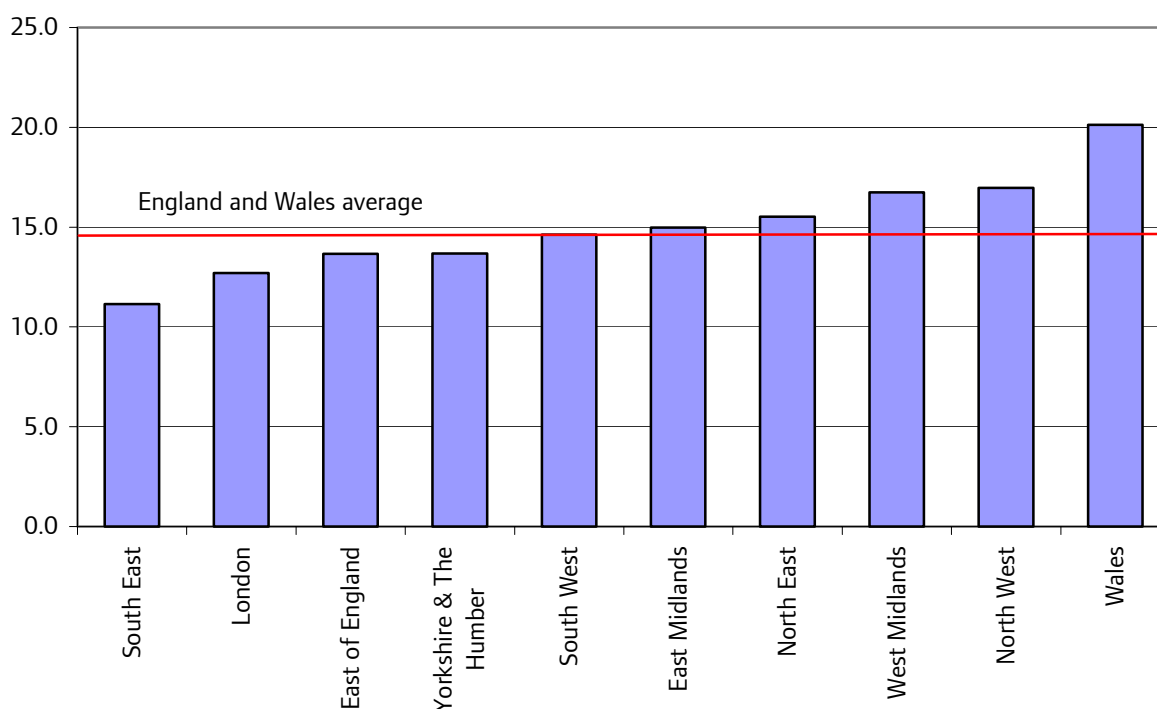
**Table 9 Attendance Allowance claimants by regions, August 2004**

Source: DWP Information Directorate

GOR Name	All Claimants	Claim Rate (based on 2004 MYE aged 65+)	Rate (%)		Sex (%)		Age (%)	
			Higher	Lower	Male	Female	65-79	80+
North East	66,480	15.5	52	48	30	70	38	62
North West	186,490	17.0	54	46	30	70	36	64
Yorkshire & The Humber	111,775	13.7	48	52	30	70	34	66
East Midlands	104,230	15.0	50	50	31	69	34	66
West Midlands	144,815	16.7	52	48	30	70	35	65
East of England	125,845	13.7	50	50	30	70	32	68
London	112,830	12.7	50	50	32	68	37	63
South East	149,445	11.1	49	51	29	71	30	70
South West	138,400	14.6	39	61	29	71	30	70
England	1,140,315	14.2	49	51	30	70	34	66
Wales	104,155	20.1	62	38	30	70	37	63
England & Wales	1,244,470	14.6	50	50	30	70	34	66

### Chart 3 Attendance Allowance claimant rates by regions, August 2004

Source: DWP Information Directorate



**Table 10 Attendance Allowance claimants, highest 20 rates by local authority in England and Wales, August 2004**

Source: DWP Information Directorate

	GOR	Local / Unitary Authority Name	ALL AA Claimants	Claim Rate (based on 2004 MYE aged 65+)
1	Wales	Neath Port Talbot	6,605	26.5
2	Wales	Blaenau Gwent	2,840	24.1
3	Wales	Rhondda, Cynon, Taff	9,095	23.9
4	North West	Barrow-in-Furness	2,890	23.5
5	Wales	Swansea	9,305	22.6
6	Wales	Merthyr Tydfil	2,040	22.5
7	East Midlands	Bolsover	2,840	22.4
8	Wales	Caerphilly	5,840	21.9
9	Wales	Carmarthenshire	7,500	21.7
10	East Midlands	Chesterfield	3,800	21.6
11	Wales	Newport	4,765	21.1
12	Wales	Denbighshire	3,945	20.3
13	South West	Bristol, City of	11,280	20.2
14	North West	Hyndburn	2,490	20.0
15	London	Barking and Dagenham	4,485	20.0
16	North West	Liverpool	13,080	19.9
17	West Midlands	Sandwell	9,140	19.8
18	Wales	Wrexham	4,130	19.7
19	West Midlands	Cannock Chase	2,640	19.6
20	Wales	Bridgend	4,305	19.5

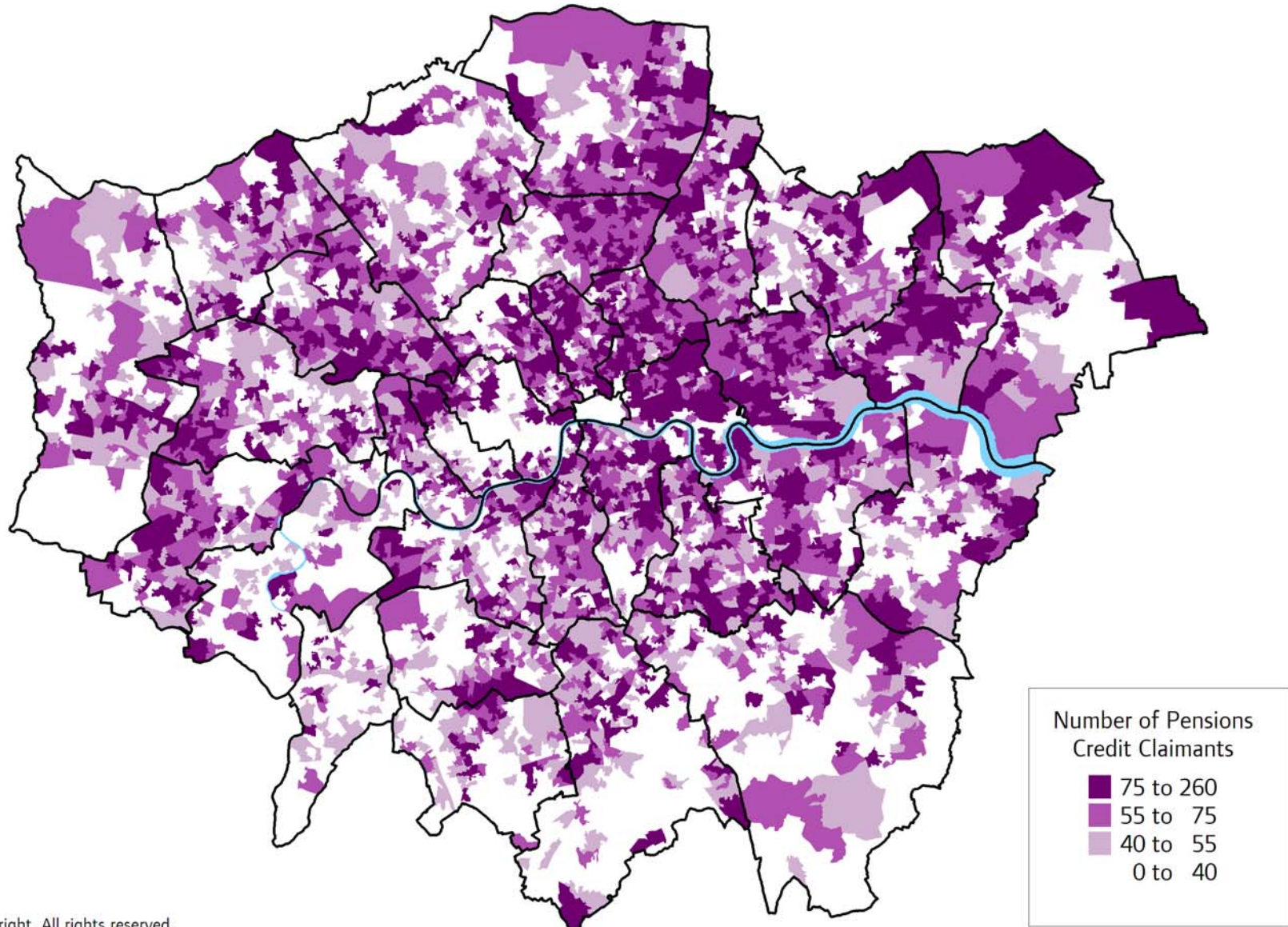
**Table 11 Attendance Allowance claimants, by London borough, August 2004**

Source: DWP Information Directorate

GOR Name	All Claimants	Claim Rate (based on 2004 MYE aged 65+)	Rate		Sex		Age	
			Higher	Lower	Male	Female	65-79	80+
			City of London	115	11.8	61	39	35
Barking and Dagenham	4,485	20.0	51	49	28	72	40	60
Barnet	5,750	12.7	53	47	30	70	28	72
Bexley	4,255	12.1	46	54	31	69	34	66
Brent	3,365	10.8	51	49	34	66	42	58
Bromley	5,265	10.5	49	51	29	71	30	70
Camden	2,920	13.9	53	47	34	66	39	61
Croydon	4,405	10.3	51	49	30	70	36	64
Ealing	4,145	12.0	49	51	33	67	39	61
Enfield	5,320	14.1	52	48	30	70	35	65
Greenwich	3,695	13.6	44	56	31	69	38	62
Hackney	3,260	17.6	54	46	35	65	46	54
Hammersmith and Fulham	1,855	10.6	50	50	33	67	41	59
Haringey	2,865	13.7	53	47	32	68	45	55
Harrow	3,860	12.8	55	45	31	69	30	70
Havering	5,565	13.9	46	54	30	70	36	64
Hillingdon	3,990	11.8	50	50	31	69	33	67
Hounslow	2,595	10.8	47	53	32	68	40	60
Islington	2,780	16.0	53	47	35	65	44	56
Kensington and Chelsea	1,670	8.0	58	42	32	68	37	63
Kingston upon Thames	2,040	10.7	46	53	29	71	28	72
Lambeth	2,660	11.2	49	51	36	64	45	55
Lewisham	3,470	13.3	41	59	31	69	40	60
Merton	2,310	9.7	48	52	30	70	33	67
Newham	3,995	18.9	58	42	37	63	46	54
Redbridge	5,035	15.3	51	49	30	70	33	67
Richmond upon Thames	2,295	10.0	47	53	32	68	27	73
Southwark	3,105	12.1	50	50	33	67	44	56
Sutton	2,915	11.2	49	51	29	71	32	68
Tower Hamlets	3,115	17.5	50	50	39	61	52	48
Waltham Forest	4,040	16.3	50	50	29	70	35	65
Wandsworth	3,120	11.3	45	55	31	69	35	65
Westminster	2,565	10.3	50	50	33	67	38	62
Inner London	37,495	13.2	51	49	34	66	43	57
Outer London	75,330	12.5	49	51	30	70	34	66
London	112,825	12.7	50	50	32	68	37	63

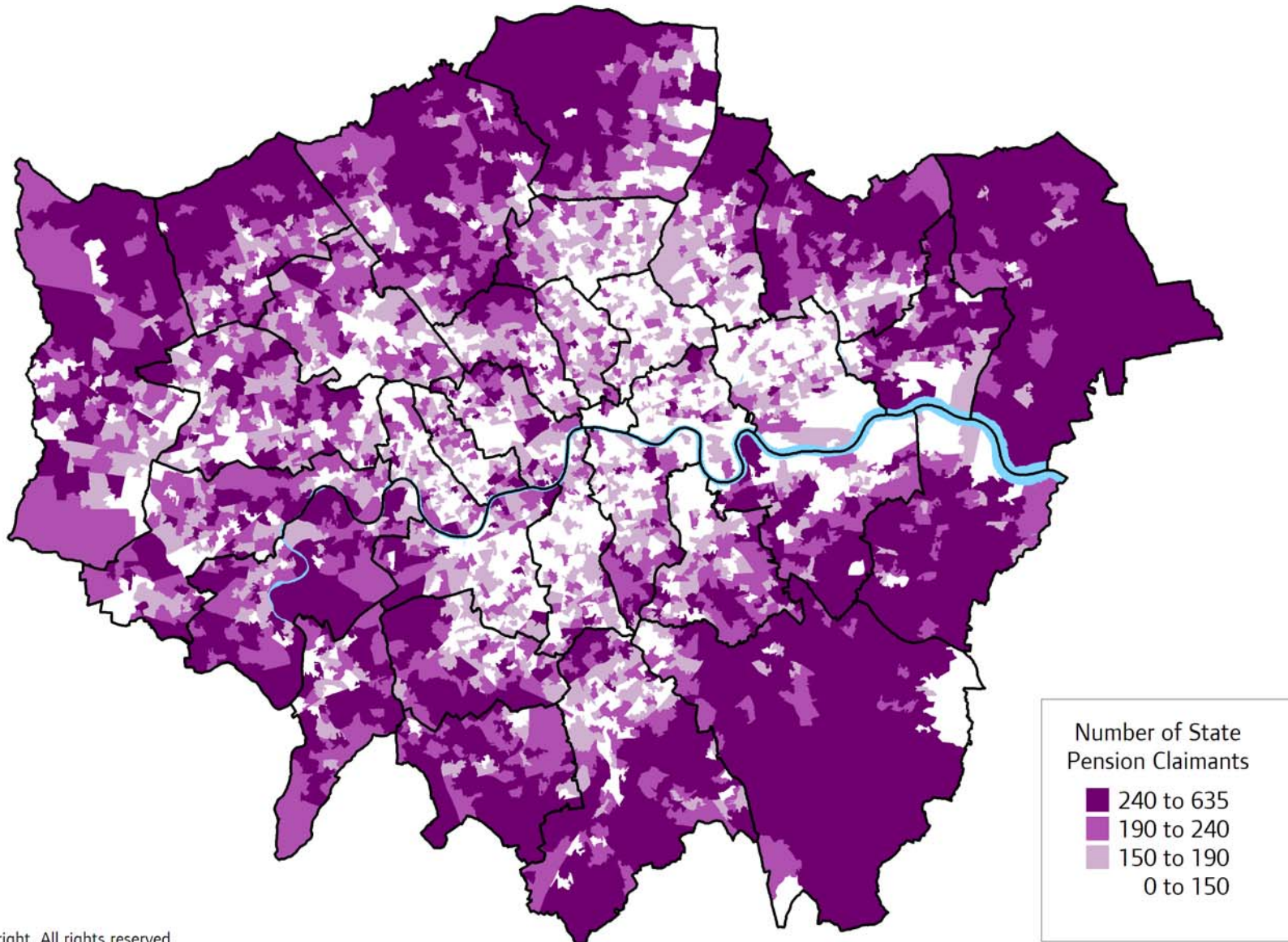
### Map 1 Number of Pension Credit Claimants by SOA, August 2004

Source: DWP Information Directorate



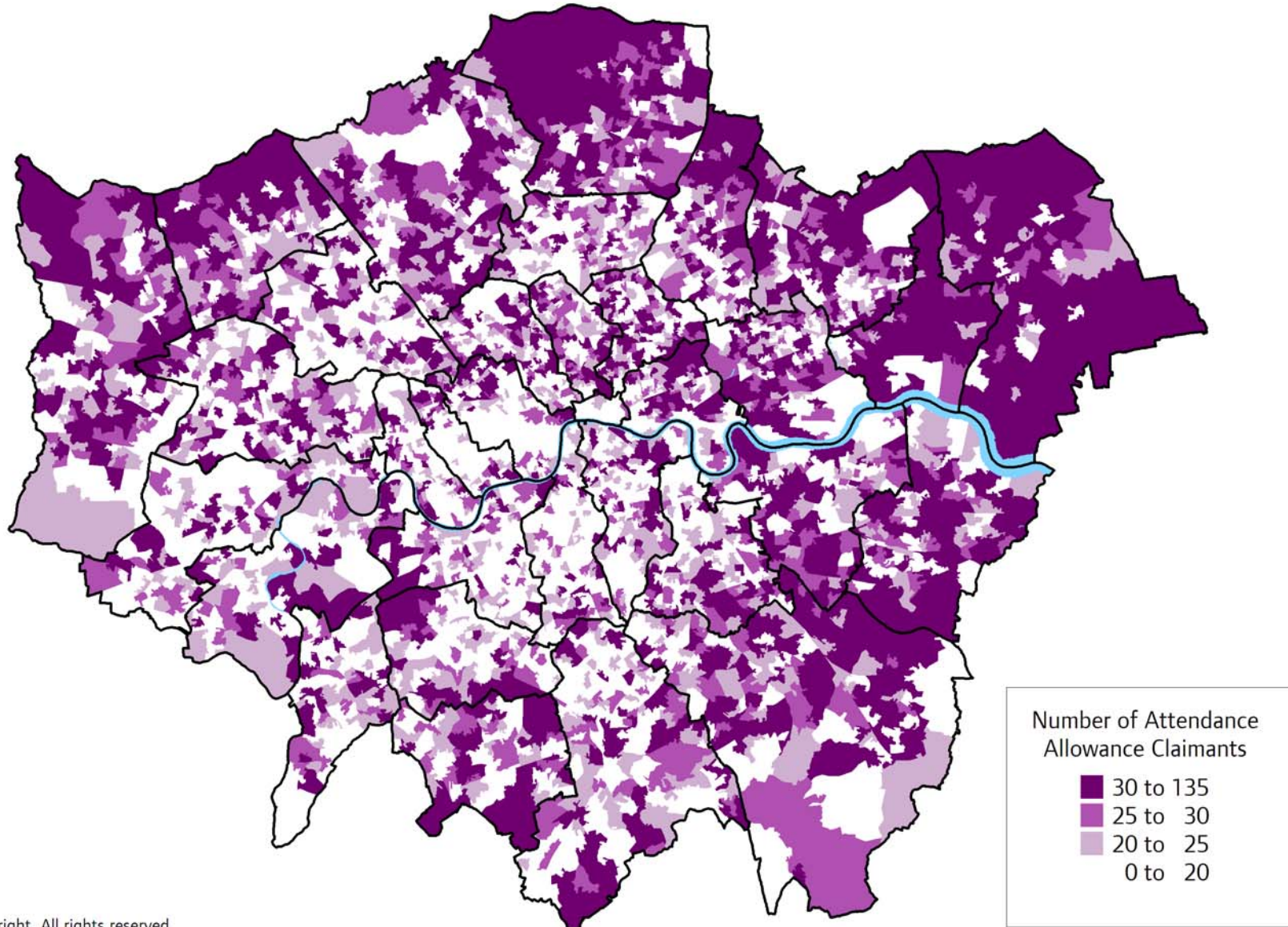
### Map 2 Number of State Pension Claimants by SOA, August 2004

Source: DWP Information Directorate



### Map 3 Number of Attendance Allowance Claimants by SOA, August 2004

Source: DWP Information Directorate





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