
Housing Executive Tenant Perceptions, Awareness and Experiences of Welfare Reform 2018

Prepared for:

The Welfare Reform Team

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Contents

1.0	BACKGROUND	1
2.0	ABOUT THIS REPORT	2
3.0	KEY FINDINGS	4
4.0	CHARACTERISTICS OF RESPONDENTS	10
5.0	TENANT AWARENESS & PERSPECTIVES ON WELFARE REFORM	11
5.1	Awareness of Welfare Reform	11
5.2	Finding out about Welfare Reform	11
5.3	Concerns about Welfare Reform	12
6.0	HOUSEHOLDS AFFECTED BY WELFARE REFORM	13
6.1	Benefits recipient rates	13
6.2	Households affected by Welfare Reform	14
6.3	Awareness of Welfare Supplementary Payments	14
6.4	Impact of Social Sector Size Criteria	15
6.5	Additional contributions to meet rent shortfalls	16
6.6	Payment cycle of Universal Credit	17
6.7	Preparedness for Universal Credit	19
6.8	Assistance with using online services	21
7.0	HOUSEHOLD EXPENDITURE & FINANCIAL MANAGEMENT	23
7.1	Changes in financial behaviour	23
7.2	Capacity to make household purchases on current income	24
7.3	Barriers to increasing income levels	28
7.4	Potential actions if income decreases in future	26
8.0	SOURCES OF ADVICE & ASSISTANCE ABOUT WELFARE REFORM	31
9.0	WELFARE REFORM TEAM – RESPONSE TO FINDINGS	32
10.0	REFERENCES	35

List of Figures

Figure 1.1: SSSC applies to household.....	15
Figure 2.1: Increased weekly contributions to cover rent shortfall.....	16
Figure 3.1: Difficulty levels of households coping with payment cycle of Universal Credit.....	18
Figure 4.1: Confidence levels in completing online government applications.....	19
Figure 5.1: Ability to pay for longer-term considerations on current income.....	26
Figure 6.1: Existing issues preventing households seeking a greater income.....	26
Figure 7.1: Likely actions if income decreased in future (financial management)	28
Figure 8.1: Likely actions if income decreased in future (household intentions).....	29
Figure 9.1: Sources of advice and assistance about welfare reform.....	30

List of Tables

Table 1.1: Demographic profile of respondents.....	10
Table 2.1: HRP's in receipt of welfare benefits.....	13
Table 3.1: Sources of assistance in completing online government applications.....	21
Table 4.1: Reported changes in behaviour due to financial pressure and/or a change in benefit payments.....	23
Table 5.1: Capacity to make household purchases on current income.....	24

Abbreviations

Citizen's Advice Bureau	CAB
Continuous Tenant Omnibus Survey	CTOS
Department for Communities	DfC
Department for Work and Pensions	DWP
Disability Living Allowance	DLA
Employment & Support Allowance	ESA
HM Revenue & Customs	HMRC
Household Reference Person	HRP
Housing Benefit	HB
Jobseekers Allowance	JSA
Personal Independence Payment	PIP
Social Sector Size Criteria	SSSC
Universal Credit	UC
Welfare Supplementary Payments	WSP

1.0 BACKGROUND

Welfare reform was enacted on the 9th December, 2015 under the *Welfare Reform (Northern Ireland) Order 2015*. This aligned the welfare system in Northern Ireland with that already in place throughout Great Britain since 2012. Additional provisions for welfare reform were introduced under the *Welfare Reform and Work (Northern Ireland) Order 2016*.

Pre-evaluations of the impact of welfare reform by Beatty & Fothergill (2013), Leighton et al. (2013) and IFS (2013, 2010) indicated that due to historically lower wages, higher welfare benefits uptake and larger families, Northern Ireland was likely to be disproportionately affected by these changes.

Mitigation, in the form of Welfare Supplementary Payments, is presently available to those affected. Mitigation payments are available until the end of March 2020 and those affected will then see changes in levels of benefits received and consequently in annual household income.

Welfare reform is underpinned by policy aims committed to:

- Breaking the cycle of benefit dependency;
- Creating incentives to work and moving more people into employment;
- Simplifying the benefit system;
- Supporting those in need; and
- Reducing benefit administrative costs.

Key elements of welfare reform include:

- The introduction of Universal Credit;
- The introduction of the 'Social Sector Size Criteria' (SSSC) or 'Bedroom Tax';
- The introduction of a household Benefit Cap; and
- Significant changes to benefits for ill and disabled people.

2.0 ABOUT THIS REPORT

The Continuous Tenant Omnibus Survey (CTOS) provides extensive and up-to-date information on the Housing Executive's tenant population and acts as a valuable insight into attitudes to, and satisfaction with, Housing Executive services. It is a vital source of information, not only for guiding the development of public sector housing policy, but also for quality assessments and monitoring performance, allowing the organisation to assess the extent to which we meet key corporate objectives as set out in the Corporate & Business Plans for both Regional Services and Landlord services.

The CTOS main questionnaire is asked of 2,600 respondents annually over four quarters. Various omnibus topics are prioritised with a range of stakeholders and asked quarterly of 650 respondents. Some topics may be asked more than one quarter.

Given the current relevance of welfare reform, CTOS included an omnibus topic focussed on capturing the impact of these changes on tenants thus far. The Welfare Reform omnibus topic was asked over two quarters (Q3 and Q4) giving a sample of 1,300 (including pensioners).

This report presents findings from two waves of quantitative research within the CTOS annual questionnaire to twenty-four specific questions on welfare reform. Interviews were conducted with respondents between July 2018 and December 2018. A further twelve associated questions within the main CTOS survey were also analysed.

Survey questions explored: levels of awareness and concern about welfare reform; how respondents were directly affected by benefit changes and welfare supplementary payments; the impact (or likely impact) of reduced income on household finances; experiences of budgeting and financial management; and sources of advice and assistance. The findings presented in this report are grouped into these themes but do not follow the exact sequence of the questionnaire. Each section highlights the related questions which can be cross-referenced with the welfare reform questionnaire (Appendix 4) and additional questions (Appendix 5).

The total sample for two waves of the CTOS survey was 1,300 of which welfare reform questions were asked to 862 Household Reference Person (HRP) and Partner aged 16-63. The twelve welfare

related questions included in the main questionnaire were asked of ALL respondents but for the purpose of this report the analysis throughout relates only to a Household Reference Person (HRP)¹ if they were aged between 16 and 63 years or less, regardless of gender (n=862).

As each area had a different number of households within its occupied stock but all had the same sample size, results were weighted to take account of the different area office sizes. All findings are reported in their weighted form throughout the report to give a Northern Ireland-wide tenant profile (n=56,373).

Findings in the body of the report are valid percentages and presented only in whole numbers. Caution should be used in relation to figures marked with an asterisk (*) in tables and charts as they reflect a very small number of respondents (<25 unweighted). Due to the effects of rounding and the inclusion of multiple-response questions, column totals do not always equal 100%.²

All relevant appendix titles can be found in the document entitled Housing Executive Tenant Perceptions, Awareness and Experiences of Welfare Reform: Appendix Tables.

Responses are presented as valid percentages and include response numbers. For data protection purposes, if fewer than twenty-five people responded in a particular way to any given question, the exact number is not reported, as it may be possible to identify individuals. An asterisk (*) denotes this missing figure in all appendix tables. These tables are in sequence with the report text.

For ease of reporting, terminology relating to welfare reform is abbreviated throughout. Full terms are outlined above.

¹ The household reference person (HRP) is the member of the household who pays the rent on the property. Where two people have equal claim (e.g. husband and wife jointly rent the property) the household reference person is the person with the highest annual income. The definition is for analysis purposes and does not imply any authoritative relationship within the household.

² .5 or higher is rounded up and .4 or below is rounded down.

3.0 KEY FINDINGS

This report presents findings from two waves of quantitative research within the Housing Executive's 2018 Continuous Tenant Omnibus Survey and provides a baseline position from which to track and measure the impact that welfare changes may have on tenants and/or their households in the forthcoming months and years. This survey explored the impact of welfare reform under four key themes:

1. Levels of awareness and concern about welfare reform.
2. Direct impact of benefit changes and awareness of welfare supplementary payments.
3. Household expenditure and experiences of budgeting and financial management.
4. Sources of advice and assistance on welfare reform.

This baseline data can be used by the Housing Executive to understand issues of welfare reform from a landlord perspective and to adapt and improve existing services in order to effectively support tenants during this time of change. This will ensure that both the Housing Executive and those tenants affected are better prepared to meet the challenges arising from welfare reform and in particular, the scheduled ending of mitigation payments.

The following report should be read with the following caveats in mind:

1. All data reported relates only to Household Reference Persons (HRPs) and partners aged 16 to 63 regardless of gender.
2. These are preliminary first glimpses into the impact of welfare reform and it is advised that longitudinal data-collection on this issue continues in order to develop a fuller picture.
3. A limitation of the research is that this survey has been carried out at a time when mitigation payments continue to be paid. Therefore tenants may not have a full understanding of possible post-mitigation impacts.
4. CTOS is not solely targeted at tenants impacted by welfare reform so all findings should be considered with this in mind.
5. Further targeted research with tenants impacted by welfare reform and within other housing tenures is included in the Housing Executive's Research Programme for 2019/20 which can be found online at [NIHE Research Programme](#)

Key Finding 1: Respondents feel poorly informed about welfare changes and are relying more heavily on ‘other’ sources to find out about these [Sections 5.1 & 5.2]

- 37% of all respondents felt they were ‘poorly’ or ‘very poorly’ informed about welfare changes.
- 32% of all respondents felt that they were ‘very well’ or ‘quite well’ informed about welfare changes.
- 42% of all respondents stated that the *main* method of finding out about welfare changes was from ‘other’ sources.
 - Within this group, 43% of respondents had received their information through media coverage.
 - Within this group, 26% of respondents had received their information via ‘word-of-mouth’.
- Fewer respondents identified governmental organisations (i.e. Department for Communities) and statutory bodies (i.e. the Housing Executive) as sources of information about welfare reform.
- 25% of all respondents stated they became aware of welfare changes via a letter from the Housing Executive.
- 18% of all respondents stated they had received an official departmental leaflet entitled ‘*Benefits are Changing*’ from the Department for Communities.

Key Finding 2: Concern about welfare reform is low but this may be linked to low levels of awareness. [Section 5.3]

- 27% of all respondents stated that they were generally aware of welfare changes yet unsure about how these affected their household.
- 19% of all respondents stated they were not aware of any welfare changes.
- 41% of respondents stated that they were ‘not at all concerned’ about welfare changes.
 - Within this group, 19% of respondents stated that they ‘did not know what is happening/did not know anything about welfare changes’.
 - 66% stated that they ‘would not be affected/did not think they would be affected’ by the changes.
- 12% of all respondents stated they felt ‘extremely concerned’ and 6% stated they felt ‘moderately concerned’ about welfare changes.
 - Within this group, 46% named ‘uncertainty’ or ‘not knowing enough’ about welfare changes as their primary concern.
 - 40% felt concern due to the effect welfare changes might have on their household finances.

Key Finding 3: Respondents are not reporting being severely impacted by welfare reform to date but this may be linked to low levels of awareness [Sections 6.2 and 6.3]

- On average, 86% of all respondents stated that they were not aware of receiving Welfare Supplementary Payments.
- On average, 10% of all respondents stated that they were unsure if they were receiving Welfare Supplementary Payments.
- 19% of all respondents stated that they were affected by reforms of disability benefits, but it is not clear if this was a *negative* impact.
- The high incidence of non-impact is unsurprising given that not all respondents were eligible to face such changes and generally low awareness levels about welfare reform.

Key Finding 4: Respondents lack awareness of SSSC ('bedroom tax') and would face difficulties paying shortfalls in rent if affected (Sections 6.4 & 6.5)

- 11% of all respondents stated that they were aware that SSSC was applicable to their household, but internal data (NIHE, 2017) suggests the figure is closer to one-third across all Housing Executive tenancies.
- 14% of all respondents are unsure if their household was impacted by SSSC, which indicates a need to continue to encourage greater awareness amongst the tenant base of SSSC.
- 28% of all respondents stated that they could afford to pay up to £4.99 per week to cover a shortfall in their rent.
- 15% of all respondents stated that they could pay an increased contribution of more than £5.00 but less than £10.00.
- 81% of all respondents stated that they could not afford to pay between £10.00 and £14.99 per week, with a further 13% stating that this would be a struggle.
- Ability to manage this contribution was impacted by whether or not respondents had a health condition or disability that limited activity.
- Internal data (NIHE, 2017) indicates that when mitigation payments end, 50% of all tenants affected by SSSC will have to contribute up to £9.99 per week to meet rental shortfalls and 24% will need to make a contribution of more than £10.00 but less than £15.00.

Key Finding 5: Respondents are not fully prepared for Universal Credit and would face difficulties with the application process and waiting times for first payments (Sections 6.6, 6.7 & 6.8)

- 17% of all respondents stated that they did not have a bank account, which is needed to receive payments of Universal Credit.
- 46% of all respondents stated that they did not have an email address, which is needed to complete Universal Credit applications.
- 76% of respondents stated that they had home-access to the internet, compared with 84% of households across Northern Ireland (NISRA 2018).
 - This was much lower for respondents aged 55 - 63 (58%).
- 78% of all respondents stated that they had never completed an official government form online.
 - 39% of all respondents stated that they felt 'really confident' or 'confident' about filling out online applications.
 - 50% of all respondents stated that they felt either 'really not confident' or 'not confident' in doing so. Within this figure, 41% reported they felt 'really not confident'.
 - Confidence levels were impacted by age and were markedly lower for older adults (16%).
 - Confidence levels were impacted by health status and were markedly lower for those with an illness or disability (24%).
- Respondents favoured 'informal' or independent services over statutory or government bodies when seeking assistance in completing online government applications.
 - 48% of all respondents stated that they would request assistance to complete forms from family and one-fifth (20%) would request assistance from friends, with only 10% favouring advice organisations.
 - This compared to 6% who said they would seek help from the Housing Executive or political representatives (5%) and only one per cent who would seek help from the Department for Communities.
- 82% of all respondents stated that their household would find it either 'very difficult' or 'difficult' to manage financially for six weeks before receiving a first Universal Credit payment³.
 - Within this figure, a substantial majority (72%) stated this would be 'very' difficult.
 - Ability to manage this timeframe was impacted by respondents' age.

³ At the time of this survey, the initial waiting time for first Universal Credit was six weeks. This was reduced to five weeks on 14th February 2018

Key Finding 6: Respondents are making their money go further and so remain financially capable of meeting their daily needs but they struggle to pay for higher-price items and lack the capacity for longer-term financial planning

(Sections 7.0)

- Respondents stated that they had changed their financial behaviour in a variety of ways in the past year:
 - 19% of respondents stated that they had cut expenditure on food shopping.
 - 11% of respondents stated that they were delaying payments on utility bills.
 - 9% of respondents stated that they were delaying payments on fuel bills.
 - 10% of respondents reported behavioural changes that were higher-risk or evidenced financial hardship such as using a credit card to pay rent, borrowing money from payday lenders, pawning items for cash or visiting a food bank.
- 14% of all respondents stated that they relied on informal borrowing from family and/or friends as a means of combatting financial pressures in comparison to 5% reliant on 'formal' borrowing.
- Respondents indicated low capacity concerning longer-term financial planning and large one-off financial outlays:
 - 52% of respondents stated that they could not afford to put aside £20 per month of savings.
 - 61% of respondents stated that they could not afford to pay for an annual holiday.
 - 57% of respondents stated that they could not afford to pay an unexpected bill of £200.
 - 62% of respondents stated that they could not afford to make payments into a pension plan.
- 71% of all respondents stated that they could not increase their income any further.
 - Within this figure, 69% cited ill-health and/or a disability as a barrier to doing so and 66% cited this as the *main* barrier to doing so.
 - 23% of respondents stated caring responsibilities and 10% stated childcare costs as other barriers to seeking a greater income.
 - 16% of respondents stated caring responsibilities and 5% stated childcare costs the *main* barriers to seeking a greater income.

Key Finding 7: Respondents are not currently utilising advice and assistance services in relation to welfare reform but indications are that the demand for these services will grow in the future [Section 8.0]

- Reported actual use of all formal advice services was low at the time of the survey, with indications that respondents favoured informal and independent sources of advice and assistance.
- 37% of all respondents reported that they had already discussed welfare reform with family and 13% reported that they had already discussed welfare reform with friends.
- 41% of all respondents stated that they would continue to ask family and 21% would continue to ask friends for advice and assistance in the future.
- 10% of all respondents stated that they had already contacted independent advice agencies for advice and assistance, while a much larger 44% indicated they would do so in future.
- 5% of all respondents stated that they had already contacted the Housing Executive for advice and assistance, while 17% stated that they would do so in future.

4.0 CHARACTERISTICS OF RESPONDENTS

This chapter outlines the profile and characteristics of the respondents who took part in the survey. It includes a breakdown by gender, age-group, employment status, health status and gross household income.

Table 1.1: Demographic profile of respondents⁴

n=55,207	Respondents (%)	
Sex	Male	32
	Female	68
Age Category⁵	16 – 34 (Young adults)	23
	35 – 54 (Adults)	49
	55 – 63 (Older adults)	28
Employment Status	Employed	28
	Unemployed	23
	Retired	2*
	Sick/Disabled	33
	Other (caring/higher education)	15
Health Status	Has an illness which limits activity	33
	Has a disability which limits activity	5
	Has both an illness and disability which limits activity	16
	Has no such health problems	46
Household Income	Less than or equal to £5,200	5
	£5,201 to £10,400	23
	More than or equal to £10,401	46
	Refused/Don't know	26

⁴ See appendix tables 3.1 to 3.5 for full information relating to this analysis

⁵ Please note that throughout the report age-bands will either be reported in full or for ease of reporting as 'young adults' (16-34), 'adults' (35-54) or 'older adults' (55-63)

5.0 AWARENESS & PERSPECTIVES ON WELFARE REFORM

This chapter looks at respondents' overall awareness of welfare reform. Specifically, it presents findings on respondents' awareness levels, how they had received information about changes to welfare benefits and their attitudes towards the same.⁶

5.1 AWARENESS OF WELFARE REFORM

More than one-quarter of HRPs (27%) stated that they were generally aware of welfare changes yet unsure about how these affected their household. Less than one-fifth (19%) reported that they were not aware of any welfare changes. Only 21% of all respondents reported that they were aware of being currently impacted by the reforms or expecting to be so in the future.

Almost one-fifth (19%) of respondents believed that their household was not impacted by welfare changes. However, within this figure, 7% then stated that they 'did not know' or 'did not think' they would be impacted by welfare reform, with a further 20% stating that they had '*heard or been told*' that changes would not impact on them.⁷

5.2 FINDING OUT ABOUT WELFARE REFORM (ALL SOURCES)

Almost one-third (32%) of all respondents felt they were 'poorly' or 'very poorly' informed about welfare changes. More than one-quarter (28%) of respondents felt that they were 'very well' or 'quite well' informed with one-in-four (27%) stating they 'were neither well nor poorly' informed.⁸

To-date the Department for Communities (DfC) have sent a leaflet entitled '*Benefits are Changing*' to every household in Northern Ireland. The Housing Executive have also sent two letters informing affected tenants of changes in relation to SSSC (the bedroom tax) and the fact that they are impacted by SSSC. Yet, only 18% reported finding out about welfare reform by way of the former and 25% due to the latter.⁹

It was clear that most respondents found out about welfare reform from 'other' sources, with 50% stating this was the case. Of these, 43% had received their information through media coverage on

⁶ See Appendix 2 for all relevant questions relating to this section

⁷ See appendix tables 2.1 and 2.2 for full information relating to this analysis

⁸ See appendix table 2.3 for full information relating to this analysis

⁹ See appendix table 2.4 for full information relating to this analysis

the subject and over one-quarter (26%) had found out through 'word-of-mouth'. Eight per cent reported that they had received no information at all about welfare changes.¹⁰

Nearly one-quarter (23%) of respondents identified a letter from the Housing Executive as their main source of information about welfare reform, which exceeded those who stated they received the '*Benefits are Changing*' leaflet from the DfC. However, it was again evident that the main method of finding out about welfare changes was via 'other' sources, with 47% stating this was the case.¹¹

5.3 CONCERNS ABOUT WELFARE REFORM

Two-fifths (41%) of respondents stated that they were 'not at all concerned' about welfare changes. Half (50%) of young adults reported feeling this way with 47% of adults and 46% of older adults in agreement.¹²

However, almost one-fifth (18%) explained that the reason for their lack of concern was that they 'did not know what is happening/did not know anything about welfare changes'. Two-thirds (67%) stated that they 'would not be affected/did not think they would be affected' by the changes.¹³

Of the remaining respondents, 17% reported feeling 'slightly' concerned, 11% as feeling 'somewhat' concerned, 6% as 'moderately' concerned and 12% as 'extremely concerned'.¹⁴ Of those respondents who felt concern about welfare changes, two-fifths (40%) felt concern about the impact this might have on their household finances. Almost half (46%) named 'uncertainty' or 'not knowing enough' about welfare changes as their primary concern. A much smaller proportion (8%) stated that the effect of the 'bedroom tax' on either their finances or their tenancy was a cause for concern.

Combined, these findings indicate a low level of awareness about welfare reform amongst tenants and subsequently a degree of uncertainty and concern about what 'might' happen.

¹⁰ See appendix tables 2.4 and 2.5 for full information relating to this analysis

¹¹ See appendix table 2.6 for full information relating to this analysis

¹² See appendix tables 2.7 and 2.8 for full information relating to this analysis

¹³ See appendix table 2.9 for full information relating to this analysis

¹⁴ See appendix tables 2.7 and 2.8 for full information relating to this analysis

6.0 HOUSEHOLDS AFFECTED BY WELFARE REFORM

This chapter outlines respondents' experiences of welfare reform to date. It details benefit recipient rates amongst respondents and analyses the extent to which households have been affected by nine specific welfare reforms.¹⁵ When the first wave of data-collection was initiated (July 2017), eight of these nine changes were fully in place. All were in place by the second wave of data collection, albeit with Universal Credit continuing to be rolled out until December 2018. This chapter also considers awareness amongst respondents of receiving Welfare Supplementary Payments and discusses how households are being impacted by both SSSC and UC.

6.1 BENEFITS RECIPIENT RATES

Twenty eight percent of HRPs were in employment and 23% were unemployed. A further 33% of respondents had a long-term illness or disability. Fifteen per cent had caring responsibilities or were in further education whilst 1% had retired. These figures were reflected in recipient rates of welfare benefits.

Table 2.1: HRPs in receipt of Welfare Benefits (Appendix Tables 3.6)

	Yes (%)
Carers Allowance	12
Child Benefit	33
Child Tax Credit (CTC)	30
Disability Living Allowance (DLA)	16
Employment Support Allowance (ESA)	31
Housing Benefit	71
Income Support	17
Jobseekers Allowance (JSA)	6
Personal Independence Payment (PIP)	23
Severe Disability Allowance	5
Working Tax Credit (WTC)	10

¹⁵ These are: introduction of the Benefit Cap; introduction of PIP in place of DLA; changes to HB for temporary absences outside NI (reduction of payment terms to four weeks); changes to backdating of HB (limited to one month); removal of family premium element of HB; removal of CTC/HB for third or subsequent child; removal of WRAC element of ESA; change to ESA permitted work rules; and introduction of Universal Credit

6.2 HOUSEHOLDS AFFECTED BY WELFARE REFORMS (VQ1)

Most HRPs of working age reported that they had *not* been affected by any of the nine reforms detailed in the footnote below. Small numbers of respondents stated that they had been impacted by at least one welfare reform and or reported that they were unsure if they had been impacted by the same. This means that meaningful quantitative analysis of eight of the nine welfare changes was not possible as so few tenants reported being affected by them.¹⁶

It is only in relation to the reform of disability benefits (introduction of PIP in place of DLA) that some impact is evident, with 19% of households reporting being affected, compared to 8% in 2017. It is important to note that this may simply indicate a ‘move’ to PIP as impact is not defined as being either ‘positive’ or ‘negative’.

The high incidence of non-impact is unsurprising given the awareness levels about welfare reform reported in section 4. Additionally, with CTOS having a wider remit as a survey of Housing Executive tenants as a whole rather than with a specific focus on those affected by welfare reform, not all tenants were eligible to be affected by welfare reform and so not expected to report any impact.

This finding again highlights the importance of further focused research with tenants directly impacted by welfare changes as outlined in the Housing Executive’s Research Programme for 2019/20 and the continuation of longitudinal data-collection on this issue.

6.3 WELFARE SUPPLEMENTARY PAYMENTS (VQ3)

Across six Welfare Supplementary Payments (WSPs), an average of 86% of respondents stated they were not in receipt of any of these.¹⁷ This ranged from 82% (not in receipt of ESA WSP) to 91% (not in receipt of UC transitional protection). The high latter figure may be related to this WSP not being applicable to the majority of tenants at the time of data-collection.

Yet again, there is concern regarding the significant percentage of tenants who remained unsure if they were in receipt of WSPs. Across the same six WSPs, an average of 10% of respondents stated

¹⁶ See appendix table 1.1 for full information relating to this analysis

¹⁷ These are SSSC, Benefit Cap, PIP, ESA, Carer’s Allowance Welfare Supplementary Payments and Universal Credit Transitional Protection

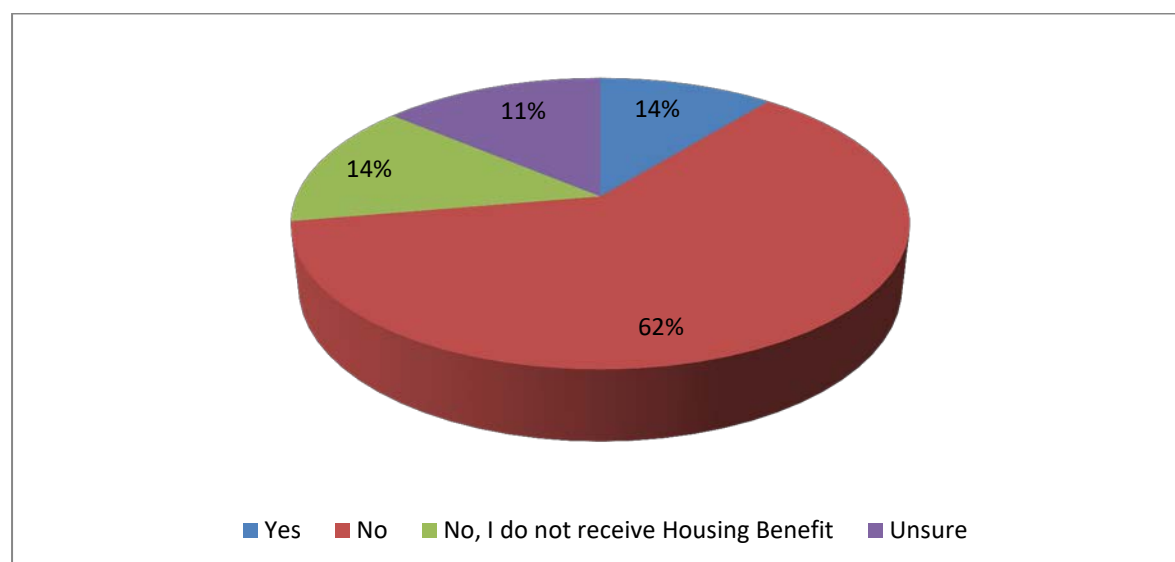
that they were unsure if they received any such payments.¹⁸ Tenants may be unaware of being in receipt of these mitigation payments as income levels will remain similar to pre-welfare reform levels for as long as claimants retain entitlement to receive these. Furthermore, as the policy unit of the Citizens Advice Bureau (CAB NI) highlighted, many claimants remained unaware that they are entitled to or in receipt of WSPs until they receive expert guidance from an adviser.¹⁹

Due to the small response rate, quantitative analysis regarding the reasons why households believe they are not in receipt of WSPs was not possible (Vq3b).

6.4 IMPACT OF SOCIAL SECTOR SIZE CRITERIA (VQ2)

‘Social Sector Size Criteria’ (SSSC) is colloquially known as the ‘Bedroom Tax’ and was developed to engender more efficient use of housing stock and to lower government spending on Housing Benefit. It is one of the most contested elements of welfare reform throughout the United Kingdom and came into force in Northern Ireland on the 20th February 2017. Again, this is currently mitigated by the DfC until March 2020.

Figure 1.1: SSSC applies to household (Appendix Table 1.3)



As figure 1.1 illustrates, more than three-quarters (76%) of all respondents stated that SSSC did not apply to their household. Within this figure, 14% stated they were not in receipt of Housing Benefit.

¹⁸ See appendix table 1.2 for full information relating to this analysis

¹⁹ Citizens Advice Bureau (2018) *Snapshot Social Policy Roundup from Regional Office Issue 08* p.47

Only 11% (8% in 2017) of tenants reported that SSSC applied to their household with a further 14% of HRP's stating that they were 'unsure' if SSSC applied or not.

This finding does not reflect Housing Executive administrative data which shows that the percentage of tenants affected by SSSC is closer to one-third across all Housing Executive tenancies.²⁰ As mitigation payments are made directly to the Housing Executive, it appears from the findings that tenants remain unaware their household is subject to SSSC and subsequently are also unaware of its future impact when mitigation payments end.

A small percentage of tenants reported that SSSC applied to their household (11%) and were requested to give additional information about future actions they would take in relation to their tenancy.²¹ However, as only a small number of respondents were eligible to answer these questions, quantitative analysis was not possible as interpretation of findings could be misleading in relation to predicting future behaviour or reasons for the same.

6.5 ADDITIONAL CONTRIBUTIONS TO MEET RENT SHORTFALLS (VQ21)

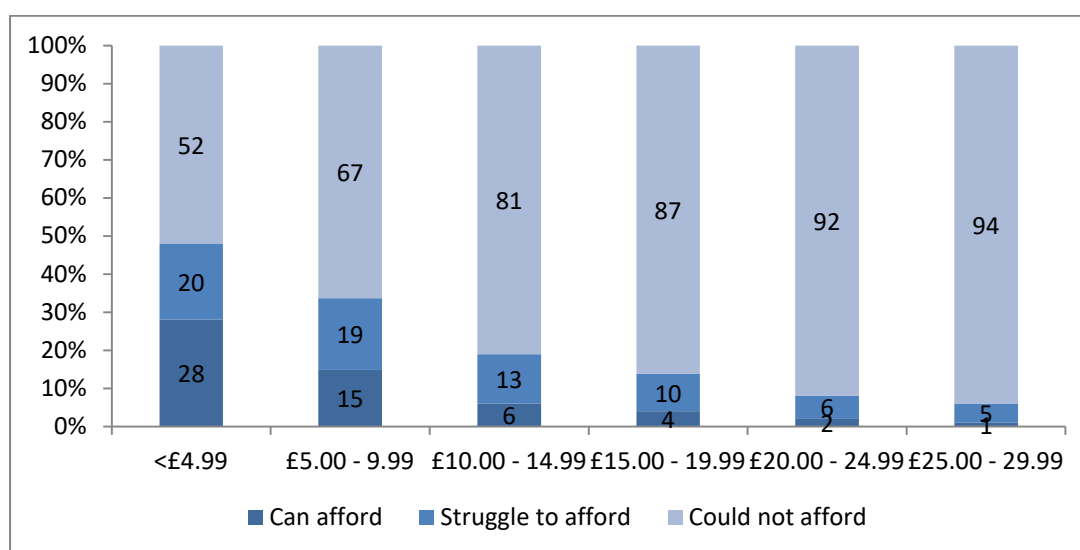
When mitigation payments end, tenants deemed to be under-occupying their homes will be fully subject to the 'bedroom tax' and liable to pay any rent shortfalls that may occur as a result.

Figure 2.1 illustrates the distinct relationship between the amount of additional rent respondents might need to pay and the number of respondents who could afford to do so. More than one-quarter (28%) of respondents stated that they could afford to pay up to £4.99 per week to cover a shortfall in their rent, but almost half this figure (15%) reported that they could pay an increased contribution of more than £5.00 but less than £10.00.

²⁰Based on administrative NIHE data exported December 2017

²¹ See Vq12 to Vq20b in Appendix 4

Figure 2.1: Increased weekly contribution to cover rent shortfall (Appendix Table 1.4)



Over four-fifths (81%) of tenants said that they could not afford to pay more than £10 but less than £14.99 per week, and a further 13% stated that this would be a struggle. This inability to pay becomes marked as weekly contributions rise, with noticeably more respondents feeling they could not pay these additional monies given their current income levels.

Ability to manage this contribution was impacted by whether or not respondents had a health condition or disability that limited their day-to-day activity. For those with an illness and/or a disability which limits activity, 9% stated they could pay more than £5.00 but less than £10.00 per week and 3% stated they could pay between £10.00 and £14.99 per week. For those with no health issues, these figures were one-fifth (22%) and 10% respectively.²²

Analysis of administrative data indicates that when mitigation payments end, half (50%) of all Housing Executive tenants affected by SSSC will have to contribute up to £9.99 per week to meet rental shortfalls and a further quarter (24%) will need to make a contribution of more than £10.00 but less than £15.00.²³

6.6 PAYMENT CYCLE OF UNIVERSAL CREDIT (VQ11)

An important element of welfare reform is the introduction of Universal Credit (UC), which has been described by the Resolution Foundation as “the most ambitious overhaul of working-age welfare”

²² See appendix tables 1.5 and 1.6 for full analysis relating to this finding

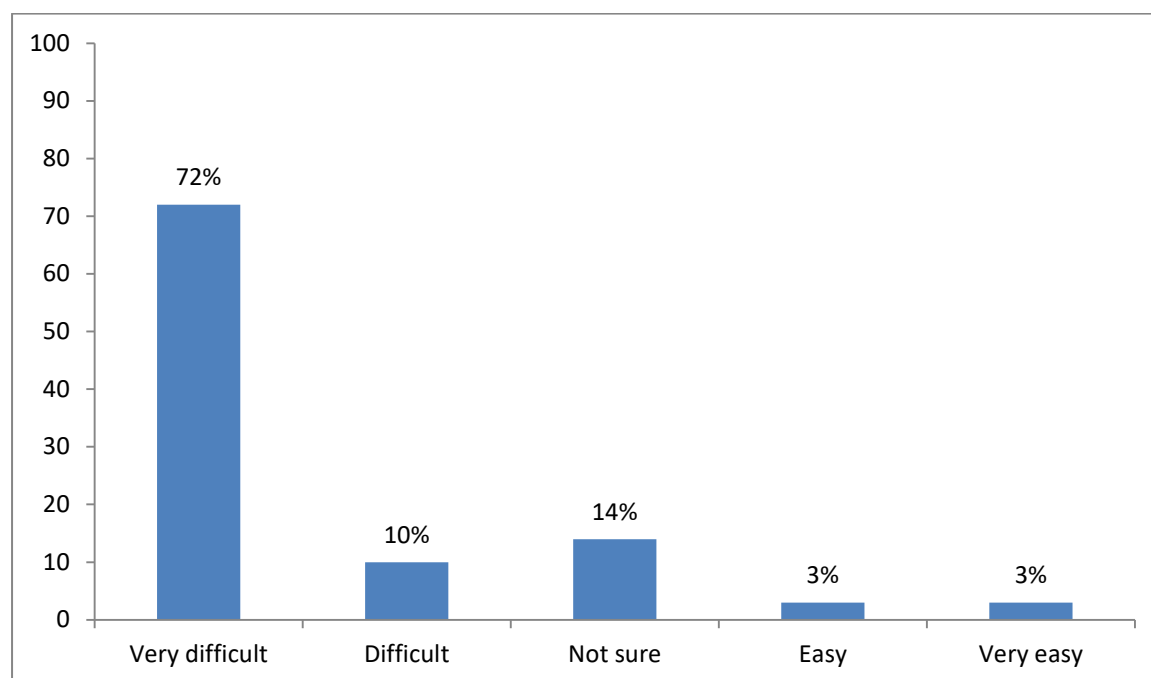
²³ Based on administrative NIHE data exported December 2017

since the 1940s.²⁴ At the time of this survey, the waiting period for the first payment of UC was five weeks from the date of when an initial claim went live.

More than four-fifths (82%) of respondents stated that their household would find it either 'very difficult' or 'difficult' to manage financially for six weeks before receiving their first UC payment. Within this figure, a substantial majority (72%) stated this would be 'very' difficult.²⁵

Fourteen percent of respondents stated they were 'unsure' about how they would cope. Less than one-in-ten (6%) respondents stated this would be an 'easy' or 'very easy' situation to contend with.

Figure 3.1: Difficulty levels for households coping with payment cycle of Universal Credit (Appendix table 1.7)



Ability to manage this timeframe was impacted by respondents' age. Seventy-six per cent of younger adults (16-34) reported this would either be 'difficult' or 'very difficult' but this increased to more than four-fifths (86%) of older adults (55-63).²⁶

²⁴ Finch, D. (2015) *Making the most of UC: Final report of the Resolution Foundation review of Universal Credit* p.25. Available online at: [Resolution Foundation](#) [Accessed 26 July 2018]

²⁵ The initial waiting time for first Universal Credit was six weeks. This was reduced to five weeks on 14th February 2018

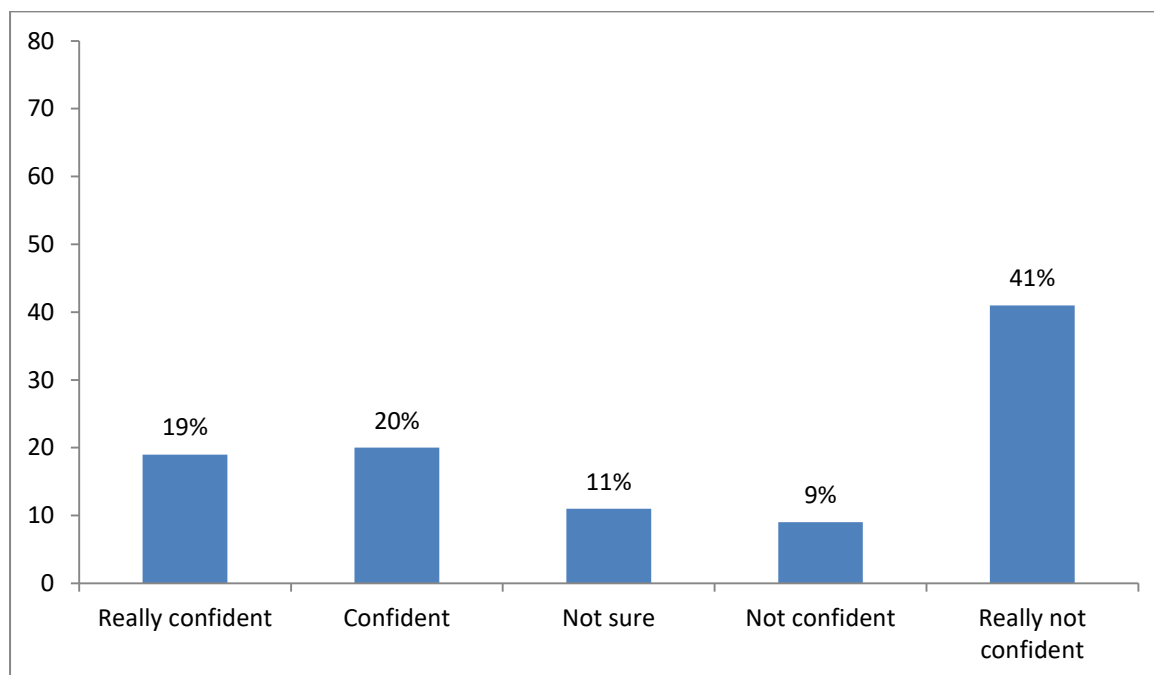
²⁶ See appendix table 1.8 for full analysis relating to this

6.7 PREPAREDNESS FOR UNIVERSAL CREDIT (VQ22 & VQ23)

UC is the first major government service to be digital, meaning that there is an expectation for claimants to use online services to make and maintain their claims. Claimants must set up an online account on application and continue to manage this account for as long as their claim exists. Therefore the majority of claimants for UC will need to have a certain level of IT literacy to administer their claim successfully. Seventy-seven per cent of respondents reported that they had never completed an official government form online.²⁷

As illustrated in figure 4.1, this lack of experience is reflected in confidence levels in completing online applications. Half (50%) stated they were either ‘really not confident’ or ‘not confident’ in completing official forms online. Within this figure 41% were ‘really not confident’ in doing so. This compared to almost two-fifths (39%) who reported levels of confidence.

Figure 4.1: Confidence levels in completing online government applications (Appendix table 1.10)



Confidence levels were impacted by age, with almost two-thirds (65%) of adults aged 16-34 reporting feeling ‘really confident’ or ‘confident’ about completing application forms online. These confidence levels declined for adults aged 35-54 (41%) and markedly so for those aged 55+ (16%).²⁸

²⁷ See appendix table 1.9 for full analysis relating to this

²⁸ See appendix table 1.11 for full analysis relating to this

Confidence levels were also impacted by health status. More than half (58%) of those with no health issues reported as feeling 'really confident' or 'confident' in comparison to 24% of respondents with a disability and/or an illness which limited activity.²⁹

Lower levels of access to the internet may be a factor in this lack of experience and confidence in completing formal online applications. Seventy-six per cent of respondents (74% in 2017) stated that they had home access to the internet, in comparison to 84% of households across Northern Ireland as reported in the latest Continuous Household Survey figures.³⁰

This lack of access was again clearly impacted by respondents' age and health status. Almost three-fifths (58%) of older adults reported they had access to the internet at home but this was much lower compared to those in the middle age band (81%) and amongst younger adults (90%).³¹ More than two-thirds (68%) of those respondents with a disability, illness (or both) which limited activity had home access to the internet, compared to 87% of those with no reported health problems.³²

Additionally, there are challenges for tenants who are more likely not to access the internet (by choice and/or logistics). More than three-quarters (78%) of tenants in urban areas stated that they had access to the internet from home compared to 67% of rural tenants.³³

These findings indicate that many Housing Executive tenants may have weaker digital skills and reflect research undertaken by the DWP, which found that individuals renting from social landlords, older people (aged 55 and over), those with long-term health conditions and those without regular internet access were more likely to report feeling a need for greater support in maintaining their UC claim online.³⁴

Those with weaker digital skills or who lack digital access qualify to be included in what DfC has named as a 'vulnerable group'; this means that they will be given a range of supports to assist them in making their claim. The significant impact of age on tenants' ability to take full responsibility for

²⁹ See appendix table 1.12 for full analysis relating to this

³⁰ NISRA (2018) *Continuous Household Survey Results. Internet Access - Home Internet Access Proportion of Northern Ireland Households with access to the Internet at Home by LGD14 (2017/18)* Available online at: [NISRA](#) [Accessed 26th July 2019]

³¹ See appendix table 2.13 or full information relating to this analysis

³² See appendix tables 2.16 and 2.17 for full analysis relating to these findings

³³ See appendix table 2.14 for full information relating to this analysis

³⁴ Department for Communities (2016) *Family Resources Survey report 2014 - 2015 Table S4.1: Percentage of Households with a bank account from 2003/04 to 2014/15* Available online at: [Family Resources Survey](#) [Accessed 26 July 2019]

administering their UC claim needs to be considered in order to help tenants navigate the new systems more confidently and effectively.

There are other practical aspects to completing UC claims and receiving payments. Claimants require an email address and receive notification of their claim set-up via mobile phone. Additionally as all payments of UC are made electronically, claimants must have a bank account.³⁵ Forty-six per cent of respondents to this survey did not have an email address and 4% did not have a mobile phone. Less than one-fifth (16%; 20% in 2017) did not have a bank current account – double the latest available Northern Ireland figure of 9%.³⁶ This reflects findings by the Consumer Council (2016) that groups with lower levels of access to bank accounts include those living in rented accommodation, people with disabilities and older people.³⁷

Four per cent reported as having no bank/building society current account, post-office account or credit union account. As the Consumer Council (NI) has highlighted, the closure of bank branches across Northern Ireland since 2010 increases the risk of financial exclusion, particularly amongst disabled consumers and those living in rural areas.³⁸ Given reported findings on digital inclusion, online banking may not be an option for many tenants who may find it ever more difficult to access physical banking facilities.

6.8 ASSISTANCE WITH USING ONLINE SERVICES (VQ24)

Table 3.1 illustrates the organisations and individuals that tenants would turn to for advice and assistance to complete application forms for welfare benefits online. As respondents were able to give more than one answer, totals are greater than 100%.

³⁵ See appendix tables 2.12, 2.15 and 2.18 for full analysis relating to this

³⁶ Department for Communities (2016) *Family Resources Survey report 2014 - 2015 Table S4.1: Percentage of Households with a bank account from 2003/04 to 2014/15* Available online at: [Family Resources Survey](#) [Accessed 26 July 2019]

³⁷ The Consumer Council for Northern Ireland (2016) *Banking on change? Consumers attitudes to accessing banking services and the role of community banking in the wake of bank branch closures* p.5 Available online at: [Consumer Council](#) [Accessed 26th June 2018]

³⁸ Ibid. p.10

Table 3.1: Sources of assistance in completing online government applications (Appendix Table 1.13)

Base = 862	N (%)
Family	27,214 48
Friends	11,325 21
No one, don't need help	14,108 24
Advice sector	5699 10
Housing Executive staff	3171 6
Local representative's office	2844 5
Other	2204 4
Support staff	* 2
Community group	* 2
Department for Communities	* 2

A sizeable percentage (25%) reported that they did not require assistance in completing online forms. Of those who did require assistance, the findings showed that respondents favoured less formal advice sources such as family (48%) and friends (20%) and preferred independent advice services (10%) over the Housing Executive (6%) and local political representatives (5%).

7.0 Household Expenditure & Financial Management

This chapter looks at respondents' financial behaviour. Specifically, it presents findings on: behavioural changes in relation to financial pressures and benefit changes; tenants' capacity to make a range of household purchases; potential actions that respondents may undertake if household income levels decline in the future; and barriers to increasing income levels.

7.1 CHANGES IN FINANCIAL BEHAVIOUR (VQ4)

Changes to benefits and the increasing cost of living affect both in-work and out-of-work households, with the potential of impacting significantly on household incomes. Therefore it was considered important to consider changes in respondents' financial behaviour over the past year. Fewer than one-in-ten respondents reported behavioural changes across seven of eleven distinct categories as highlighted in Table 4.1.

Table 4.1: Reported changes in behaviour due to financial pressures and/or a change in benefit payments (Appendix table 1.14)

Base = 862	Yes %
Cut back on food shopping	19
Financial help from family or friends	14
Delay paying other bills (e.g. phone, insurance, TV)	11
Delay paying fuel bills (e.g. gas, electricity or oil)	9
Postponed visit to the dentist	7
Delay paying loans or repayments (e.g. credit cards etc.)	5
Cut back on car fuel	6
Overdrawn from a bank account to pay rent	3
Delayed/did not pay rent for more than 2 weeks /went into arrears	4
Borrowed money from bank/credit union	5
Pawned or sold something to get cash	3
Borrowed money from a payday lender	3
Visited a food bank	3
Used credit card to pay rent due to lack of income	1
Other	0

In relation to the remaining four categories, it was evident that tenants were making their money go further by reducing expenditure on household essentials, particularly food shopping (19%) or by delaying payments on utility bills (11%) and fuel bills (9%). Fourteen percent of tenants reported reliance on informal borrowing from family and/or friends as a means of combatting financial pressures. This was much higher than reporting of 'formal' borrowing such as from a bank and/or credit union (5%).

The 'other' category (10%) included higher-risk behavioural changes or evidenced financial hardship such as using a credit card to pay rent, borrowing money from payday lenders, pawning items for cash or visiting a food bank.

7.2 CAPACITY TO MAKE HOUSEHOLD PURCHASES ON CURRENT INCOME (VQ5)

Table 5.1: Capacity to make household purchases on current income (Appendix Table 1.15)

	Can afford (%)	Struggle to afford (%)	Could not afford (%)
Make regular payments into an occupational/private pension	18	20	62
Pay an unexpected bill of £200	17	27	57
Holiday away from home for one week (not staying with family)	17	21	61
Make regular savings of £20 per month	23	26	51
Run a car	31	25	44
Purchase home contents insurance	32	27	41
Pay for recommended dental work	35	32	34
Replace worn-out furniture	36	46	19
Have friends/family for a drink/meal once a month	46	33	22
Replace broken electrical goods	43	44	14
Replace worn out clothes/shoes with new	44	41	15
Keep home in reasonable decorative order	61	34	5*
Eat meat/fish or vegetarian equivalent every other day	76	21	3*
Eat fresh fruit and vegetables every day	76	20	4*
Keep home adequately warm	70	26	4*

HRPs were asked to consider their capacity to purchase or replace a range of household goods and services given their current income levels. It should be noted that this reflected the ability to do so rather than doing so or wishing to do so. These categories broadly reflect the thirteen material deprivation (MD) indicators adopted by the European Union in 2009.³⁹

The majority of all respondents stated that at the time of the research, they were able to afford weekly necessities such as eating fresh fruit and vegetables every day (76%), eating meat, fish or a vegetarian equivalent every second day (76%) and keeping their home warm to an adequate level (70%).

In relation to expenses that occurred less regularly but would mean a greater outlay, these figures declined. Nearly half of all respondents stated they would be able to entertain friends and/or family on a monthly basis. Of the remaining categories, more respondents stated they would struggle to afford or could not afford to pay for these than those who stated they could afford them at their current income levels.

This included 56% who stated they would struggle/could not afford to replace worn-out clothes and/or footwear with new items, 58% who would struggle/could not afford to replace broken electrical goods and two-thirds who would struggle/could not afford to make payment for recommended dental work or replace higher-price items such as worn-out furniture.

The findings were starker in relation to expenditure concerning longer-term financial planning such as savings, pensions and large one-off financial outlays such as holidays and unexpected expenses.

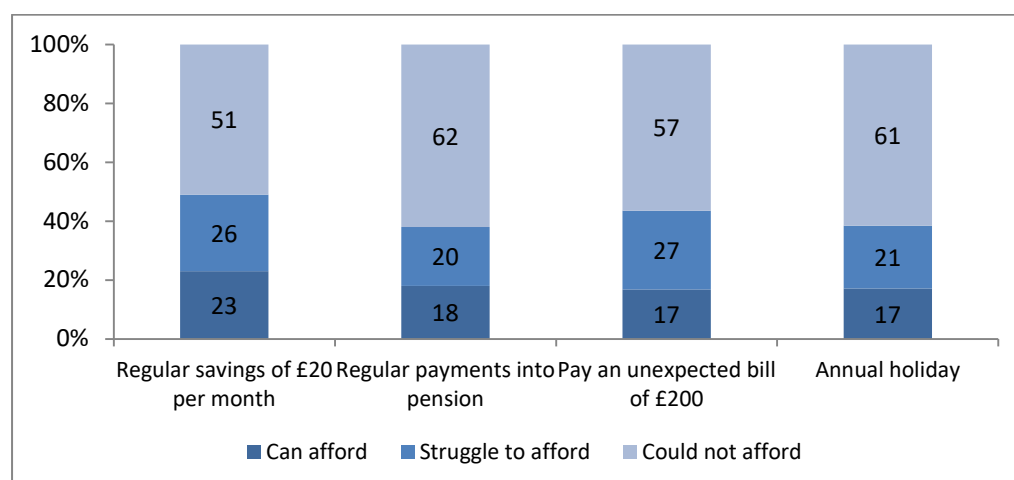
As Figure 5.1 illustrates, the percentage of those who stated that they could not afford to make such payments was greater than the combined percentage of those who 'could afford them' or 'would struggle to afford' them. Fifty-one per cent reported as being unable to put aside £20 per month of savings. This reflects that only 12% of respondents have a savings account and 8% who reported having a credit union account.⁴⁰

³⁹ These are: To afford a) to replace worn-out clothes with new, b) to spend a small amount of money each week on oneself, c) to have regular leisure activities, d) to get together with friends/family for a drink/meal at least monthly, e) to replace worn-out furniture, f) to eat a meal with meat, chicken, fish or vegetarian equivalent every second day, g) to face unexpected expenses, h) to have one week annual holiday away from home, i) to avoid arrears (mortgage or rent, utility bills or hire purchase instalments), j) to own two pairs of properly fitting shoes, k) to have an Internet connection, l) to keep home adequately warm, m) to afford a car/van for private use

⁴⁰ See appendix table 2.18 for full information on this analysis

This rose to almost two-thirds who could not afford to pay for an annual holiday (61%) or pay an unexpected bill of £200 (57%) and who could not afford to make payments into a pension plan (62%).

Figure 5.1: Ability to pay for longer-term considerations on current income (Appendix Table 1.15)

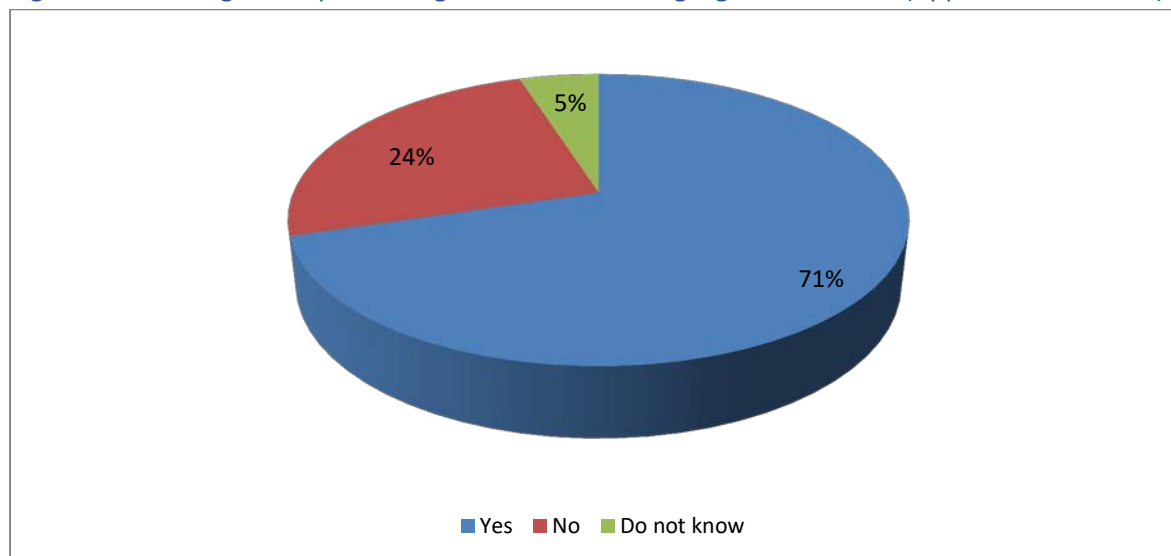


These findings indicate that whilst the majority of respondents are financially capable of meeting their daily needs, they can struggle to pay for higher-price items and the majority lacks the capacity for longer-term financial planning due to their income levels.

7.3 BARRIERS TO INCREASING INCOME LEVELS (VQ7 & VQ8)

As figure 6.1 illustrates, almost three-quarters (71%; 66% in 2017) of respondents stated that issues currently exist that would prevent them seeking to earn more money. Nearly one-quarter (24%; 28% in 2017) stated that no such issues existed. A further 5% stated that they 'did not know' if issues existed or not.

Figure 6.1: Existing issues preventing households seeking a greater income (Appendix Table 1.17)



Respondents who answered 'yes' to this question were asked to elaborate on what issues were preventing them from seeking a greater income and to highlight what for them was the main issue. Over two-thirds (69%) of respondents cited ill health and/or a disability as a reason they could not work more hours and 66% stated it was the *main* issue preventing them from seeking greater income levels. This finding indicates once again that tenants with ill-health and/or a disability will require additional support from the Housing Executive to meet the challenges of welfare reform.

This was followed by almost one-quarter (23%) of tenants who identified caring responsibilities and 10% who named the corresponding impact this would have on childcare costs as reasons. Of these 16% of respondents stated that caring responsibilities and 5% stated childcare costs as the main barriers to seeking a greater income.

A lack of available jobs (8%) and lack of access to childcare (6%) were also reported. The remaining issues did not have a major effect with less than one in every twenty respondents reporting these. 'Other' issues represented only 5% of responses and included already being in full-time work, being pregnant or finishing studies.⁴¹

⁴¹ See appendix tables 1.17 and 1.18 for full analysis relating to this.

7.4 LIKELY ACTIONS IF INCOME DECREASES IN FUTURE (VQ6)

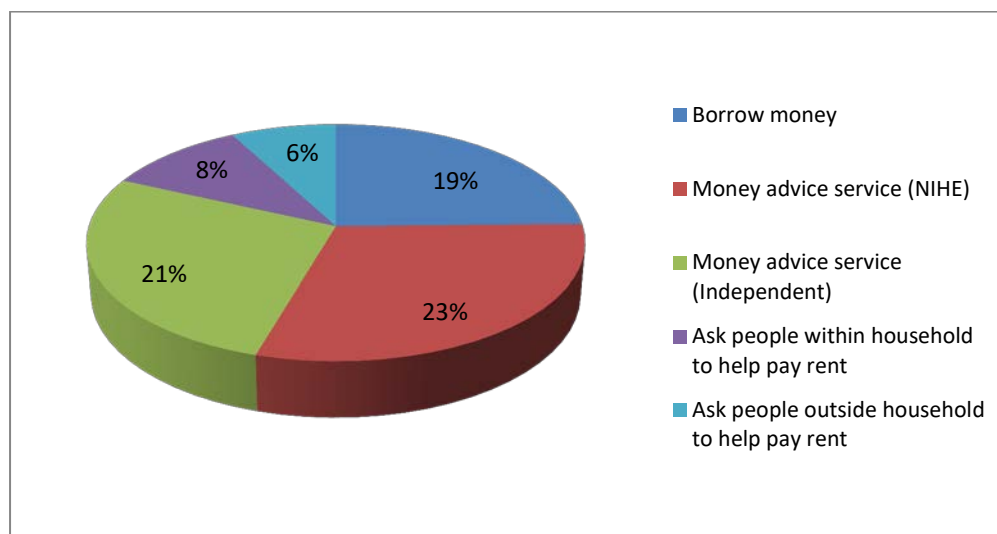
Respondents were given sixteen options about potential actions they would take in order to pay their rent and household bills should their income decrease in the future. They were asked to state if it was 'likely' or 'unlikely' that they would take each action. They also had the option to state if they were unsure if they would take such action or if the option given was not applicable to them. These sixteen options can be grouped into four broad categories.

The first category considered actions relating to employment. The majority of respondents reported that they were unlikely to take any employment-related action should their income decline in the future, albeit by small margins. Equal proportions of respondents (11%) stated that they were likely to 'increase their current working hours' and 'look for a better-paid job' with, again, equal proportions (10%) stating this was unlikely. Regarding 'looking for additional work or taking on an extra job' 11% stating this was unlikely and 10% reported it as likely.

The second category considered actions relating to household composition in order to address a lower income. The vast majority of respondents reported that it was unlikely that they would take any of these proposed actions. Almost nine of every ten (89%) respondents stated it was unlikely they would ask another family member to move in. This rose to 94% who stated it unlikely they would ask a non-dependent adult child to move out and almost all respondents (96%) said it was unlikely they would ask a lodger to move in.

The third category considered potential actions in relation to financial management. Almost one-fifth (19%) stated that it was likely they would 'borrow money from somewhere'. This finding is of concern when coupled with prior research that tenants in social housing are disproportionately affected by exclusion from affordable credit with a subsequent risk of becoming ever more vulnerable to financial exclusion (NIHE, 2016)

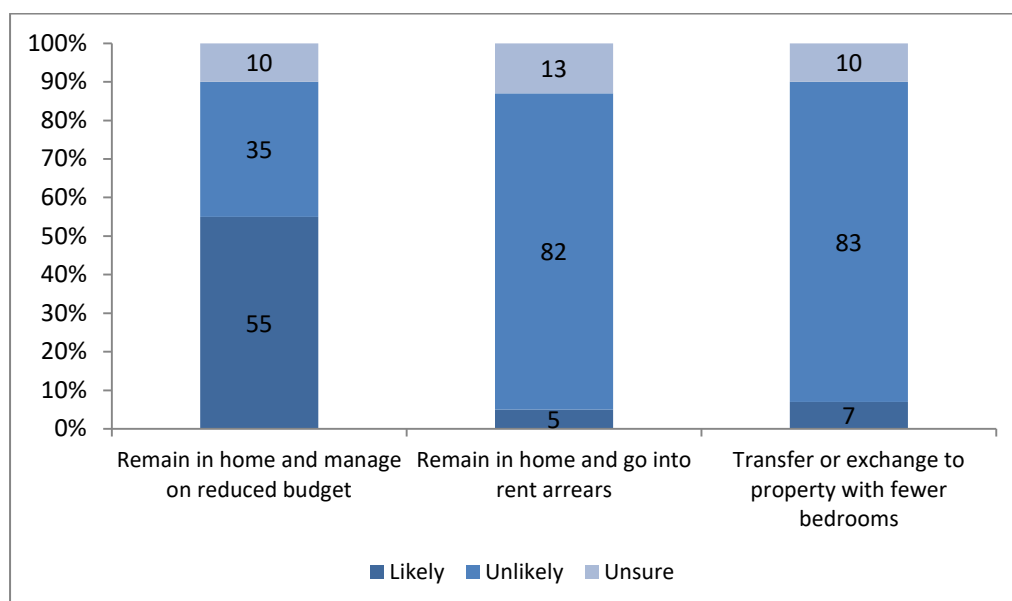
Figure 7.1: Likely actions if income decreased in future (financial management) (Appendix Table 1.19)



Almost one-quarter (22%) expressed an interest in seeking out money advice services offered by the Housing Executive. A similar proportion of respondents (21%) said they would consider using independent money advice services. Thirteen per cent of tenants stated that they would seek help in paying their rent from ‘others’, either living in or outside of their household, should they face a future reduction in income.

The final ‘broad’ category related to future housing intentions (Figure 8.1). More than half of respondents (55%) stated that it was likely that they would remain in their home and manage from a reduced budget. This reiterates the conclusion reached above that financial inclusion supports will play a role in helping maintaining tenancies in the future. Over one-third (35%) stated that this course of action was ‘unlikely’.

Figure 8.1: Likely actions if income decreased in future (housing intentions) (Appendix 1.19)

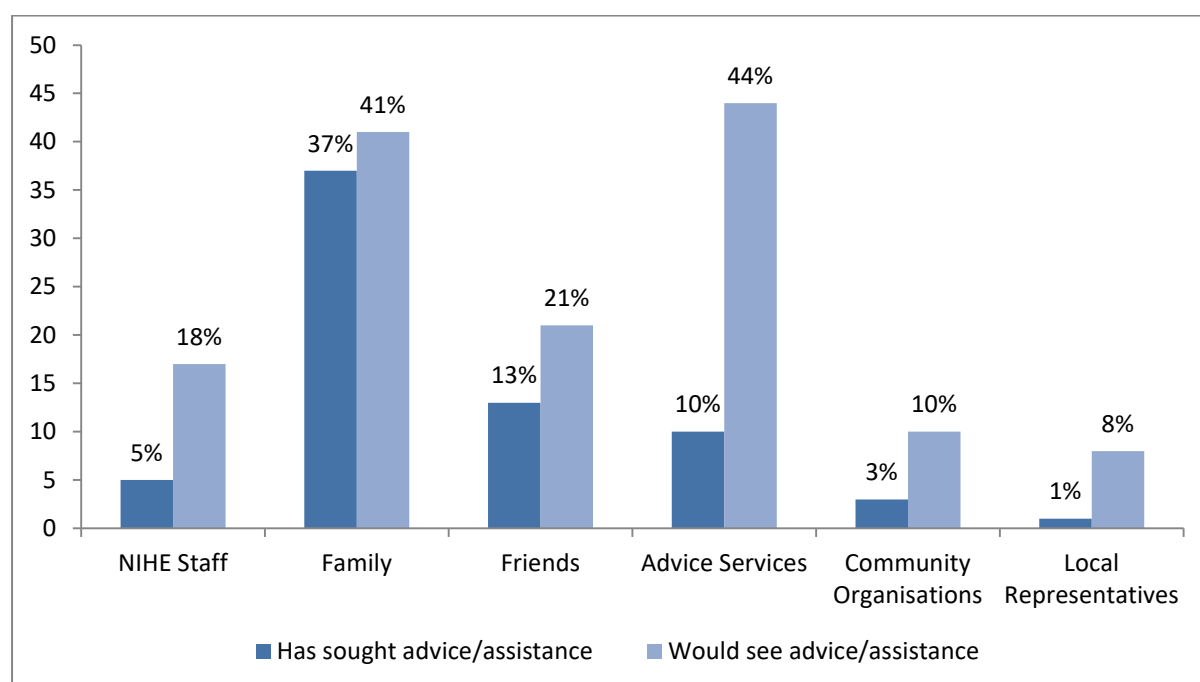


More than four-fifths of respondents rejected the options of remaining in their home and going into rent arrears (82%) and of transferring or exchanging to a property with fewer bedrooms (83%) as potential actions should income levels decline. Few HRP's stated that it was likely that they would take either action. Approximately one-in-ten respondents stated they were unsure of their future housing intentions.

8.0 Sources of Advice & Assistance about Welfare Reform

This chapter looks at respondents' sources of advice and assistance about welfare reform. Specifically, it presents findings on whom respondents have turned to for help to date and what services they would consider using in the future. Respondents had the opportunity to give multiple answers so totals do not equal 100%. Fifteen per cent of respondents reported they would not use any of the named sources.

Figure 9.1: Sources of advice & assistance about welfare reform (Appendix tables 1.20 &1.22)



As figure 9.1 reveals, almost two-fifths (37%) of respondents reported that they had already discussed welfare reform with family. Thirteen per cent stated that they had already done so with friends and 10% stated that they had already discussed welfare reform with Advice services. Reported actual use of all other services was much lower, with fewer than one-in-ten reporting discussions as actually occurring.

As regards future sources of advice and assistance, official advice services were most commonly reported with more than two-fifths of all respondents (44%) stating that they would potentially contact these organisations.⁴² This was similar to those who stated that they would continue to ask family (41%) with a further one-in-five (21%) stating they would ask friends for advice and

⁴² Examples given were 'The Citizens Advice Bureaux', 'Advice NI' and 'Housing Rights'

assistance. The third most common source was named as Housing Executive staff, with 17% of respondents reporting that they would seek help from staff in future compared to only 5% who had already done so.

Ten per cent of respondents stated they would ask community organisations for advice and assistance and there was a similar response rate (8%) for those who would contact their political representative at local, regional or national level. At the time of the research, neither of these options had been widely utilised.

It should be noted that the issue of explicit consent for UC claimants may hinder such services being fully utilised. However it is hoped that the DWP will act upon the recent recommendation from the National Audit Office (2018) that they should “make it easier for third parties to support claimants”.⁴³

⁴³ National Audit Office (2018) Rolling out Universal Credit Summary Report p.11 Available online at: [National Audit Office](#) [Accessed 25th June 2018]

9.0 Welfare Reform Team: Response to Research Findings

This research was carried out while welfare changes were still in the process of rolling out, and amongst a general tenant population who may or may not have been affected by welfare changes. As a result, it was expected that awareness of changes and impacts would be low. As welfare changes continue to roll out, awareness will grow and impacts on customers will accumulate. This research provides a useful baseline to evaluate the success of work surrounding welfare changes. It will provide evidence to support and identify areas where there is a need to continue to develop organisational responses or carry out further investigation.

While low levels of awareness were to be expected at this stage, the Housing Executive is continuing to work to improve customer awareness of welfare changes and to develop and review communications to customers to help them understand the impacts of welfare changes on them. Letters have been developed to explain what happens when customer's Housing Benefit stops and they move to Universal Credit. Letters also provide information about SSSC and Benefit Cap. Forms are used when customers impacted by SSSC move property to ensure they are advised of potential impacts. Rent statements are being kept under review to ensure that these provide clear information to customers.

The Housing Executive is working closely internally and with the Universal Credit team to ensure that customers can access the support they need to make and maintain their Universal Credit claim, which will include signposting to the Jobs and Benefits Office or the advice sector as appropriate. This includes local Housing Executive offices providing PCs for customer use to make or maintain an online Housing Benefit or Universal Credit claim, extensive and ongoing staff training on Universal Credit so they can advise the customer appropriately about their housing costs and customer checklists to ensure that customers have the information they need ready to make a Universal Credit claim. Staff training has consisted of training that responds to any changes that come along in this ever changing environment. Currently training is being provided to aid staff in preparing tenants for making an application for Universal Credit. A suite of information reports and guidance materials in relation to Welfare reform reports have been provided to frontline staff to help manage rent accounts and support tenants.

The findings indicate customer issues with financial planning and potential difficulties dealing with larger financial impacts or bills. As welfare changes progress, these impacts may accumulate. The Housing Executive will continue to work with customers to help them manage their money and to

deliver our Financial Inclusion Strategy. 'Making Your Money Work' booklets are available to help our tenants with budgeting. Staff are equipped to offer Financial Capability advice where the customer is affected by welfare changes and wishes to avail of this service. Staff can also signpost to independent financial advice within the advice sector, where customers prefer this option. The Housing Executive has recruited three new Financial Inclusion Managers whose role is to improve the financial wellbeing of tenants through enhancing the financial capability assistance that can be provided by front-line staff and developing services to meet identified needs of tenants and communities. This research will be used to inform and shape financial inclusion related services.

The need for further research is highlighted in the findings. In particular, the findings outlined highlight the difficulties customers would experience making additional contributions to meet rental shortfalls. Research has been completed and published with the SSSC impacted tenant base to gain further evidence about their plans for when mitigation is currently scheduled to end, and any difficulties they may experience in this time. Research has also been completed with those who have already lost mitigation for SSSC to assess the impact on these customers. This will continue to inform organisational planning for when mitigation is currently scheduled to end. Universal Credit had rolled out across Northern Ireland when this survey concluded. Building on the finding of this report, research is also under way with the population affected by Universal Credit as this will inform organisational communications, training and policy/ process development.

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APPENDIX 1: HOUSING EXECUTIVE TENANT PERCEPTIONS, AWARENESS AND EXPERIENCES OF WELFARE REFORM: APPENDIX TABLES

TABLE 1.1: HAVE YOU AND/OR YOUR PARTNER BEEN AFFECTED BY ANY OF THE FOLLOWING WELFARE CHANGES? (VQ1)

Base = 862	Yes	No	Not Sure	Total
Benefit Cap	* 1%	50,787 90%	4914 9%	56,373 100%
Changes from DLA to PIP	10,555 19%	41,874 74%	3944 7%	56,373 100%
Changes to ESA permitted work rules	* 1%	50,756 90%	5053 9%	56,373 100%
Housing Benefit temporary absence outside NI reduction from 13 to 4 weeks	* 1%	52,149 93%	3920 7%	56,373 100%
Housing Benefit backdating changes-limited to 1 month	* 1%	51,895 92%	4071 7%	56,373 100%
Move to Universal Credit	2318 4%	49,231 87%	4824 9%	56,373 100%
Removal of Family Premium from Housing Benefit	* 0%	52,394 93%	3807 7%	56,373 100%
Removal of Child Tax Credit/Housing Benefit for third or subsequent child	* 1%	51,713 92%	3908 7%	56,373 100%
Removal of Work Related Activity Component from Job Seeker's Allowance	* 0%	52,398 93%	3763 7%	56,373 100%
Removal of Work Related Activity Component from Employment Support Allowance	* 1%	52,033 92%	3968 7%	56,373 100%

TABLE 1.2: DO YOU AND/OR YOUR PARTNER RECEIVE ANY OF THE FOLLOWING WELFARE SUPPLEMENTARY PAYMENTS (WSPS)? (VQ3A)

Base = 862	Yes	No	Not Sure	Total
Benefit Cap WSP	* 1%	51,205 91%	4896 9%	56,373 100%
Carer's Allowance WSP	2653 5%	48,471 86%	5249 9%	56,373 100%
Employment Support Allowance WSP	3674 7%	47,358 84%	5341 10%	56,373 100%
Personal Independence Payment WSP	4327 8%	46,724 83%	5322 10%	56,373 100%
Social Sector Size Criteria 'bedroom tax' WSP	4155 7%	46,453 82%	5782 10%	56,373 100%
Universal Credit Transitional Protection	* 0%	50,894 90%	5256 9%	56,373 100%

TABLE 1.3: DOES THE SSSC/BEDROOM TAX CURRENTLY APPLY TO YOUR HOUSEHOLD? (VQ2)

Base = 862	N (%)
Yes	5984 11
No	35,057 62
No I do not receive Housing Benefit	7616 14
Not Sure	7715 14
Total	56,373 100

TABLE 1.4: IF YOU HAD TO MAKE A CONTRIBUTION/INCREASED CONTRIBUTION TO YOUR RENT, WHAT LEVEL OF CONTRIBUTION PER WEEK WOULD YOU CURRENTLY BE ABLE TO AFFORD/NOT AFFORD? (VQ21)

Base = 862	Afford	Struggle to Afford	Could not Afford	Total
Less than £5.00	15,840 28%	10,969 20%	29,564 52%	56,373 100%
£5.00 - £9.99	8297 15%	10,724 19%	37,352 67%	56,373 100%
£10.00 - £14.99	3367 6%	7413 13%	45,593 81%	56,373 100%
£15.00 - £19.99	2134 4%	5339 10%	48,900 87%	56,373 100%
£20.00 - £24.99	* 2%	3504 6%	51,665 92%	56,373 100%
£25.00 - £29.99	* 2%	2665 5%	52,821 93%	56,373 100%
£30.00 - £35.00	* 1%	2265 4%	53,327 95%	56,373 100%
More than £35.00	* 1%	2035 4%	53,558 95%	56,373 100%

TABLE 1.5: LEVEL OF INCREASED WEEKLY FINANCIAL CONTRIBUTION HOUSEHOLDS COULD CURRENTLY AFFORD TO COVER RENTAL SHORTFALL BY HEALTH STATUS OF HRP: HRP WITH AN ILLNESS AND/OR DISABILITY THAT LIMITS ACTIVITY

	Afford	Struggle to Afford	Could not Afford	Total
Less than £5.00	7453 24%	6127 20%	17,230 56%	30,810 100%
£5.00 - £9.99	2697 9%	6080 20%	22,033 72%	30,810 100%
£10.00 - £14.99	* 3%	3129 10%	26,785 87%	30,810 100%
£15.00 - £19.99	* 2%	2139 7%	28,043 91%	30,810 100%
£20.00 - £24.99	* 1%	* 5%	29,162 95%	30,810 100%
£25.00 - £29.99	* 1%	* 3%	29,549 96%	30,810 100%
£30.00 - £35.00	* 1%	* 3%	29,608 96%	30,810 100%
More than £35.00	* 1%	* 3%	29,608 96%	30,810 100%

TABLE 1.6: LEVEL OF INCREASED WEEKLY FINANCIAL CONTRIBUTION HOUSEHOLDS COULD CURRENTLY AFFORD TO COVER RENTAL SHORTFALL BY HEALTH STATUS OF HRP: HRP WITH NO ILLNESS AND/OR DISABILITY THAT LIMITS ACTIVITY

Base = 862	Afford	Struggle to Afford	Could not Afford	Total
Less than £5.00	8327 33%	4824 19%	12,333 48%	25,562 100%
£5.00 - £9.99	5600 22%	4644 18%	15,319 60%	25,562 100%
£10.00 - £14.99	2470 10%	4284 17%	18,808 74%	25,562 100%
£15.00 - £19.99	1505 6%	3200 13%	20,857 82%	25,562 100%
£20.00 - £24.99	* 4%	2060 8%	22,503 88%	25,562 100%
£25.00 - £29.99	* 3%	1609 6%	23,272 91%	25,562 100%
£30.00 – £35.00	* 2%	* 5%	23,719 93%	25,562 100%
More than £35.00	* 2%	* 4%	23,950 94%	25,562 100%

TABLE 1.7: IF YOU WERE TO MAKE A NEW CLAIM FOR UNIVERSAL CREDIT HOW EASY/DIFFICULT WOULD IT BE FOR YOUR HOUSEHOLD TO COPE IF YOU HAD TO WAIT SIX WEEKS BEFORE YOUR BENEFIT STARTED? (VQ11)

Base = 862	N (%)
Very easy	1387 3
Easy	1387 3
Not sure	7549 14
Difficult	5356 10
Very difficult	40,691 72
Total	56,373 100

TABLE 1.8: DIFFICULTY LEVELS FOR HOUSEHOLD COPING WITH SIX WEEK WAITING PERIOD BETWEEN MAKING A NEW CLAIM FOR UNIVERSAL CREDIT AND RECEIVING THIS BENEFIT BY AGE BAND OF HRP (VQ11)

Base = 862	Very easy/ Easy	Not sure	Difficult/ Very difficult	Total
16-34	* 8%	1985 16%	9764 76%	12,786 100
35-54	* 4%	3791 14%	22,043 81%	27,021 100
55-63	* 4%	1657 11%	13,190 86%	15,399 100

TABLE 1.9: HAVE YOU EVER COMPLETED AN OFFICIAL GOVERNMENT FORM ONLINE VIA THE INTERNET? (VQ22)

Base = 862	N (%)
Yes	12,669 23
No	43,704 77
Total	56,373 100

TABLE 1.10: HOW CONFIDENT DO YOU/WOULD YOU FEEL COMPLETING APPLICATION FORMS ONLINE? (VQ23)

Base = 862	N (%)
Really confident	10,493 19
Confident	11,514 20
Not sure	6158 11
Not confident	5142 9
Really not confident	23,067 41
Total	56,373 100

TABLE 1.11: HOUSEHOLD REFERENCE PERSONS' CONFIDENCE LEVELS IN COMPLETING ONLINE APPLICATION FORMS BY HRP AGE BANDS

	16 - 34	35 - 54	55 - 63
Really confident	4504 35%	4888 18%	* 7%
Confident	3823 30%	6019 23%	1388 9%
Not sure	1528 12%	3259 12%	1371 9%
Not confident	* 4%	3260 12%	* 8%
Really not confident	2396 19%	9596 36%	10,379 67%
Total	12,787 100%	27,021 100%	15,399 100%

TABLE 1.12: HOUSEHOLD REFERENCE PERSONS' CONFIDENCE LEVELS IN COMPLETING ONLINE APPLICATION FORMS BY HEALTH STATUS OF HRP

	HRP with health issue and/or disability	HRP with no health issue and/or disability
Really confident	3167 11%	7326 29%
Confident	4100 13%	7414 29%
Not sure	3731 12%	2427 10%
Not confident	2965 10%	2177 9%
Really not confident	16,848 55%	6219 24%
Total	30,811 100%	25,563 100%

TABLE 1.13: WHO, IF ANYONE, WOULD YOU ASK FOR HELP IF YOU NEEDED TO APPLY FOR BENEFITS ONLINE? (VQ24)

Base = 862	N (%)
Family	27,214 48
Friends	11,325 20
No one, don't need help	14,108 25
Advice sector	5699 10
Housing Executive staff	3171 6
Local representative's office	2844 5
Other	2204 4
Support staff	* 2
Community group	* 2
Department for Communities	* 2

Multiple responses allowed so totals exceed 100%

TABLE 1.14: IN THE LAST YEAR DID YOUR HOUSEHOLD HAVE TO TAKE ANY OF THE FOLLOWING ACTIONS DUE TO FINACNIAL PRESSURES OR CHANGES TO BENEFIT? (VQ4)

Base = 862	Yes	No	Not Applicable	Total
Cut back on food shopping	10,567 19%	45,806 81%	* 0%	56,373 100%
Financial help from family or friends	8132 14%	48,241 85%	* 0%	56,373 100%
Delay paying other bills (e.g. phone, insurance, TV)	6035 11%	50,388 89%	* 0%	56,373 100%
Delay paying fuel bills (e.g. gas, electricity or oil)	4917 9%	51,455 91%	* 0%	56,373 100%
Postponed visit to the dentist	3820 7%	52,552 93%	* 0%	56,373 100%
Delay paying loans or repayments (e.g. credit cards etc.)	2737 5%	44,621 79%	9015 16%	56,373 100%
Cut back on car fuel	3088 6%	38,644 69%	14,641 28%	56,373 100%
Overdrawn from a bank account to pay rent	1869 3%	45,032 80%	9471 17	56,373 100%
Delayed/did not pay rent for more than 2 weeks /went into arrears	2130 4%	54,243 96%	* 0%	56,373 100%
Borrowed money from bank/credit union	2696 5%	53,676 95%	* 0%	56,373 100%
Pawned or sold something to get cash	* 3%	54,977 98%	* 0%	56,373 100%
Borrowed money from a payday lender	* 3%	54,893 97%	* 0%	56,373 100%
Visited a food bank	* 3%	54,646 97%	* 0%	56,373 100%
Used credit card to pay rent due to lack of income	* 1%	41,206 74%	14,823 26%	56,373 100%
Other	* 0%	56,207 100%	* 0%	56,373 100%

TABLE 1.15: THINKING OF YOUR HOUSEHOLD'S CURRENT INCOME, CAN YOUR HOUSEHOLD AFFORD THE FOLLOWING PURCHASES, OR WOULD YOU STRUGGLE TO AFFORD THE PURCHASE OR NOT AFFORD IT? (VQ5)

Base = 862	Afford	Struggle to Afford	Could not Afford	Total
Regular payments into occupational or private pension	10,213 18%	11,471 20%	34,689 62%	56,373 100%
Pay for unexpected bill of £200	9341 17%	15,110 26%	31,921 57%	56,373 100%
Holiday away from home for one week a year, not staying with family	9831 17%	12,358 22%	34,184 61%	56,373 100%
Regular savings (£20 a month) for rainy days	12,979 23%	14,479 25%	28,915 51%	56,373 100%
Run a car	17,324 31%	14,332 25%	24,716 44%	56,373 100%
Purchased home contents insurance	18,248 32%	15,094 27%	23,021 41%	56,373 100%
Pay for recommended dental work	19,442 35%	17,959 32%	18,972 34%	56,373 100%
Replace any worn out furniture	20,000 36%	25,685 45%	10,688 19%	56,373 100%
Have friends or family for a drink or meal at least once a month if desired	25,628 46%	18,520 33%	12,225 22%	56,373 100%
Replace broken electrical goods	23,980 42%	24,662 44%	7730 14%	56,373 100%
Replace worn out clothes and shoes with new (not second hand) ones	24,980 43%	23,154 41%	8311 15%	56,373 100%
Keep home in reasonable decorative order	34,174 61%	19,378 34%	2820 5%	56,373 100%
Eat meat, fish or vegetarian equivalent every other day	42,789 76%	11,812 21%	1772 3%	56,373 100%
Eat fresh fruit and vegetables every day	43,004 76%	11,417 20%	1951 4%	56,373 100%
Keep home adequately warm	39,387 70%	14,747 26%	2239 4%	56,373 100%

TABLE 1.16: IS THERE ANYTHING THAT WOULD PREVENT YOU AND/OR YOUR PARTNER FROM SEEKING TO EARN MORE MONEY? (VQ7)

Base = 862	N (%)
Yes	40,077 71
No	13,599 24
Don't know	2696 5
Total	56,373 100

TABLE 1.17: WOULD ANY OF THE FOLLOWING FACTORS PREVENT YOU AND/OR YOUR PARTNER SEEKING TO EARN MORE MONEY? (VQ8A)

Base = 862	N (%)
Health (i.e. in poor/has a disability etc.)	27,475 69
Caring responsibilities (incl. looking after home/children)	9007 23
Childcare costs	3866 10
Lack of access to childcare	2357 6
Lack of jobs available	3056 8
Lack qualifications/skills	* 3
Current employer not able to increase hours	* 3
Adverse impact on benefit entitlement	* 2
Cost of travelling	* 1
Too low pay (financially not rewarding)	* 2
Lack of public transport	* 0%
Other, please specify	2025 5

Multiple responses allowed so totals exceed 100%

TABLE 1.18: WHICH OF THESE FACTORS PREVENTING YOU AND/OR YOUR PARTNER SEEKING TO EARN MORE MONEY WOULD BE THE **MAIN REASON? (VQ8B)**

Base = 604	N (%)
Health (i.e. in poor/has a disability etc.)	26,169 66
Caring responsibilities (incl. looking after home/children)	6502 16
Childcare costs	1858 5
Lack of jobs available	1567 4
Current employer not able to increase hours	* 2
Lack of access to childcare	* 2
Adverse impact on benefit entitlement	* 1
Too low pay (financially not rewarding)	* 1
Lack qualifications/skills	* 0%
Other, please specify	1528 4
Missing data/Non response	* 1
Total	40,077 100

TABLE 1.19: IF YOU HAD LESS INCOME THAN YOU CURRENTLY HAVE NOW TO COVER YOUR CURRENT RENT/HOUSEHOLD BILLS HOW LIKELY OR UNLIKELY WOULD YOU/YOUR PARTNER BE TO...? (VQ6)

Base = 862	Likely	Unsure	Unlikely	Not Applicable	Total
Stay in your current home and manage from a reduced budget	31,026 55%	5650 10%	19,697 35%	* 0%	56,373 100%
Seek out a money advice service provided by NIHE	12,574 22%	11,658 21%	32,141 57%	* 0%	56,373 100%
Seek out a money advice service provided by an independent agency	11,918 21%	11,094 20%	33,361 59%	* 0%	56,373 100%
Borrow money from somewhere	10,435 19%	9743 18%	36,195 64%	* 0%	56,373 100%
Source extra income e.g. through extra work to pay the rent	7252 13%	6604 12%	42,516 75%	* 0%	56,373 100%
Try to increase hours in current job	6072 11%	3081 6%	5302 10%	41,918 74%	56,373 100%
Look for a better paid job	6139 11%	3115 6%	5363 10%	41,754 74%	56,373 100%
Look for additional work or an extra job	5700 10%	3086 6%	5884 11%	41,702 73%	56,373 100%
Ask other people outside your household for help to pay the rent	4196 7%	4822 9%	47,355 84%	* 0%	56,373 100%
Ask other people within your households for extra help to pay the rent	3543 6%	4194 7%	48,636 84%	* 0%	56,373 100%
Apply for a transfer/exchange to a property (NIHE/HA) with fewer bedrooms	3694 7%	5530 10%	47,148 83%	* 0%	56,373 100%
Remain in home and allow your rent account to go into arrears	3043 5%	7056 13%	46,273 82%	* 0%	56,373 100%
Ask another family member to move in	2087 4%	4333 8%	49,953 89%	* 0%	56,373 100%
Take in a lodger	* 1%	1995 4%	53,891 96%	* 0%	56,373 100%
Ask a non-dependant adult child to leave home	* 1%	2617 5%	53,194 94%	* 0%	56,373 100%
Seek employment or continue to seek employment	6124 11%	2762 5%	16,972 32%	30,514 54%	56,373 100%

TABLE 1.20: WHICH OF THE FOLLOWING, IF ANY, WOULD YOU GO TO AS A SOURCE OF ADVICE AND ASSISTANCE IN RELATION TO THE IMPACTS OF ANY WELFARE CHANGES? (VQ9)

Base = 862	N (%)
Advice service e.g. CAB, Advice NI, Housing Rights	24,607 44
Family	23,030 41
Friends	11,808 21
None of the above	8150 15
Community organisations	5809 10
Local representatives (Cllr/MLA/MP)	4400 8
NIHE Patch Manager/Housing Officer	5433 10
NIHE accounts staff	2125 4
Other NIHE staff	2070 4
Other	1992 4

Respondents answered all that applied

TABLE 1.21: WHICH OF THE FOLLOWING, IF ANY, WOULD YOU GO TO AS YOUR **MAIN** SOURCE OF ADVICE AND ASSISTANCE IN RELATION TO THE IMPACTS OF ANY WELFARE CHANGES? (VQ9B)

Base = 862	N (%)
Advice service e.g. CAB, Advice NI, Housing Rights	17,768 31
Family	17,143 30
Friends	3092 6
Community organisations	3111 6
Local representatives (Cllr/MLA/MP)	1951 4
NIHE Patch Manager/Housing Officer	2705 5
NIHE accounts staff	* 1
Other NIHE staff	* 1
Other	* 2
None of the above	8150 15
Total	56,373 100

TABLE 1.22: HAVE YOU ALREADY DISCUSSED CURRENT/POTENTIAL IMPACTS OF WELFARE CHANGES WITH ANY OF THE FOLLOWING? (VQ10)

Base = 862	N (%)
Family	20,923 37
Friends	7079 13
Advice service e.g. CAB, Advice NI, Housing Rights	5679 10
Community organisations	1369 3
NIHE Patch Manager	1427 3
Local representatives (Cllr, MLA, MP)	* 1
NIHE accounts staff	* 1
Other NIHE staff	* 1
Other	24,117 43
Total	62,535 100

Multiple responses allowed so totals exceed 100%

APPENDIX 2: CTOS QUESTIONNAIRE ADDITIONAL ANALYSIS APPENDIX TABLES

TABLE 2.1: WILL ANY OF THE WELFARE CHANGES AFFECT YOU/YOUR HOUSEHOLD PERSONALLY? (S7Q12)

Base = 862	N (%)
Yes, welfare changes ALREADY affect me/my household	4944 9
Yes, welfare changes WILL affect me/my household in the future	6722 12
No, welfare changes WON'T affect me/my household	10,686 19
I am aware of welfare changes but not sure how they may affect me/my household	15,373 27
I am not aware of any of the welfare changes	10,701 19
Missing	7914 14
Total	56,373 100

TABLE 2.2: IF WELFARE CHANGES WON'T AFFECT YOUR HOUSEHOLD PLEASE STATE WHY (S7Q14)

Base = 161	N (%)
Do not receive benefits/I have/ plan on getting a job	2532 24
I was told/heard that they won't	2082 20
All rooms are occupied (bedroom tax won't affect me)	3042 29
Due to circumstances (pensioner/children/disability)	1957 18
I pay the rent	* 3
Don't know/Don't think they will	* 7
Total	10,686 100

TABLE 2.3: HOW WELL/POORLY INFORMED DO YOU FEEL ABOUT WELFARE CHANGES? (S7Q16)

Base = 862	N (%)
Very well informed	5981 11
Quite well informed	9737 17
Neither well nor poorly informed	14,917 27
Quite poorly informed	6466 12
Very poorly informed	11,359 20
Missing	7914 14
Total	56,373 100

TABLE 2.4: HOW DID YOU FIND OUT ABOUT WELFARE CHANGES? (S7Q15)

Base = 575	N (%)
Received letter from the Housing Executive	9336 25
Received leaflet 'Benefits are changing'	6651 18
Visit to a local Housing Executive office	* 2
Telephoned a Housing Executive office	* 0
Jobs and Benefits office	4012 11
NI Direct website	* 3
Telephoned the Welfare Changes helpline	* 1
Other	18,731 50

Multiple response question so totals do not equal 100%

TABLE 2.5: HOW DID YOU FIND OUT ABOUT WELFARE CHANGES AND HOW THEY WILL AFFECT YOU? (OTHER SOURCES) (S7Q15oth)

Base = 282	N (%)
Media – TV/news/radio/newspaper	8024 43
Word of mouth	4940 26
Not applicable/don't get benefits	* 2
Don't know/not sure/can't remember	1336 7
Did not receive any information	1460 8
Advice centre/Community groups	* 3
Internet – other than NI Direct website	* 4
From a letter	* 1
Housing Executive came to visit	* 3%
Total	18,731 100

TABLE 2.6: WHAT WAS THE MAIN METHOD FROM WHICH YOU FOUND OUT ABOUT WELFARE CHANGES? (S715B)

Base = 575	N (%)
Received letter from Housing Executive	8589 23
Received leaflet 'Benefits are Changing'	6111 16
Jobs and Benefits office	3565 9
NI Direct website	* 2
Visit to a local Housing Executive office	* 2
Telephoned the Welfare Changes helpline	* 1
Telephoned a Housing Executive office	* 0%
Other	17,319 47
Total	37,758 100

TABLE 2.7: HOW CONCERNED/UNCONCERNED ARE YOU ABOUT WELFARE CHANGES AND HOW THEY MAY AFFECT YOU/YOUR HOUSEHOLD PERSONALLY? (S7Q17)

Base = 862	N (%)
Not at all concerned	23,097 41
Slightly concerned	9472 17
Somewhat concerned	6024 11
Moderately concerned	3413 6
Extremely concerned	6453 12
Missing	7914 14
Total	56,373 100

TABLE 2.8: CONCERN ABOUT WELFARE CHANGES BY AGE BAND OF HOUSEHOLD REFERENCE PERSON

Base = 862	16-34	35-54	55-63
Not at all concerned	5182 50%	10,709 47%	6444 46%
Slightly concerned	1655 16%	4605 20%	3037 22%
Somewhat concerned	1688 16%	2770 12%	1487 11%
Moderately concerned	* 7%	1763 8%	* 7%
Extremely concerned	1221 12%	3126 14%	2106 15%
Total	10,456 100%	22,973 100%	13,993 100%

TABLE 2.9: REASONS WHY YOU ARE NOT CONCERNED ABOUT WELFARE CHANGES AND HOW THEY MAY AFFECT YOU PERSONALLY (S7Q18)

Base = 363	N (%)
Won't affect me/do not think it will affect me	15,485 67
Do not know what is happening yet/don't know anything about it	4207 18
No point worrying/will happen anyway	3405 15
Total	23,097 100

TABLE 2.10: REASONS FOR CONCERN ABOUT WELFARE CHANGES AND HOW THEY MAY AFFECT YOU PERSONALLY (S7Q19)

Base = 380	N (%)
Uncertainty/don't know enough about it	11,560 46
Might affect my finances	10,160 40
Bedroom tax – having to move or financial cost	2036 8
Other	1418 6
Total	25,363 100

TABLE 2.11: DO YOU OR ANY MEMBER OF YOUR HOUSEHOLD HAVE ACCESS TO THE INTERNET? (S5Q2)

Base = 862	Yes	No	Total
Yes, have access to internet from home	43,024 76%	13,349 24%	56,373 100%
Yes, access to the internet outside of home i.e. work, library etc.	2323 4%	54,050 96%	56,373 100%
Yes, access to internet using mobile phone/smartphone	8294 15%	48,078 85%	56,373 100%
Do NOT have access to the internet	12,224 21%	44,149 79%	56,373 100%

TABLE 2.12: DO YOU HAVE AN EMAIL ADDRESS? (S5Q7)

Base = 862	N (%)
Yes	30,321 54
No	26,052 46
Total	56,373 100

TABLE 2.13: DIGITAL INCLUSION OF RESPONDENTS BY AGE BAND OF HRP

Base = 862	Has access to internet from home	Has access to internet from smartphone	Have access to the internet outside of the home i.e. work, library etc.	Do not have access to the internet
16 – 34	11,488 90%	2665 21%	* 8%	* 7%
35 – 54	21,939 81%	3788 14%	* 3%	4640 17%
55 – 63	8962 58%	1748 12%	* 3%	6139 40%

(% is proportion of respondents who answered 'yes')

TABLE 2.14: DIGITAL INCLUSION OF RESPONDENTS BY URBAN/RURAL

Base = 862	Has access to internet from home	Has access to internet from smartphone	Have access to the internet outside of the home i.e. work, library etc.	Do not have access to the internet
Urban	38,598 78%	7812 16%	2323 5%	10,154 20%
Rural	4426 67%	* 7%	* 0%	2070 29%

(% is proportion of respondents who answered 'yes')

TABLE 2.15: DO YOU HAVE A MOBILE PHONE? (S5Q5)

Base = 862	N (%)
Yes	53,855 96
No	2517 4
Total	56,373 100

TABLE 2.16: ACCESS TO INTERNET FROM HOME BY HEALTH STATUS: HRP WITH AN ILLNESS AND/OR DISABILITY THAT LIMITS ACTIVITY

Base = 862	Yes	No	Total
Has access to internet from home	20,884 68%	9926 32%	30,810 100%
Has access to internet from smartphone	3977 13%	26,833 87%	30,810 100%
Do <u>not</u> have access to the internet	9461 31%	21,348 69%	30,810 100%

TABLE 2.17: HRP WITH NO ILLNESS AND/OR DISABILITY THAT LIMITS ACTIVITY ACCESS TO INTERNET FROM HOME BY HEALTH STATUS: HRP WITH NO ILLNESS AND/OR DISABILITY THAT LIMITS ACTIVITY

Base = 862	Yes	No	Total
Has access to internet from home	22,140 87%	3423 13%	25,563 100%
Has access to internet from smartphone	4318 17%	21,245 83%	25,563 100%
Do <u>not</u> have access to the internet	2763 11%	22,800 89%	25,563 100%

TABLE 2.18: DO YOU HAVE ANY OF THE FOLLOWING ACCOUNTS? (S7Q6)

Base = 862	Yes	No	Total
Bank/Building Society <u>current account</u>	47,014 83%	9359 17%	56,373 100%
Bank/Building Society <u>savings account</u>	6919 12%	49,454 88%	56,373 100%
Credit Union account	4663 8%	51,710 92%	56,373 100%
Post Office account	6746 12%	49,627 88%	56,373 100%
None of the above	2046 4%	54,326 96%	56,373 100%

APPENDIX 3: CTOS QUESTIONNAIRE – DEMOGRAPHIC PROFILE

TABLE 3.1: GENDER OF HRP (S10Q1)

Base = 862	N (%)
Male	17,896 32
Female	38,477 68
Total	56,373 100

TABLE 3.2: AGE BANDS (S10Q1)

Base = 862	N (%)
16 - 35	12,786 23
36 - 54	27,022 49
55 - 63	15,399 28
Total	56,373 100

TABLE 3.3: EMPLOYMENT STATUS OF HRP (S10Q1)

Base = 862	N (%)
Employed	15,553 28
Unemployed	12,550 23
Retired	* 2
Sick/disabled	18,697 33
Other (Inc. looking after family, higher education etc.)	8464 15
Total	56,373 100

TABLE 3.4: DOES THE PERSON HAVE ANY LONG-TERM ILLNESS, HEALTH PROBLEMS OR DISABILITY WHICH LIMITS HIS/HER DAILY ACTIVITIES OR THE WORK HE/SHE CAN DO? (S10Q1)

Base = 862	N (%)
Has no health problems	25,563 45
Yes, has a health problem/ illness which limits activities	19,118 34
Yes, has BOTH a health problem/illness and disability	8977 16
Yes, has a disability which limits activities	2715 5
Total	56,373 100

TABLE 3.5: WHAT IS THE TOTAL INCOME BEFORE TAX AND OTHER DEDUCTIONS OF YOURSELF AND YOUR PARTNER (IF YOU HAVE ONE)? (S10Q2)

Base = 862	N (%)
£5,200 or less	2585 5
£5,201 - £10,400	13,233 23
£10,401 +	25,680 46
Refused/Don't know	14,874 26
Total	56,373 100

TABLE 3.6: DOES THE HRP RECEIVE ANY OF THE FOLLOWING BENEFITS/TAX CREDITS? (S10Q3)

Base = 862	Yes	No	Don't know	Refusal	Total
Attendance Allowance	* 1%	54,378 97%	* 1%	* 1%	56,373 100%
Carers Allowance	6581 12%	48,535 86%	* 1%	* 1%	56,373 100%
Child Benefit	18,425 33%	36,708 65%	* 1%	* 2%	56,373 100%
Child Tax Credits	16,737 30%	38,338 68%	* 1%	* 2%	56,373 100%
Disability Living Allowance	8969 15%	46,089 82%	* 1%	* 2%	56,373 100%
Employment and Support Allowance	17,516 31%	37,604 67%	* 1%	* 2%	56,373 100%
Housing Benefit	40,020 71%	15,359 27%	* 1%	* 1%	56,373 100%
Incapacity Benefit	1898 3%	53,081 94%	* 1%	* 2%	56,373 100%
Income Support	9481 17%	45,450 80%	* 1%	* 2%	56,373 100%
Jobseekers Allowance	3396 6%	51,650 91%	* 1%	* 2%	56,373 100%
Personal Independent Payment	12,859 23%	42,076 74%	* 1%	* 2%	56,373 100%
Severe Disability Living Allowance	2586 5%	52,471 93%	* 1%	* 2%	56,373 100%
Working Tax Credits	5816 10%	49,195 87%	* 1%	* 2%	56,373 100%
Universal Credit	1949 4%	52,597 87%	* 2%	* 2%	56,373 100%
State Retirement Pension	* 2%	54,287 97%	* 1%	* 1%	56,373 100%
Pension Credit	* 1%	54,287 97%	* 1%	* 2%	56,373 100%