

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.

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 FINACIAL 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%