Mitigation Online

Welfare Supplementary Payment

Benefit Cap Awareness

Universal Credit Advice Assistance

Tenant Benefit Cap

Social Housing

Online Perceptions

Welfare changes Online **Awareness and Experiences**

Social Housing Advice **of Welfare Reform 2017**

Benefit Cap PIP Welfare changes IN NORTHERN IRELAND

Universal Credit PIP Universal Credit

Social Sector Size Criteria

Prepared for: The Welfare Reform Project Team
by the Research Unit, Northern Ireland Housing Executive
www.nihe.gov.uk

Housing Executive

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Abbreviations

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

1.0 BACKGROUND

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

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

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

Welfare reform is underpinned by policy aims committed to:

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

Key elements of welfare reform include:

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

2.0 ABOUT THIS REPORT

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

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

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

This report presents findings from two waves of quantitative research within the CTOS annual questionnaire to twenty-four specific questions on welfare reform. Interviews were conducted with respondents between July 2017 and December 2017. A further twelve associated questions within the main CTOS survey were also analysed.

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

The total sample for two waves of the CTOS survey was 1,300 of which welfare reform questions were asked to 886 Household Reference Person (HRP) and Partner aged 16-63. The twelve welfare

related questions included in the main questionnaire were asked of ALL respondents but for the purpose of this report the analysis throughout relates only to a Household Reference Person (HRP)[1] if they were aged between 16 and 63 years or less, regardless of gender (n=874).

As each area had a different number of households within its occupied stock but all had the same sample size, results were weighted to take account of the different area office sizes. All findings are reported in their weighted form throughout the report to give a Northern Ireland-wide tenant profile (n=57,527).

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

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

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

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

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

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

3.0 KEY FINDINGS

This report presents findings from two waves of quantitative research within the Housing Executive's 2017 Continuous Tenant Omnibus Survey and provides a baseline position from which to track and measure the impact that welfare changes may have on tenants and/or their households in the forthcoming months and years. This survey explored the impact of welfare reform under four key themes:

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

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

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

1. All data reported relates only to Household Reference Persons (HRPs) aged 16 to 63 regardless of gender.
2. These are preliminary first glimpses into the impact of welfare reform and it is advised that longitudinal data-collection on this issue continues in order to develop a fuller picture.
3. A limitation of the research is that this survey has been carried out at a time when mitigation payments continue to be paid. Therefore tenants may not have a full understanding of possible post-mitigation impacts.
4. CTOS is not solely targeted at tenants impacted by welfare reform so all findings should be considered with this in mind.
5. Further targeted research with tenants impacted by welfare reform and within other housing tenures is included in the Housing Executive's Research Programme for 2018/19 which can be found online at https://www.nihe.gov.uk/strategic_research_and_market_intelligence.pdf

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

- 47% of all respondents felt they were 'poorly' or 'very poorly' informed about welfare changes.
- 24% of all respondents felt that they were 'very well' or 'quite well' informed about welfare changes.
- 60% of all respondents stated that the *main* method of finding out about welfare changes was from 'other' sources.
  - Within this group, 47% of respondents had received their information through media coverage.
  - Within this group, 21% of respondents had received their information via 'word-of-mouth'.
- Fewer respondents identified governmental organisations (i.e. Department for Communities) and statutory bodies (i.e. the Housing Executive) as sources of information about welfare reform.
- 29% of all respondents stated they became aware of welfare changes via a letter from the Housing Executive.
- 15% of all respondents stated they had received an official departmental leaflet entitled *'Benefits are Changing'* from the Department for Communities.

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

- 31% of all respondents stated that they were generally aware of welfare changes yet unsure about how these affected their household.
- 32% of all respondents stated they were not aware of any welfare changes.
- 57% of respondents stated that they were 'not at all concerned' about welfare changes.
  - Within this group, 28% of respondents stated that they 'did not know what is happening/did not know anything about welfare changes'.
  - 64% stated that they 'would not be affected/did not think they would be affected' by the changes.
- 10% of all respondents stated they felt 'extremely concerned' and 5% stated they felt 'moderately concerned' about welfare changes.
  - Within this group, 58% named 'uncertainty' or 'not knowing enough' about welfare changes as their primary concern.

- 32% felt concern due to the effect welfare changes might have on their household finances.

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

- 76% of all respondents reported that they had not been affected by any of the nine reforms outlined in the questionnaire.[3]
- On average, 87% of all respondents stated that they were not aware of receiving Welfare Supplementary Payments.
- On average, 9% of all respondents stated that they were unsure if they were receiving Welfare Supplementary Payments.
- 8% of all respondents stated that they were affected by reforms of disability benefits, but it is not clear if this was a *negative* impact.
- The high incidence of non-impact is unsurprising given that not all respondents were eligible to face such changes and generally low awareness levels about welfare reform.

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

- 8% of all respondents stated that they were aware that SSSC was applicable to their household, but internal data (NIHE, 2017) suggests the figure is closer to one-third across all Housing Executive tenancies.
- 16% of all respondents are unsure if their household was impacted by SSSC, which indicates a need to continue to encourage greater awareness amongst the tenant base of SSSC.
- 36% of all respondents stated that they could afford to pay up to £4.99 per week to cover a shortfall in their rent.
- 15% of all respondents stated that they could pay an increased contribution of more than £5.00 but less than £10.00.

[3] These are the introduction of the Benefit Cap; the introduction of Personal Independent Payments in place of Disability Living Allowance; changes to Housing Benefit for temporary absences outside NI (reduction of payment terms to four weeks); changes to backdating of Housing Benefit (limited to one month); removal of family premium element of Housing Benefit; removal of Child Tax Credits/Housing Benefit for third or subsequent child; removal of Work Related Activity Component element of Employment & Support Allowance; change to Employment & Support Allowance permitted work rules; and the introduction of Universal Credit

- 77% of all respondents stated that they could not afford to pay between £10.00 and £14.99 per week, with a further 17% stating that this would be a struggle.
- Ability to manage this contribution was impacted by whether or not respondents had a health condition or disability that limited activity.
- Internal data (NIHE, 2017) indicates that when mitigation payments end, 50% of all tenants affected by SSSC will have to contribute up to £9.99 per week to meet rental shortfalls and 24% will need to make a contribution of more than £10.00 but less than £15.00.

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

- 21% of all respondents stated that they did not have a bank account, which is needed to receive payments of Universal Credit.
- 4% of all respondents stated that they did not have a bank account, a post-office account or a credit union account, which evidences financial exclusion.
- 4% of all respondents stated that they did not have a mobile phone, which is required to complete Universal Credit applications.
- 45% of all respondents stated that they did not have an email address, which is needed to complete Universal Credit applications.
- 74% of respondents stated that they had home-access to the internet, compared with 84% of households across Northern Ireland (NISRA 2018).
  - This was much lower for respondents aged 55 - 63 (57%).
- 84% of all respondents stated that they had never completed an official government form online.
  - 33% of all respondents stated that they felt ‘really confident’ or ‘confident’ about filling out online applications.
  - 55% of all respondents stated that they felt either ‘really not confident’ or ‘not confident’ in doing so. Within this figure, 43% reported they felt ‘really not confident’.
  - Confidence levels were impacted by age and were markedly lower for older adults (12%).
  - Confidence levels were impacted by health status and were markedly lower for those with an illness or disability (17%).
- Respondents favoured ‘informal’ or independent services over statutory or government bodies when seeking assistance in completing online government applications.

  - 46% of all respondents stated that they would request assistance to complete forms from family and one-fifth (21%) would request assistance from friends, with only 12% favouring advice organisations.
  - This compared to 6% who said they would seek help from the Housing Executive or political representatives and only one per cent who would seek help from the Department for Communities.
- 72% of all respondents stated that their household would find it either 'very difficult' or 'difficult' to manage financially for six weeks before receiving a first Universal Credit payment[4].
  - Within this figure, a substantial majority (63%) stated this would be 'very' difficult.
  - 9% of all respondents stated that this would be an 'easy' or 'very easy' situation to contend with.
  - Ability to manage this timeframe was impacted by respondents' age.

Key Finding 6: Respondents are making their money go further and so remain financially capable of meeting their daily needs but they struggle to pay for higher-price items and lack the capacity for longer-term financial planning (Sections 7.0)

- Respondents stated that they had changed their financial behaviour in a variety of ways in the past year:
  - 19% of respondents stated that they had cut expenditure on food shopping.
  - 12% of respondents stated that they were delaying payments on utility bills.
  - 10% of respondents stated that they were delaying payments on fuel bills.
  - 6% of respondents reported behavioural changes that were higher-risk or evidenced financial hardship such as using a credit card to pay rent, borrowing money from payday lenders, pawning items for cash or visiting a food bank.
- 18% of all respondents stated that they relied on informal borrowing from family and/or friends as a means of combatting financial pressures in comparison to 5% reliant on 'formal' borrowing.
- Respondents indicated low capacity concerning longer-term financial planning and large one-off financial outlays:
  - 52% of respondents stated that they could not afford to put aside £20 per month of savings.
  - 64% of respondents stated that they could not afford to pay for an annual holiday.

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

   - 64% of respondents stated that they could not afford to pay an unexpected bill of £500.
   - 67% of respondents stated that they could not afford to make payments into a pension plan.
- 66% of all respondents stated that they could not increase their income any further.
   - Within this figure, 67% cited ill-health and/or a disability as a barrier to doing so and 64% cited this as the *main* barrier to doing so.
   - 26% of respondents stated caring responsibilities and 13% stated childcare costs as other barriers to seeking a greater income.
   - 20% of respondents stated caring responsibilities and 5% stated childcare costs the *main* barriers to seeking a greater income.

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

- Reported actual use of all formal advice services was low at the time of the survey, with indications that respondents favoured informal and independent sources of advice and assistance.
- 26% of all respondents reported that they had already discussed welfare reform with family and 15% reported that they had already discussed welfare reform with friends.
- 39% of all respondents stated that they would continue to ask family and 20% would continue to ask friends for advice and assistance in the future.
- 9% of all respondents stated that they had already contacted independent advice agencies for advice and assistance, while a much larger 45% indicated they would do so in future.
- 5% of all respondents stated that they had already contacted the Housing Executive for advice and assistance, while 21% stated that they would do so in future.
- Only 2% of all respondents stated that they had already contacted their local political representative for advice and assistance, but 10% expected to do so in future.

4.0 CHARACTERISTICS OF RESPONDENTS

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

Table 1.1: Demographic profile of respondents[5]

n=57,527		Respondents (%)
Sex	Male	32
	Female	68
Age Category[6]	16 – 34 (Young adults)	25
	35 – 54 (Adults)	50
	55 – 63 (Older adults)	25
Employment Status	Employed	33
	Unemployed	22
	Retired	1*
	Sick/Disabled	29
	Other (caring/higher education)	16
Health Status	Has an illness which limits activity	26
	Has a disability which limits activity	6
	Has both an illness and disability which limits activity	17
	Has no such health problems	51
Household Income	Less than or equal to £5,200	6
	£5,201 to £10,400	28
	More than or equal to £10,401	46
	Refused/Don't know	21

[5] See appendix tables 3.1 to 3.5 for full information relating to this analysis
[6] Please note that throughout the report age-bands will either be reported in full or for ease of reporting as 'young adults' (16-34), 'adults' (35-54) or 'older adults' (55-63)

5.0 AWARENESS & PERSPECTIVES ON WELFARE REFORM

This chapter looks at respondents' overall awareness of welfare reform. Specifically, it presents findings on respondents' awareness levels, how they had received information about changes to welfare benefits and their attitudes towards the same.[7]

5.1 AWARENESS OF WELFARE REFORM

Almost one-third of HRPs (31%) stated that they were generally aware of welfare changes yet unsure about how these affected their household. A near-identical figure (32%) reported that they were not aware of any welfare changes. Only 14% of all respondents reported that they were aware of being currently impacted by the reforms or expecting to be so in the future.

Almost one-quarter (23%) of respondents believed that their household was not impacted by welfare changes. However, within this figure, 13% then stated that they 'did not know' or 'did not think' they would be impacted by welfare reform, with a further 15% stating that they had *'heard or been told'* that changes would not impact on them.[8]

5.2 FINDING OUT ABOUT WELFARE REFORM (ALL SOURCES)

Almost half (47%) of all respondents felt they were 'poorly' or 'very poorly' informed about welfare changes. Almost one-quarter (24%) of respondents felt that they were 'very well' or 'quite well' informed with one-in-three (30%) stating they 'were neither well nor poorly' informed.[9]

To-date the Department for Communities (henceforth DfC) have sent a leaflet entitled *'Benefits are Changing'* to every household in Northern Ireland. The Housing Executive have also sent two letters informing affected tenants of changes in relation to SSSC (the bedroom tax) and the fact that they are impacted by SSSC. Yet, only 15% reported finding out about welfare reform by way of the former and 29% due to the latter.[10]

It was clear that the majority of respondents found out about welfare reform from 'other' sources, with 60% stating this was the case. Of these, 47% had received their information through media

[7] See Appendix 2 for all relevant questions relating to this section
[8] See appendix tables 2.1 and 2.2 for full information relating to this analysis
[9] See appendix table 2.3 for full information relating to this analysis
[10] See appendix table 2.4 for full information relating to this analysis

coverage on the subject and over one-fifth (21%) had found out through 'word-of-mouth'. Eight per cent reported that they had received no information at all about welfare changes.[11]

One-quarter (25%) of respondents identified a letter from the Housing Executive as their main source of information about welfare reform, which exceeded those who stated they received the *'Benefits are Changing'* leaflet from the DfC. However, it was again evident that the main method of finding out about welfare changes was via 'other' sources, with 57% stating this was the case.[12]

5.3 CONCERNS ABOUT WELFARE REFORM

The majority of respondents (57%) stated that they were 'not at all concerned' about welfare changes. Six in every ten (62%) of young adults reported feeling this way with 56% of adults and 52% of older adults in agreement.[13]

However, over one-quarter (28%) explained that the reason for their lack of concern was that they 'did not know what is happening/did not know anything about welfare changes'. Almost two-thirds (64%) stated that they 'would not be affected/did not think they would be affected' by the changes.[14]

Of the remaining respondents, 17% reported feeling 'slightly' concerned, 11% as feeling 'somewhat' concerned, 5% as 'moderately' concerned and 10% as 'extremely concerned'.[15] Of those respondents who felt concern about welfare changes, almost one-third (32%) felt concern about the impact this might have on their household finances. Almost double this number (58%) named 'uncertainty' or 'not knowing enough' about welfare changes as their primary concern. A much smaller proportion (7%) stated that the effect of the 'bedroom tax' on either their finances or their tenancy was a cause for concern.

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

[11] See appendix tables 2.4 and 2.5 for full information relating to this analysis
[12] See appendix table 2.6 for full information relating to this analysis
[13] See appendix tables 2.7 and 2.8 for full information relating to this analysis
[14] See appendix table 2.9 for full information relating to this analysis
[15] See appendix tables 2.7 and 2.8 for full information relating to this analysis

6.0 HOUSEHOLDS AFFECTED BY WELFARE REFORM

This chapter outlines respondents' experiences of welfare reform to date. It details benefit recipient rates amongst respondents and analyses the extent to which households have been affected by nine specific welfare reforms.[16] When the first wave of data-collection was initiated (July 2017), eight of these nine changes were fully in place. All were in place by the second wave of data collection, albeit with Universal Credit continuing to be rolled out until December 2018. This chapter also considers awareness amongst respondents of receiving Welfare Supplementary Payments and discusses how households are being impacted by both SSSC and UC.

6.1 BENEFITS RECIPIENT RATES

One third of HRPs were in employment and 22% were unemployed. A further 29% of respondents had a long-term illness or disability. Sixteen per cent had caring responsibilities or were in further education whilst 1% had retired. These figures were reflected in recipient rates of welfare benefits.

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

	Yes (%)
Carers Allowance	12
Child Benefit	36
Child Tax Credit (CTC)	31
Disability Living Allowance (DLA)	28
Employment Support Allowance (ESA)	30
Housing Benefit	68
Income Support	21
Jobseekers Allowance (JSA)	6
Personal Independence Payment (PIP)	8
Severe Disability Allowance	3
Working Tax Credit (WTC)	12

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

6.2 HOUSEHOLDS AFFECTED BY WELFARE REFORMS (VQ1)

More than three-quarters (76%) of all HRPs of working age reported that they had *not* been affected by any of the nine reforms detailed in the footnote above. One-in-ten respondents stated that they had been impacted by at least one welfare reform and 14% reported that they were unsure if they had been impacted by the same. This means that meaningful quantitative analysis of eight of the nine welfare changes was not possible as so few tenants reported being affected by them.[17]

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

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

This finding again highlights the importance of further focused research with tenants directly impacted by welfare changes as outlined in the Housing Executive's Research Programme for 2018/19 and the continuation of longitudinal data-collection on this issue.

6.3 WELFARE SUPPLEMENTARY PAYMENTS (VQ3)

Across six Welfare Supplementary Payments (WSPs), an average of 87% of respondents stated they were not in receipt of any of these.[18] This ranged from 83% (not in receipt of ESA WSP) to 91% (not in receipt of UC transitional protection). The high latter figure may be related to this WSP not being applicable to the majority of tenants at the time of data-collection.

Yet again, there is concern regarding the significant percentage of tenants who remained unsure if they were in receipt of WSPs. Across the same six WSPs, an average of 9% of respondents stated that they were unsure if they received any such payments.[19] Tenants may be unaware of being in

[17] See appendix tables 1.1 and 1.2 for full information relating to this analysis
[18] These are SSSC, Benefit Cap, PIP, ESA, Carer's Allowance Welfare Supplementary Payments and Universal Credit Transitional Protection
[19] See appendix table 1.3 for full information relating to this analysis

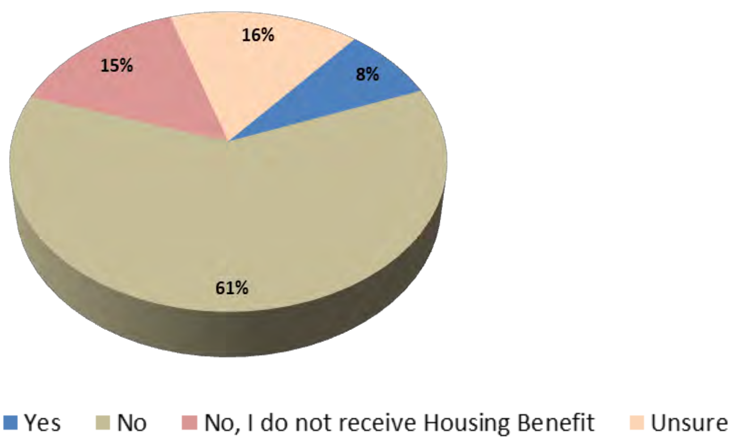
receipt of these mitigation payments as income levels will remain similar to pre-welfare reform levels for as long as claimants retain entitlement to receive these. Furthermore, as the policy unit of the Citizens Advice Bureau (CAB NI) has recently highlighted, many claimants remained unaware that they are entitled to or in receipt of WSPs until they receive expert guidance from an adviser.[20]

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

6.4 IMPACT OF SOCIAL SECTOR SIZE CRITERIA (VQ2)

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

Figure 1.1: SSSC applies to household (Appendix Table 1.4)



As figure 1.1 illustrates, more than three-quarters (76%) of all respondents stated that SSSC did not apply to their household. Within this figure, 15% stated they were not in receipt of Housing Benefit. Only 8% of tenants reported that SSSC applied to their household with a further 16% of HRPs stating that they were 'unsure' if SSSC applied or not.

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

This finding does not reflect Housing Executive administrative data which shows that the percentage of tenants affected by SSSC is closer to one-third across all Housing Executive tenancies.[21] As mitigation payments are made directly to the Housing Executive, it appears from the findings that tenants remain unaware their household is subject to SSSC and subsequently are also unaware of its future impact when mitigation payments end.

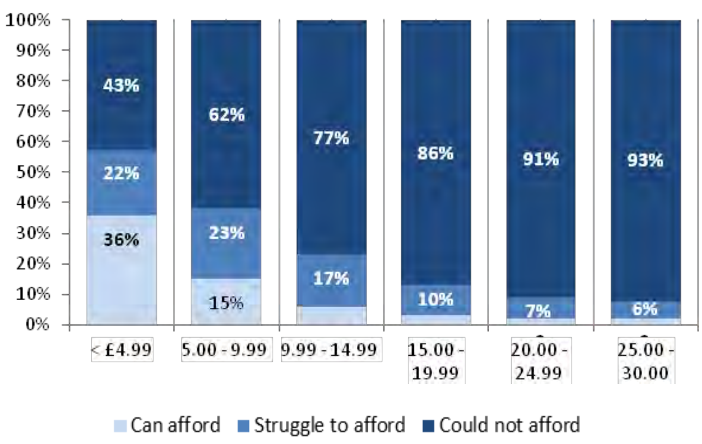
A small percentage of tenants reported that SSSC applied to their household (8%) and were requested to give additional information about future actions they would take in relation to their tenancy.[22] However, as only a small number of respondents were eligible to answer these questions, quantitative analysis was not possible as interpretation of findings could be misleading in relation to predicting future behaviour or reasons for the same.

6.5 ADDITIONAL CONTRIBUTIONS TO MEET RENT SHORTFALLS (VQ21)

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

Figure 2.1 illustrates the distinct relationship between the amount of additional rent respondents might need to pay and the number of respondents who could afford to do so. More than one-third (36%) of respondents stated that they could afford to pay up to £4.99 per week to cover a shortfall in their rent, but less than half this figure (15%) reported that they could pay an increased contribution of more than £5.00 but less than £10.00.

Figure 2.1: Increased weekly contribution to cover rent shortfall (Appendix Table 1.5)



[21] Based on administrative NIHE data exported December 2017
[22] See Vq12 to Vq20b in Appendix 4

Over three-quarters (77%) of tenants said that they could not afford to pay up to £14.99 per week, and a further 17% stated that this would be a struggle. This inability to pay becomes marked as weekly contributions rise, with noticeably more respondents feeling they could not pay these additional monies given their current income levels.

Ability to manage this contribution was impacted by whether or not respondents had a health condition or disability that limited their day-to-day activity. For those with an illness and/or a disability which limits activity, 10% stated they could pay more than £5.00 but less than £10.00 per week and 2% stated they could pay between £10.00 and £14.99 per week. For those with no health issues, these figures were one-fifth (20%) and 9% respectively.[23]

Analysis of administrative data indicates that when mitigation payments end, half (50%) of all Housing Executive tenants affected by SSSC will have to contribute up to £9.99 per week to meet rental shortfalls and a further quarter (24%) will need to make a contribution of more than £10.00 but less than £15.00. [24]

6.6 PAYMENT CYCLE OF UNIVERSAL CREDIT (VQ11)

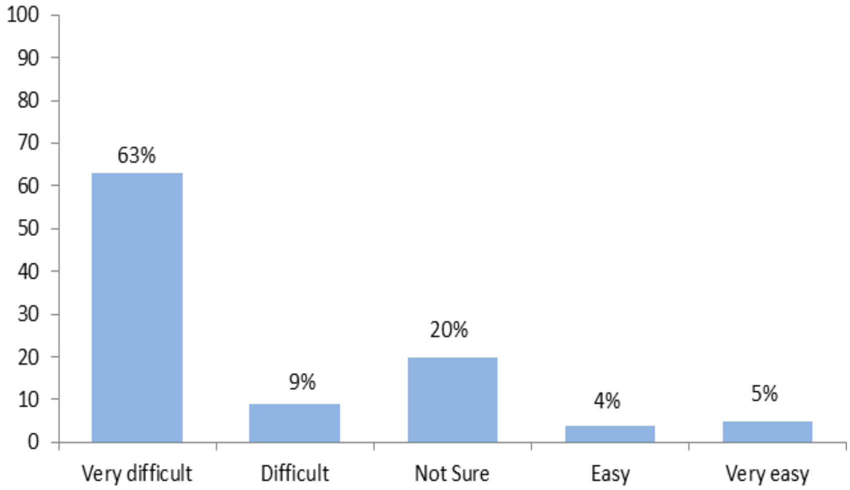
An important element of welfare reform is the introduction of Universal Credit (UC), which has been described by the Resolution Foundation as “the most ambitious overhaul of working-age welfare” since the 1940s.[25] At the time of this survey, the waiting period for the first payment of UC was six weeks from the date of when an initial claim went live.

Almost three-quarters (72%) of respondents stated that their household would find it either ‘very difficult’ or ‘difficult’ to manage financially for six weeks before receiving their first UC payment. Within this figure, a substantial majority (63%) stated this would be ‘very’ difficult.[26]

One-fifth (20%) of respondents stated they were ‘unsure’ about how they would cope. Less than one-in-ten (9%) respondents stated this would be an ‘easy’ or ‘very easy’ situation to contend with.

[23] See appendix tables 1.6 and 1.7 for full analysis relating to this finding
[24] Based on administrative NIHE data exported December 2017
[25] Finch, D. (2015) *Making the most of UC: Final report of the Resolution Foundation review of Universal Credit* p.25. Available online at: http://www.resolutionfoundation.org/app/uploads/2015/06/UC-FINAL-REPORT1.pdf [Accessed 24 May 2018]
[26] At the time of this survey, the initial waiting time for first Universal Credit was six weeks. This was reduced to five weeks on 14th February 2018

Figure 3.1: Difficulty levels for households coping with payment cycle of Universal Credit (Appendix table 1.8)



Ability to manage this timeframe was impacted by respondents' age. Sixty-six per cent of younger adults (16-34) reported this would either be 'difficult' or 'very difficult' but this increased to three-quarters (75%) of older adults (55-63).[27]

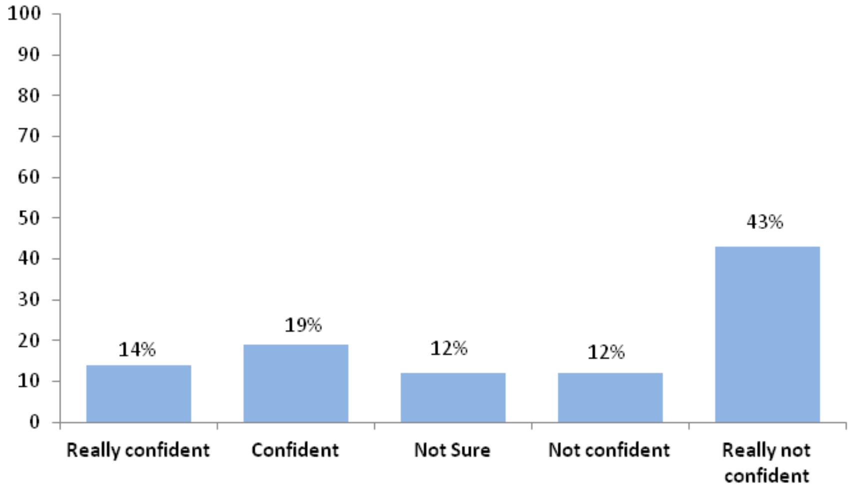
6.7 PREPAREDNESS FOR UNIVERSAL CREDIT (VQ22 & VQ23)

UC is the first major government service to be digital, meaning that there is an expectation for claimants to use online services to make and maintain their claims. Claimants must set up an online account on application and continue to manage this account for as long as their claim exists. Therefore the majority of claimants for UC will need to have a certain level of IT literacy to administer their claim successfully. Eighty-four per cent of respondents reported that they had never completed an official government form online.[28]

As illustrated in figure 4.1, this lack of experience is reflected in confidence levels in completing online applications. Over half (55%) stated they were either 'really not confident' or 'not confident' in completing official forms online. Within this figure 43% were 'really not confident' in doing so. This compared to one-third (33%) who reported levels of confidence.

[27] See appendix table 1.9 for full analysis relating to this
[28] See appendix table 1.10 for full analysis relating to this

Figure 4.1: Confidence levels in completing online government applications (Appendix table 1.11)



Confidence levels were impacted by age, with over half (51%) of adults aged 16-34 reporting feeling 'really confident' or 'confident' about completing application forms online. These confidence levels declined for adults aged 35-54 (34%) and markedly so for those aged 55+ (12%).[29]

Confidence levels were also impacted by health status. Almost half (49%) of those with no health issues reported as feeling 'really confident' or 'confident' in comparison to 17% of respondents with a disability and/or an illness which limited activity.[30]

Lower levels of access to the internet may be a factor in this lack of experience and confidence in completing formal online applications. Seventy-four per cent of respondents stated that they had home access to the internet, in comparison to 84% of households across Northern Ireland as reported in the latest Continuous Household Survey figures.[31]

This lack of access was again clearly impacted by respondents' age and health status. Almost three-fifths (57%) of older adults reported they had access to the internet at home but this was much lower compared to those in the middle age band (75%) and amongst younger adults (87%).[32] Almost two-thirds (65%) of those respondents with a disability, illness (or both) which limited activity had home access to the internet, compared to 82% of those with no reported health problems.[33]

[29] See appendix table 1.12 for full analysis relating to this

[30] See appendix table 1.13 for full analysis relating to this

[31] NISRA (2018) *Continuous Household Survey Results. Internet Access - Home Internet Access Proportion of Northern Ireland Households with access to the Internet at Home by LGD14 (2017/18)* Available online at: https://www.nisra.gov.uk/publications/chs-results [Accessed 26th June 2018]

[32] See appendix table 2.13 or full information relating to this analysis

[33] See appendix tables 2.16 and 2.17 for full analysis relating to these findings

Additionally, there are challenges for tenants who are more likely not to access the internet (by choice and/or logistics). Three-quarters (75%) of tenants in urban areas stated that they had access to the internet from home compared to 64% of rural tenants.[34]

These findings indicate that many Housing Executive tenants may have weaker digital skills and reflect research undertaken by the DWP, which found that individuals renting from social landlords, older people (aged 55 and over), those with long-term health conditions and those without regular internet access were more likely to report feeling a need for greater support in maintaining their UC claim online.[35]

Those with weaker digital skills or who lack digital access qualify to be included in what DfC has named as a 'vulnerable group'; this means that they will be given a range of supports to assist them in making their claim. The significant impact of age on tenants' ability to take full responsibility for administering their UC claim needs to be considered in order to help tenants navigate the new systems more confidently and effectively.

There are other practical aspects to completing UC claims and receiving payments. Claimants require an email address and receive notification of their claim set-up via mobile phone. Additionally as all payments of UC are made electronically, claimants must have a bank account.[36] Forty-five per cent of respondents to this survey did not have an email address and 4% did not have a mobile phone. Over one-fifth (21%) did not have a bank current account – double the latest available Northern Ireland figure of 9%.[37] This reflects findings by the Consumer Council (2016) that groups with lower levels of access to bank accounts include those living in rented accommodation, people with disabilities and older people.[38]

Four per cent reported as having no bank/building society current account, post-office account or credit union account. As the Consumer Council (NI) has highlighted, the closure of bank branches

[34] See appendix table 2.14 for full information relating to this analysis

[35] Department for Communities (2016) *Family Resources Survey report 2014 - 2015 Table S4.1: Percentage of Households with a bank account from 2003/04 to 2014/15* Available online at: https://www.communities-ni.gov.uk/publications/family-resources-survey-report-2014-2015 [Accessed 05 July 2018]

[36] See appendix tables 2.12, 2.15 and 2.18 for full analysis relating to this

[37] Department for Communities (2016) *Family Resources Survey report 2014 - 2015 Table S4.1: Percentage of Households with a bank account from 2003/04 to 2014/15* Available online at: https://www.communities-ni.gov.uk/publications/family-resources-survey-report-2014-2015 [Accessed 05 July 2018]

[38] The Consumer Council for Northern Ireland (2016*) Banking on change? Consumers attitudes to accessing banking services and the role of community banking in the wake of bank branch closures* p.5 Available online at: http://www.consumercouncil.org.uk/sites/default/files/original/39156_Banking_on_Change_Report_FINAL.pdf [Accessed 26th June 2018]

across Northern Ireland since 2010 increases the risk of financial exclusion, particularly amongst disabled consumers and those living in rural areas.[39] Given reported findings on digital inclusion, online banking may not be an option for many tenants who may find it ever more difficult to access physical banking facilities.

6.8 ASSISTANCE WITH USING ONLINE SERVICES (VQ24)

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

Table 3.1: Sources of assistance in completing online government applications (Appendix Table 1.14)

Base = 874	**N (%)**
Family	26,411 46
Friends	11,847 21
No one, don't need help	13,655 24
Advice sector	7053 12
Housing Executive staff	3631 6
Local representative's office	3399 6
Other	1797 3
Support staff	* 3
Community group	* 2
Department for Communities	* 1

[39] Ibid. p.10

A sizeable percentage (24%) reported that they did not require assistance in completing online forms. Of those who did require assistance, the findings showed that respondents favoured less formal advice sources such as family (46%) and friends (21%) and preferred independent advice services (12%) over the Housing Executive (6%) and local political representatives (6%).

7.0 Household Expenditure & Financial Management

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

7.1 CHANGES IN FINANCIAL BEHAVIOUR (VQ4)

Changes to benefits and the increasing cost of living affect both in-work and out-of-work households, with the potential of impacting significantly on household incomes. Therefore it was considered important to consider changes in respondents' financial behaviour over the past year. Fewer than one-in-ten respondents reported behavioural changes across seven of eleven distinct categories as highlighted in Table 3.1.

Table 4.1: Reported changes in behaviour due to financial pressures and/or a change in benefit payments (Appendix table 1.15)

Base = 874	Yes %
Cut back on food shopping	19
Financial help from family or friends	18
Delay paying other bills (e.g. phone, insurance, TV)	12
Delay paying fuel bills (e.g. gas, electricity or oil)	10
Postponed visit to the dentist	8
Delay paying loans or repayments (e.g. credit cards etc.)	7
Cut back on car fuel	6
Overdrawn from a bank account to pay rent	5
Delayed/did not pay rent for more than 2 weeks /went into arrears	5
Borrowed money from bank/credit union	5
Pawned or sold something to get cash	2
Borrowed money from a payday lender	2
Visited a food bank	2
Used credit card to pay rent due to lack of income	0
Other	0

In relation to the remaining four categories, it was evident that tenants were making their money go further by reducing expenditure on household essentials, particularly food shopping (19%) or by delaying payments on utility bills (12%) and fuel bills (10%). Almost one-fifth of tenants (18%) reported reliance on informal borrowing from family and/or friends as a means of combatting financial pressures. This was much higher than reporting of 'formal' borrowing such as from a bank and/or credit union (5%).

The 'other' category included higher-risk behavioural changes or evidenced financial hardship such as using a credit card to pay rent, borrowing money from payday lenders, pawning items for cash or visiting a food bank. The latter was reported by 6% of tenants.

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

Table 5.1: Capacity to make household purchases on current income (Appendix Table 1.16)

	Can afford (%)	Struggle to afford (%)	Could not afford (%)
Make regular payments into an occupational/private pension	17	16	67
Pay an unexpected bill of £500	11	25	64
Holiday away from home for one week (not staying with family)	18	19	64
Make regular savings of £20 per month	23	25	52
Run a car	28	24	47
Purchase home contents insurance	30	27	43
Pay for recommended dental work	35	30	36
Replace worn-out furniture	34	42	24
Have friends/family for a drink/meal once a month	50	27	22
Replace broken electrical goods	40	42	18
Replace worn out clothes/shoes with new	46	40	15
Keep home in reasonable decorative order	67	28	5*
Eat meat/fish or vegetarian equivalent every other day	75	22	3*
Eat fresh fruit and vegetables every day	77	20	3*
Keep home adequately warm	75	24	2*

HRPs were asked to consider their capacity to purchase or replace a range of household goods and services given their current income levels. It should be noted that this reflected the ability to do so rather than doing so or wishing to do so. These categories broadly reflect the thirteen material deprivation (MD) indicators adopted by the European Union in 2009.[40]

At least three-quarters of all respondents stated that at the time of the research, they were able to afford weekly necessities such as eating fresh fruit and vegetables every day (77%), eating meat, fish or a vegetarian equivalent every second day (75%) and keeping their home warm to an adequate level (75%).

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

This included 55% who stated they would struggle/could not afford to replace worn-out clothes and/or footwear with new items, 60% who would struggle/could not afford to replace broken electrical goods and two-thirds who would struggle/could not afford to make payment for recommended dental work or replace higher-price items such as worn-out furniture.

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

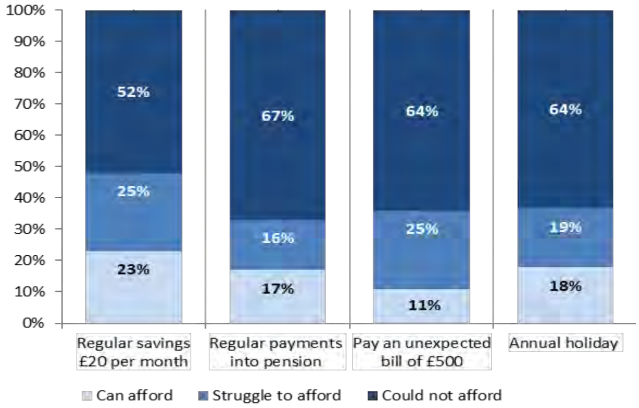
As Figure 5.1 illustrates, the percentage of those who stated that they could not afford to make such payments was greater than the combined percentage of those who 'could afford them' or 'would struggle to afford' them. Fifty-two per cent reported as being unable to put aside £20 per month of savings. This reflects that only 11% of respondents have a savings account and 8% who reported having a credit union account.[41]

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

[41] See appendix table 2.18 for full information on this analysis

This rose to almost two-thirds who could not afford to pay for an annual holiday (64%) or pay an unexpected bill of £500 (64%) and rose again to over two-thirds (67%) who could not afford to make payments into a pension plan.

Figure 5.1: Ability to pay for longer-term considerations on current income (Appendix Table 1.16)

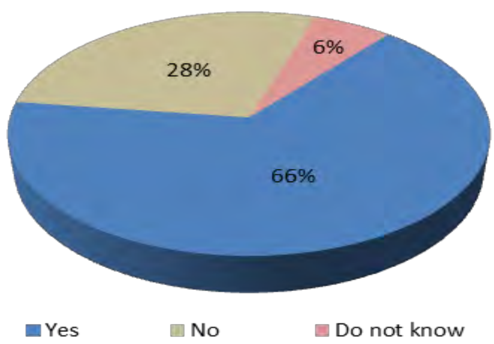


These findings indicate that whilst the majority of respondents are financially capable of meeting their daily needs, they can struggle to pay for higher-price items and the majority lacks the capacity for longer-term financial planning due to their income levels.

7.3 BARRIERS TO INCREASING INCOME LEVELS (VQ7 & VQ8)

As figure 6.1 illustrates, two-thirds (66%) of respondents stated that issues currently exist that would prevent them seeking to earn more money. Over one-quarter (28%) stated that no such issues existed. A further 6% stated that they 'did not know' if issues existed or not.

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



Respondents who answered 'yes' to this question were asked to elaborate on what issues were preventing them from seeking a greater income and to highlight what for them was the main issue.

Over two-thirds (67%) of respondents cited ill health and/or a disability as a reason they could not work more hours and 64% stated it was the *main* issue preventing them from seeking greater income levels. This finding indicates once again that tenants with ill-health and/or a disability will require additional support from the Housing Executive to meet the challenges of welfare reform.

This was followed by over one-quarter (26%) of tenants who identified caring responsibilities and 13% who named the corresponding impact this would have on childcare costs as reasons. Of these 20% of respondents stated that caring responsibilities and 5% stated childcare costs as the main barriers to seeking a greater income.

A lack of access to childcare (8%) and lack of available jobs (7%) were also reported. The remaining issues did not have a major effect with less than one in every twenty respondents reporting these. 'Other' issues represented only 4% of responses and included already being in full-time work, being pregnant or finishing studies.[42]

7.4 LIKELY ACTIONS IF INCOME DECREASES IN FUTURE (VQ6)

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

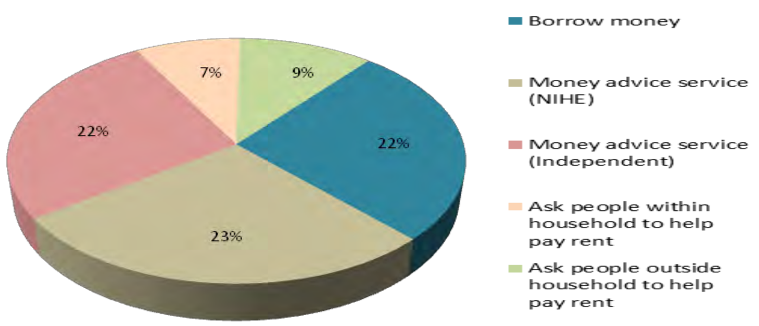
The first category considered actions relating to employment. The majority of respondents reported that they were unlikely to take any employment-related action should their income decline in the future, albeit by small margins. Sixteen percent stated that they were unlikely to 'increase their current working hours' in comparison to 14% who stated that this was likely. There were similar responses concerning 'looking for better-paid employment' with 16% of respondents stating this was unlikely and 14% stating the opposite. Regarding 'looking for additional work or taking on an additional job', the margins widened slightly with over half (18%) stating this was unlikely and 12% reporting it as likely.

[42] See appendix tables 1.18 and 1.19 for full analysis relating to this.

The second category considered actions relating to household composition in order to address a lower income. The vast majority of respondents reported that it was unlikely that they would take any of these proposed actions. Nine of every ten respondents stated it was unlikely they would ask another family member to move in. This rose to 95% who stated it unlikely they would ask a lodger to move in and almost all respondents (97%) said it was unlikely they would ask a non-dependent adult child to move out.

The third category considered potential actions in relation to financial management. Over one-fifth (22%) stated that it was likely they would 'borrow money from somewhere'. This finding is of concern when coupled with prior research that tenants in social housing are disproportionately affected by exclusion from affordable credit with a subsequent risk of becoming ever more vulnerable to financial exclusion (NIHE, 2016)

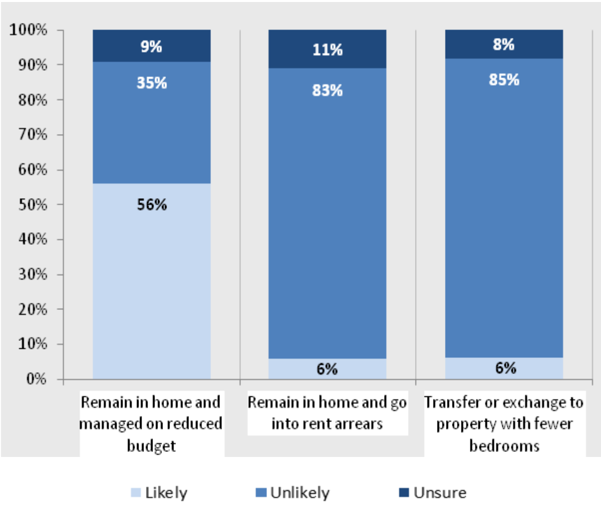
Figure 7.1: Likely actions if income decreased in future (financial management) (Appendix Table 1.20)



Almost one-quarter (23%) expressed an interest in seeking out money advice services offered by the Housing Executive. A near-identical proportion of respondents (22%) said they would consider using independent money advice services. Sixteen per cent of tenants stated that they would seek help in paying their rent from 'others', either living in or outside of their household, should they face a future reduction in income.

The final 'broad' category related to future housing intentions (Figure 8.1). More than half of respondents (56%) stated that it was likely that they would remain in their home and manage from a reduced budget. This reiterates the conclusion reached above that financial inclusion supports will play a role in helping maintaining tenancies in the future. Over one-third (35%) stated that this course of action was 'unlikely'.

Figure 8.1: Likely actions if income decreased in future (housing intentions) (Appendix 1.20)

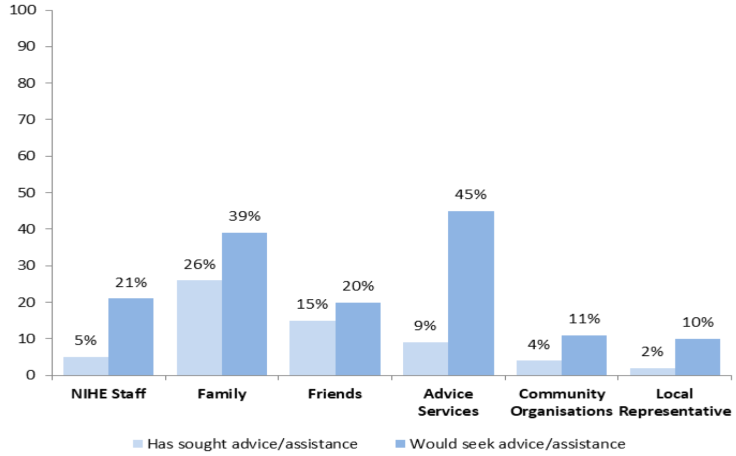


More than four-fifths of respondents rejected the options of remaining in their home and going into rent arrears (83%) and of transferring or exchanging to a property with fewer bedrooms (85%) as potential actions should income levels decline. Six per cent of HRPs stated that it was likely that they would take either action. Approximately one-in-ten respondents stated they were unsure of their future housing intentions.

8.0 Sources of Advice & Assistance about Welfare Reform

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

Figure 9.1: Sources of advice & assistance about welfare reform (Appendix tables 1.21 &1.23)



As figure 9.1 reveals, over one quarter (26%) of respondents reported that they had already discussed welfare reform with family. Fifteen per cent stated that they had already done so with friends. Reported actual use of all other services was much lower, with fewer than one-in-ten reporting discussions as actually occurring.

As regards future sources of advice and assistance, official advice services were most commonly reported with almost half of all respondents (45%) stating that they would potentially contact these organisations.[43] This was similar to those who stated that they would continue to ask family (39%) with a further one-in-five (20%) stating they would ask friends for advice and assistance. The third most common source was named as Housing Executive staff, with 21% of respondents reporting that they would seek help from staff in future compared to only 5% who had already done so.

[43] Examples given were 'The Citizens Advice Bureaux', 'Advice NI' and 'Housing Rights'

Eleven per cent of respondents stated they would ask community organisations for advice and assistance and there was a near-identical response rate (10%) for those who would contact their political representative at local, regional or national level. At the time of the research, neither of these options had been widely utilised.

It should be noted that the issue of explicit consent for UC claimants may hinder such services being fully utilised. However it is hoped that the DWP will act upon the recent recommendation from the National Audit Office (2018) that they should "make it easier for third parties to support claimants".[44]

[44] National Audit Office (2018) Rolling out Universal Credit Summary Report p.11 Available online at: https://www.nao.org.uk/wp-content/uploads/2018/06/Rolling-out-Universal-Credit-Summary.pdf [Accessed 25th June 2018]

9.0 Welfare Reform Team: Response to Research Findings

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

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

The Housing Executive is working closely internally and with the Universal Credit team to ensure that customers can access the support they need to make and maintain their Universal Credit claim, which will include signposting to the Jobs and Benefits Office or the advice sector as appropriate. This includes local Housing Executive offices providing PCs for customer use to make or maintain an online Housing Benefit or Universal Credit claim, staff training on Universal Credit so they can advise the customer appropriately about their housing costs and customer checklists to ensure that customers have the information they need ready to make a Universal Credit claim.

The findings indicate customer issues with financial planning and potential difficulties dealing with larger financial impacts or bills. As welfare changes progress, these impacts may accumulate. The Housing Executive will continue to work with customers to help them manage their money and to deliver our Financial Inclusion Strategy. Money Matters booklets are available to help our tenants with budgeting. Staff guidance and training around welfare changes directs that staff should 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 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 is planned 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 is also planned with those who have already lost mitigation for SSSC to assess the impact on these customers. This will feed into organisational planning for when mitigation is currently scheduled to end. When this survey concluded UC was only rolled out in four of the 35 Jobs and Benefits Office areas.[45] Research is also planned with the population affected by Universal Credit as this will inform organisational communications, training and policy/ process development.

[45] These were the Limavady, Coleraine, Ballymoney and Magherafelt Jobs and Benefits Offices

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