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# **Report to the Greater London Authority**

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**ASSESSING FUTURE POTENTIAL  
DEMAND FOR OLDER PERSONS  
HOUSING, CARE HOMES AND  
DEMENTIA HOUSING IN LONDON**

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**Three Dragons  
NOVEMBER 2017**

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## 1. EXECUTIVE SUMMARY

### **Demand for Specialist Older Persons Housing**

- 1.1 This study was undertaken in 2017 to provide background information to the emerging London Plan. It updates borough based benchmarks of demand for specialist older persons housing which accompanied Further Alterations to the London Plan. Specialist older persons housing refers to self-contained accommodation and includes extracare and assisted living type schemes. Care homes are considered in section 4 of the report.
- 1.2 The total stock of specialist older persons housing in London<sup>1</sup> fell by just over 600 units between 2015 and 2017 and in 2017 totalled 56,418 units, 11% of these were housing with care and 89% housing with support. 81% of the stock of specialist older persons housing is housing for rent.
- 1.3 Data from the London Development Database shows that between 2015 and 2017 planning consent was granted for an average of 470 specialist older person housing units a year.
- 1.4 There is no clear evidence to explain the decline in overall specialist housing stock, but it may be the case that this reflects decommissioning of older stock or changes in the level of support provided by the landlord.

### **Looking to 2029**

- 1.5 In 2019, according to the 2015 based household interim projections, there will be 719,000 households in London aged 65 and over of whom 386,000 will be 75 and over. By 2029 the number of older person households will have increased by 37%, with households aged 75 and over (who are most likely to move into specialist retirement housing) increasing by 42% (to over 500,000).
- 1.6 Most older households (an estimated 65%) will be home owners in 2029. Around 15% of older households are expected to want retirement housing and most of the demand will be for home ownership or shared ownership. There is a large stock of affordable rented sheltered housing, but much of it is old and will need upgrading. At present there is very limited supply of specialist retirement housing for market rent. Total potential demand across London adds up to just over 4,000 units a year. There is demand for both extracare and sheltered housing.
- 1.7 This level of delivery will be a step change from the average of 471 new homes a year which have been provided in the past two years.

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<sup>1</sup> Source Elderly Accommodation Counsel

### **The Outlook to 2041**

- 1.8 Detailed modelling of demand to 2041 has not been undertaken in this study. It should however be noted that according to the 2015 based household projections the number of older person households will continue to increase, although at a slightly slower rate than from 2017 to 2029.
- 1.9 Householders who are 75 in 2041 were 45 at the time of 2011 Census (the date of the most recent reliable data on tenure). 49% of households in London aged 35-49 were home owners at the time of the 2011 Census, compared with 63% of households aged 50-64. It therefore seems likely that towards the end of the Plan period demand for outright purchase will start to decline as a percentage of total demand and shared ownership and rented options will become more popular.

### **Care Homes**

- 1.10 Looking at the situation in 2017 and taking into account only those care homes (both nursing and residential care) which achieved outstanding or good as their Care Quality Commission (CQC) Inspection rating, there was a shortfall of 1,293 care home places. **London currently has numerically enough care home beds** but there are insufficient good quality beds and this shortage is particularly acute for dementia patients. Looking to 2029 and applying 2011 Census levels of occupancy by age, the increase in older population points to an increase in potential demand for care home beds, up to 34,693. To meet this demand London needs to provide an average of 867 additional care home beds a year.

### **Living with Dementia**

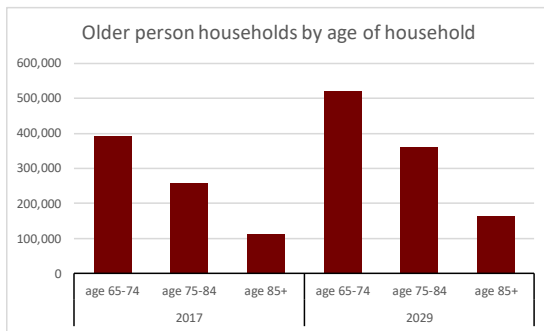
- 1.11 The number of older Londoners living with dementia is expected to increase from 74,000 in 2017 to 97,000 in 2029. There are a range of possible housing and care options for people with dementia and they also benefit from living within a wider dementia friendly environment.

## 2. CHANGES IN OLDER PERSONS HOUSING DEMAND AND SUPPLY IN LONDON

### Older person households in London

- 2.1 This study updates previous research carried out for the GLA in 2014<sup>2</sup> to inform Further Alterations to the London Plan (FALP). That study proposed borough-based benchmarks for specialist older persons housing provision broken down by tenure. This study looks at how supply of older persons housing has changed in the period since FALP was adopted in 2015 and provides updated benchmarks by borough.
- 2.2 The number of older person households in London will increase over the period of the London Plan<sup>3</sup>. By 2029 the number of households aged 65 and over at 1.04m is projected to be 37% higher than in 2017, whilst the number of households aged 75 and over is projected to increase by 42% to 524,000 and the number of households aged 85 and over will increase by 46% to 163,000.

**Figure 2.1 Older person households by age of household**



### Older persons housing supply in London

- 2.3 The Elderly Accommodation Counsel (EAC) is the only body which collects data on older persons housing stock by borough on a consistent basis. We use this dataset to look at how supply of older persons housing in London by borough has changed since 2015 when FALP came into effect. Registration on the EAC database is voluntary but in practice most providers are registered. The EAC data is drawn from First Stop, the only national web-searchable database of specialist older persons housing schemes.<sup>4</sup>
- 2.4 EAC data shows that total stock of specialist older persons housing has fallen by 1% and in 2017 there were 611 fewer units than in 2015.

<sup>2</sup><https://www.webarchive.org.uk/wayback/archive/20151111192405/http://www.london.gov.uk/sites/default/files/older%20persons%20housing%202013%20final%20to>

<sup>3</sup> GLA Household projections <https://data.london.gov.uk/dataset/interim-2015-based-household-projections>

<sup>4</sup> Copies of summary 2015 and 2017 data were kindly made available by EAC to assist with this research

**Figure 2.2 Data on stock of specialist older persons housing 2015 and 2017 (Source EAC)**

STOCK OF SPECIALIST OLDER PERSONS HOUSING		
	2015	2017
<b>housing with support</b>	51027	50209
rent	40854	39604
sale	10	9949
shared ownership	na	656
<b>housing with care</b>	6002	6209
rent	5494	5423
sale	508	666
shared ownership	na	120
<b>TOTAL</b>	<b>57029</b>	<b>56418</b>

- The total stock of affordable rented units has fallen slightly with a 3% reduction in provision down from 46,348 units to 45,027 units.
- For-sale housing stock fell by 0.3% from 20,681 to 20,615.
- There was an increase in the stock of shared ownership housing (up from 0 to 776 units) EAC advise that this increase is because shared ownership units are now recorded by EAC as a separate tenure in their own right and not allocated to the majority tenure within the scheme.
- The total stock of extracare housing rose from 6,002 to 6,209 units. The majority of specialist older persons housing continues to be provided as sheltered/supported housing (89% of the stock).

2.5 LDD data on planning consents since 2015 shows that:

- In the period from April 2015 to April 2017 **943 units** of specialist older persons housing were **granted planning consent**. This gives an annual average of **471 units per year** (or 14 per London borough)
- 56% were for sale, 37% for rent and 7% for shared ownership
- Dwellings specified as **extracare** totalled 576 (or **61% of the total**).
- There were **no planning consents** for specialist older persons housing in **14 London boroughs**<sup>5</sup>.

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<sup>5</sup> City of London, Barking and Dagenham, Brent, Enfield, Greenwich, Hackney, Haringey, Hammersmith and Fulham, Islington, Kingston upon Thames, Lambeth, Redbridge, Richmond upon Thames

### 3. FORECASTING SPECIALIST HOUSING DEMAND IN LONDON

- 3.1 This study models potential demand for specialist older persons housing in London, using the Retirement Housing Group (RHG) Model, an approach which is recommended in “Housing in Later Life<sup>6</sup>.”
- 3.2 The RHG model is based on the number of older person households, not on the population of older persons, although household estimates by age are based on Census population data. This approach is recognised as sound by the DCLG planning practice guidance (para 0.21) which states:

#### ***Housing for older people***

*The need to provide housing for older people is critical given the projected increase in the number of households aged 65 and over accounts for over half of the new households (Department for Communities and Local Government Household Projections 2013). Plan makers will need to consider the size of dwellings needed in the future in order to free up houses that are under occupied. The age profile of the population can be drawn from Census data.*

***Projections of population and households by age group should be used.*** *The future need for older persons housing broken down by tenure and type e.g. sheltered, enhanced sheltered, extra care and registered care can be obtained from a number of online tool kits provided by the sector.*

- 3.3 Currently in England an estimated **9.5% of households aged 65 and over live in specialist older persons housing (533,201 dwellings)**<sup>7</sup>. The equivalent figure for London is 8.5%<sup>8</sup>. 81% of the stock of specialist older persons housing in London is rented housing<sup>9</sup>
- 3.4 Research for the Housing LIN<sup>10</sup> suggests that, based on comparisons with the USA and Australia where the stock of older persons housing is higher and those people who wish to live in specialist accommodation have a practical option to do so, the proportion of older person households moving into specialist older persons housing could be as high as 13-17%. Analysis of SHMA findings from surveys of over 13,500 households aged 50 suggests that around 15-20% of all older households would consider moving to specialist older persons housing if it was available.

#### **The RHG model**

- 3.5 The RHG model is based on propensity to move. Nationally it assumes that, based on the assumptions set out in paragraph 3.4 above 15-20% of older person households (aged 75 and over) would live in specialist older persons housing if it was available. Because the stock of

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<sup>6</sup> Housing Lin <http://www.housinglin.org.uk/Topics/type/resource/?cid=8654>

<sup>7</sup> Based on a comparison of the total number of specialist older persons housing units at July 2017 (Source EAC) with the total number of households aged 65 and over taken from Household projections England 2014 stage 2 July 2016

<sup>8</sup> Comparison of no of older person households in 2017 (source GLA) with stock of older person housing in 2017 (source EAC)

<sup>9</sup> Source EAC

<sup>10</sup>“Downsizing for older people into Specialist Accommodation” Janet Sutherland for Housing LIN February 2011

general needs flats is higher in London than the national average, in this study demand for specialist older persons housing in London has been modelled on the assumption that demand is at the lower end of the spectrum (i.e. 15% of households aged 75 and over).

- 3.6 Some older persons housing is occupied by households aged less than 75. The minimum age for access to older persons housing is typically 55 and over. Analysis of residents in a sample of specialist older persons housing properties for sale<sup>11</sup> shows that 18% of residents are aged under 75. If it is assumed that this is the normal age distribution for households living in specialist older persons housing and the total number of households in each age group living in specialist older persons housing is compared with those living in the general housing stock, then an estimated 2.5% of households aged 65-74 would live in specialist older persons housing if it was available in their area and their chosen tenure. The model therefore assumes that 15% of households aged 75 and over and 2.5% of households aged 65-74 would live in specialist older persons housing if it was available.<sup>12</sup>
- 3.7 There is no comparable data source for persons aged under 75 living in affordable rented older persons housing<sup>13</sup>. Anecdotal evidence suggests that specialist affordable rented housing which is difficult to let to older persons may be occupied by younger households, but we do not know whether this proportion is greater or less than the 18% of residents identified above. In the absence of better information, the same ratio of 2.5% of households aged 65-74 requiring specialist older persons housing has been applied to households in the affordable sector. In the previous study the supply estimate was based on the assumption that only 50% of the affordable older persons housing stock is suitable for occupancy by older persons. This reflected concerns that a significant element of housing stock which was nominally suitable for older people in fact did not meet modern standards and was not let to older people. It is our understanding that the EAC dataset has been refined to exclude this type of property (and this is one reason why the affordable rented stock has fallen despite newbuild) so the current version of the model assumes that 100% of all specialist older persons housing (including affordable rented housing) is fit for purpose.
- 3.8 The RHG model analyses potential demand for specialist older persons accommodation by tenure, working on the assumption that social and private renters require affordable rented specialist older persons housing and that home owners require outright sale or shared equity. Whilst it is recognised that every individual will make their own decision based on personal circumstances, and often the only specialist housing option available in the right location is an affordable rented option, there are sound financial reasons why home owners may be reluctant to become renters. The most important of these is that under present legislation in England the value of one's main home or the property an individual occupies is not taken into account

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<sup>11</sup> Michael Ball: Housing Markets and Independence in Old Age fig 4.7

<sup>12</sup> Households aged below 65 have been excluded from this calculation.

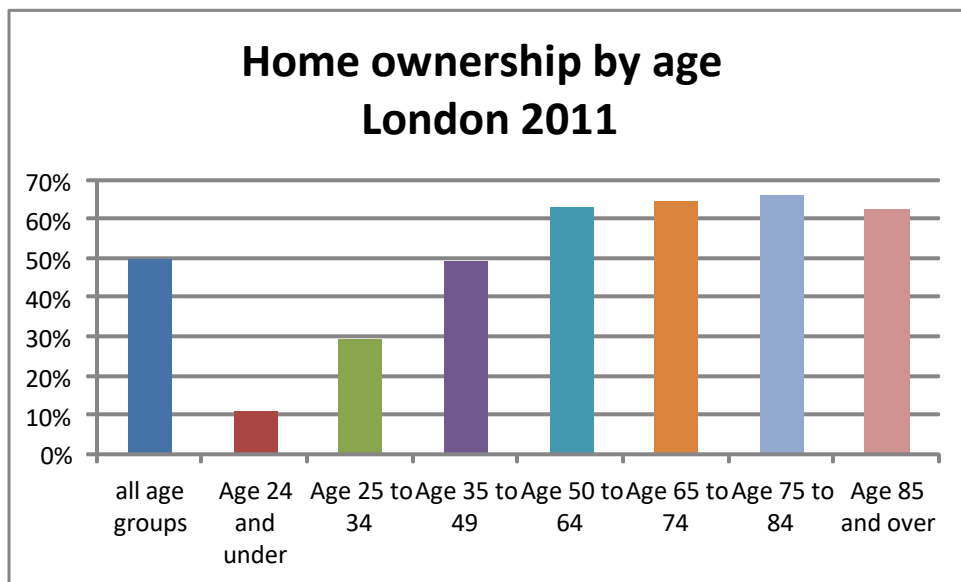
<sup>13</sup> CORE reports movers by age into supported housing for rent but not the age of all residents in the rented stock and does not specify whether or not the housing provided is age exclusive older persons housing or supported housing which is open to all age groups. This data does show that 39.83% of new rental lettings are to households where the household reference person is aged 75 or over compared with 23.15% to people aged 65-74. See CORE Affordable Rent - Supported Housing 2014/15 Strategic and Data Submission Report National Report



when determining eligibility for public sector funding for domiciliary care. Moving from sale to rent therefore puts assets at risk.

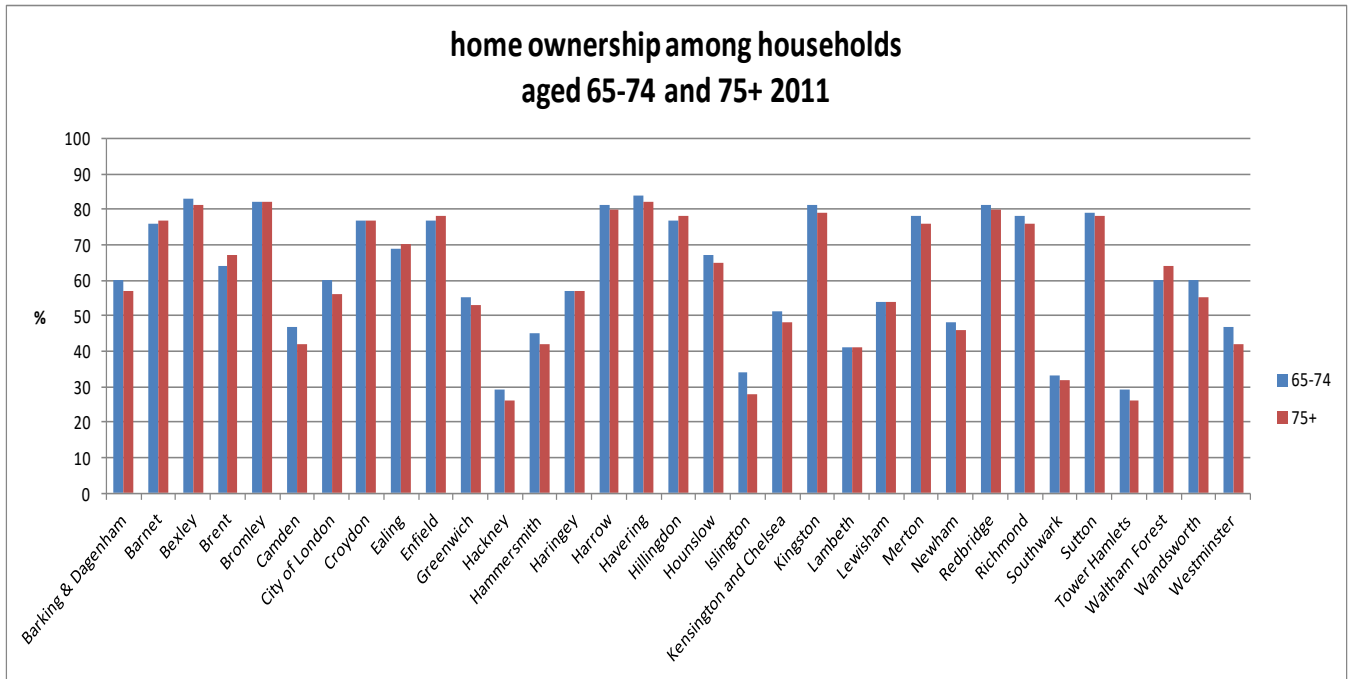
- 3.9 The proportion of households who are home owners is summarised in Figure 3.1 below which is taken from the 2011 Census. The proportion of home owners has been falling in recent years. However, the fall in home ownership is concentrated among younger person households who are remaining longer in private rent before (if ever) moving into home ownership. Home ownership among older households (aged 50 and over) has remained at 60% and over.

**Figure 3.1 Home ownership by age in London**



- 3.10 For 2017 it is assumed that the tenure pattern among older households is the same as in 2011. This is because households who are 65-74 in 2011 will be 72-81 in 2017. The rate of home ownership among these households is the same as among the very old households (age 85 and over) whom they are likely to be replacing. There is therefore no change in the overall proportion of older households who are home owners at the point when they consider a move into specialist older persons housing. The first age group to see a fall in home ownership is the age group who were under 50 in 2011. The oldest of this age group will not reach the age of 75 until 2037. The same assumptions about tenure mix have therefore been made for 2029 as for 2017.
- 3.11 There is considerable variation between London boroughs in home ownership among older households, ranging from less than 30% in Hackney and Tower Hamlets to more than 80% in Bexley, Bromley and Redbridge (see Figure 3.4 below). These variations have been taken into account in modelling housing demand by tenure by borough.

**Figure 3.2 Home ownership by borough – older households**



Source: ONS: DC4201EW - Tenure by ethnic group by age - Household Reference Persons

3.12 It is assumed that 20% of home owners become shared owners. This reflects the proportion of older Londoners who do not own their home outright but still have a mortgage (22% of households aged 65-74 in 2011). It is also a realistic representation of current new provision; according to EAC data shared ownership provision in the period from 2015 to 2017 represented 16% of total sale housing supply in London. It seems likely that additional shared ownership properties, if provided, would be popular with home owners and would enable people with lower value properties to access extracare properties which tend to be more expensive than sheltered properties.

**Potential demand for specialist older persons housing in London**

3.13 In 2017 the model suggests that:

- There is a need for **both extracare and sheltered units for sale and shared ownership**
- Demand and supply for extracare housing for rent are broadly in balance.
- Because there is so much stock relative to potential demand there is no need for additional provision of sheltered housing for affordable/social rent.
- At present there is very limited supply of specialist retirement housing for market rent

3.14 It is recognised that many boroughs and Registered Providers have in place remodelling programmes which involve the demolition or adaptation of existing sheltered schemes to provide higher quality accommodation, generally as extracare. This type of activity has an important role to play in improving the quality of London's specialist housing stock and is an addition to the benchmarks described below.

**Looking to 2029**

- Extracare housing is needed across all three tenures – rent, sale and shared ownership.
- There is potential demand for sheltered housing for sale and shared ownership and for market rent.
- There is no need for additional provision of sheltered housing for affordable/social rent.
- Total potential demand for specialist older persons housing across London adds up to just over 4,000 units a year.

3.15 This level of delivery is a step change from the 471 new homes a year which have been consented in the past two years, which in itself did not offset the loss of existing stock.

**The Outlook to 2041**

3.16 Detailed modelling of demand to 2041 has not been undertaken in this study. It should however be noted that the number of older person households will continue to increase, although at a slightly slower rate than from 2017 to 2029.

3.17 Householders who are 75 in 2041 were 45 at the time of 2011 Census (the date of the most recent reliable data on tenure). 49% of households in London aged 35-49 were home owners at the time of the 2011 Census, compared with 63% of households aged 50-64. It therefore seems likely that towards the end of the Plan period demand for outright purchase will start to decline as a percentage of total demand and shared ownership and rented options will become more popular.

3.18 Benchmarks for individual boroughs are shown in Figure 3.3.

Figure 3.3 Potential demand for specialist older persons housing by borough 2017-2029

<b>ANNUAL BENCHMARK</b>	
<b>Barking and Dagenham</b>	<b>70</b>
<b>Barnet</b>	<b>275</b>
<b>Bexley</b>	<b>145</b>
<b>Brent</b>	<b>230</b>
<b>Bromley</b>	<b>210</b>
<b>Camden</b>	<b>105</b>
<b>City of London</b>	<b>10</b>
<b>Croydon</b>	<b>225</b>
<b>Ealing</b>	<b>200</b>
<b>Enfield</b>	<b>195</b>
<b>Greenwich</b>	<b>105</b>
<b>Hackney</b>	<b>40</b>
<b>Hammersmith and Fulham</b>	<b>70</b>
<b>Haringey</b>	<b>110</b>
<b>Harrow</b>	<b>165</b>
<b>Havering</b>	<b>185</b>
<b>Hillingdon</b>	<b>180</b>
<b>Hounslow</b>	<b>135</b>
<b>Islington</b>	<b>60</b>
<b>Kensington and Chelsea</b>	<b>85</b>
<b>Kingston upon Thames</b>	<b>105</b>
<b>Lambeth</b>	<b>70</b>
<b>Lewisham</b>	<b>100</b>
<b>Merton</b>	<b>105</b>
<b>Newham</b>	<b>85</b>
<b>Redbridge</b>	<b>155</b>
<b>Richmond upon Thames</b>	<b>155</b>
<b>Southwark</b>	<b>65</b>
<b>Sutton</b>	<b>100</b>
<b>Tower Hamlets</b>	<b>45</b>
<b>Waltham Forest</b>	<b>110</b>
<b>Wandsworth</b>	<b>120</b>
<b>Westminster</b>	<b>100</b>
<b>LONDON TOTAL</b>	<b>4,115</b>

## 4. CARE HOMES

- 4.1 The 2011 Census provides data on the proportion of older Londoners living in a care home – 1.1% of persons aged 65-84 and 9.3% of persons aged 85 and over. Nationally the proportion of older persons living in care homes fell from 2001 to 2011 but this is not the case in London where the total increased very slightly<sup>14</sup> albeit remaining below the national average.
- 4.2 It has been assumed that the proportion of older people living in a care home in London remains constant at the 2011 percentages for each age group.
- 4.3 Looking at the situation in 2017 and taking into account only those care homes (both nursing and residential care) which achieved Outstanding or Good as their Care Quality Commission (CQC) Inspection rating, there were 24,298 care home places and potential demand for 25,591 care home places (i.e. there was a shortfall of 1,293 care home places).
- 4.4 There were an additional 9,180 care home beds which were inadequate or required improvement (27% of the stock). **This would suggest that London currently has numerically enough care home beds but there are insufficient good quality beds and this shortage is particularly acute for dementia patients.**
- 4.5 Looking to 2029 and applying 2011 Census levels of occupancy by age, the increase in older population points to an increase in potential demand for care home beds, of up to 34,693 (an increase of 35%). To meet this demand London needs to provide an average of 867 care home beds a year.
- 4.6 Comparing the total supply of care home beds in 2015 with total supply in 2017 shows recent trends in supply. Total provision of care home beds has increased and so has the proportion achieving Good or Outstanding CQC ratings (up from 62% to 72%).
- 4.7 Analysis of data from the LDD suggests that both newbuild and remodelling of existing care homes have played a part in the increase in supply with about two-thirds of the increase in provision coming from newbuild and the rest from remodelling.

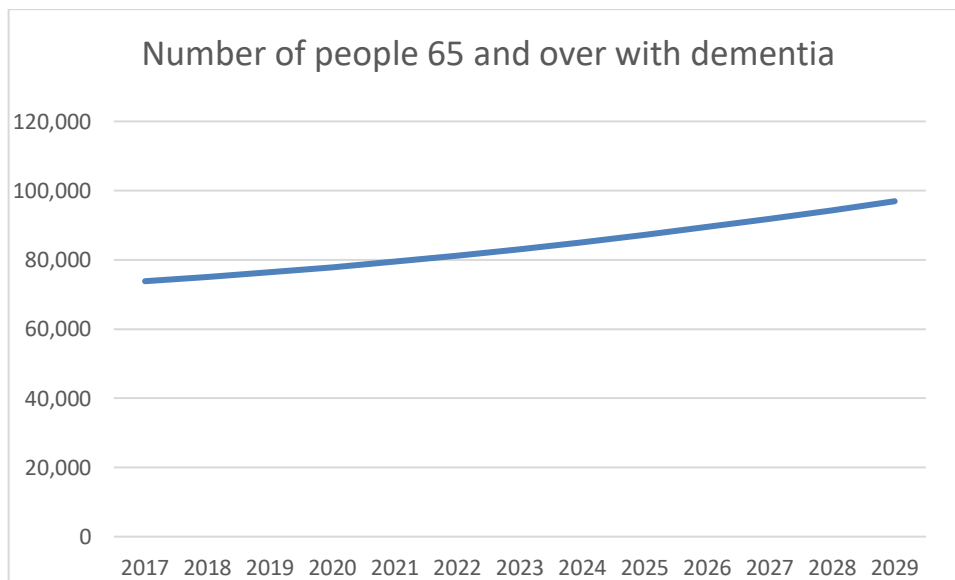
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<sup>14</sup> Comparable figures for proportion of population aged 65 and over living in a care home: England and Wales 2001 3.5% 2011 3.2%, London 2001 2.3% 2011 2.5%

## 5. DEMENTIA CARE

- 5.1 The Alzheimer’s Society provides data on the number of older Londoners with dementia<sup>15</sup> (see figure 5.1 below. Information at borough level is also available see Figure 5.2). This information was last updated in 2013 and shows that nationally 1 person in 14 aged 65 and over has dementia. The Alzheimer’s Society also proposes a possible methodology for forecasting future levels of dementia prevalence among older populations<sup>16</sup>. This assumes that rates of prevalence among people aged 65 and over remain broadly unchanged and applies these rates to predicted population change.
- 5.2 As figure 5.1 below shows the total number of older people with dementia in London rises from 73,825 in 2017 to 96,939 in 2029, an increase of 31%.

**Figure 5.1 Older population with dementia**



- 5.3 Methods of offering support for people with dementia have improved in recent years with the growth of a range of options including dementia villages, cluster schemes and extracare/retirement villages which offer onsite support and in some cases specialist dementia care within a wider dementia friendly environment.

<sup>15</sup> Local dementia prevalence data by local authority CCG and parliamentary constituency Alzheimer’s Society

<sup>16</sup> Dementia UK Update 2<sup>nd</sup> edition

**Figure 5.2 Dementia Prevalence by Borough, 2013 (Source Alzheimer’s Society)**

<b>Area</b>	<b>Number of people</b>
Camden	1916
City of London	86
Hackney	1293
Hammersmith and Fulham	1237
Haringey	1633
Islington	1344
Kensington and Chelsea	1489
Lambeth	1771
Lewisham	2042
Newham	1540
Southwark	1733
Tower Hamlets	1209
Wandsworth	2101
Westminster	1919
Barking and Dagenham	1583
Barnet	4036
Bexley	3000
Brent	2455
Bromley	4330
Croydon	3530
Ealing	2824
Enfield	3089
Greenwich	2073
Harrow	2681
Havering	3493
Hillingdon	2818
Hounslow	2056
Kingston upon Thames	1714
Merton	1853
Redbridge	2717
Richmond upon Thames	2141
Sutton	2247
Waltham Forest	2055
<b>London</b>	<b>72,009</b>

**Appendix 1 Care home provision by borough 2017 and 2015 (Source CQC)**

	Residential Homes (2017)						Residential Homes (2015)					
	Residential Homes (all)			with dementia capability			Residential Homes (all)			with dementia capability		
	Req Good/Out standing	improvement /Inadequate	Total	Req Good/Out standing	improvement /Inadequate	Total	Req Good/Out standing	improvement /Inadequate	Total	Req Good/Out standing	improvement /Inadequate	Total
Barking and Dagenham	133	63	196	92	0	92	24	47	71	11	44	55
Barnet	942	685	1627	705	447	1152	596	399	995	430	204	634
Bexley	595	113	708	455	69	524	235	136	371	200	91	291
Brent	398	85	483	115	19	134	257	77	334	71	21	92
Bromley	362	123	485	192	94	286	293	158	451	175	38	213
Camden	175	0	175	72	0	72	92	24	116	26	0	26
Croydon	1096	65	1161	332	53	385	685	170	855	227	67	294
Ealing	309	196	505	94	178	272	235	113	348	83	58	141
Enfield	953	145	1098	514	101	615	776	269	1045	429	159	588
Greenwich	243	3	246	76	0	76	163	8	171	56	0	56
Hackney	65	62	127	37	0	37	74	67	141	37	0	37
Hammersmith and Fulham	55	15	70	5	0	5	31	34	65	0	0	
Haringey	358	66	424	185	6	191	216	93	309	97	0	97
Harrow	462	172	634	195	87	282	287	170	457	75	76	151
Havering	716	43	759	509	23	532	485	187	672	377	133	510
Hillingdon	492	61	553	311	51	362	355	131	486	230	111	341
Hounslow	166	86	252	62	46	108	61	141	202	3	105	108
Islington	86	29	115	0	0		22	23	45	0	0	
Kensington and Chelsea	97	53	150	26	49	75	10	70	80	0	49	49
Kingston upon Thames	318	47	365	215	47	262	206	98	304	161	83	244
Lambeth	322	29	351	38	0	38	246	60	306	0	0	
Lewisham	354	52	406	66	34	100	240	47	287	5	0	5
Merton	190	45	235	35	31	66	120	126	246	12	79	91
Newham	153	8	161	46	8	54	142	22	164	31	15	46
Redbridge	761	114	875	301	84	385	392	49	441	83	34	117
Richmond upon Thames	500	11	511	294	0	294	437	39	476	249	39	288
Southwark	354	4	358	238	0	238	183	20	203	112	0	112
Sutton	594	20	614	264	0	264	444	129	573	160	40	200
Tower Hamlets	125	79	204	95	41	136	81	79	160	51	41	92
Waltham Forest	584	221	805	284	171	455	335	153	488	171	116	287
Wandsworth	182	72	254	54	45	99	146	57	203	27	5	32
Westminster	62	89	151	39	84	123	49	14	63	39	0	39
<b>Total</b>	<b>12202</b>	<b>2856</b>	<b>15058</b>	<b>5946</b>	<b>1768</b>	<b>7714</b>	<b>7918</b>	<b>3210</b>	<b>11128</b>	<b>3628</b>	<b>1608</b>	<b>5236</b>