

6 Pensioners

6.1 Pensioner claimants and pensioner population receiving HB/CTB

On 17th November 2009, there were 3,177 pensioner claimants. There were 3,131 claimant units where the claimant was a pensioner without dependent children. In a further 18 units the claimant was a pensioner who was the lone parent to dependent children, and there were 28 units where the pensioner claimant was part of a couple-parent family with dependent children.

The pensioner benefit population, comprising all people aged 60 and over living in claimant units, was 3,726, compared to 3,829 in 2008, 3,875 in 2006, 3,790 in 2004 and 3,878 in 2002. Pensioners made up 28% of the total HB/CTB benefit population, yet account for 39% of the HB/CTB claimant units. This is because 81% of pensioner HB/CTB claimants had no partner or dependants.

6.2 Pensioner benefit population by ward

The largest pensioner benefit population was in King's Hedges ward with 435 pensioners, followed by Abbey with 432 and Coleridge with 410. Figure 6.1 shows these figures and how they have changed over time. In general, the pensioner benefit population in each ward has remained relatively stable; however, the overall pensioner benefit population has fallen slightly in 2009, as it did in 2008.

Figure 6.1: HB/CTB pensioner population, by ward

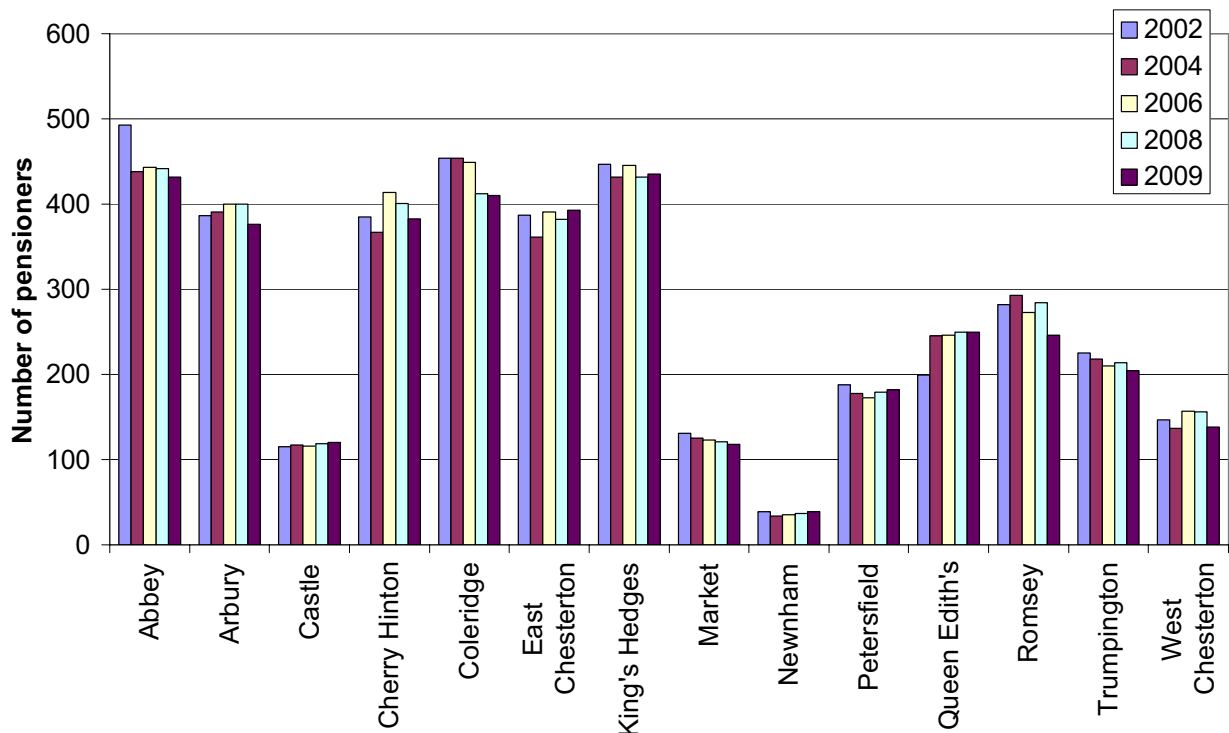


Figure 6.2 overleaf shows the pensioner benefit population as a proportion of all people aged 60 and over in each ward. Within each ward the pattern over time remains the same as shown in Figure 6.1. In some wards with a small pensioner benefit population, such as Market, Petersfield and Romsey, these recipients form a significant proportion of all resident pensioners. This reflects the different demographic structure in different parts of the City. It is important to

recognise areas where there may be small numbers of pensioners, but where a high proportion of them are at risk of income deprivation.

Figure 6.2: % of residents aged 60+ in receipt of HB/CTB, by ward

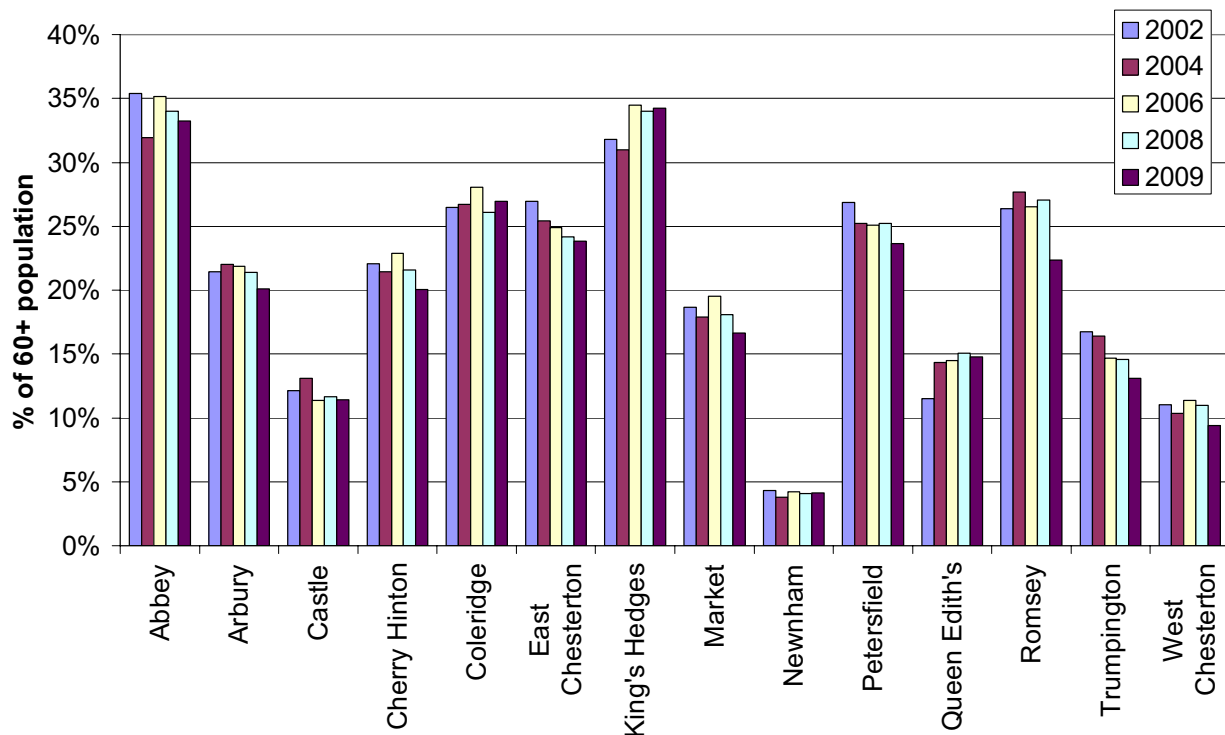
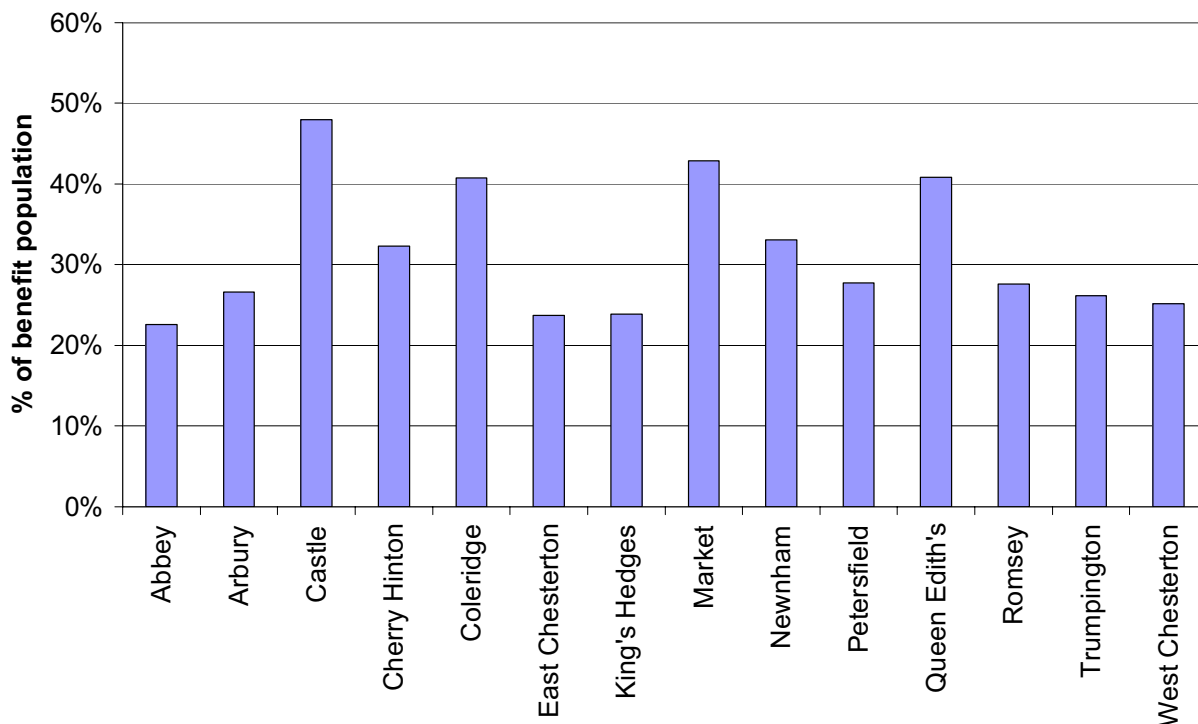


Figure 6.3 below shows the proportion of each ward's benefit population that is composed of pensioners. This proportion varies from 48% in Castle, to 23% in Abbey. It is interesting that pensioners form a large proportion of the benefit population among some of the wards with the smallest benefit populations overall, such as Market, Castle and Queen Edith's.

Figure 6.3: Proportion of benefit population that are pensioners, by ward



6.3 Pensioner benefit population receiving Pension Credit

Among the pensioner benefit population, 63% of people live in claimant units where the claimant receives IS/JSA(IB)/ESA(IB)/PC(GC) (the majority of whom will be claiming Pension Credit). This proportion varies from 52% in Queen Edith's to 77% in Petersfield, and is lower than the proportion reported in 2008 (73%) because, due to a change in reporting by DWP, last year's report included all claimants receiving Pension Credit (not just those receiving the Guarantee Credit element).

6.4 Pensioner benefit population by output area

Map 6.1 overleaf shows the pensioner benefit population in Cambridge City by output area, grouped into quintiles. This year all wards other than Newnham have an output area among the highest quintile. Cherry Hinton, King's Hedges and Abbey each have 10 or more OAs among the highest quintile. The top ten OAs are listed in Table 6.1.

Table 6.1: 10 OAs with largest pensioner benefit population

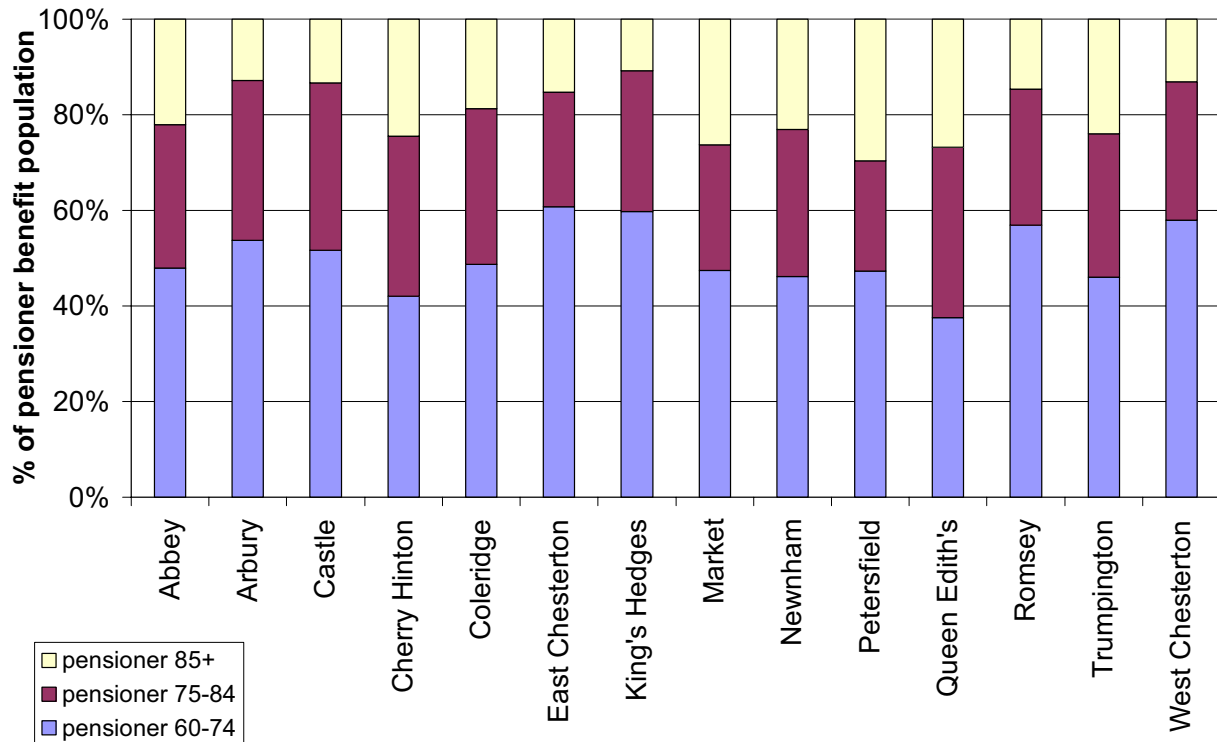
2009 Rank	2008 (2006) rank	Ward name	OA Code	Count 2009	Count 2008
1	1 (2)	Queen Edith's	12UBGB0021	101	87
2	2 (1)	Coleridge	12UBFU0007	86	76
3	3 (3)	Romsey	12UBGC0002	53	56
4	7= (11=)	East Chesterton	12UBFW0022	47	38
5	4 (6=)	Cherry Hinton	12UBFT0002	41	42
6	7= (11=)	Castle	12UBFS0003	40	38
7=	21= (19)	Market	12UBFY0004	38	30
7=	191= (191=)	Petersfield	12UBGA0021	38	5
9	10 (16=)	King's Hedges	12UBFX0009	37	36
10	11= (6=)	East Chesterton	12UBFW0005	35	35

Map 6.2 shows the changes in the pensioner benefit population between 2008 and 2009. The overall pensioner benefit population has fallen slightly, and it is therefore not surprising that over a third of all OAs have shown a drop.

6.5 Pensioner benefit population by age

Within the pensioner benefit population there is a great deal of age variation, which has clear implications for potential vulnerability. Across the City as a whole, 51% of the pensioner benefit population are aged 60 to 74; 30% are aged 75 to 84 and 19% are 85 and over. Figure 6.4 shows how these proportions vary by ward. 60 to 74 year olds form the largest proportion of the benefit population in King's Hedges and East Chesterton, at 61%, compared to 38% in Queen Edith's. King's Hedges, East Chesterton, West Chesterton and Arbury have particularly 'young' pensioner benefit populations. The highest proportion of people aged 85 and over is in Petersfield, at 30%, presumably because of Ditchburn Place, followed by Queen Edith's, at 27%.

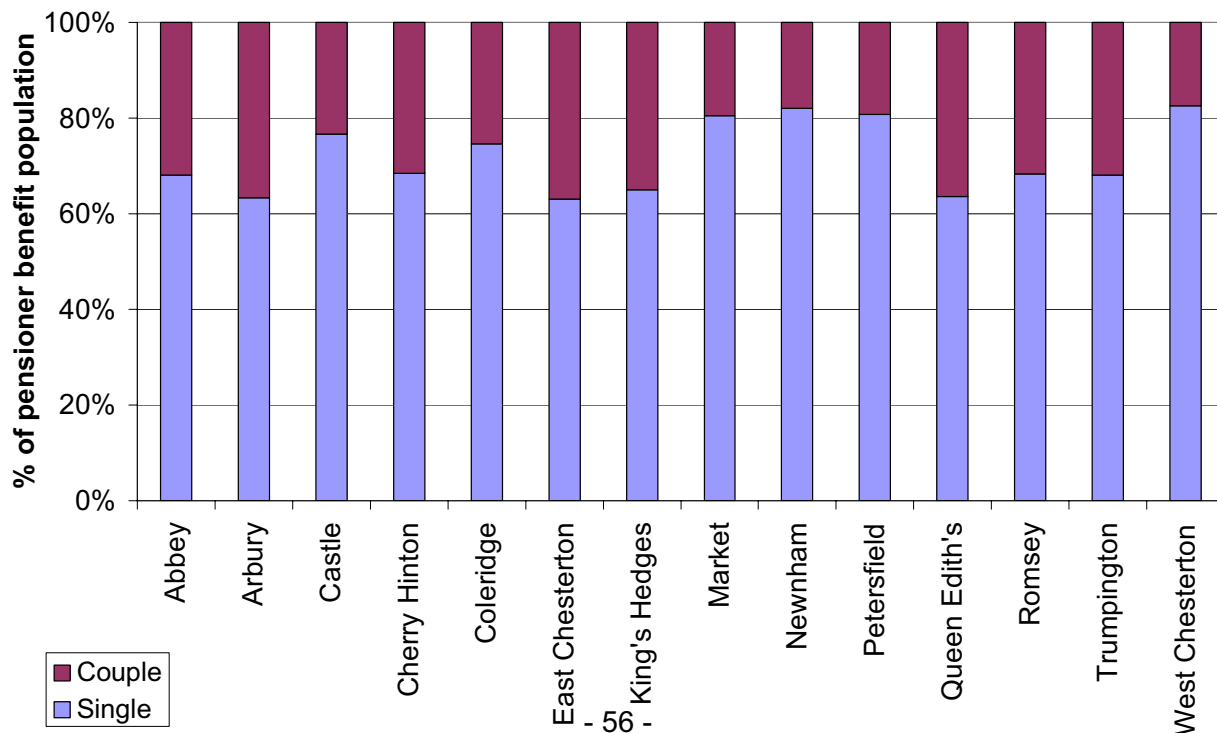
Figure 6.4: Proportion of pensioner benefit population aged 60-74, 75-84 and 85+, by ward



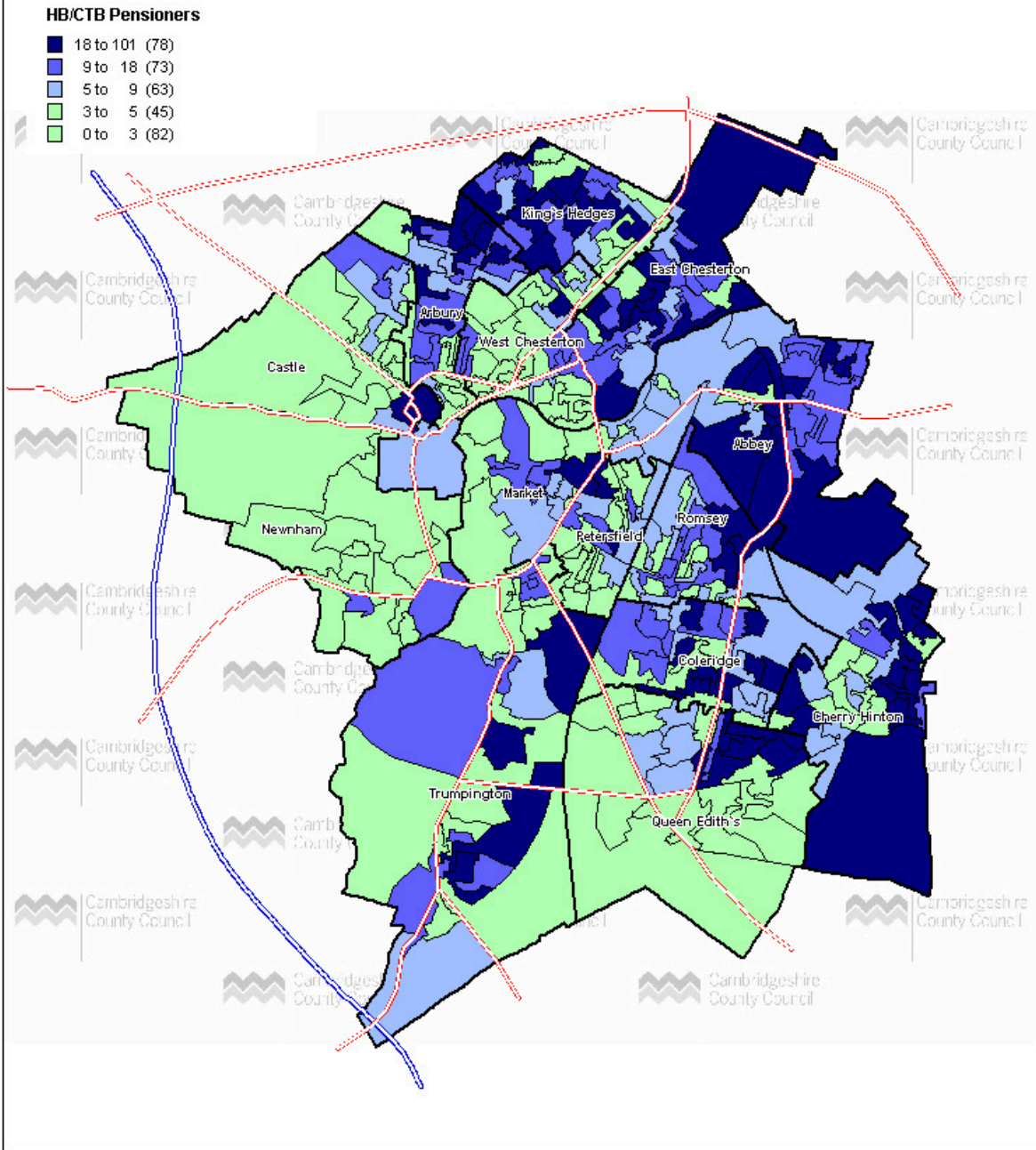
6.6 Pensioner population household composition

Across Cambridge, 69% of the pensioner benefit population were not part of a couple. These proportions varied by ward, as shown in Figure 6.5 below. Wards with a younger pensioner benefit population, such as Arbury, King's Hedges and East Chesterton, tend to have a higher proportion of pensioners living as part of a couple, compared to wards with an older pensioner benefit population, such as Market, Newnham and Petersfield, which tend to have a higher proportion living alone.

Figure 6.5: Pensioner benefit population by claimant unit composition

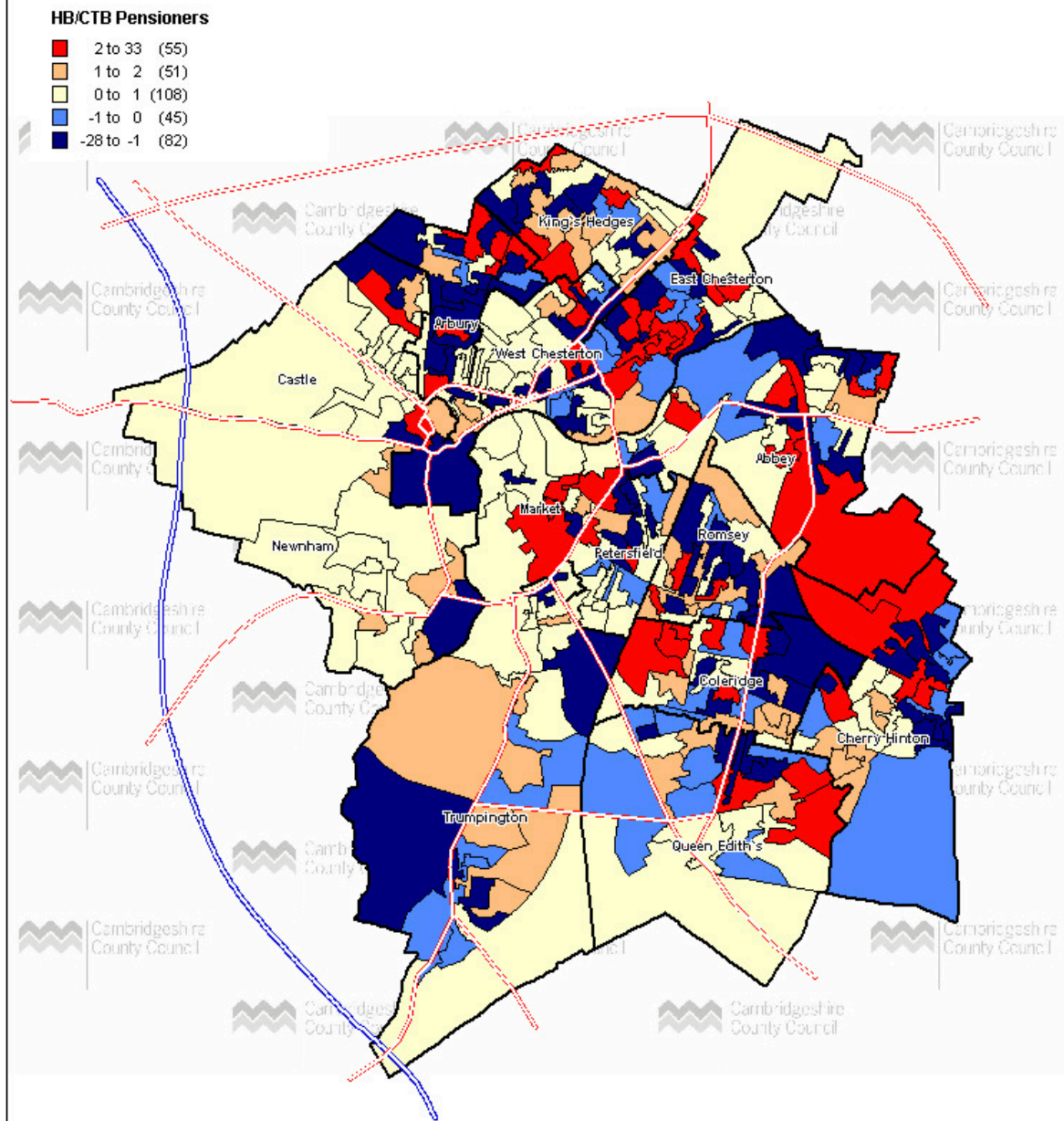


Map 6.1: HB/CTB Pensioners 2009



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Map 6.2: Change in HB/CTB Pensioners 2008 to 2009



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