

A photograph of two women sitting on a sofa, looking at a tablet together. The woman on the left is younger with long dark hair, wearing a maroon hoodie and blue jeans. The woman on the right is older with blonde hair, wearing a white cardigan over a maroon top and blue jeans. They are both smiling. The background shows a living room with a red and white patterned cushion and a white metal plant stand. There are blue and orange geometric shapes in the corners of the image.

CONTINUOUS TENANT OMNIBUS SURVEY

2018

MAIN REPORT

Housing
Executive

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1.0 Introduction

1.1 BACKGROUND

The Continuous Tenant Omnibus Survey (CTOS) provides extensive and up-to-date information on the Housing Executive's tenant population and 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, and helping the organisation to assess the extent to which we are achieving the four high level outcomes set out in the Corporate Plan 2017/18-2020/21¹ :

- Helping people find housing support and solutions
- Delivering better homes
- Fostering vibrant, sustainable communities
- Delivering quality public services

The CTOS also plays a vital role in delivering, at a Regional and Area level, housing management performance-related data on key service areas. This data helps the Housing Executive to concentrate attention on areas of weaker performance and provides a consistent basis for monitoring and comparing performance, in keeping with the organisation's objectives of improving services and retaining its position as a high performing landlord.

Additionally, the Survey contributes to the measurement of business improvement activity and the quality of services delivered to our tenants, as findings from the CTOS support the Housing Executive's applications for the EQFM Excellence Model, Customer Service Excellence (CSE) award and the NI Quality Award. The Survey also identifies areas where the quality of services needs to be improved. More information on the background to the survey, aims and methodology are set out in Appendix 1.

1.2 OBJECTIVES

- To provide a comprehensive socio-economic profile of Housing Executive tenants and their views and attitudes to service provision in 2018 at Northern Ireland, Regional and Area level;
- To facilitate a comparative analysis of tenants' views over time;
- To allow collection of specific information for various client groups in the Housing Executive, to inform the formulation of future policy or programmes; and
- To allow the flexibility associated with rapid response by the Research Unit to carry out research into specific issues, through the use of omnibus sections, without the delays and expense associated with the commissioning of individual small surveys.

¹ For more information see: www.nihe.gov.uk/Documents/Corporate/Corporate-plan-2017-18-2020-21

1.3 REPORTING

This report is a summary of the main findings from the 2018 CTOS. Where appropriate, the findings are compared with CTOS findings from previous years. However, where small changes of less than two percentage points occur in year-on-year comparisons, care should be taken when interpreting results, as differences may be due to sample size-related margins of error rather than actual changes in views on the level of service (see Appendix 1 for margin of error table).

Percentages in the tabular report are detailed to one decimal place. However, for ease of reporting, the percentages in the textual analysis are in whole numbers².

During 2018, Omnibus topics were reported at the end of each specific data collection period. The clients received tabular data and, where requested, an omnibus report; these are also available, on request, from the Research Unit. Table 1.1 below lists all omnibus topics included in 2018.

Table 1.1 Omnibus Topics, 2018

Quarter	Topic	Client
Q1 – Jan-Mar	Energy in the home	Sustainable Development
	Rural	Sustainable Development
Q2 – Apr-Jun	Health and Disability	Research & Equality Unit
	Income and household bills	Income Collection and Neighbourhoods
Q3 – Jul-Sep	Welfare Reform	Welfare Reform Team
	Digital Inclusion	Digital Engagement Team
Q4 – Oct-Dec	Welfare Reform	Welfare Reform Team
	Anti-social Behaviour	Income Collection and Neighbourhoods

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

2.0 Key Findings

- Lone adult (26%; also 26% in 2017) and lone older (21%; 19% in 2017) households remain the most common household types.
- Almost one-third of HRPs (31%; 30% in 2017) were retired and more than one-fifth (23%; also 23% in 2017) were permanently sick/disabled. A higher proportion of HRPs were employed (20%; 22% in 2017) than unemployed (16%; 15% in 2017).
- In 2018, almost nine in ten respondents (86%) were satisfied with the overall service provided by the Housing Executive, a three percentage point decrease from 2017 (89%).
- More than two-thirds of respondents (68%; also 68% in 2017) had made a repair request within the 12 months prior to being interviewed. Of these respondents, the majority (89%; also 89% in 2017) continued to make their repair request by telephone. Compared with 2017, respondent satisfaction with how the Housing Executive deals with repairs decreased by three percentage points (77%; 80% in 2017).
- Of the respondents who had reported a repair at the time of interview (68%), the majority (84%; 87% in 2017) had had at least one repair completed. Of these respondents (84%), 85% (86% in 2017) said they were satisfied with how the Housing Executive deals with repairs.
- Eighty-six per cent of all respondents were satisfied with the overall quality of their home, compared with 89% in 2017. Similarly, 86 per cent (87% in 2017) were satisfied with the general condition of their property.
- More than three-quarters of households were in receipt of Housing Benefit (78%; 77% in 2017). Analysed by household type, higher proportions of lone older (88%), lone parent (82%) and lone adult (83%) households were in receipt of Housing Benefit.
- More than four-fifths (90%; also 89% in 2017) of respondents were satisfied that their rent provided value for money. The vast majority (91%) of respondents who received some level of Housing Benefit were satisfied with the value for money of their rent, while the proportion was slightly lower (83%) among households that did not receive any Housing Benefit.
- The majority of respondents (93%) had some type of current/savings account. Less than one-tenth (4%) of respondents did not have a current/savings account and three per cent refused to respond.
- Around three-quarters of respondents (73%; 76% in 2017) were satisfied that the Housing Executive listens to their views and acts upon them. The rate of satisfaction was highest among HRPs who were 65 or over (80%), and lowest among those aged 25-44 (66%).
- Almost eight in ten (78%) respondents felt that the Housing Executive was good at keeping them informed about things that might affect them as a tenant. A higher proportion of respondents in the North Region (84%) were of this opinion than in the Belfast (77%) and South (74%) Regions.
- In 2018, more than three-fifths (62%; also 62% in 2017) of all households had access to the internet. Access to the internet was greater among those households with a HRP younger than 60 years of age.
- Mobile/smartphone (63%) was the main method used by respondents to access the internet, followed by tablet/iPad (18%) and home computer/laptop (17%).

3.0 Characteristics of Stock and Household Profile

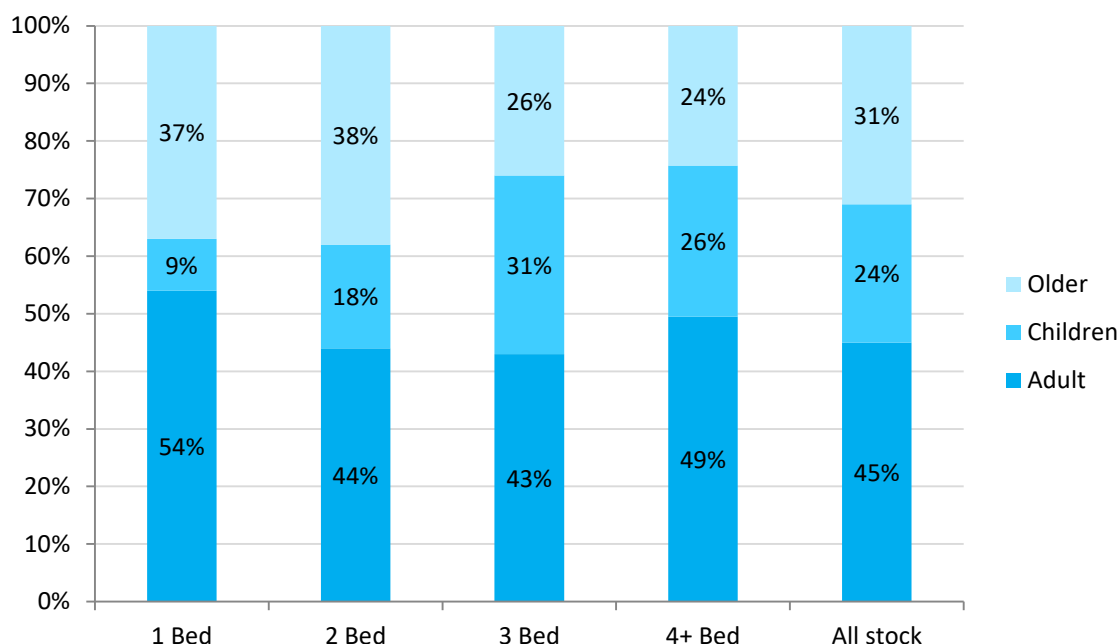
This chapter reports on the Housing Executive’s occupied stock in 2018, and the socio-economic profile of the Household Reference Person (HRP) and the total resident population as at January 2018. Findings are reported by household type and Household Reference Person (HRP)³.

3.1 HOUSING EXECUTIVE STOCK

As in January 2018, the Housing Executive had an occupied stock of approximately 84,500 properties. More than half (60%) of Housing Executive dwellings were houses, more than one-fifth (23%) were bungalows/cottages and just under one-fifth (17%) were flats/maisonettes/bedsits (*Appendix Table 3.1*).

The distribution of the housing stock by number of bedrooms and by the household type that occupied the dwelling had both changed little from 2017. Over half of all dwellings (52%) had three or more bedrooms, while almost two-fifths (37%; 40% in 2017) had two bedrooms and only around one tenth of homes (11%) had one bedroom. Properties with three or more bedrooms were more likely than smaller dwellings to be occupied by households with children, while properties with two bedrooms or fewer had higher than average proportions of older occupants (*Appendix Table 3.2; Figure 3.1*).

Figure 3.1: Household type by number of bedrooms



³ The household reference person (HRP) is the member of the household who pays the rent on the property. Where two people have equal claims (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.

3.2 HOUSEHOLD PROFILE (ALL HOUSEHOLD MEMBERS)

As in previous years, lone adult (26%; also 26% in 2017) and lone older (21%; 19% in 2017) households remained the most common household types. Generally, more than two-fifths (47%; 45% in 2017) of residents lived alone, while more than one-quarter either lived in a two person household (26%; 27% in 2017) or a household with three or more members (27%; 28% in 2017) (*Appendix Table 3.3 and 3.4*).

The total estimated resident population within the Housing Executive's occupied stock in 2018 was approximately 171,000, giving an average household size of 2.04 (2.04 in 2017 and 2.07 in 2016). This was lower than the average household size for Northern Ireland as a whole at 2.5⁴ (also 2.5 in the previous year).

Compared with 2017 there was very little change in 2018 in the make-up of households, as outlined below (*Appendix Table 3.5*).

Gender

More than half of all residents were female (55%; 54% in 2017) and less than half (45%; 46% in 2017) were male.

Age

Of all residents, more than one-quarter (26%; 24% in 2017) were aged 60 or older and more than one-fifth (22%; 24% in 2017) were under 16 years old.

Employment

Almost one-fifth of residents were employed (19%; 20% in 2017), one-fifth were retired (20%; 18% in 2017) and more than one-tenth were unemployed (12%; also 12% in 2017).

Ethnicity

As in 2017, the ethnicity of almost all residents (98%; also 98% in 2017) was white.

Disability/Long term illness

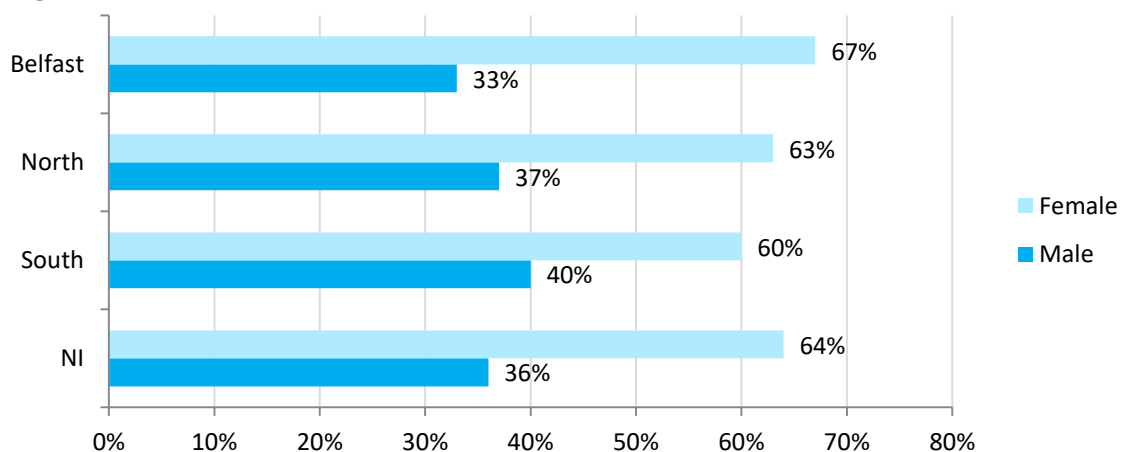
Of all household members, more than two-fifths (43%; 39% in 2017) were reported to have a long term illness/disability.

⁴ Family Resources Survey 2016/17, Department for Communities

3.3 PROFILE OF HOUSEHOLD REFERENCE PERSON (HRP)

The majority of HRPs were female (64%; 62% in 2017) (Figure 3.2). By Region, the Belfast Region (67%) had a marginally higher proportion of female HRPs than the overall average, while the proportion in the South Region (60%) was slightly lower than the Northern Ireland average ([Appendix Table 3.6](#)).

Figure 3.2: Gender of HRP



Similar proportions of HRPs were aged 65 years or older (32%; 30% in 2017) and 45-59 years old (30%; also 30% in 2017) ([Appendix Table 3.6](#)).

At 33%, the proportion of households with an annual income lower than £10,400 (£200 per week) was slightly lower in 2018 than in 2017 (37%). Less than one-tenth (4%; 6% in 2017) had an annual income of £5,200 or less (£100 or less per week) while the largest proportion (41%; 43% in 2017) had an annual income of £10,401 or more ([Appendix Table 3.6](#)).

Three in ten HRPs (31%; 30% in 2017) were retired, while one-fifth (20%; 22% in 2017) were employed and less than one-fifth (16%; 15% in 2017) were unemployed ([Appendix Table 3.6](#)).

HRPs of Working Age by Employment Status

Overall, two-thirds (66%; 69% in 2017) of HRPs were of working age⁵. Of this sub-group, the largest proportion (32%; 30% in 2017) was permanently sick/disabled, followed by a similar proportion that was employed (30%; 31% in 2017). Slightly more than one-fifth of working age respondents were unemployed (23%; 22% in 2017) ([Appendix Table 3.7](#)).

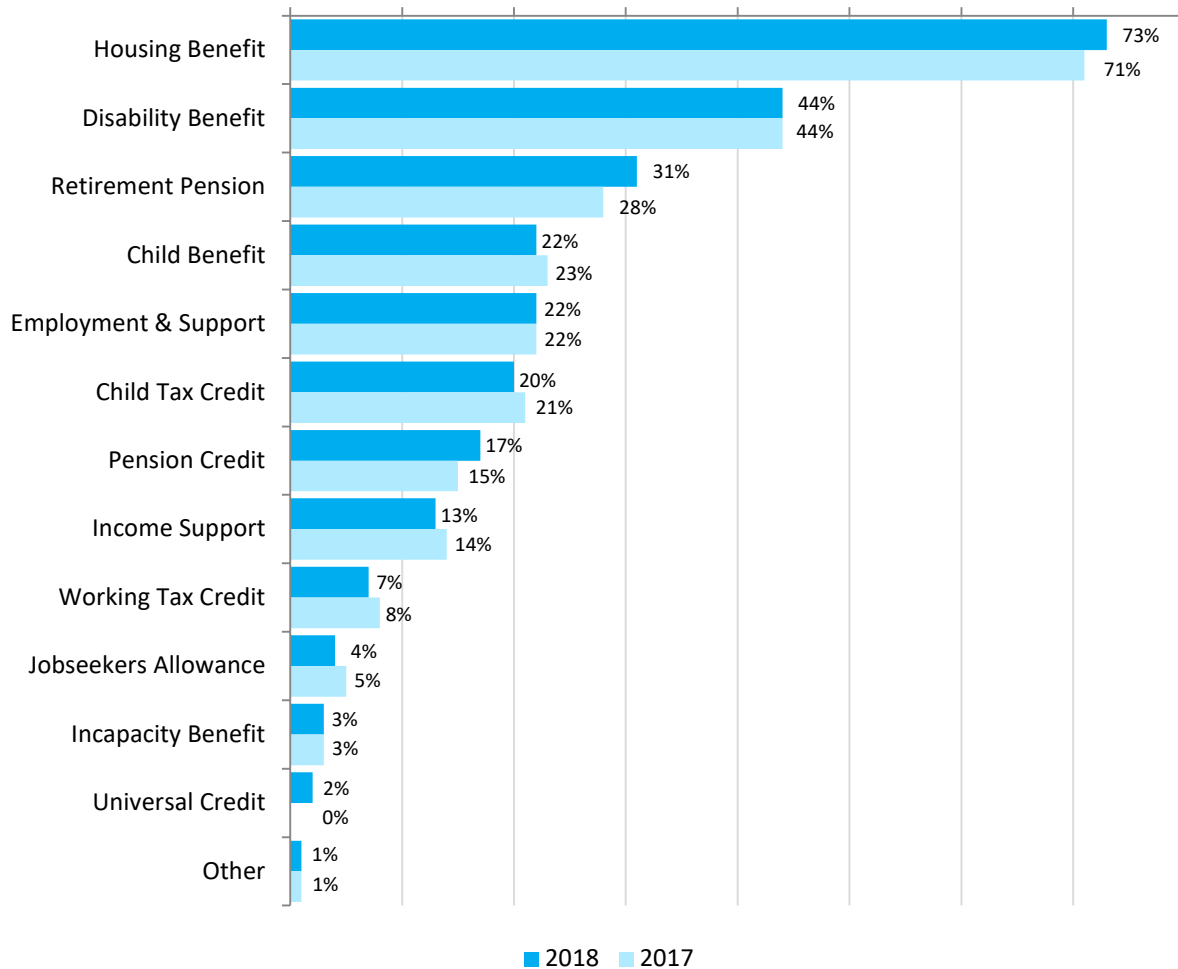
More than one-third (34%; 31% in 2017) of HRPs were not of working age⁶, the vast majority of whom were retired (89%; 90% in 2017) ([Appendix Table 3.7](#)).

⁵ 16 and over, but less than 65 years (for males) or 63 years (for females)

⁶ Males 65 years and over; females 63 years and over

Benefits

Benefit dependency remained high among HRP in 2018. Almost three-quarters (73%; 71% in 2017) were in receipt of Housing Benefit (full/partial), while slightly more than two-fifths were in receipt of a disability benefit (44%; also 44% in 2017) and almost one-third (31%; 28% in 2017) received a retirement pension (*Appendix Table 3.8a; Figure 3.3*).

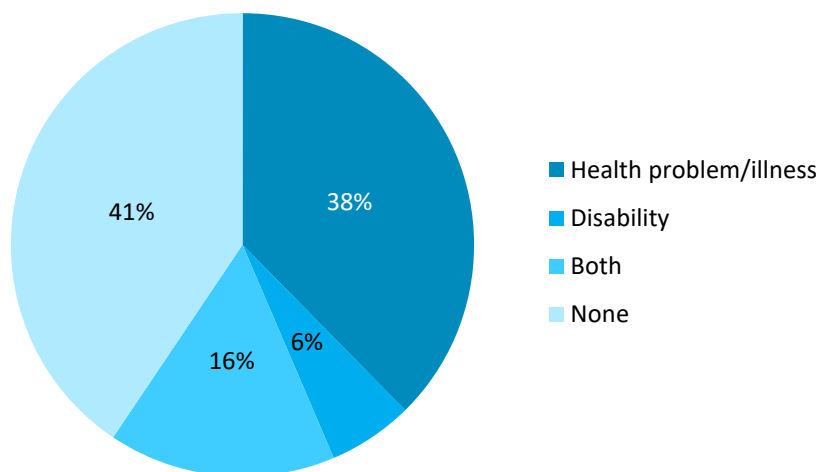


More than two-fifths of HRP had a partner (47%; 43% in 2017). Of those partners, more than one-third were receiving a disability benefit (38%), and more than one-quarter (27%) were in receipt of a retirement pension (*Appendix Table 3.8b*).

Health/Disability of HRP

More than two fifths of all HRP (41%; 44% in 2017) reported that they did not have any health problem/illness or disability which limited their daily activities. However, just over one-third (38%; 31% in 2017) said that they had a health problem/illness, less than one-tenth (6%; 7% in 2017) had a disability and almost one-fifth (16%; 18% in 2017) had both a health problem and a disability (*Appendix Table 3.9; Figure 3.4*).

Figure 3.4: HRP health problem/illness or disability



The majority of HRPs (75%; also 75% in 2017) reported that they did not require any indoor or outdoor mobility aids; however, 14 per cent used a stick and five per cent used a Zimmer frame (*Appendix Table 3.10*).

Religion

Slightly more than half of HRPs (52%; 51% in 2017) described the religious composition of their household as Protestant, less than two-fifths (38%; 39% in 2017) described their household as Catholic and two per cent (2% in 2017) described their religion as mixed (Protestant/Catholic) (*Appendix Table 3.11*).

4.0 Housing Executive Services

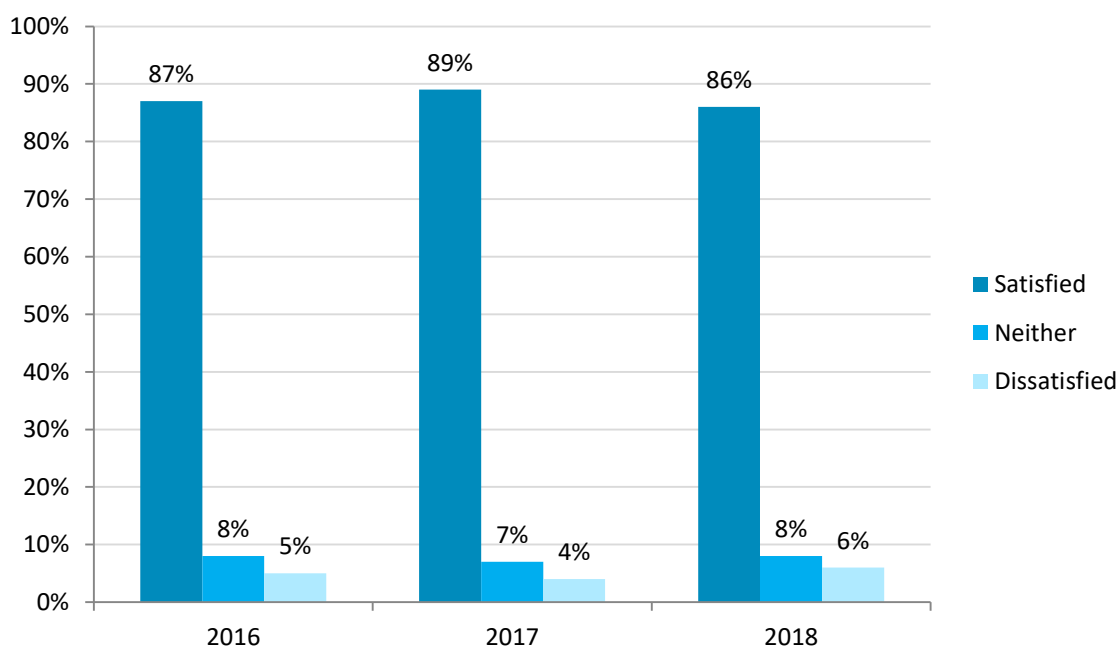
This chapter reports on tenants' views of the Housing Executive's overall service delivery and how tenants feel the organisation performed in some key service areas.

4.1 OVERALL SERVICE PROVIDED BY THE HOUSING EXECUTIVE

Respondent satisfaction with the overall service provided by the Housing Executive remained high in 2018 (86%; 89% in 2017) (*Appendix Table 4.1; Figure 4.1*).

By Region, satisfaction with the overall service provided by the Housing Executive was highest in the North (89%) and lower in the South (87%) and Belfast (83%) Regions (*Appendix Table 4.1*).

Figure 4.1: Overall satisfaction 2016-2018



Respondents' main reason for dissatisfaction with the overall service provided related to the repair service. Respondents commented on "poor repairs service/repairs not carried out" or "repairs take too long".

Overall Satisfaction by Household characteristics (Appendix Table 4.1)

Household type

Lone older (93%) and two older (90%) households were more likely to be satisfied with the overall service provided by the Housing Executive than large family (81%) and small family (80%) households.

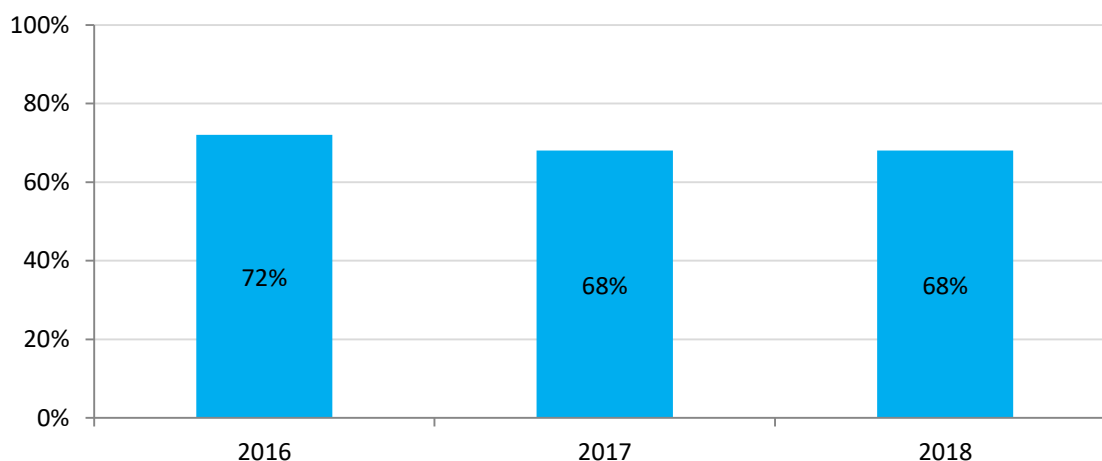
Age of HRP

Similarly, households with older HRPs were more likely to be satisfied with the overall service provided than younger households (45-59 years, 85%; 60-64 years, 88%; 65 years or over, 92%).

4.2 REPAIRS SERVICE

An equal proportion of respondents in 2018 compared to 2017 said they had made a repair request (68%; also 68% in 2017 and 72% in 2016) (Appendix Table 4.2; Figure 4.2). By Region, lower proportions of respondents living in the Belfast (69%) and North (66%) Regions had reported a repair compared to South Region (70%).

Figure 4.2: Proportion of respondents who had reported a repair, 2016-2018



The majority (89%; also 89% in 2017) of repair requests were reported by telephone, with around six per cent reported in person at a local office and a small percentage (3%; 3% in 2017) being reported by email or via the website (Appendix Table 4.3).

Advised when work would be completed

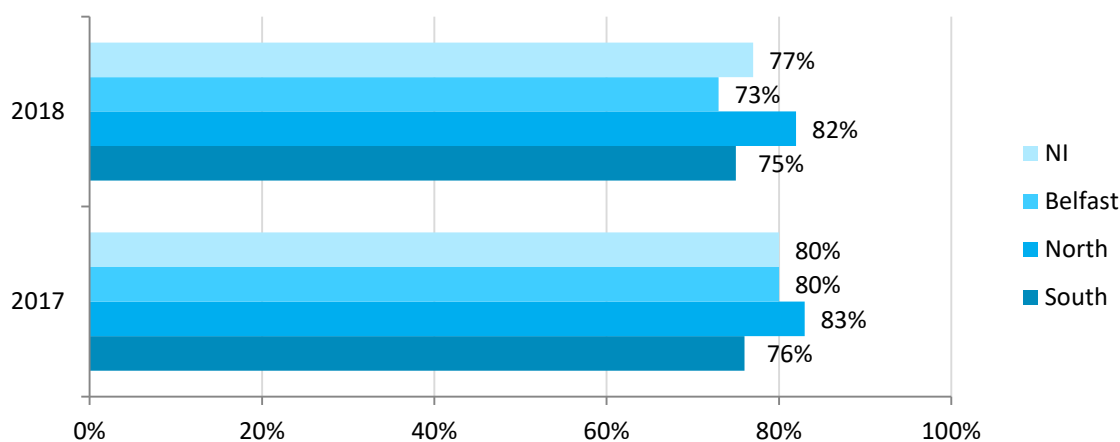
Of those respondents reporting a repair request (68%), more than four-fifths (81%) were advised when the work would be completed. Of these respondents, more than four-fifths (87%) said the work was completed within the time they were advised (Appendix Tables 4.4 and 4.5).

General satisfaction with repair service

Respondent satisfaction with the way the Housing Executive deals with repairs decreased slightly in 2018 compared to the previous year (77%; 80% in 2017) (Appendix Table 4.6; Figure

4.3). By Region, satisfaction was highest in the North Region (82%) and lowest in the Belfast Region (73%).

Figure 4.3: General satisfaction with the repair service by Region, 2017-2018



Household characteristics

Households with a HRP aged 24 or younger were the least likely to be satisfied (68%) with repairs, compared to all other age groups. By household type, satisfaction was lowest among small family households (67%) and highest among lone older respondents (83%).

Completed Repair

Of those respondents who had reported a repair in 2018 (68% of all respondents), more than four-fifths (84%; 87% in 2017) had at least one repair completed in the 12 months prior to being surveyed (Appendix Table 4.7). More than four-fifths (85%; 87% in 2017) reported that the contractor/workers completed the repair work in full when they first visited ([Appendix Table 4.8](#)).

Table 4.1 below shows that satisfaction with aspects of the service received by respondents who had at least one repair completed remained high in 2018; ranging from 92 per cent to 96 per cent ([Appendix Table 4.9](#)).

Table 4.1: Satisfaction with aspects of completed repair, 2014-2018 (%)

	2014	2015	2016	2017	2018
Politeness	97	96	96	95	96
Friendliness	97	96	96	95	96
Tidiness	95	95	95	95	95
Speed	93	94	92	94	94
Quality of work	91	92	91	91	92
Quality of materials	91	91	91	92	92

In addition, the vast majority of respondents were satisfied with how the Housing Executive had managed the repair (91%; 92% in 2017) and how the contractor had carried out the repair work (92%; also 92% in 2017) ([Appendix Tables 4.10a and 4.10b](#)).

It is worth noting that overall satisfaction with the Housing Executive's repairs service was higher among respondents who had at least one repair completed in the 12 months prior to taking part in the survey, when they had experienced the repair service in full (85%; 86% in 2017) ([Appendix Table 4.11](#)), than among all respondents who had reported a repair (77%; 80% in 2017).

4.3 SATISFACTION WITH QUALITY, CONDITION AND SIZE OF HOME

Quality of home

Amongst all respondents, 86% (88% in 2017) were satisfied with the overall quality of their home ([Appendix Table 4.12](#)). Satisfaction was lowest among those households with children (small family 81%; lone parent 74%) and among households with a HRP aged 25 - 44 years (78%).

Condition of property

Similarly, 86% (87% in 2017) of all respondents were satisfied with the general condition of their property ([Appendix Table 4.13](#)). Both small family households (79%) and lone parent households (74%) were less likely to be satisfied with the condition of their property than other household types. Similarly, satisfaction was lowest among households with a HRP aged 25 - 44 years (76%).

Size of property

The majority of respondents (85%) felt their home was just the right size. Just over one-tenth (11%) felt their home was too small, while four per cent felt their home was too big ([Appendix Table 4.14](#)).

4.4 FUTURE INTENTIONS (over the next 5 years)

Respondents were asked if they intended to remain a Housing Executive tenant for the next five years. The vast majority (96%; 95% in 2017) reported that they did intend to remain a Housing Executive tenant ([Appendix Table 4.15](#)) and two per cent intended to move to the owner occupied sector.

4.5 CONTACT WITH THE HOUSING EXECUTIVE

Telephone Contact

In 2018, respondent contact with the Housing Executive by telephone increased slightly (70%; 69% in 2017). The primary reason for contacting a Housing Executive office related to repairs (83%; 85% in 2017) ([Appendix Tables 4.16 and 4.17](#)).

In the vast majority of cases (93%), when a respondent last telephoned a Housing Executive office, their call had been answered/answered promptly ([Appendix Table 4.18](#)).

On contacting an office by telephone, the vast majority of respondents felt staff members were:

- Polite (98%; also 98% 2017);
- Friendly (98%; also 98% in 2017);
- Easy to understand (96%; 97% in 2017);
- Patient (96%; 95% in 2017);
- Knowledgeable (96%; also 96% in 2017).

A small minority of respondents felt staff members were:

- Not interested/off hand (6%; 5% in 2017);
- In a hurry/rushed (4%; 3% in 2017);
- Rude (3%; 2% in 2017).

The majority of respondents (95%; 95% in 2017) who had telephoned a Housing Executive office reported that staff had spoken to them in a courteous manner ([Appendix Table 4.20](#)).

Overall satisfaction with telephone contact

The vast majority of respondents who had telephoned continued to report a high level of satisfaction with the telephone service received from the Housing Executive (87%; 91% in 2017) ([Appendix Table 4.21](#)).

Household characteristics

By household type, satisfaction with the telephone service received was lowest among lone parent (82%) and large family households (85%). By age, satisfaction was lowest among households with a HRP aged either 18-24 years (82%) or 25-44 years (85%), both of which were below the overall average of 87 per cent.

Visit to a Housing Executive office

Less than one-fifth of respondents (18%; 21% in 2017) had visited a Housing Executive office in the 12 months prior to being surveyed ([Appendix Table 4.22](#)). When they called at the office, more than four-fifths of visitors (94%; 89% in 2017) had waited less than 15 minutes to be attended to by staff (63% in less than 5 minutes; 57% in 2017) ([Appendix Table 4.23](#)).

In 2018, respondents' experience of various aspects of visiting a Housing Executive office remained very positive ([Table 4.2](#); [Appendix Table 4.24](#)).

Table 4.2: Satisfaction with how respondent's query was dealt with by office staff (%)

Staff at the office were...	2017	2018
Polite	97	98
Friendly	97	98
Patient	96	96
Knowledgeable	97	96
Easy to understand	98	95
Not interested/offhand	6	6
In a hurry/rushed	3	6
Rude	3	2

Overall satisfaction with office visit

Overall, more than nine-tenths (92%; 91% in 2017) were satisfied with their visit to a Housing Executive office ([Appendix Table 4.25](#)).

Household characteristics

Overall satisfaction with visiting a Housing Executive office was highest among lone parent and lone older (both 97%) households ([Appendix Table 4.25](#)), both of which were above the overall average of 92 per cent, and households with a HRP aged 24 years or below were most likely to be satisfied (100%).

Home visit from a member of Housing Executive staff

One-quarter (25%; 33% in 2016) of respondents had received a home visit by a member of staff in the 12 months prior to being surveyed ([Appendix Table 4.26](#)). Around two-fifths (41%; 36% in 2017) of these respondents had requested a staff member to visit their home ([Appendix Table 4.27](#)) and four-fifths (80%; 84% in 2017) said they were satisfied with the home visit ([Appendix Table 4.28](#)).

4.6 RESPONDENTS' ATTITUDES TO HOME AND ESTATE

Respondents' satisfaction with their neighbourhood as a place to live continued to remain high in 2018 (93%; 91% in 2017) ([Appendix Table 4.29](#)).

The majority of respondents also continued to feel proud (77%; also 77% in 2017) about the general image of their area, if friends and relatives come to visit ([Appendix Table 4.30](#)).

Household characteristics

By household type, lone parents (68%) were least likely to report that they felt proud about the general image of their area. Similarly, households with HRPs aged 25-44 years (69%) or 18-24 years (65%) were less likely to feel proud than the overall average (77%).

Location

The proportion of respondents in the Belfast region who felt a sense of pride about the general image of their area was lower in 2018 (68%) than in 2017 (72%); the figure remained nine percentage points below the overall 2018 average (77%). On the other hand, respondents in the North (84%) felt most proud of the general image of their area ([Appendix Table 4.30](#)).

5.0 Housing Benefit, Rent Payments and Financial Inclusion

The 2018 CTOS continued to ask questions regarding tenant uptake of Housing Benefit, rent payment and access to financial products. The results provide valuable insight which informs strategies aimed at providing better quality services and support, when needed, to Housing Executive tenants. What follows is an analysis of 2018 findings by household characteristics and location and, where appropriate, comparisons with the 2017 CTOS.

5.1 HOUSING BENEFIT

Housing Benefit status⁷

There continued to be a high level (78%; 77% in 2017) of households living in Housing Executive properties who were in receipt of Housing Benefit.

Housing Benefit status - Household Characteristics (Appendix Table 5.1)

Household Income

- As might be expected, households with an income of £10,400 or below were more likely to be in receipt of Housing Benefit (93%) than those households with an income of £10,401 or more (65%).

Household type

- The proportions of lone older (88%), lone adult (83%) and lone parent (82%) households in receipt of Housing Benefit were all above the overall average (78%).
- Large adult (62%) households were least likely of all households to receive Housing Benefit.

Location

- The proportion of households living in the South Region who were in receipt of Housing benefit (76%; 75% in 2017) was slightly lower than in either Belfast Region (77%; 76% in 2017) or North Region (81%; 81% in 2017).

Housing Benefit service provided

The vast majority of Housing Benefit recipients (96%) were satisfied with the service provided ([Appendix Table 5.2](#)). Overall, however, lone parent households (90%) were least likely to be satisfied with the Housing Benefit service.

5.2 RENT PAYMENTS

All respondents were asked if they had had any difficulty making their rent payment during the 12 months before interview. More than two-thirds of respondents (68%; 67% in 2017) reported that they were in receipt of full Housing Benefit (and therefore did not personally make rent payments; rent payments were made by Housing Executive) and a further 28 per cent (28% in 2017) indicated that they had not experienced any difficulty in paying their rent during the

⁷ The CTOS Housing Benefit figures rely on respondents accurately reporting their circumstances. However, they are broadly in line with Housing Executive operational figures.

previous year. However, a small proportion (4%; 5% in 2017) said they had experienced difficulty in paying their rent in the past 12 months ([Appendix Table 5.3](#)).

Of the households that did pay some level of rent (32%), more than one-tenth (13%; approximately 3,500 households) reported having experienced difficulty in making their rent payment within the last 12 months ([Appendix Table 5.4a](#)).

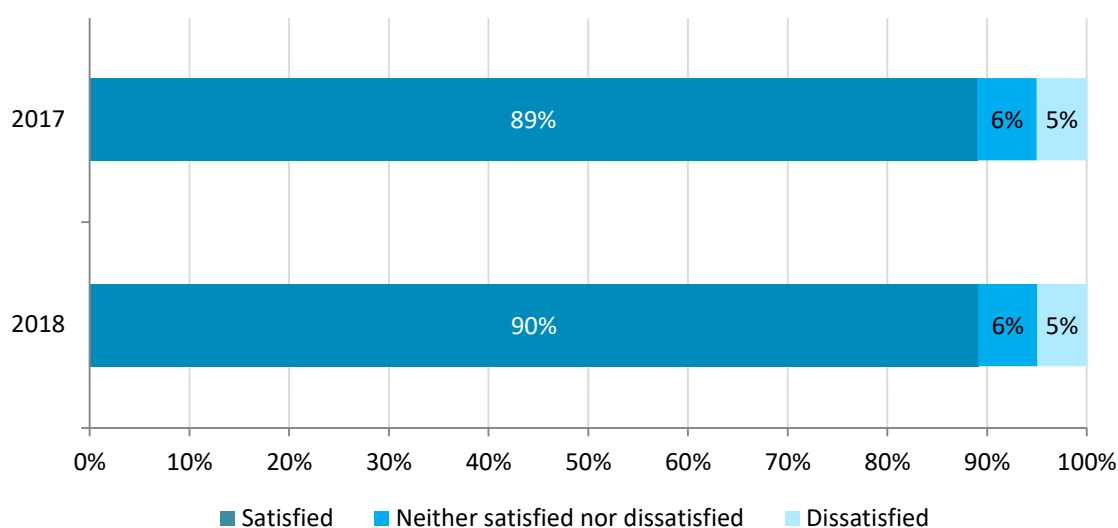
The main reasons why respondents had experienced difficulty in making their rent payments related to ([Appendix Table 5.4b](#)):

- Illness (i.e. loss of earnings);
- Unexpected “other” bills;
- Low income/being benefit-dependent
- Having rent arrears to pay; and
- Unemployment

Satisfaction that rent provides value for money

In 2018 the majority of respondents (90%; 89% in 2017) said their rent provided value for money ([Figure 5.1](#); [Appendix Table 5.5](#)).

Figure 5.1: Satisfaction that rent provides value for money, 2017-2018



Satisfaction that rent provides value for money – Household Characteristics

Age of HRP

Households with a HRP aged 45+ years (45-59 years, 89%; 60-64 years, 94%; 65+ years, 92%) were more likely to be satisfied that their rent provided value for money than households with a younger HRP (16-24 years, 87%; 25-44 years, 85%).

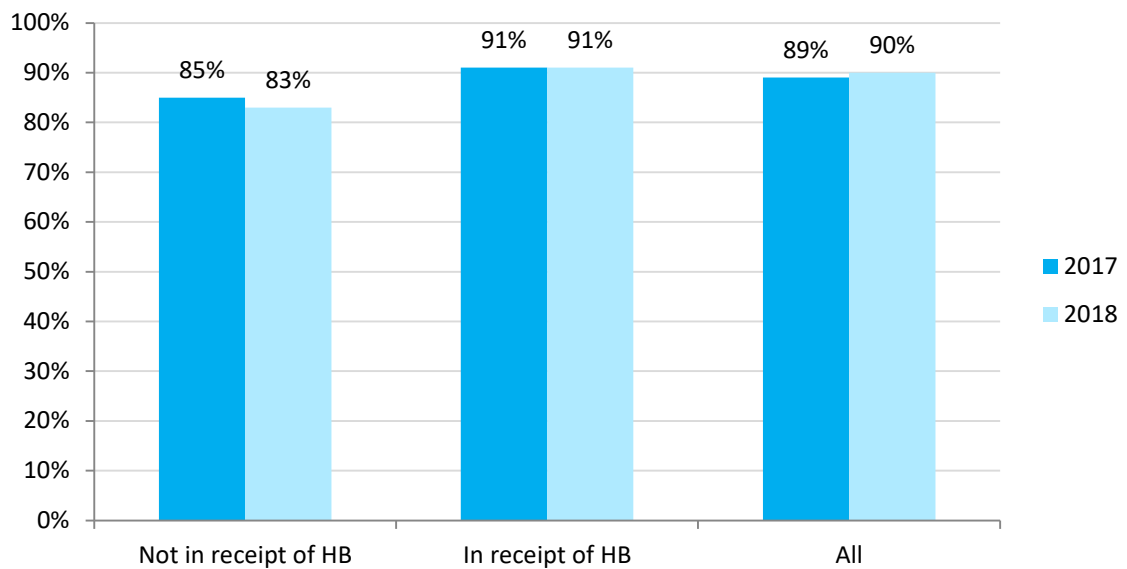
Household type

Respondents living in small families (86%), lone parents (86%) and large families (85%) were least likely to be satisfied that their rent provided value for money.

Housing Benefit status and satisfaction that rent provides value for money

Figure 5.2 illustrates that, as in 2017, respondents living in households not in receipt of Housing Benefit (83%) were less likely to be satisfied that their rent provided value for money than those in receipt of Housing Benefit (91%). However, the chart also shows that satisfaction with the value for money provided by Housing Executive rents remained the same among those in receipt of Housing Benefit between 2017 and 2018 (*Appendix Table 5.6*).

Figure 5.2: Satisfaction that rent provides value for money by Housing Benefit Status



5.3 FINANCIAL INCLUSION

Current and savings account ownership

Respondents were asked about their ownership of current and savings accounts including Bank, Building Society, Post Office and Credit Union accounts.

Overall, more than nine-tenths (93%) of respondents had some form of current and/or savings account; four per cent did not have either of these account types and the remaining three per cent refused to say if they had a savings or current account (*Appendix Table 5.7*).

Current and/or savings account ownership - Household Characteristics

Household Type

Current and/or savings account ownership was highest amongst large family (98%), small family (97%) and lone parent (96%) households. However, two older and lone adult (92%) households were slightly below the overall average (93%) of households with a current and/or savings account.

Age of HRP

There was a correlation between ownership of a current/savings account and age of HRP; households with a younger HRP (16-24 years, 97%; 25-44 years, 96%) were more likely to have a current and/or savings account than households with an older HRP (65+ years, 90%) ([Appendix Tables 5.7a and b](#)).

Debit payment card and/or credit card ownership

More than three-quarters of respondents (77%; 71% in 2017) had a debit payment card and/or credit card; the remainder (23%) had no such products or refused to respond ([Appendix Table 5.8](#)).

Debit payment card and/or credit card ownership – Household Characteristics

Age of HRP

Those respondents living in households with HRPs in the younger age groups (16-24 year olds; 88% and 25-44 year olds; 87%) were more likely to have a debit payment card and/or credit card than those living in households with older HRPs (65 years or over, 67%).

Household Income

There was a correlation between household income and ownership of a debit payment card and/or credit card, in that those respondents living in higher income households (£10,401 or more) were more likely (85%) to have such products than those respondents living in the lowest income households (£5,200 or less, 65% and £5,201-£10,400, 73%).

Household Type

Both large family (91%) and small family (89%) households had a higher level of debit payment card and/or credit card ownership than other households.

Location

Debit payment card and/or credit card ownership was highest amongst respondents in the North Region (81%), followed by respondents living in the Belfast (77%) and South (74%) Regions.

Rent Payment by Direct Debit or Standing Order ([Appendix Table 5.9 – 5.11](#))

Respondents were asked if they paid their rent by direct debit or standing order. Around two thirds (68%) reported that they were in receipt of full Housing Benefit ([Appendix Table 5.9](#)). Of those households that did pay some level of rent (32% of all respondents), almost two-fifths (39%) paid their rent by Direct Debit or Standing Order, a one percentage point increase from the previous year.

The majority of respondents (61%; 62% in 2017) did not pay their rent by Direct Debit or Standing Order. The main reason given for not using these payment methods was that respondents preferred to budget with cash (87%; 84% in 2017). However, almost one-tenth (9%; also 9% in 2017) of those respondents who paid some rent but did not use Direct Debit or

Standing Order said they would consider this method of payment in the future ([Appendix Tables 5.10-5.12](#)).

Home contents insurance

While more than one-quarter of respondents (26%; also 26% in 2017) said the contents of their home were insured, the majority (71%) reported that they did not have home contents insurance and a small percentage (3%) did not know ([Appendix Table 5.13](#)).

Reasons why respondents did not have home contents insurance included ([Appendix Table 5.14](#)):

- Had not got round to getting insurance (42%);
- Quotes received were too expensive (31%);
- Don't think I need insurance (23%); and
- Don't know how to get insurance (1%).

6.0 Tenant involvement, consultation and communication

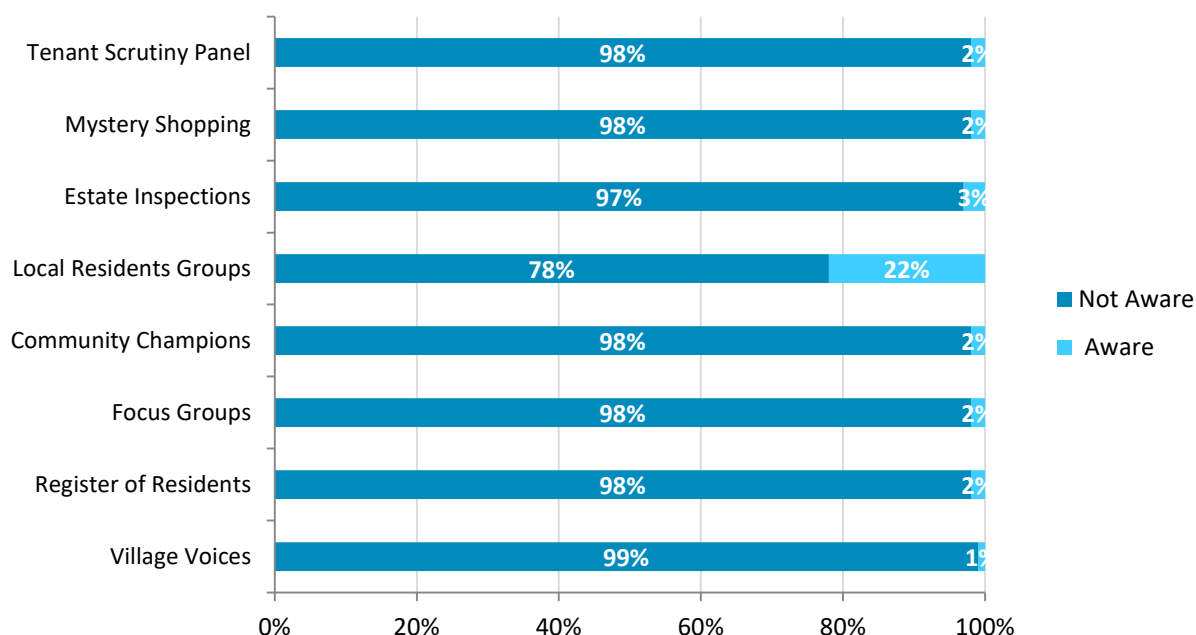
The Housing Executive's *Corporate Plan 2017/18-2020/21* is shaped by four high level outcomes, which are intended to guide the organisation's work over the period. The outcomes include: *Fostering vibrant sustainable communities* and *Delivering quality public services*. The Housing Executive encourages tenants and their representatives to become actively involved and participate in the decision-making process relating to the delivery of housing services.

The CTOS includes a number of questions regarding involvement, or interest in becoming involved, in various tenant participation opportunities, and on how well the Housing Executive consults and communicates with its tenants. What follows is an examination of the 2018 findings by location and household characteristics.

6.1 TENANT INVOLVEMENT

With the exception of local residents' groups, the vast majority of respondents interviewed said they were not aware of any of the tenant initiatives measured (*Figure 6.1; Appendix Table 6.1*).

Figure 6.1: Respondent awareness of tenant involvement initiatives



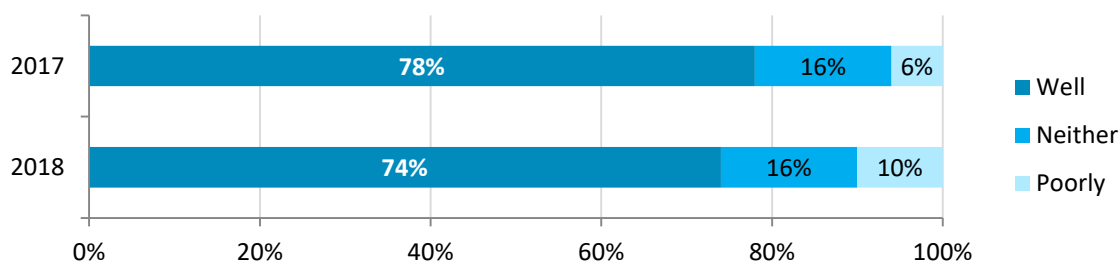
6.2 TENANT CONSULTATION

The survey included questions designed to gain insight into how respondents thought the Housing Executive had performed with regard to consultation with its tenants.

How well tenants felt they were consulted by the Housing Executive

In 2018, there was a decrease in the proportion of respondents (74%; 78% in 2017) who felt they were well consulted by the Housing Executive (*Figure 6.2; Appendix Table 6.2*).

Figure 6.2: How well respondents felt they were consulted by the Housing Executive 2017-2018

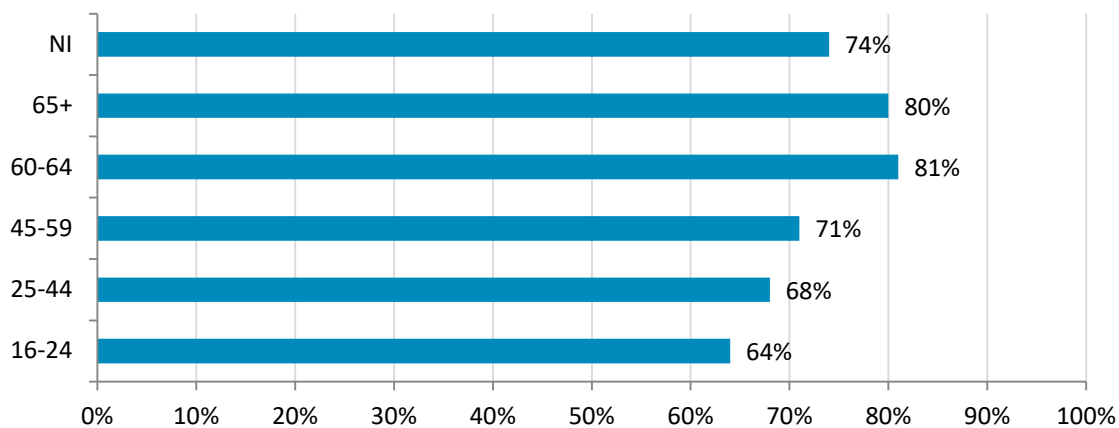


How well tenants felt they were consulted by the Housing Executive – Household Characteristics (*Appendix Table 6.2*)

Age of HRP

As illustrated by Figure 6.3, households with an older HRP were more likely to feel well consulted than those who lived in households with a younger HRP.

Figure 6.3: Percentage of respondents who felt well consulted by the Housing Executive, by Age of HRP, 2018



Household Type

Similarly by household type, lone older (83%), two older (76%) and large family (72%) households were more likely to feel that they were well consulted, compared to all other households, while small family and lone parent households (both 65%) were least likely to feel that they were well consulted by the Housing Executive.

Location

More than four-fifths of respondents living in the North Region (81%; 7 percentage points above the overall average of 74%) said they were well consulted, compared with 74% in the South Region and 68% in the Belfast Region.

Satisfaction that the Housing Executive listens and acts upon views – Household Characteristics (Appendix Table 6.3)

Almost three-quarters of respondents (73%; 76% in 2017 and 72% in 2016) were satisfied that the Housing Executive listens to tenants' views and acts upon them.

Age of HRP

Respondents living in households with a HRP aged 65 or over (80%) were most likely to be satisfied, while households with a HRP aged 25-44 years (66%) were the least satisfied of all households.

Household Type

More than fourth fifths of lone older (82%) households were satisfied, compared with around two thirds of small family households (65%; 73% overall average).

Location

Respondents living in the Belfast Region were less likely to be satisfied that the Housing Executive listens to their views and acts upon them (65%) than those living in the South (74%) and North (80%) Regions.

6.3 COMMUNICATION

The 2018 CTOS included questions on how the Housing Executive communicates with tenants. Where possible, comparisons have been made with findings from previous years.

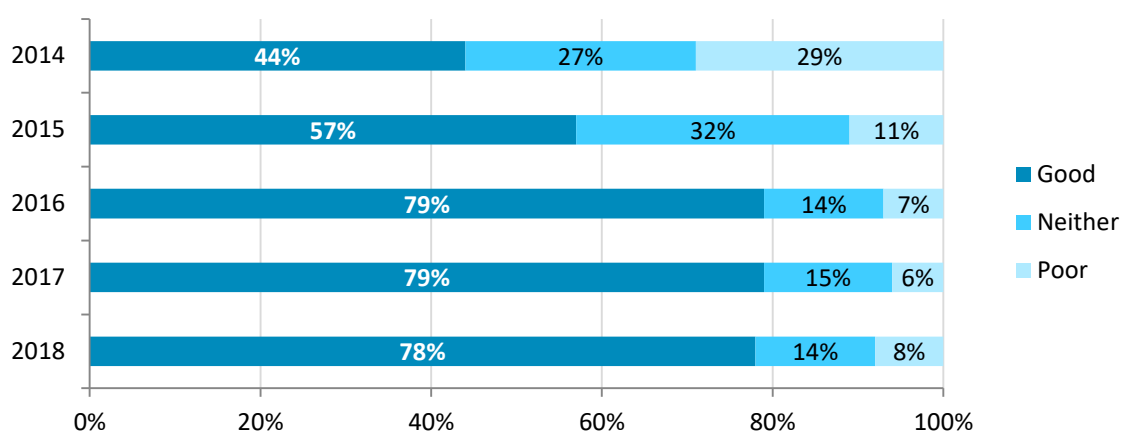
Newsletter – Streets Ahead

Respondents were asked whether they were aware of the Housing Executive's newsletter, Streets Ahead (formerly Housing News), which is sent to tenants on an annual basis; awareness of the newsletter decreased by two percentage points compared with 2017 (73%; 75% in 2017 and 79% in 2016), ([Appendix Table 6.4](#)).

Keeping tenants informed

For a number of years, we have asked respondents how good or poor they feel the Housing Executive is at keeping them informed about things that may affect them as a tenant. In 2018, almost four-fifths (78%) of respondents felt that the Housing Executive was good at keeping them informed about things that might affect them as a tenant; the proportion was similar to 2017 (79%) and 2016 (79%) ([Appendix Table 6.5](#)).

Figure 6.4: Extent to which respondents felt the Housing Executive was good at keeping them informed about things that might affect them, 2014-2018



Keeping tenants informed – Household Characteristics (Appendix Table 6.5)

Household Income

Households with middle incomes (£5,201 - £10,400 82%; 78% overall) were more likely to feel the Housing Executive was good at keeping them informed about things that might affect them as a tenant than households on lower incomes (up to £5,200; 75%) and higher incomes (£10,401 plus; 79%).

Age

Older respondents were most likely to feel positive about being kept informed by the Housing Executive; only 69% of households with a HRP aged 16-24 felt the Housing Executive was good at keeping them informed, compared with 84% of households with a HRP of 65 years or older.

Being kept informed by, and getting in touch with, the Housing Executive

The main method by which respondents wanted to be kept informed and get in touch with the Housing Executive was by telephone (89% of respondents; 89% in 2017). Almost two-fifths of all respondents (37%; 43% in 2017) said they would be happy to be informed or get in touch by writing and almost one-quarter (24%; 25% in 2017) to visit an office.

The proportion of respondents who indicated that they would be happy to have contact with the Housing Executive through social media remained similar to 2017 (Facebook 1%; 2% in 2017; Twitter 1%; also 1% in 2017) (Appendix Table 6.6).

7.0 Digital Inclusion

There has been a continuing emphasis across government on digital services, with online transactions increasingly becoming the primary means of interacting with the public. With this drive towards a 'Digital First' strategy, and the implementation of an online-based application for Universal Credit, it is vital that our tenants have the confidence, skills and knowledge to access and use online services.

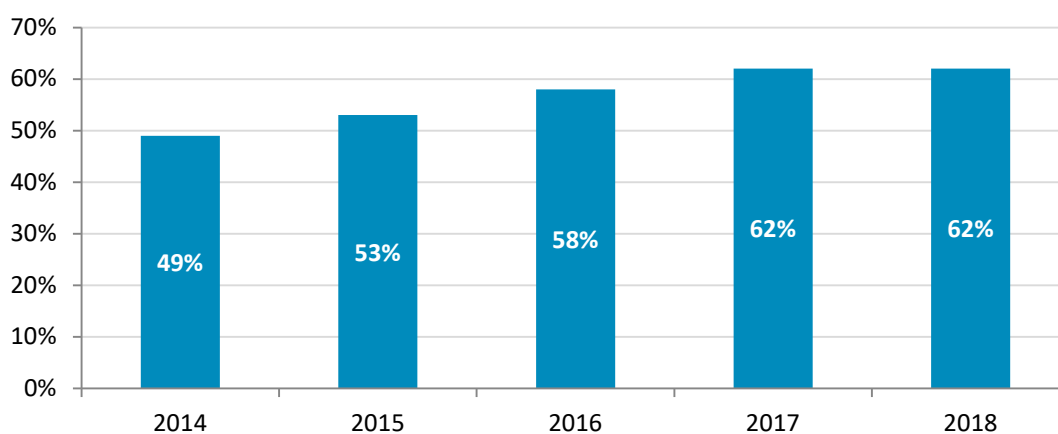
In this context, the Housing Executive's customer-focused approach seeks to enable online transactions and communications with tenants through the promotion of digital inclusion. As well as helping those who may have difficulty with online access and/or skills, improving digital inclusion is one of a number of ways in which the Housing Executive seeks to support and empower tenants to enhance their broader skills and confidence, reduce benefit-dependency and improve standards of living.

In 2018, questions were asked to capture information on households' access to the internet, the methods by which access was gained (e.g. computer/laptop/tablet/smartphone etc.) and which would be respondents' main method of access to the internet. Where possible, comparisons were made with the previous year.

7.1 ACCESS TO THE INTERNET

At 62%, the proportion of respondents with access to the internet remained the same as in 2017 (also 62%) (*Appendix Table 7.1*). Whilst Figure 7.1 illustrates the general upward trend in the proportion of Housing Executive households with internet access, the overall figure nevertheless remained 23 percentage points lower than the 2018-2019 Northern Ireland average of 85%⁸ (Figure 7.1).

Figure 7.1: Percentage of respondents who had access to the internet, 2014-2018



⁸ Northern Ireland Continuous Household Survey 2018/19, available at: www.nisra.gov.uk/publications/chs-results

Households with access to the internet – Household Characteristics (Appendix Table 7.1)

Age of HRP

As in previous years, there appears to be a link between access to the internet and the age of the HRP, in that the older a HRP was, the less likely they were to have access to the internet. This was particularly evident for households with HRPs who were 60 years or older (60-64 years, 56%; 65 years or over, 31%; compared with 62% overall).

On the other hand, the vast majority of households with a HRP aged 16-24 years (95%) had access to the internet and households with a HRP aged 25-44 years (92%) also had a higher rate of internet access than both the Housing Executive's overall average of 62% and the overall Northern Ireland average of 85%.

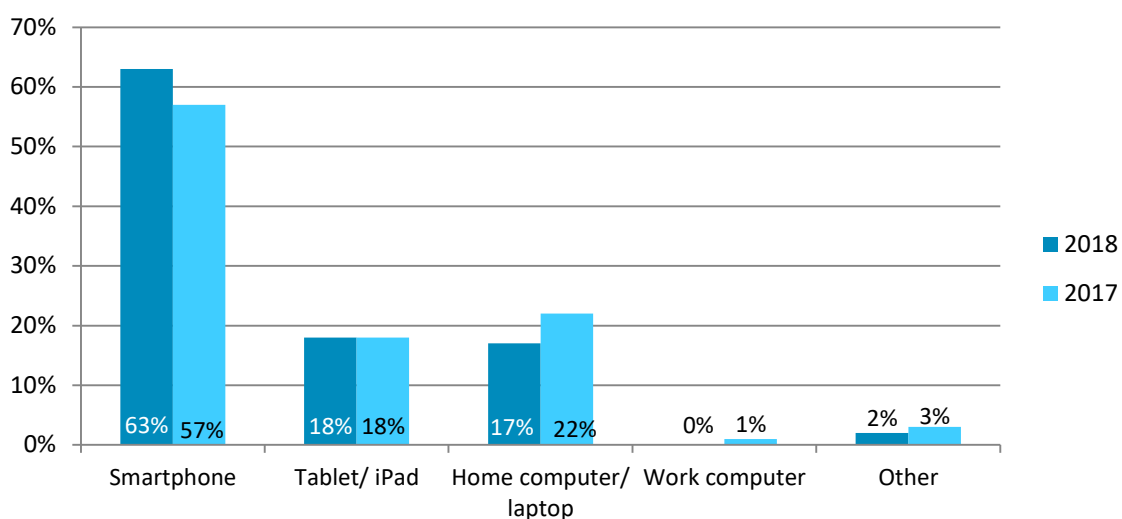
Household Type

Households with children and two adult households were more likely to have access to the internet (small family, 95%; large family, 94%; lone parent, 94%) than those households without children (lone adult, 58%; two older, 49%; lone older, 21%).

How respondents access the internet (Appendix Tables 7.2-7.3)

Respondents who had access to the internet were asked which devices they used to go online (Appendix Table 7.2). Mobile/Smartphone was the most popular way of accessing the internet, used by more than seven out of ten (75%; 70% in 2017) of the respondents who had internet access. Similar proportions of respondents said they used a personal tablet/iPad (42%; 41% in 2017) or home computer/laptop (35%; 41% in 2017), while use of a public/work computer/laptop was less common (2%; 3% in 2017). (Respondents were able to list all the methods of internet access available to them.)

Respondents were also asked to select their *main* method of accessing the internet. Overall, mobile/smartphone was respondents' *main* method of accessing the internet (63%; 57% in 2017), followed by a personal tablet/iPad (18%; also 18% in 2017) or home computer/laptop (17%; 22% in 2017) (Figure 7.2; Appendix Table 7.3).



How respondents access the internet (Main method) – Household Characteristics (Appendix Table 7.3)

Age of HRP

The younger the HRP, the more likely they were to access the internet using a smartphone (16-24 years, 75% and 25-44 years, 80%; 63% overall). Older HRPs were more likely to access the internet using a Tablet/iPad (65 years or over, 35%; 18% overall). However, there was an increase in respondents aged 60-64 years of 10 percentage points using a smartphone to access the internet (44%; 34% in 2017), and smartphones were the single most commonly used device for all households except those aged 65 and over.

Household type

Respondents who lived in households with children were the most likely to access the internet using a smartphone (lone parent, 83%; large family, 80%; small family, 72%; 63% overall).

Access to the internet using an iPad/tablet was highest amongst lone older (40%) and two older (32%) households (18% overall).

Access to Housing Executive services via the website (Appendix Table 7.4)

Of respondents who had access to the internet, almost one-fifth (18%) had accessed a Housing Executive service via the website.

7.2 MOBILE PHONE

Ownership of a mobile phone was unchanged over the year (88%; 88% in 2017; 86% in 2016), but remained slightly lower than the latest Northern Ireland average (94% in 2017⁹) (*Appendix Table 7.5*).

Mobile phone ownership – Household Characteristics (Figure 7.3; Appendix Table 7.5)

Age of HRP

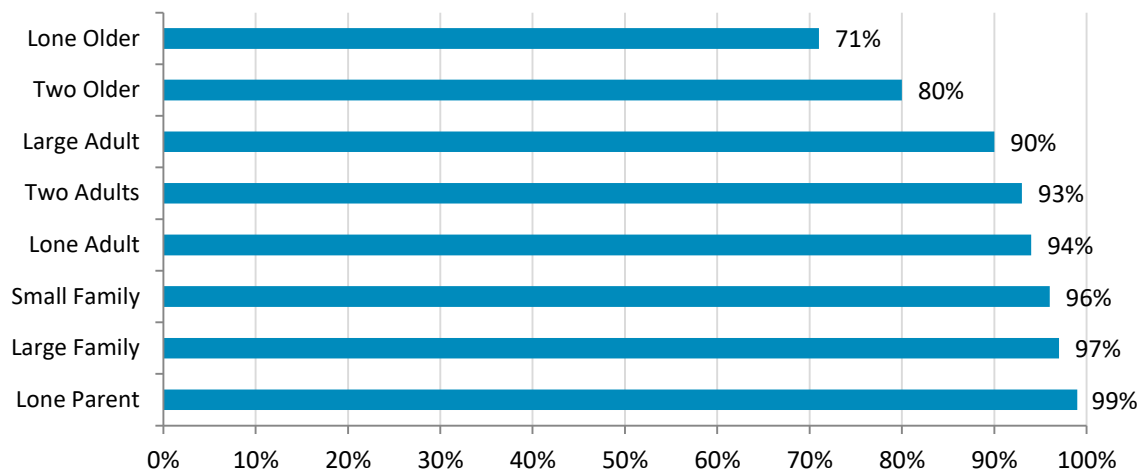
Ownership of a mobile phone was least likely in households where the HRP was aged 65 years or more (74%; 88% overall) and was highest among households with a HRP aged between 16-24 years (100%).

Household type

Ownership of a mobile phone was above average (88%) amongst most households with the exception of two older (80%) and lone older (71%) households.

⁹ 2017 Northern Ireland Neighbourhood Information Service (NINIS, NISRA) [https://www.ninis2.nisra.gov.uk/public/PivotGrid.aspx?ds=9831&lh=63&yn=2009-2018&sk=10&sn=People%20and%20Places&yearfilter=\(People and Places/Housing and Households/Mobile Phone Ownership\)](https://www.ninis2.nisra.gov.uk/public/PivotGrid.aspx?ds=9831&lh=63&yn=2009-2018&sk=10&sn=People%20and%20Places&yearfilter=(People%20and%20Places/Housing%20and%20Households/Mobile%20Phone%20Ownership))

Figure 7.3: Respondents' mobile phone ownership by household type



Contact from the Housing Executive by text

Respondents who owned a mobile phone were also asked if they would allow the Housing Executive to contact them by text in relation to a number of key service areas.

More than two-thirds (66%) said they would allow the Housing Executive to contact them by text/SMS about repairs and 45% of respondents said they would allow contact regarding planned improvement schemes. More than two-fifths (41%) said they would allow contact via text regarding general information/advice and more than one-third (37%) regarding anti-social behaviour and Housing Benefit (34%) ([Appendix Table 7.6](#)).

7.3 EMAIL

In 2018 questions were included to capture respondents' ownership of an email address; more than two-fifths of respondents (41%) had an email address ([Appendix Table 7.7](#)).

Age of HRP

Ownership of an email address was least likely in households where the HRP was aged 65 years or more (15%; 41% overall) and was highest among households with a HRP aged between 16-24 years (74%).

Household type

Similarly, ownership of an email address was above average (41%) amongst most households with the exception of lone older (13%), two older (20%) and lone adult (37%) households.

Contact with the Housing Executive by email

Of respondents who had an email address, a small proportion (10%) had contacted the Housing Executive by email in the last twelve months and more than three-quarters (78%) were satisfied with that contact ([Appendix Table 7.8 and 7.9](#)).

Of those respondents who had an email address (41%), two-fifths (40%) said they would contact the Housing Executive by email in the future ([Appendix Table 7.10](#)).

Contact from the Housing Executive by email

Respondents who had an email address were also asked if they would allow the Housing Executive to contact them by email in relation to a number of key service areas.

More than half (54%) said they would allow the Housing Executive to contact them by email about repairs and 46% of respondents said they would allow contact regarding planned improvement schemes. More than two-fifths (44%) said they would allow contact via email regarding general information/advice and more than one-third (38%) regarding anti-social behaviour and Housing Benefit (35%) ([Appendix Table 7.11](#)).

8.0 Welfare Changes

Welfare reform was enacted in Northern Ireland in December 2015 under the Welfare Reform (Northern Ireland) Order 2015, which aligned the welfare system in Northern Ireland with that already in place throughout Great Britain since 2012. Additional provisions for welfare reform were subsequently introduced under the Welfare Reform and Work (Northern Ireland) Order 2016. The changes to the benefit and tax credit system will mean that many of the benefits that had been in place for people of working age will eventually be replaced by new benefits and payments system.

Key elements of welfare reform include:

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

Mitigation, in the form of Welfare Supplementary Payments, is available to those affected until the end of March 2020 when, if mitigation ends as currently scheduled, those affected will experience changes in levels of benefits received and consequently in annual household income.

Given the relevance of welfare reform to tenants and to the Housing Executive as a landlord, a number of questions on this subject were introduced in the 2017 main survey and were retained in 2018. The survey also included an omnibus topic focused on capturing the impact of these changes on tenants thus far. The Welfare Reform omnibus topic was asked over two quarters (Q3 and Q4) in both 2017 and 2018, giving a sample of 1,300 per year (including pensioners), and separate analyses of the data were published in 2018 and in 2019.¹⁰

8.1 HOUSEHOLDS AFFECTED BY WELFARE CHANGES

There was an eight percentage point decrease in respondents (32%; 40% in 2017) who were not aware of any welfare changes. More than one-quarter (28%; also 28% in 2017) said they were aware of changes but were not sure how they or their household would be affected, while 25% (22% in 2017) said they would not be affected. Fewer respondents said welfare changes already affected them or their household (6%) or expected the changes to affect them or their household in the future (9%) (*Table 8.1 overleaf and Appendix Table 8.1*).

¹⁰ *Tenant Awareness, Perceptions and Experiences of Welfare Reform* (Housing Executive, 2018) www.nihe.gov.uk/tenant_awareness_welfare_reform.pdf

Table 8.1: Will any of the benefit changes affect you/your household?

	% 2018	% 2017
Yes, welfare changes ALREADY affect me/my household	6	4
Yes, welfare changes WILL affect me/my household in the future	9	7
No, welfare changes WON'T affect me/my household	25	22
I am aware of welfare changes but not sure how they may affect me/my household	28	28
I am not aware of any of the welfare changes	32	40

Households affected by welfare changes – Household Characteristics (Appendix Table 8.1)

Age of HRP

- Those respondents living in households with HRPs aged 65 years or over (45%) and aged 16-24 years (33%) were least likely to be aware of welfare changes (welfare reform changes only apply to those households of working age).
- More than one-third (34%) of respondents aged 45-59 years were aware of welfare changes but were not sure how they would be affected; 33% of respondents aged 25-44 years also felt this way as did 30% of respondents aged 60-64 years.
- Thirteen per cent of respondents aged 60-64 years said welfare changes already affected them or their household and a further 17% of respondents aged 16-24 years said welfare changes would affect them in the future.

Household Type

- Perhaps partly because many of the changes associated with welfare reform apply mainly to working age households, older respondents were most likely to say that they were unaware of welfare changes (lone older 50% and two older 35%). Lack of awareness was lower in the remaining household types (lone adult and two adults both 28%; large adult 26% and large family 24%).
- Almost four-tenths (39%) of two older and 31% of large adult and lone older households said welfare changes would not affect them.
- The proportion of respondents who said they or their household were already affected by welfare changes was relatively low for all household types, ranging from one per cent (lone older households) to nine per cent (lone adult and two adult households).
- The proportion of respondents who said they or their household would be affected in the future ranged more widely, from one per cent of two older households to 15% of lone adult and lone parent households.

Household Income

- Households with an income of £5,200 or less were most likely to have been affected by welfare changes (9%), compared with households with an income of £10,401 or more (6%) or £5,200 - £10,400 or less (5%).
- However, households with an income of up to £5,200 were more likely to expect that welfare changes would affect them in the future (16%) than either households with an income of £10,401 or more (11%) or those with incomes between £5,201 and £10,400 (10%).

Location

- Households living in Belfast Region and North Region were marginally more likely to have been affected by welfare reform changes (6% in both cases), than households living in South Region (5%).
- Of those who stated that they had already been affected by welfare changes (6% of all respondents), the most common impacts cited were:
 - Changes to DLA/PIP and ESA
 - Application of Social Sector Size Criteria/bedroom tax
 - Financially worse off ([Appendix Table 8.2](#)).

Expectations about being affected by welfare changes in future ([Appendix Tables 8.3 and 8.4](#))

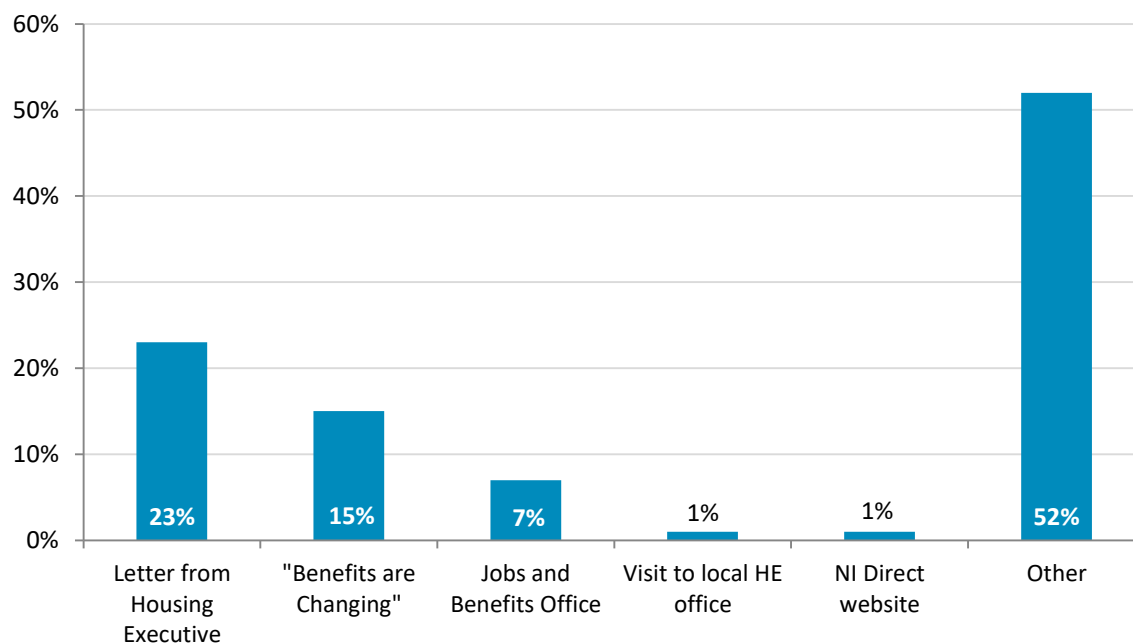
- The main reasons why respondents felt welfare changes *would* affect them or their household in the future related to ([Appendix Table 8.3](#)):
 - Social Sector Size Criteria/bedroom tax
 - Changes to DLA/PIP and ESA
- Respondents who *did not* expect that they or their household would be affected by welfare changes gave a number of explanations ([Appendix Table 8.4](#)):
 - Due to circumstances (pensioner/children/disability);
 - All bedrooms are occupied (not subject to social sector size criteria/bedroom tax);
 - Do not receive benefits/I have/plan on getting a job.

8.2 SOURCES OF INFORMATION ABOUT WELFARE CHANGES

When asked how they found out about welfare changes, more than one-quarter of respondents (26%) said they had received a letter from the Housing Executive and almost one fifth (18%) said they had received a 'Benefits are Changing' leaflet from the Department for Communities. However, the majority (53%) said that they had found out from 'other' sources, predominantly media (43% of this sub-group) and word of mouth (24%). ([Appendix Tables 8.5 and 8.6](#)).

Respondents were then asked about their **main** method of finding out about welfare reform changes. Again, while a substantial minority (23%) referred to correspondence from the Housing Executive, more than half (52%) said they found out about welfare reform from "other" sources ([Appendix Table 8.7](#)).

Figure 8.1: Respondent's main source of information about welfare changes



8.3 EXTENT TO WHICH TENANTS FELT INFORMED ABOUT WELFARE CHANGES – HOUSEHOLD CHARACTERISTICS

There was an eight percentage point decrease (38%; 46% in 2017) in the proportion of respondents who felt they were 'poorly' or 'very poorly' informed about welfare changes, while more than one-quarter (28%; 23% in 2017) described themselves as 'quite well' or 'very well' informed ([Appendix Table 8.8](#)).

Age of HRP

Those respondents living in households with HRPs in the youngest age group (16-24 years old) were most likely to feel they were 'quite well' or 'very well' informed (37%), followed by those with an HRP aged 60-64 years (33%), while those living in households with HRPs aged 65 years and older were least likely to describe themselves as 'quite' or 'very' well informed (24%).

Household Income

Households with an income of £5,200 or less and £10,400 or more were the more likely (both 31%) to feel 'very well' or 'quite well' informed, compared to households with an income between £5,201 and £10,400 (27%).

Household Type

While lone adult, two adults and large family households (all 31%) were most likely to feel 'very well' or 'quite well' informed, lone older households (22%) were least likely to feel informed about welfare changes.

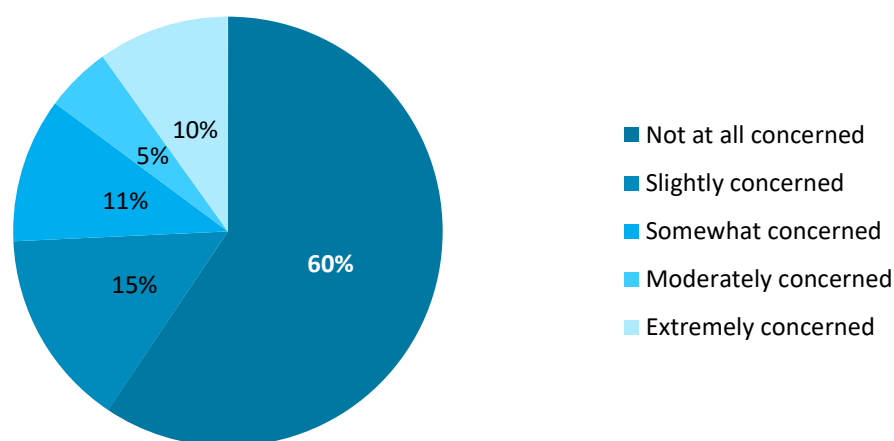
Location

Households in North Region were more likely to feel 'very well' or 'quite well' informed (34%), compared to with households in South Region and Belfast Region (both 25%).

8.4 CONCERN ABOUT WELFARE CHANGES

The majority of respondents (60%, also 60% in 2017) said they were not at all concerned about welfare changes, while the remaining respondents had some level of concern about this issue. Around one sixth (15%) of all respondents said they were slightly concerned; 11 per cent were somewhat concerned; ten per cent were extremely concerned and the remaining five per cent were moderately concerned (*Figure 8.2; Appendix Table 8.9*).

Figure 8.2: Respondent's concern about welfare changes



Concern about welfare changes – Household Characteristics (*Appendix Tables 8.9*)

Age of HRP

Concern about welfare changes was lowest among households with HRPs aged 65 years or older (20%) and highest among households with HRPs aged 45-59 years (54%).

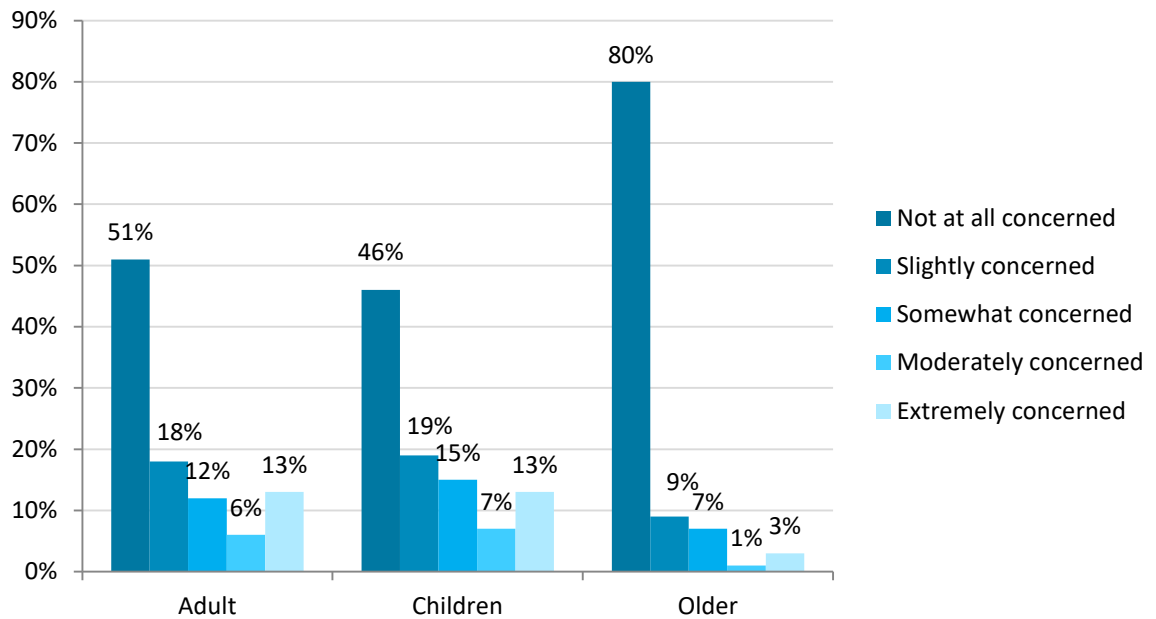
Household Income

Households with an income of £10,401 or more were least likely to be concerned about welfare changes (38%) while those with an income of £5,201 or less were more likely to express some level of concern (49%).

Household Type

Perhaps reflecting the fact that the majority of welfare changes will impact mainly on working age claimants, concern about welfare reform changes was lowest among lone older households (18%) and highest among small family households (55%).

Figure 8.3: Respondent's concern about welfare changes - Household Type



Location

Households living in North and South Regions were least likely (38%) to be concerned about welfare reform changes, compared with households living in Belfast Region (45%).

Reasons for being (un)concerned about welfare changes

Respondents were asked to elaborate on why they did or did not feel concerned about welfare changes. The main reasons given for **not** feeling concerned were (*Appendix Table 8.10*):

- Won't affect me/do not think it will affect me
- No point in worrying/will happen anyway
- Do not know what is happening yet/don't know about welfare reform changes

On the other hand, those who were concerned about welfare changes referred to (*Appendix Table 8.11*):

- Uncertainty/lack of knowledge about it
- possible effects on finances
- the possible implications of Social Sector Size Criteria/bedroom tax – having to move and/or financial impact

9.0 Housing Services Division response: understanding and using the survey findings

The annual CTOS provides the Housing Executive's Housing Services Division with a comprehensive socio-economic profile of our tenants and their views and attitudes on the services we provide. The Survey is invaluable in providing management with a measurement of customer satisfaction across various areas of our business. This can be tracked over time and used to assess the quality of services and identify good practice or areas for improvement.

The Survey also provides a raft of information which ensures we can monitor, on an ongoing basis, the profile and needs of our tenants. This, in turn, helps us to identify priorities and develop and tailor our services to those needs.

9.1 OVERALL SATISFACTION INSIGHTS

Although tenants reported high levels of overall satisfaction, the headline rate dipped slightly in 2018 (86%, down from 89% in 2017). This was not unexpected, given the challenging repairs environment and the roll-out of Universal Credit across the region. Organisational responses to these circumstances have been developed and we are hopeful that these steps will help to ensure that overall satisfaction levels continue to remain high.

Tenants' satisfaction with the overall quality of their home also decreased slightly (86%, down from 88% in 2017), as did satisfaction with the general condition of the property (86% compared with 87% in 2017). Despite these slight reductions, the rates of satisfaction remain high, and will be monitored to ensure that any underlying issues are understood and responses developed. It is pleasing to note that respondents' satisfaction with their neighbourhood as a place to live continued to remain high in 2018 (93%; 91% in 2017).

Nine out of ten respondents (90%; 89% in 2017) were satisfied that their rent provided value for money. While the absence of a rent increase in the last four years may play a part in this, it is positive to see that the vast majority of our tenants feel this and we believe that it reflects the high quality services delivered.

9.2 WELFARE REFORM AND RENT PAYMENTS INSIGHTS

A key challenge for the Housing Executive and our tenants is the ongoing implementation of welfare changes. The Survey provides a number of useful insights in this regard.

The Survey notes increases in awareness and information levels in relation to welfare changes. This is positive and supports the work being done across a number of bodies. The number of respondents who were not aware of any welfare changes decreased (32%; 40% in 2017) and more than two-thirds of tenants are now aware of welfare changes. More than one-quarter

of tenants described themselves as 'quite well' or 'very well' informed (28%; 23% in 2017). The numbers describing themselves as 'poorly' or 'very poorly' informed dropped (38%; 46% in 2017). This is both testament to work being undertaken across the region, and a useful baseline to measure the need for and success of communication activities.

Asked about the size of their property, the majority of respondents (85%) felt their home was just the right size; just over one-tenth (11%) felt their home was too small, while four per cent felt their home was too big. This, along with our stock profile, suggests challenges ahead for those tenants who are impacted by the Social Sector Size Criteria (SSSC). We therefore welcome the commitment in the *New Decade, New Approach* deal to extend existing mitigation measures beyond the previously-planned end date of 31 March 2020, and the extra time that this provides for all stakeholders to plan and develop responses to the challenges posed by SSSC. The Housing Executive estimates that around one-third of our tenants will face a shortfall in their rental income when SSSC mitigation ends.

Universal Credit continued to roll out across the region in 2018 and geographic roll out completed in December 2018. We have carried out significant work to prepare our tenants and staff for this change to the welfare system and the Survey provides valuable information to shape this work. With the move to Universal Credit, there is an increased focus on ensuring our tenants are prepared and a focus on budgeting, banking and being online.

In this context, it is encouraging to note that the majority of respondents (93%) had some type of current/savings account. However, the level of internet access remained unchanged in 2018; six in ten of all households (62%; 62% in 2017) had access to the internet, rising to 95% of households with a HRP aged 16-24 years and 92% of households with a HRP aged 25-44 years. Questions were also included to capture respondents' ownership of an email address; more than two-fifths of respondents (41%) had an email address and, again, this was highest among households with a HRP aged between 16-24 years (74%). This evidence is useful in shaping and targeting our approach with tenants.

The Survey also asked if tenants had any difficulty making their rent payment during the 12 months before the interview. More than two-thirds of respondents (68%) reported they were in receipt of full Housing Benefit and therefore were not responsible for making rent payments, and a further 28% indicated that they had not experienced any difficulty in paying their rent during the previous year. However, a small proportion (4%) said they had experienced difficulty in paying their rent in the past 12 months. Of the households that did pay some level of rent (32%), more than one-tenth (13%) reported having experienced difficulty in making their rent payment within the last 12 months.

With the vast majority of respondents (96%) reporting that they intended to remain a Housing Executive tenant for the next five years, the Housing Executive will therefore have to carefully balance the need to maximise rental collection and minimise arrears, whilst at the same time supporting our customers to sustain their tenancies in challenging economic times. We will continue to deliver our Tenancy Sustainment Strategy, Financial Inclusion Strategy and Rental Income Maximisation Strategy and seek to support our tenants by further developing our financial inclusion/capability service.

As part of these strategies, we are developing organisational responses such as the exploration of a pilot rent account which ring-fences rent payments. In addition to the financial capability services offered by Patch Managers, we have now recruited a number of Financial Inclusion Managers with specialist skills in money/debt advice to support the most vulnerable tenants.

With our piloting of new initiatives, we continue to drive forward our response in this important area of work.

9.3 TENANT INVOLVEMENT AND CONSULTATION INSIGHTS

The Survey also provides important insight into the areas of tenant involvement, consultation and communication. Almost three-quarters of respondents (74%; 78% in 2017) felt they were well consulted by the Housing Executive and a similar proportion (73%; 76% in 2017) was satisfied that the Housing Executive listens to their views and acts upon them. However, we note the small decrease in those who feel well consulted and that their views are listened to and acted upon, and this is something we will monitor and develop responses to address.

The Survey revealed that the vast majority of respondents interviewed were not aware of tenant initiatives such as local residents groups, tenant scrutiny panels, village voices, community champions, estate inspections etc. A number of the questions also point to a particular challenge in engaging young people and families. We will aim to address these issues through the Community Involvement Strategy, associated Action Plans and our work with Supporting Communities. We will continue to encourage tenants and their representatives to become actively involved and participate in decisions about our housing services through the roll-out of our recently launched Community Involvement Strategy. We will also explore the potential of the website and new Digital Tenant Services portal to facilitate tenant involvement and access hard-to-reach groups. This will include work to develop community pages on the website to foster awareness and promotion of community involvement work.

9.4 COMMUNICATION AND DIGITAL INCLUSION INSIGHTS

Almost eight in ten respondents (78%) felt the Housing Executive was good at keeping them informed about things that might affect them as a tenant. The main method by which respondents wanted to be kept informed and get in touch with the Housing Executive remains by telephone (89% of respondents) and we continue to invest in improving our telephony services.

However, interest in other methods of contact is growing, and we will continue to explore and build upon the survey evidence about the demand for alternative communication channels. Of those respondents who had an email address (41%), two-fifths (40%) said they would contact the Housing Executive by email in the future. Of respondents (88%) who owned a mobile phone, more than two-thirds (67%) said they would allow the Housing Executive to contact them by text/SMS about repairs and 46% of respondents said they would allow contact regarding planned improvement schemes. More than two-fifths (41%) said they would allow contact via text regarding general information/advice and more than one-third (37%) regarding anti-social behaviour and Housing Benefit (34%).

The Housing Executive is committed to enabling online transactions and improving digital communications with tenants where they wish to avail of digital opportunities. In 2018, more

than three-fifths (62%) of respondents indicated that their household had access to the internet, 23 percentage points lower than the 2018/19 Northern Ireland average of 85%. To narrow this gap, we will continue to support our tenants to become more digitally included by developing the confidence, skills and knowledge to access and use online services, taking on board learning from our digital inclusion project, which is delivering a number of initiatives to widen access to digital devices.

The Housing Executive has invested in a new website, which is demonstrative of our commitment to enabling online transactions and improving digital communications with tenants where they wish to avail of digital opportunities. Our new website is mobile friendly, to reflect that mobile/smartphone was respondents' main method of accessing the internet (63%; 57% in 2017). Of those respondents who had access to the internet (62%), almost one-fifth (18%) had accessed a Housing Executive service via the web. The Housing Executive is now rolling out a new Digital Tenant Services Customer Portal, to empower tenants who wish to carry out transactions online. This will be a soft launch in partnership with community groups, followed by promotion to increase digital traffic, and will be monitored through the 2020/21 Community Involvement Action Plan. The CTOS will continue to provide valuable evidence in relation to the need for facilitating digital access and monitoring the appetite for increased digital delivery.

APPENDIX 1

BACKGROUND TO THE SURVEY

INTRODUCTION

The 2018 Continuous Tenant Omnibus Survey (CTOS) was the twenty-fifth comprehensive assessment of tenants' attitudes to be carried out by the Northern Ireland Housing Executive since 1994. An independent social research company, Perceptive Insight, was commissioned to conduct the fieldwork and process the data. The Housing Executive's Research Unit conducted the analysis and interpretation of the results.

The CTOS is a cornerstone of the Housing Executive's service delivery in terms of the Northern Ireland Act (1998). The Survey supports the Housing Executive's applications for Customer Service Excellence (CSE) and the NI Quality Award; it is also linked to the high level organisational outcomes set out in the Housing Executive's Corporate Plan:

1. Helping people find housing support and solutions
2. Delivering better homes
3. Fostering vibrant sustainable communities
4. Delivering quality public services

The CTOS monitors the level of customer satisfaction with Housing Executive services and identifies areas for improvement. The continuous nature of the survey, where information is gathered on an ongoing basis throughout the year, helps reduce bias from any media coverage which might affect how respondents answer questions or by events such as the annual rent review.

The survey was carried out over twelve months, from January 2018 to December 2018. The questionnaire consisted of a main section, which was used in each of the four data collection periods, and an omnibus section, which changed each period. The omnibus section allows client groups within the Housing Executive to carry out very specific research and achieve results quickly which can be linked to general data collected in the main section e.g. socio-economic characteristics, dwelling type or geographic location. Findings from each omnibus topic were reported at the end of the data collection period.

As in previous years, the main section of the questionnaire in 2018 covered the following areas:

- economic and demographic household information;
- tenure history;
- type of contact with the Housing Executive in the last 12 months;
- tenant generated repairs;
- tenant appraisal of service provision;
- attitude to area or estate;
- financial inclusion; and
- digital inclusion.

In addition, and as in 2017, a number of questions were also included on tenants' experiences of and attitudes to welfare changes.

AIMS OF THE SURVEY

The main aims of the CTOS are:

- to provide a comprehensive picture of Housing Executive tenants and their views and attitudes to service provision in 2018 at Northern Ireland, and Regional level;
- to facilitate a comparative analysis of tenants' views over time;
- to allow collection of specific information for various client groups in the Housing Executive, to inform the formulation of future policy or programmes; and
- to allow the flexibility associated with rapid response by the Research Unit to specific issues without the delays and expense associated with the commissioning of individual small surveys.

METHODOLOGY

The Sample

The sample was designed at a target of 200 interviews (50 per quarter) in each of the 13 Areas; with findings reported at Northern Ireland, Regional and Area levels.

Random sampling was carried out quarterly, beginning in January 2018 (for the January to March data collection period), from the Housing Executive's HMS database.

By the end of the year, in December 2018, 2,600 tenants had taken part in the Survey. Appendix tables include base totals; thus, tables showing results for questions asked of all respondents have a base of 2,600 (i.e. the total number of respondents who participated in the survey).

The conduct of the fieldwork is summarised as follows:

- interviews were carried out at a rate of approximately 16-17 per month in each Area;
- approximately 50 tenants were interviewed per Area, per quarter;
- 2,600 tenants in 13 Areas were interviewed over the year.

In order to ensure a 100 per cent response rate, the CTOS operated a system of substitution. Each quarter a substitute sample of reserve addresses were randomly selected. If any tenant could not be contacted after three calls, or if they were ill, or if they did not want to participate in the survey, they were replaced by another tenant within the same local area. The response rate from the main list of addresses was 70% in 2018.

Margin of Error:

The proportion of respondents interviewed in a survey that give a particular answer is only an estimate of the proportion of all tenants who would have given that answer: i.e. there is room for error, plus or minus the margin of error. The size of the error varies with the size of the percentage and the sample size. Table A1 gives margins of error for various percentages and sample sizes at Northern Ireland and Regional levels; at the 95% confidence level; 95% confidence means that if the same survey were carried out for 20 samples, exactly the same results would be obtained in 19 of those cases.

If a survey has a margin of error of 2.5 per cent, it means that if the survey was conducted 100 times – asking a different sample of people each time – the overall percentage of people who responded the same way would remain within 2.5 per cent of the original result in at least 95 of those 100 surveys. For

example, for a finding of 80% at the Northern Ireland level (2,600) the probable margin of error is ± 1.5 . This means there are 95 chances in 100 that the true figure lies between 78.5% and 81.5%.

Table A1: Margin of Error at Northern Ireland and Area levels

		%	5 or 95	10 or 90	15 or 85	20 or 80	25 or 75	30 or 70	35 or 65	40 or 60	45 or 55	50 or 50
Location	Sample Size											
Area	200		3.0	4.2	5.0	5.6	6.0	6.4	6.6	6.8	6.9	6.9
Belfast	800		1.5	2.1	2.5	2.8	3.0	3.2	3.3	3.4	3.4	3.5
South	1,000		1.4	1.9	2.2	2.5	2.7	2.8	3.0	3.0	3.1	3.1
North	800		1.5	2.1	2.5	2.8	3.0	3.2	3.3	3.4	3.4	3.5
N Ireland	2,600		0.8	1.2	1.4	1.5	1.7	1.8	1.8	1.9	1.9	1.9

It is not possible to report on all data collected by the CTOS, in part due to the small number of responses received from some sub-groups of tenants regarding specific topics. Therefore, questions relating to some sub-groups are too small for detailed analysis. However, where Regional and Area management teams still require some information on the responses of these sub-groups, where possible, this is delivered separately on request to the CTOS Team.

WEIGHTING AND GROSSING

Each Area has a different number of households within its occupied stock, but all had the same sample size of 200 households per year. Thus, for example, an Area office with 2,000 households would have to have its sample results multiplied by ten ($2,000 \div 200$), but an Area office with 6,000 households would have its sample results multiplied by thirty ($6,000 \div 200$). The difference between these factors is known as the weighting and means that the percentages for Northern Ireland and Regions take account of the different Area office sizes. The multiplication to known actual totals is called grossing. In practical terms, for this Survey, the weighting and grossing factors are combined.

Different factors were calculated and applied for omnibus sections which were in the field for different numbers of data collection periods.

PARTICIPATION IN THE SURVEY

Perceptive Insight sent a letter to all tenants selected for the Survey at least two weeks before interviewers called with them. This letter introduced tenants to the Survey, explaining the background as well as the aims and objectives. Participation in the Survey was voluntary. Experienced social research interviewers carried out the interviews with the respondents in their own homes. Interviews lasted on average thirty-five to forty minutes and respondents were assured that information given would not be passed on outside the Research Unit in a way that could identify them or their household.

Perceptive Insight also conducted a 10% back-check of all interviews. Around 260 tenants who had taken part in the Survey were selected at random and telephoned, shortly after their interview. Tenants who could not be contacted by telephone were sent a postal questionnaire to complete and return in a pre-paid envelope provided.

Tenants were asked some of the key questions again and responses were checked with their original answers. Also, tenants were asked if the original interview had been conducted and whether the interviewer had shown a photographic identity card and used a computer.

CAPI

Perceptive Insight interviewers administered the questionnaire, face-to-face with respondents, using a Computer Assisted Personal Interviewing (CAPI) methodology. The software package used was Snap. CAPI interviewing is the preferred format for the CTOS because of the length of the questionnaire and the number of skip sections. The advantages of CAPI are that it improves speed of response and data validity, it minimises fieldwork errors and punching transcription errors and reduces the impact of respondent fatigue during the interview.

HOW TO INTERPRET THE RESULTS OF THIS SURVEY

Sample surveys are used to overcome the constraints on research that arise due to time, cost and manpower. Sample design seeks to be representative as possible of the full survey population and an Area sample size of 200 households is twice the 100 minimum sample size for valid results, where a line of questioning applies to all or most of the respondents. However, it must be remembered that all sample surveys are subject to sample errors as set out in the margin of error table on page 44. Therefore, some of the differences between Areas in a given year and from year to year within the same Area may be more apparent than real.

While addresses have been selected at random, the overriding need to achieve an equal number of responses in each Area has necessitated the use of substitute addresses. This compromise, while it achieves the object of equal achieved sample size, and hence equal sample error, may have been at the expense of some incalculable, but probably small, variations in the validity of the results. As in any survey, there is also the possibility, (which survey managers try to minimise by uniform training) that there may be some interviewer variation. This may take the form of inflection in asking questions, which may result in differing reaction by respondents, or a propensity to interpret respondents' answers differently. On balance, it is desirable, from the point of view of the interviewers reaching the correct addresses, that each interviewer remains in the same area throughout the survey. The drawback to this practice is that such interviewer variation will be perpetuated throughout the year and some apparent differences may be created.

Where the Research Unit notices patterns of differential results between Areas within a year, or year-to-year changes in an individual area, these are drawn to the attention of the fieldwork contractor who conducts appropriate checks with the fieldwork staff. Unfortunately, some of the differences only become apparent when the complete annual sample is analysed, when it may be too late to take appropriate avoiding action.

None of these potential problems are unique to the Continuous Tenant Omnibus Survey - they also apply to surveys conducted wholly in-house and must be accepted as one of the facts of life of conducting research. The alternative, a 100% survey, is typified by the Census of Population, which requires a design and organisation lead-in period of several years, and a corresponding data preparation and analysis period after the Census date. This post-survey delay reduces the relevance of the results.

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- The Housing Executive tenants who participated in the Survey, whose good will and cooperation made the Survey possible;
- Perceptive Insight, for conducting the fieldwork; and
- the CTOS Project Advisory Group.

This year's report, along with the CTOS Tenant Summary report, can be found on the Housing Executive's website:

www.nihe.gov.uk/Working-With-Us/Research/Attitudes-to-landlord-services

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