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CONTENTS

1.0	INTRODUCTION	4
1.1	Background to the Research	4
1.2	Social Sector Size Criteria	4
1.3	Research Objectives	6
1.4	Methodology.....	7
1.5	Participation in the Study.....	7
1.6	Questionnaire	8
1.7	Sample and Response Rate.....	8
1.8	Weighting and Grossing.....	9
2.0	KEY FINDINGS	11
2.1	Sample Profile	11
2.2	Awareness of Bedroom Tax	12
2.3	Plans to Deal with Bedroom Tax	12
2.4	Affordability of the Shortfall	13
2.5	Sources of Advice	14
2.6	Conclusions	14
3.0	HOUSEHOLD PROFILE.....	16
3.1	Age and Gender of Household Reference Person	16
3.2	Marital Status of Household Reference Person.....	16
3.3	Employment Status of Household Reference Person.....	16
3.4	Number of People Per Household	17
3.5	Household Types.....	17
3.6	Family Unit	17
3.7	Religious Tradition of Household.....	17
3.8	Ethnic Background of Household.....	17
3.9	Age of Household Members	17
3.10	Health Problems or Disabilities in the Household	18
4.0	AWARENESS OF BEDROOM TAX	19
4.1	Awareness of Welfare Supplementary Payments	19
5.0	PLANS TO DEAL WITH BEDROOM TAX	21
5.1	Stay in current home and be able to pay the difference	21
5.2	Stay in current home and be unable to pay the difference.....	22

5.3	Plans for the Future	22
5.4	Transfer or Exchange to a Property with Fewer Bedrooms.....	22
6.0	AFFORDABILITY OF THE SHORTFALL.....	24
6.1	Benefit Recipient Rates and Employment Status	27
6.2	Household Income	27
7.0	SOURCES OF ADVICE	28
8.0	CONCLUSIONS AND NEXT STEPS	29
8.1	Conclusions	29
8.2	Next Steps	29
9.0	BIBLIOGRAPHY.....	33
10.0	APPENDICES	34
10.1	Appendix One: Abbreviations	34
10.2	Appendix Two: Legislation Informing Welfare Reform in Northern Ireland	35
10.3	Appendix Three: Welfare Reform Timetable	36

LIST OF FIGURES

Figure 1.0:	Gender of Household Reference Person.....	13
Figure 2.0:	Are you aware that your household receives the additional payment, known as the Welfare Supplementary Payment (WSP), to cover the shortfall of Bedroom Tax? (A4).....	20
Figure 3.0:	The Welfare Supplementary Payment that makes up the shortfall in Bedroom Tax, is currently scheduled to end in March 2020. If this ends in March 2020, which step are you most likely to take to deal with the impact? (B2)	21
Figure 4.0:	How easy or difficult would it be for your household to pay the difference between the actual rent charged and the Housing Benefit/housing costs element of Universal Credit you will receive? (C1)	24
Figure 5.0:	To what extent could your household make up a shortfall of.....(per week) (C2)	25

LIST OF TABLES

Table 1.0:	Under-Occupancy Levels Sample Profile v's SSSC Population	8
Table 2.0:	Survey Outcome	9
Table 3.0:	Distribution of population impacted by SSSC by NIHE Area.....	10
Table 4.0:	HRPs in receipt of Welfare Benefits.....	27

1.0 INTRODUCTION

1.1 BACKGROUND

As Northern Ireland's regional housing authority, the Housing Executive's vision is that *everyone is able to live in an affordable and decent home, appropriate to their needs, in a safe and attractive place* (NIHE, 2018c). The Housing Executive undertakes on-going research, with the aim of producing a comprehensive body of evidence on customer satisfaction and needs, and strategic and technical housing issues, to help the organisation and its partners in the housing sector shape policies and services that meet the needs of households and communities across the region.

Recognising that welfare reform is a fundamental change to the benefit system with the potential to have wide-ranging repercussions for tenants and landlords in both the social and private rented sectors, the Housing Executive has prioritised research in this area. This report provides an insight into the potential impacts that Social Sector Size Criteria will have in Northern Ireland, if mitigation payments end as scheduled in March 2020. Findings will be used to inform further policy development and financial planning for the Housing Executive.

1.2 SOCIAL SECTOR SIZE CRITERIA

'Social Sector Size Criteria' (henceforth SSSC), which is often referred to as 'Bedroom Tax', was developed to engender more efficient use of the social housing stock and to lower government spending on Housing Benefit, and is one of the most contested elements of the UK Government's wider Welfare Reform programme. SSSC came into force in Northern Ireland on 20 February 2017 and affects Housing Executive and housing association tenants, aged between 16 and State Pension age, who receive Housing Benefit or the housing costs element of Universal Credit.

Bedroom Tax is a change to the way that Housing Benefit or the housing costs element of Universal Credit is calculated for those living in social housing. Payments are based on a 'size' criterion which determines the number of bedrooms deemed necessary for each household and adjusts payments accordingly. The number of bedrooms considered necessary depends on the claimant's age, the age and sex of any children in the household, whether any other adults live with them and whether they qualify for an extra room due to special circumstances. Consideration is not given to the physical size or layout of the room, nor is a 'bedroom' defined in the legislation; the landlord's categorisation of a bedroom is accepted.

One bedroom is allowed for:

- an adult couple;
- a person aged 16 or over;
- two children of the same sex aged under 16;
- two children aged under 10;
- any other child (other than a foster child or child whose main home is elsewhere);
- child(ren) who cannot share because of a disability or medical condition; or
- non-resident carer or carers providing overnight care.

Parents who have a child or children who do not live with them on a full-time basis *cannot* claim to require an additional room(s) to meet needs associated with visitation rights. However, a household *may* be allowed an extra bedroom in cases where:

- a couple cannot share because of a disability or medical condition;
- an approved foster carer: has a child placed with them, **or** is between placements but only for up to 52 weeks from the end of the last placement, **or** is a newly approved foster carer for up to 52 weeks from the date of approval if no child is placed with them during that time;
- certain family members who normally live with the claimant are students or are in the armed forces and are away but intend to return home; or
- there has been a recent bereavement in the household.

Where a working-age household is deemed to be under-occupying, housing costs payments are reduced by 14% if the dwelling is under-occupied by one bedroom or 25% if under-occupied by two or more bedrooms.¹ The bedroom entitlement rules do not apply to:

- Pensioners living in social housing accommodation such as Housing Executive or housing association properties;
- People who live in supported accommodation;
- People who live in certain types of accommodation, such as houseboats or caravans;
- People who have been temporarily housed by the Housing Executive; and
- People who part-rent their property under a shared ownership scheme.²

¹ www.nidirect.gov.uk/changes-to-housing-benefit

² Entitledto (2018): Under occupation rules: how many bedrooms are you allowed? www.entitledto.co.uk/help/under-occupation

However, most households impacted by the SSSC have been receiving a Welfare Supplementary Payment (WSP) as part of a mitigation package that was put in place in Northern Ireland until 31 March 2020. WSP is paid directly to the social landlord by the Department for Communities (DfC), without having to be claimed by the tenant, in order to make up any shortfall between actual housing costs and Housing Benefit/Universal credit resulting from application of the SSSC.

Irrespective of the mitigation arrangements, tenants who are deemed to be under-occupying and who move within the social sector before mitigation ends will permanently lose entitlement to Welfare Supplementary Payments if they are a non-management transfer and do not reduce the number of bedrooms by which they are under-occupying.

More information on the Legislation informing Welfare Reform in Northern Ireland and the timetable of welfare reform in the region is set out in Appendices 3 and 4.

1.3 RESEARCH OBJECTIVES

In September 2018, following a competitive tendering procedure, the Housing Executive appointed Perceptive Insight to undertake interviews with Housing Executive tenants affected by SSSC to identify the potential impacts in Northern Ireland, if mitigation payments end as scheduled in March 2020. The main aims of the survey were:

- To assess the impact of Welfare Supplementary Payments ending on 31 March 2020;
- To gain an understanding of what plans tenants have to meet any shortfall in eligible rent when mitigation ends;
- To assess if tenants are likely to pay the shortfall in rent; and
- To gain a better understanding of what plans tenants have post-mitigation (longer-term).

1.4 METHODOLOGY

The primary method used was Computer Assisted Telephone Interviewing (CATI), with a secondary option of Computer Assisted Web Interviewing (CAWI) for those opting to self-complete the survey online. All telephone interviewing was conducted from Perceptive Insight's dedicated CATI suite based in Belfast.

Telephone interviewing took place between October and December 2018, and on average, each interview lasted around 25 minutes. All telephone interviewing was conducted by Perceptive

Insight's executive team of interviewers who have had extensive training and experience of conducting telephone interviews, and were briefed on the specific requirements and sensitivity of this project. The performance and quality of their interviewing team was consistently supervised throughout the duration of the fieldwork, and a minimum of 5% of all calls were monitored to ensure that the interviews were conducted according to the Market Research Code of Conduct.

1.5 PARTICIPATION IN THE STUDY

Participation in the study was voluntary. A letter was sent out to all main sample contacts one week in advance of the telephone survey. The letter:

- Introduced the study and the research objectives;
- Set out general information regarding Bedroom Tax;
- Provided reassurances on the confidentiality of responses;
- Invited participation in the survey via telephone or online self-completion;
- Afforded participants the opportunity to opt-out; and
- Provided detailed contact information if tenants had any queries.

The advance notification letter was written in plain language, and stated clearly that participation in the study was voluntary and that any information provided would be anonymised and completely confidential.

1.6 QUESTIONNAIRE

Following consultation with the Housing Executive's Housing Services Division and Welfare Reform Project Team, a questionnaire was devised. The main aims of the questionnaire were to:

- Assess awareness of Bedroom Tax;
- Identify what plans tenants have to deal with Bedroom Tax;
- Assess the affordability of the reduction in Housing Benefit/housing cost element of Universal Credit for tenants;
- Identify where tenants turn to for advice on Bedroom Tax; and
- Provide a socio-economic profile of tenants who will be impacted by Bedroom Tax.

1.7 SAMPLE AND RESPONSE RATE

A stratified random sampling approach was used to select the main and reserve sample contacts. The published data are estimates for Housing Executive tenants who are of working age and currently under-occupying their home, based on a sample of 1,316 respondents.

The sample design process, and the weighting and grossing, were designed to ensure that the results are accurate and representative of Housing Executive tenants receiving Welfare Supplementary Payments to mitigate the Bedroom Tax; however, it is important to note that the demographics of the full SSSC-impacted tenant population may differ from the sample. For example, 44% of the respondents who took part in the survey were under-occupying their home by two or more bedrooms, compared with 25% of the full SSSC-impacted population (Table 1).

Table 1: Under-occupancy Levels; Sample Profile/SSSC Population

Sample Profile		SSSC-impacted Population	
Under-occupying by 1 bedroom	56%	Under-occupying by 1 bedroom	75%
Under-occupying by 2 or more bedrooms	44%	Under-occupying by 2 or more bedrooms	25%

The sample for the research was provided by the Housing Executive. The sampling frame consisted of all tenants who were of working age and were under-occupying their homes, across 13 Area Offices. The sample contained the following details for each contact: name; address; area; location (urban/rural); telephone number; amount of reduction in rent; percentage reduction in rent; and the number of bedrooms by which they were deemed to be under-occupying.

At the time of selecting the sample (October 2018), 24,735 Housing Executive tenants were in receipt of Welfare Supplementary Payments to mitigate the Bedroom Tax; however, there were only 5,454 working age cases with contact telephone numbers on the Housing Benefit system. The Housing Executive provided Perceptive Insight with all 5,454 useable contacts for them to sample and complete a minimum of 100 interviews for each of the Housing Executive administrative Areas. Of these, a total of 2,086 were placed in a reserve sample. In the main sample, 594 of the contact numbers were out of service, 43 of the contact numbers provided were the wrong number for the intended respondent, five respondents were not eligible to participate in the survey and one respondent had passed away. This reduced the sample size to 2,726.

The target number of interviews for this study was 1,300. The actual number of interviews achieved was 1,316, with a minimum of 100 completed interviews for each of the area. A total of 188 tenants who were contacted during the fieldwork period refused to take part in the survey; reasons for refusal included: ill health or disability; Bedroom Tax not applicable to their household; respondent was unhappy with the Housing Executive or the respondent was too busy.

Overall, nine contacts requested an online link to the survey, three of whom completed the survey online and were included in the total number of interviews achieved.

Table 2: Survey Outcome

	Number
Total Main Sample	2,726
Refusal	188
Survey Complete	1,316
No attempt at contact made (target achieved)	1,222

1.8 WEIGHTING AND GROSSING

Weighting and grossing is the process whereby the information gathered by means of a sample survey is translated into figures that are representative of the population: in this case, the population of Housing Executive tenants impacted by Bedroom Tax.

The survey weighting factor for this research was calculated using the total population of each area affected by Bedroom Tax, divided by the total number of completed surveys for each area. The weight for each area then had to be grossed to the total population of those affected by Bedroom Tax at the time of the survey (24,735). Within the sample frame, there were 204 tenants who could not be attributed to a geolocation. The grossing factor was calculated by dividing the total population affected by Bedroom Tax at the time of the survey by the total population at the time of weighting (24,432) and excluding the 204 cases that could not be attributed to a geolocation. The final weighting was then calculated by multiplying the grossing factor by the number of tenants in each area in receipt of Welfare Supplementary Payment to mitigate Bedroom Tax. Table 3 shows the distribution of the overall tenant population impacted by SSSC across Housing Executive administrative Areas at the time of the survey.

Table 3: Distribution of population impacted by SSSC by Housing Executive administrative Area

Housing Executive Area	Percentage of population impacted by SSSC
West Belfast Area	12.80%
West Area	11.69%
South & East Belfast Area	10.36%
North Belfast Area	8.12%
Causeway Area	8.10%
South Area	7.62%
South Antrim Area	6.92%
North Down & Ards Area	6.65%
East Area	6.62%
South Down Area	5.89%
Lisburn & Castlereagh Area	5.19%
South West Area	5.16%
Mid Ulster Area	4.87%
Total	100%

2.0 KEY FINDINGS

This report provides an insight into the potential impacts that Social Sector Size Criteria will have in Northern Ireland, if mitigation payments end as scheduled in March 2020. This was explored under four key themes:

1. Levels of awareness of Bedroom Tax;
2. Plans to deal with Bedroom Tax;
3. Affordability of the shortfall between actual rent charged and the Housing Benefit/housing costs element of Universal Credit received; and
4. Sources of advice on Bedroom Tax.

Findings will be used by the Housing Executive to understand the potential issues from a landlord perspective, helping to inform further policy development and financial planning. This will ensure that both the Housing Executive and those tenants affected are better prepared to meet the challenges arising from the scheduled ending of mitigation payments.

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

1. All data reported relate only to Household Reference Persons (HRPs) aged 16 to pension credit qualifying age, regardless of gender.
2. 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.
3. Further targeted research with tenants impacted by welfare reform and within other housing tenures is included in the Housing Executive's Research Programme for 2019/20 which can be found online at www.nihe.gov.uk/Working-With-Us/Research/Annual-Research-Programme.

2.1 PROFILE OF RESPONDENTS

- 56% of respondents were under-occupying by one bedroom;
- 44% of respondents were under-occupying by two or more bedrooms;

- 69% of Household Reference Persons (HRPs)³ were female;
- 63% of HRPs were aged 55-65;
- *Lone adult* was the predominant household type (59%); and
- 73% of respondents reported that they or a household member had a health problem or disability.

2.2 AWARENESS OF BEDROOM TAX

- 95% of respondents were aware of Bedroom Tax;
- 53% of respondents were aware that those affected were receiving a mitigation payment;
- 45% of respondents were aware that mitigation payments were scheduled to end in March 2020; and
- 71% of respondents were aware that it applied to their household.

2.3 PLANS TO DEAL WITH BEDROOM TAX

- 75% of respondents were living in a property with three or more bedrooms,
- 76% of respondents in urban areas were living in a property with three or more bedrooms.
- 89% of respondents in the West area were living in a property with three or more bedrooms.
- 21% of respondents stated that they would stay in their current home and be able to pay the difference; of these, more than half (52%) said they would find the money somehow but it would be a struggle.
- 18% of respondents stated that they would stay in their current home but would be unable to pay the difference; of these, almost three-quarters (71%) said they simply did not have the money to pay the difference.
- 46% of respondents stated that they had not thought about what steps they planned to take if Welfare Supplementary Payment ends in March 2020; of these, more than half (51%) had not planned that far ahead, while more than one-quarter (27%) felt that they did not know enough about it.

³ The household reference person (HRP) is the member of the household who (in this case) pays the rent on the property. Where two people have equal claim, the HRP is the person with the highest annual income. This definition is for analysis purposes and does not imply any authoritative relationship within the household.

- Only 7% of respondents stated that they would take steps to transfer or exchange to a property with fewer bedrooms; of these, more than half (58%) had already applied for a transfer or exchange to a property with fewer bedrooms.

2.4 AFFORDABILITY OF THE SHORTFALL

Respondents were asked to select their total household income (before tax and other deductions) from a number of income brackets provided. Their total household income included income from all employment, benefits (including Housing Benefit), and other sources for both the HRP and HRP's partner (if applicable).

- More than half (51%) of respondents stated that they did not know their total household income.
- More than four-fifths (81%) of respondents stated it would be difficult for them to pay the difference in the actual rent charged and the Housing Benefit/housing costs element of Universal Credit they receive.
- While almost half of respondents (48%) said they could afford to make up a shortfall of up to £5.00 per week, more than half (54%) said they would struggle to afford up to £10.00 per week and two-thirds (66%) could not afford to make up a shortfall of up to £15.00 per week.
- Similar proportions (78% and 79% respectively) said they could not afford to pay a shortfall of up to £20.00 or £25 per week.

Administrative data for respondents who completed the survey indicates that their average shortfall was £13.45. The responses suggest that more than four-fifths of respondents (88%) would struggle to afford, or could not afford, this amount.

Respondents were asked about the likelihood that they or a household member might take one or more of twelve potential actions to increase household income if there was a shortfall between actual rent charged and household income. The actions can be divided into four categories: employment, household composition, financial management and future housing intentions.

- Equal proportions of respondents (38%) reported that they were *very unlikely* to try to increase their hours in their current job or look for additional work.

- Similarly, equal proportions of respondents (37%) reported that they were *very unlikely* to seek employment or look for a better paid job.
- 84% of respondents reported that they would be unlikely to add another member to their household to help pay their rent.
- Equal proportions of respondents (22%) reported that they would be likely to seek out a money advice service provided by the Housing Executive or that they would seek out a money advice service provided by an independent agency.
- 70% of respondents reported that they would be likely to remain in their current home and manage from a reduced budget.
- More than four-fifths of respondents (83%) reported there was something preventing them from seeking to earn more money.
- Of those who said something prevented them from seeking to earn more money, the principal reason that was most commonly cited was poor health/disability (86%), followed by caring responsibilities (8%).

2.5 SOURCES OF ADVICE

- More than two-fifths of respondents (41%) said they would use an advice service if they wanted to know more about Bedroom Tax; and
- Almost one-third of respondents (32%) reported that they would go to their Housing Executive Patch Manager.
- Two-fifths of respondents (40%) said that official advice services would be their *preferred* source of advice; and
- More than one-quarter of respondents (29%) stated that their Housing Executive Patch Manager would be their preferred source of advice.

2.6 CONCLUSIONS

The research findings point to three main issues:

- Despite the mismatch between the type/size of housing that tenants required in order to avoid being subject to SSSC and the type/size of their home at the time of the survey, only a small proportion of respondents (7%) reported that they planned to transfer or exchange to a property with fewer bedrooms;

- There is evidence of likely affordability challenges, with the majority of tenants reporting that they will be unable to afford the amount of rent that they will be liable to pay; and
- In combination, a general lack of awareness that mitigation payments are scheduled to end in March 2020 and lack of planning for and awareness of the associated impacts pose the threat of significant arrears issues for the Housing Executive.

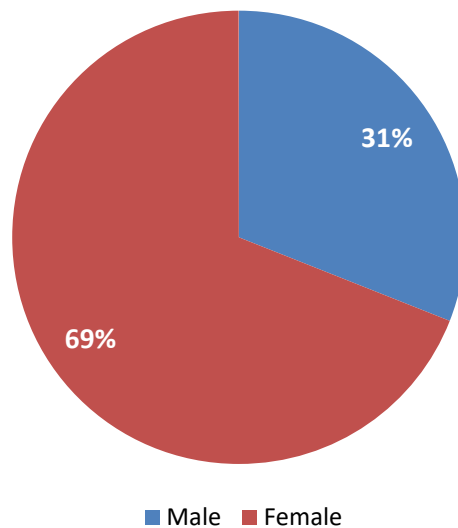
3.0 HOUSEHOLD PROFILE

This section explores the profile and characteristics of the respondents who took part in the survey. It provides breakdowns by age, gender, employment status, religion, health and ethnic background.

3.1 AGE AND GENDER OF HOUSEHOLD REFERENCE PERSON (HRP)

Thirty-one per cent of HRPs were aged between 45 and 54 and almost two-thirds of HRPs (63%) were aged between 55 and 65. A smaller proportion (6%) were aged between 25 and 44 (Table 1.1). More than two-thirds of HRPs (69%) were female and 31% were male (Table 1.2; Figure 1).

Figure 1: Gender of HRP



3.2 MARITAL STATUS OF HRP

More than two-fifths of HRPs (44%) were single (never married), 21% were divorced and 14% were married (first marriage). Fewer respondents were separated (12%), widowed (8%) or in a civil partnership (1%) (Table 1.3).

3.3 EMPLOYMENT STATUS OF HRP

More than half of HRPs (58%) were permanently sick/disabled and 27% were not working long-term (> 1 year). Fewer respondents (8%) were looking after family/home, working part-time (4%) or not working short-term (<1 year) (2%). The remainder (1%) were self-employed, retired, employed full-time or a student in further/higher education (Table 1.4).

3.4 NUMBER OF PEOPLE PER HOUSEHOLD

Three-fifths of households (59%) comprised one person and almost one-third (32%) had two persons. The remainder of households (8%) comprised three or more persons (Table 1.5).

3.5 HOUSEHOLD TYPES

From information collected through the household grid, each household was classified into a specific household type, based on the total number of household members in each dwelling and their age.

Lone adult was the predominant household type (59%), followed by adult⁴ households (35%). The remainder of households (6%) were households with children (Table 1.6).

3.6 FAMILY UNIT

A family unit cannot span more than two consecutive generations (e.g. a young mother with child [family unit 2], living with her parents [family unit 1]. A total 1,316 households took part in the survey and findings show that the overwhelming majority of households (97%) contained one family unit and 3% contained two family units (Table 1.7).

3.7 RELIGIOUS TRADITION OF HOUSEHOLD

Almost half of respondents (48%) described the religious tradition of their household as Catholic and more than one-third (33%) described the religious tradition of their household as Protestant. The remainder (19%) described the religious tradition of their household as mixed religion (Catholic/Protestant), other, stated that they had no religion or refused to answer the question (Table 1.8).

3.8 ETHNIC BACKGROUND OF HOUSEHOLD

Almost all respondents (98%) described the ethnic background of their household as White. The remainder (2%) described their ethnic background as Mixed Ethnic, Irish Traveller, other or refused to answer the question (Table 1.9).

3.9 AGE OF HOUSEHOLD MEMBERS

All respondents were asked how many people lived in their household and the age of each member. In total, information on age was provided for 1,983 household members, including HRPs. Almost

⁴ 'Adult' Households refer to those comprising two or more adults.

half of all household members (48%) were aged between 55 and 64 and 24% were aged between 45 and 54. Almost one-tenth of household members (8%) were aged between 16 and 24 and 7% were aged between 25 and 34. Similar proportions (6% and 5% respectively) were aged between 35 and 44 or aged 15 and under. A small proportion (2%) were aged 65 and over (Table 1.10).

3.10 HEALTH PROBLEMS OR DISABILITIES IN THE HOUSEHOLD

One-third of household members (including HRPs) (33%) had an illness or health problem which limited their daily activities and 13% had a disability which limited their daily activities. More than one-quarter of household members (including HRPs) (27%) had both an illness or health problem and a disability which limited their daily activities. The remainder of household members (including HRPs) (28%) had no such health problems (Table 1.11).

4.0 Awareness of Bedroom Tax

This section covers respondents' awareness of Bedroom Tax and mitigation payments (Welfare Supplementary Payment) in Northern Ireland, including both *general* awareness and respondents' awareness of *their own circumstances* in relation to Bedroom Tax and being in receipt of Welfare Supplementary Payment.

Almost all respondents (95%) stated that they had heard of Bedroom Tax before taking part in this research (Table 2.0), although only 58% reported being aware that Bedroom Tax was already in place in Northern Ireland (Table 2.1). Almost three-quarters of respondents (71%) stated that they were aware that Bedroom Tax currently applied to their household, but more than one-quarter of respondents (29%) reported being unaware or not sure if their household was subject to Bedroom Tax (Table 2.4).

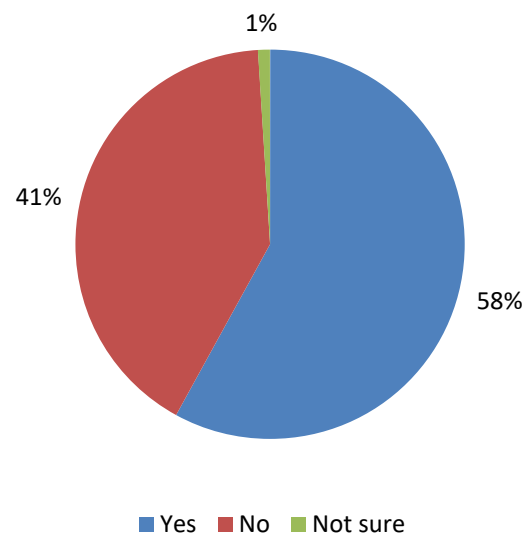
When analysed by administrative area, respondents living in North Belfast presented as least aware that Bedroom Tax applied to their household, with almost half of respondents (45%) being unaware. Respondents living in the West Area presented as most aware that Bedroom Tax applied to their household (86%) (Table 2.4).

4.1 AWARENESS OF WELFARE SUPPLEMENTARY PAYMENT (WSP)

More than half of respondents (53%) stated that they were aware that in Northern Ireland those affected by Bedroom Tax have been receiving a mitigation payment (Welfare Supplementary Payment; WSP) to make up the shortfall in their Housing Benefit/housing costs element of Universal Credit (Table 2.2). However, a similar proportion – more than half of respondents (55%) – reported being unaware that it had been agreed by government that mitigation payments were scheduled to end in March 2020 (Table 2.3).

While more than half of respondents (58%) were aware that their household received a Welfare Supplementary Payment to cover the shortfall of Bedroom Tax, 42% of respondents were either unaware or not sure if their household received WSP (Figure 2). Respondents living in North Belfast were least aware that they were in receipt of WSP, with more than half of respondents (55%) reporting they were unaware. Awareness was greatest in the West Area, where more than three-quarters of the respondents surveyed (79%) stated that they were aware that their household was in receipt of WSP (Table 2.5).

Figure 2: Are you aware that your household receives the additional payment, known as Welfare Supplementary Payment (WSP), to cover the shortfall of Bedroom Tax? (A4)



When respondents were asked how they became aware that their household was in receipt of WSP, more than three-quarters (79%) reported that they became aware when they received a letter from the Housing Executive. More than one-tenth of respondents (11%) reported that they became aware they were in receipt of WSP through other means (Table 2.6).

5.0 PLANS TO DEAL WITH BEDROOM TAX

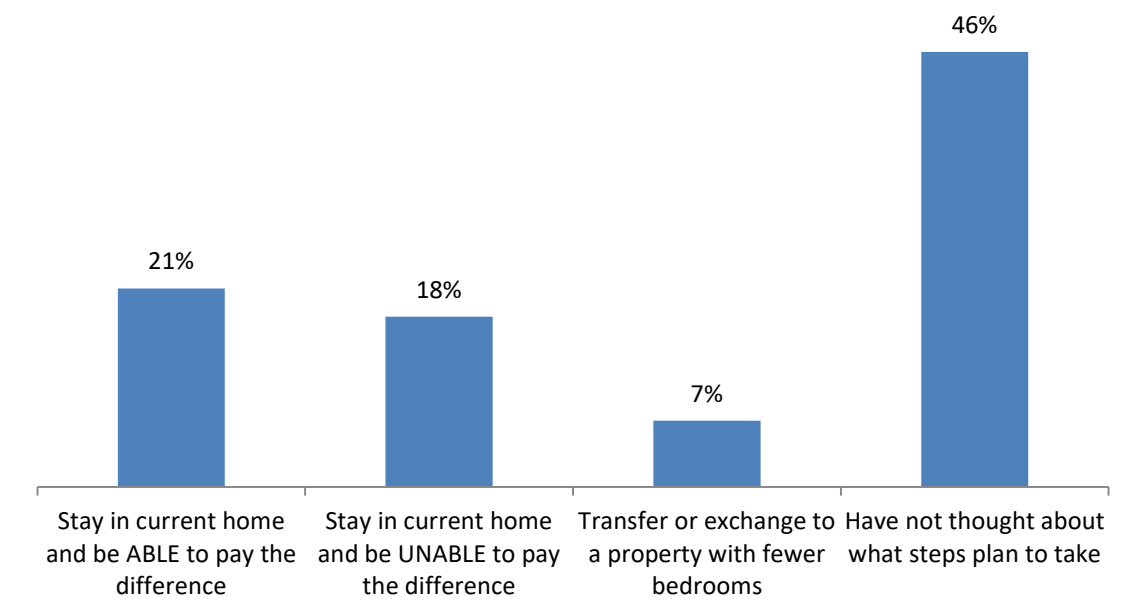
This section explores respondents' plans to deal with Bedroom Tax and the potential end to WSP in March 2020. Respondents were asked what steps they would most likely take if WSP ends as scheduled in March 2020, based on four possible options:

- stay in their current home and be *able* to pay the difference;
- stay in their current home and be *unable* to pay the difference;
- transfer or exchange to a property with fewer bedrooms; or, lastly,
- that they had not thought about what steps they planned to take.

For each option there were follow-up questions exploring the main reasons for each and the preferences and/or needs of respondents.

The number of bedrooms respondents had in their current property was analysed by household type. Almost two-thirds of lone adults households (62%) were living in a property with three or more bedrooms and a further 37% were living in a property with two bedrooms. Similar proportions of all-adult households and households with children were living in a property with three or more bedrooms (90% and 94% respectively) (Table 3.0).

Figure 3: Welfare Supplementary Payment that makes up the shortfall in Bedroom Tax is currently scheduled to end in March 2020. If this ends in March 2020, which step are you most likely to take to deal with the impact? (B2)



5.1 STAY IN CURRENT HOME AND BE *ABLE* TO PAY THE DIFFERENCE

More than one-fifth of respondents (21%) stated that they would stay in their current home and be able to pay the difference (Table 3.1). More than half of these respondents (52%), said they would find the money somehow, but it would be a struggle. Almost one-third of respondents (31%) who reported that they would likely remain in their current home and pay the difference stated that the reason for this was that they would not, or did not want to, move (Table 3.3).

5.2 STAY IN CURRENT HOME AND BE *UNABLE* TO PAY THE DIFFERENCE

Almost one-fifth of respondents (18%) stated that they would stay in their current home but be unable to pay the difference (Table 3.1). The reason for this, given by almost three-quarters of respondents (71%) was that they simply did not have the money to pay the difference. Fifteen per cent of respondents who stated that they would remain in their home but be unable to pay the difference reported that disability or ill health would prevent them accessing additional income (Table 3.4).

More than four-fifths of respondents (81%) who stated they would stay in their current home and be unable to pay the difference reported that there was a reason why their household would be unable to transfer or exchange to a property with fewer bedrooms (Table 3.6). More than two-fifths of these respondents (43%) reported that this was because it was their family home where they had lived for years (Table 3.7).

Respondents were also asked if a financial grant, a dedicated member of Housing Executive staff for support and assistance, or help with removals and service reconnections would help them to make a decision to move to a property with fewer bedrooms. The majority (92%) stated none of the options given would help them to make the decision to move to a property with fewer bedrooms (Table 3.8).

5.3 PLANS FOR THE FUTURE

Almost half of respondents (46%) stated that they had not thought about what steps they planned to take if WSP ends in March 2020 (Table 3.1). The main reasons given for this were that respondents hadn't thought about this issue/planned that far ahead (51%), and that they felt they didn't know enough about it (27%) (Table 3.14).

5.4 TRANSFER OR EXCHANGE TO A PROPERTY WITH FEWER BEDROOMS

Only a small proportion of respondents (7%) stated that they would take steps to transfer or exchange to a property with fewer bedrooms (Table 3.1). Of these respondents, more than half (58%) had already applied for a transfer or exchange to a property with fewer bedrooms (Table 3.9). The majority of respondents (93%) who stated that they would take steps to transfer or exchange reported that they planned to remain with the Housing Executive (Table 3.10). Half of respondents (50%) wanted to remain within their current estate, but nearly one-third (30%) said they would be willing to move to another estate if it was in the same local area. A small proportion (12%) of those interested in a transfer or exchange said they would be willing to move to a different area (Table 3.11)

More than two-thirds of respondents (69%) said they would prefer to move to a bungalow, while almost one-quarter (23%) indicated a preference to move to a flat or a house (Table 3.12). More than half of respondents (59%) reported that they required a two bedroom property and one-third (33%) required a one bedroom property (Table 3.13). However, it is important to note that respondents' perceptions of the number of bedrooms they require may differ from their entitlement under Social Sector Size Criteria⁵.

Almost one-fifth of respondents (19%) who reported that they would take steps to transfer or exchange felt they would continue to be unable to pay any shortfall in rent and almost half (49%) were still not sure if it would mean they would be able to pay any shortfall in rent (Table 3.2).

Of those respondents who reported that they would take steps to transfer or exchange, the majority (90%) felt that they could not afford to pay the difference even if they took steps to transfer or exchange to a property with fewer bedrooms (Table 3.5).

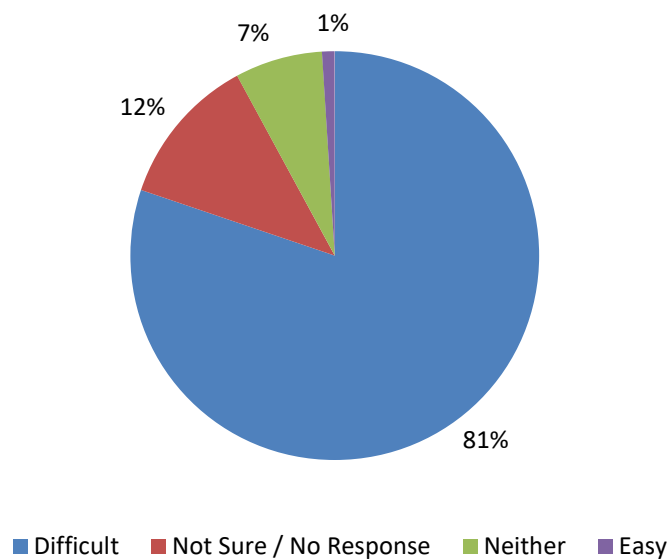
⁵ See page 6 for Social Sector Size criteria.

6.0 AFFORDABILITY OF THE SHORTFALL

This section outlines the extent to which respondents felt that they would be able to afford the shortfall in rent as a result of Bedroom Tax if Welfare Supplementary Payment ends in March 2020. It also explores how likely respondents would be to take action to make up the shortfall and the factors preventing households seeking to earn more money.

The majority of respondents (81%) stated that it would be difficult for them to pay the difference between the actual rent charged and the Housing Benefit/housing costs element of Universal Credit they receive, while only 1% felt that it would be easy for them to make up the shortfall (Table 4.0; Figure 4).

Figure 4: How easy or difficult would it be for your household to pay the difference between the actual rent charged and the Housing Benefit/housing costs element of Universal Credit you will receive? (C1)



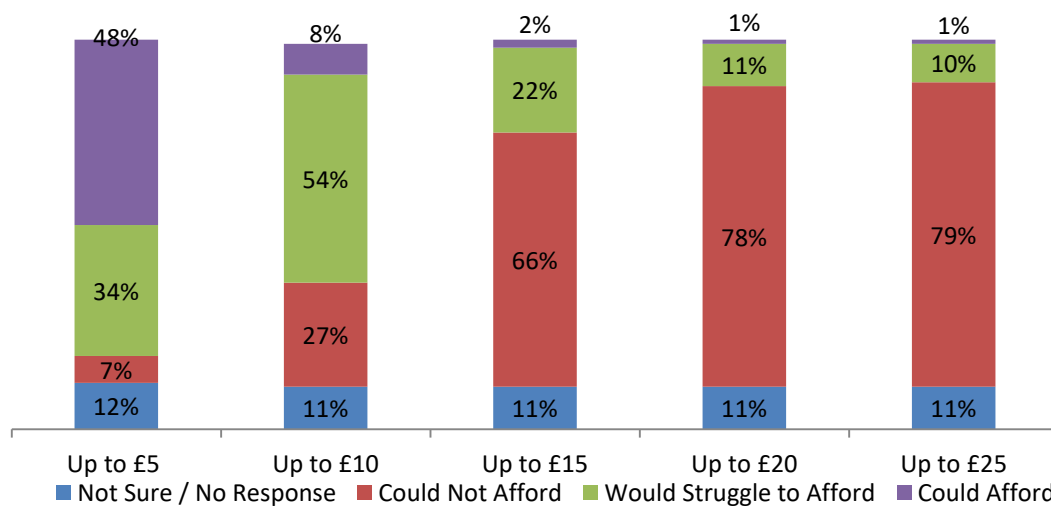
When analysed by Housing Executive administrative Area, the proportion of respondents who reported that they would find it difficult/very difficult to pay the shortfall was greatest in the West Area (89%) (Table 4.0).

Almost half of respondents (48%) stated that they *could* afford to make up a shortfall of up to £5.00 per week (Table 4.1). However, more than half (54%) said they would struggle to afford a shortfall of up to £10.00 per week (Table 4.2) and 66% could not afford to make up a shortfall of up to £15.00

per week (Table 4.3). Similar proportions (78% and 79% respectively) could not afford to pay a shortfall of up to £20.00 or £25 per week (Tables 4.4 & 4.5).

Administrative data for respondents who completed the survey indicates that the average shortfall was £13.45. As more than four-fifths of respondents (88%) felt they would struggle to afford or *could not* afford a shortfall of up to £15.00 per week, (Table 4.3), the survey suggests that meeting the average shortfall would be challenging for many tenants..

Figure 5: To what extent could your household make up a shortfall of.....(per week) (C2)



Respondents were asked about the likelihood that they or a household member might take one or more of twelve potential actions to increase household income if there was a shortfall between actual rent charged and income to cover rent.. The actions can be divided into four categories: employment, household composition, financial management and future housing intentions.

Employment

Similar proportions of respondents reported that they were very unlikely to take any of the actions relating to employment, for example look for additional work or an extra job (42%), try to increase their hours in their current job (41%), look for a better paid job (41%) or seek employment (41%) (Table 4.6). Where each of these actions was concerned, more than half of respondents felt that the option was not applicable to them.

Household Composition

Very low numbers of respondents reported that they would take action relating to household composition. The majority of respondents (84%) reported that they would be quite unlikely or very unlikely to add another member to their household to help pay their rent and only 3% stated it would be 'quite likely' (Table 4.6).

Financial Management

Equal proportions of respondents (22%) reported that they would be quite likely or very likely to seek out a money advice service provided by the Housing Executive or that they would seek out a money advice service provided by an independent agency. Almost three-quarters of respondents (74%) reported that they would be quite unlikely or very unlikely to borrow money (Table 4.6). Of those respondents who reported that they would be quite likely or very likely to borrow money, almost two-thirds (60%) said they would borrow money from family (Table 4.8).

More than four-fifths of respondents (81%) reported that it would be quite unlikely or very unlikely for them to ask other people within their household for extra help to pay their rent. Similarly, almost four-fifths of respondents (78%) reported that it would be quite unlikely or very unlikely that they would ask other people outside of their household for help to pay the rent (Table 4.6).

Future Housing Intentions

The fourth category of possible actions to increase income related to future housing intentions. More than two-thirds of respondents (70%) reported that it would be quite likely or very likely that they would remain in their current home and manage from a reduced budget and 11% of respondents reported that it would be quite likely or very likely that they would remain in their current home and allow their rent to go into arrears (Table 4.6).

When asked if there was anything else they would do if there was a shortfall between household income and rent charged, more than three-quarters of respondents (77%) felt there was nothing else they could do (Table 4.7). More than four-fifths of respondents (83%) felt that there was a reason preventing their household from seeking to earn more money (Table 4.9). Of these, 86% of respondents reported health (i.e. in poor health/disability etc.) as the main reason preventing their household seeking to earn more money and a further 8% reported caring responsibilities (including looking after the home/children) as the main reason preventing their household seeking to earn more money (Table 4.11).

6.1 BENEFIT RECIPIENT RATES AND EMPLOYMENT STATUS

More than half of respondents (58%) were permanently sick or disabled and 27% were not working for more than one year. Less than one-tenth of respondents (8%) were looking after family and/or the home and 4% were employed part-time (Table 1.4).

Table 4: HRP's in receipt of Welfare Benefits

	%
Housing Benefit	92
Employment and Support Allowance	65
Personal Independent Payment (PIP)	39
Disability Living Allowance (DLA)	18
Carers Allowance	14
Income Support	14
Severe Disability Allowance	10
Jobseekers Allowance (JSA)	9
Child Tax Credit	6
Child Benefit	5
Attendance Allowance	2
Incapacity Benefit	2
Universal Credit	1
Working Tax Credit	1

6.2 HOUSEHOLD INCOME

Respondents were asked to select their total household income (before tax and other deductions) from a number of income brackets provided. Their total household income included income from all employment, benefits (including Housing Benefit), and other sources for both the HRP and their partner (if applicable). More than half (51%) of respondents stated that they did not know their total household income and 25% earned up to £7,280 per annum. One-fifth of respondents (19%) earned between £7,281 and £15,600 per annum and a small proportion (2%) earned more than £15,601 per annum (Table 4.14).

7.0 SOURCES OF ADVICE

This section sets out the findings on where respondents would go if they wanted to know more about Bedroom Tax, which would be their preferred source of advice and who they had discussed Bedroom Tax with in the last two years, if at all. Respondents were free to give multiple responses and to select all that applied.

If respondents wanted to know more about Bedroom Tax, more than two-fifths (41%) reported that they would use official advice services and nearly one-third (32%) stated they would seek advice from their Housing Executive Patch Manager. Seventeen per cent of respondents said they would seek advice on Bedroom Tax from family and one-tenth (10%) would seek advice from friends (Table 5.0).

Two-fifths of respondents (40%) reported official advice services as their *preferred* source of advice and more than one-quarter (29%) stated that their Housing Executive Patch Manager/Housing Officer would be their preferred source of advice in regards to Bedroom Tax (Table 5.2).

Respondents were provided with a variety of sources of advice, including their Housing Executive Patch Manager/Housing Officer, official advice services, family, friends and local representatives; they were then asked if they had discussed the potential impact of Bedroom Tax with any of the sources referenced in the last two years. Almost three-quarters of respondents (74%) stated that they had not discussed Bedroom Tax with any of the options referenced. Small proportions of respondents reported having discussed the potential impact of Bedroom Tax with Housing Executive Patch Managers (6%) or a local representative (2%), or having contacted official advice services (5%). Although up until the time of the research sources of advice on Bedroom Tax had not been widely utilised, respondents showed signs that they would utilise these options more in the future (Table 5.3).

8.0 Conclusions and Next Steps

8.1 CONCLUSIONS

The Welfare Reform programme currently being rolled out across the UK represents the most wide-ranging changes to the benefit and tax credit system in more than seven decades. The primary objectives are to simplify the benefit system and reduce benefit administrative costs. These objectives are underpinned by policy aims committed to breaking the cycle of benefit dependency by creating incentives to work and moving more people into employment, whilst continuing to support those in need.

The introduction of Northern Ireland-specific mitigations has temporarily eased the impacts of some elements of welfare reform – particularly the social sector size criteria – but also means that the impact for social tenants and landlords is unlikely to be fully understood until mitigation ends and tenants are faced with rent shortfalls.

The research findings point to three main issues:

- Despite the mismatch between the type/size of housing that tenants require and the type/size of their current home, only a small proportion of respondents (7%) reported that they plan to transfer or exchange to a property with fewer bedrooms;
- There is evidence of likely affordability challenges, with the majority of tenants reporting that they will be unable to afford the amount of rent shortfall that they will be liable to pay; and
- In combination, a general lack of awareness that mitigation payments are scheduled to end in March 2020 and lack of planning for and awareness of the associated impacts pose the threat of significant arrears issues for the Housing Executive.

8.2 NEXT STEPS

In detailing the potential impacts of mitigation ending in March 2020, this report has sought to inform further policy development and financial planning, primarily for the Housing Executive. Following consultation with the Welfare Reform Research Group, Welfare Reform Project Team and the Research Committee, which oversees the Housing Executive's Research Programme, a number of projects were included in the 2018/19 and 2019/20 Research Programmes; some of these projects have already been completed; others are currently under way or have yet to commence.

COMPLETED RESEARCH

Welfare Reform Scoping Report

This report details the elements of Welfare Reform in Northern on a cross-tenure basis and provides an insight into the potential impacts in order to inform further policy development and financial planning for the Housing Executive. The report can be accessed using the following link:

www.nihe.gov.uk/getmedia/2b5db9a7-6fd8-420c-9265-da85a29d70b0/welfare-reform-ni-a-scoping-report.pdf.aspx?ext=.pdf

A Review of Broad Rental Market Areas (BRMAs) in Northern Ireland

Under the legislation accompanying the Local Housing Allowance (LHA) scheme for those who rent accommodation in the private sector, the rate of LHA paid is based on the rent levels for eight specified areas in Northern Ireland ('Broad Rental Market Areas') and how many people live in the household. The BRMAs in Northern Ireland were identified on the basis of analysis carried out by the DSD Statistical Research Unit in 2006. This study updates the previous analysis and considers scenarios of updated BRMAs based on statistical data. The findings of the research provide an evidence base to help policy-makers determine whether the BRMAs that were delineated in 2006 remain a suitable geographical basis on which to determine LHA rates in Northern Ireland. The report can be accessed using the following link: www.nihe.gov.uk/Documents/Research/Welfare-reform-BRMA/northern-ireland-broad-rental-market-areas-scoping.aspx

Continuous Tenant Omnibus Survey (CTOS) - Tenant Perceptions, Awareness and Experiences of Welfare Reform, 2017

The annual CTOS is the Housing Executive's main means of monitoring customer satisfaction and awareness of a broad range of issues. In 2017, the CTOS was used to gather baseline information on tenants' awareness of, and potential responses to, welfare reform issues, and the subject was revisited during Quarter 3 and Quarter 4 of the 2018 survey. The 2017 report can be accessed using the following link: www.nihe.gov.uk/Documents/Research/Welfare-reform/tenant-awareness-welfare-reform.aspx

RESEARCH UNDER WAY/DUE TO COMMENCE

Impacts of Social Sector Size Criteria: Current

This research will assist the Housing Executive in planning how best to communicate with and support:

- Existing tenants who experience a shortfall between HB and rent due to changes in circumstances; and
- The larger group of tenants who will have to make up the shortfall between HB and rent from other sources when WSP ceases.

It will also provide initial indications of how the needs of under-occupying households compare with the available social housing stock in the locality and the extent to which there would be an option for people to move to a smaller property, if they were willing to do so.

Universal Credit: The Customer Journey (Qualitative and Quantitative)

This research will help the Housing Executive plan for the broader roll-out of UC for all new cases and the eventual migration of all existing cases to UC, ensuring that correct advice and support mechanisms are in place to help tenants understand and negotiate the online application process within appropriate timescales.

Private Landlords Survey and Private Tenants Survey

Separate, large scale surveys of private sector landlords and tenants will include questions to help the Housing Executive, Department for Communities and other key stakeholders devise ways to support the private rented sector to maintain rent payments and sustain tenancies, ensuring the ongoing availability of affordable and accessible accommodation to meet the needs of a range of households.

Welfare Reform: DLA, PIP and the impacts on Housing Executive tenants

This research will help the Housing Executive devise ways to support its tenants to maintain rent payments and sustain tenancies by providing an insight into the impacts of changes in entitlement to disability benefits and the implications for different types of households.

Universal Credit – The Rural Perspective (Qualitative)

This research will help the Housing Executive to:

- evaluate the impact of Universal Credit on tenants living in rural areas and understand if there are any specific rural impacts (including in relation to: managing claimant commitments; accessing public transport; employment opportunities/feasibility of work; accessing childcare and digital access issues); and
- formulate plans for services and resources.

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10.0 APPENDICES

10.1 Appendix one: Abbreviations

Child Tax Credit	CTC
Consumer Price Index	CPI
Department for Communities	DfC
Department for Work & Pensions	DWP
Disability Living Allowance	DLA
Discretionary Housing Payment	DHP
Employment & Support Allowance	ESA
Housing Benefit	HB
Jobseekers Allowance	JSA
Land & Property Services	LPS
Personal Independence Payment	PIP
Retail Price Index	RPI
Social Sector Size Criteria	SSSC
Support for Mortgage Interest	SMI
Universal Credit	UC
Welfare Supplementary Payment	WSP
Working Tax Credit	WTC

10.2 Appendix Three: Legislation Informing Welfare Reform in Northern Ireland

The *Welfare Reform (Northern Ireland) Order 2015* came into effect on 9 December 2015. It introduced an array of welfare reforms and aligned the system in Northern Ireland with that already in place throughout England, Scotland and Wales under the Welfare Reform Act 2012. It provided the legislative basis for the package of Welfare Reform measures and has four main elements: Universal Credit, Personal independence Payment (PIP), Social Sector Size Criteria (SSSC) and the Benefit Cap.

This Order implemented the reforms contained in the Welfare Reform Act (2012) with some time-limited specific changes. The most relevant of these included the powers to allow mitigation payments to be made to those suffering financial disadvantage as a result of Welfare Reform and to implement a differing sanctions regime than in Great Britain.⁶

Additional provisions for Welfare Reform were introduced under the *Welfare Reform and Work (Northern Ireland) Order 2016*. This Order amends the law relating to the Benefit Cap, ESA, Universal Credit and loans for mortgage interest. It also introduces a freeze on certain benefits and makes additional provision in relation to mitigation payments in connection with welfare reform.⁷

⁶ Explanatory Memorandum to the Welfare Reform (Northern Ireland) Order 2015 London: HMSO. Available online at: www.legislation.gov.uk/nisi/2015/2006/pdfs/uksiem_20152006_en.pdf [Accessed 6th April 2018]

⁷ *The Welfare Reform and Work (Northern Ireland) Order 2016* (Explanatory Note) London: HMSO. Available online at: www.legislation.gov.uk/nisi/2016 [Accessed 6th April 2018]

10.3 Appendix Four: Welfare Reform Timetable

2018

April SMI changes from a benefit to an interest-bearing loan (Loan for Mortgage Interest) (01/04/18)

Two week run-on of HB for new claims to UC commences. (01/04/18)

Rent for temporary accommodation to be paid by HB from now

March Esther McVeigh (Secretary of State for DWP) made a written statement that the Government would amend regulations so that all 18-21 year olds will be entitled to claim support for housing costs in UC. In return they will have to adhere to a 'Youth Obligation' to encourage them to gain or regain employment (29/03/18)

February Removal of seven day waiting-period for UC (14/02/18)

Full service of UC will continue to roll-out but at a slower pace and earmarked to be complete by end December 2018

January Claims for 'live service' of UC will no longer be accepted. Those in the current UC caseload will remain but new claims will be redirected to legacy benefits unless they are in a 'full service' postcode area (01/01/18)

Introduction of a new sanctions regime (15/01/18)

Introduction of advance payment for UC for the full monthly amount and repayment is extended from six months to one year (02/01/18)

New claims for people with 3+ children now directed to legacy benefits until 01/02/19

2017

December Claimants now able to apply for two advance payment for UC for 50% of the monthly amount with repayment over six months

November DWP issued new PIP guidance to reflect case law relating to the ability to carry out an activity "safely"

October Homeless claimants and those with a long-term mental health condition are now classed as 'vulnerable' and can access hardship payments of JSA immediately after a sanction (25/10/17)

September UC begins rollout in Northern Ireland in Limavady area. DfC to administer (27/09/17)

Introduction of new Rate Rebate scheme replaces HB for rates. LPS to administer this (27/09/17)

Removal of UC housing costs element for 18-21 year olds – exemptions in place in Northern Ireland (27/09/17)

May Removal of Tax Credits & UC support for 3rd+ child

April Changes to HB regulations which expand the circumstances in which a household is permitted an “additional” bedroom due to a successful Supreme Court challenge to SSSC (20/04/17)

The Family Element of Child Tax Credit will be abolished for new families. People will continue to receive it if they are responsible for a child or children born before that date.

CTC limited to two children for new claims. There will be exemptions from this limit. The child element of UC will also be limited to the first two children. There are also consequential two-child limits to HB, UC, JSA Income Support (06/04/17)

Bereavement Support Payment will replace three existing bereavement benefits: Bereavement Payment, Bereavement Allowance and Widowed Parents Allowance. The rates will be:

- surviving partners with at least one dependent child – an initial payment of £3,500 and up to 18 monthly payments of £350;
- surviving partners with no dependent children – an initial payment of £2,500, no additional payments.

People already in receipt of the existing bereavement benefits will not be affected by the change. (06/04/17)

Removal of ESA for Work Related Activity Component (03/04/17)

February Introduction of SSSC (Bedroom Tax) in Northern Ireland - supplementary payments to mitigate the impact of this until March 2020 (20/02/17)

January The amount of time for which a claimant will be able to receive Housing Benefit whilst temporarily absent from Northern Ireland will be reduced, in most cases, from thirteen weeks to a maximum of 4 weeks. The change applies to both working age claimants and state pension credit age claimants. (30/01/17)

Income Support eligibility changes with the age limit for the child being reduced from 7 years old to 5 years old. A claimant can gain eligibility for Income Support by being the lone parent of a child (16/01/17)

2016

December Start of managed reassessments of existing DLA claimants for PIP (12/12/16)

November Benefit Cap levels reduced from £500 per week to £384.62 per week for families and/or households with children; and from £350 to £257.69 for single adults. The original exemptions and supplementary payments remain available (07/11/17).

October Contributory ESA time-limited retrospectively applied to 365 days

- Days in the ESA Support Group do not count towards this limit; and
- Claimants who lose their Contributory ESA in this way
- will get a supplementary payment equal to their loss for up to 1 year (31/10//16)

Social Fund replaced with Finance Support. Two key changes:

- Discretionary Support Payments replace parts of the discretionary Social Fund (Crisis Loans and Community Care Grants) if the applicant has “a crisis which places them or their immediate family’s health, safety or wellbeing at significant risk.”
 - Budgeting loans will remain (probably until full introduction of Universal Credit
 - Short Term Benefit Advances are available if the applicant has “an urgent financial need that could have a serious impact on their or their family’s wellbeing.” This can be applied for when making a fresh claim, or reporting a change in circumstances for an existing claim. The applicant must be able to repay the advance within 12 weeks
 - Crisis Loans and Community Care Grants cease to exist. (31/10/17)
-

September Abolition of HB ‘Family Premium’

Reduction of HB backdating from 6 months to 1 month. (05/09/16)

June DLA abolished for new claims, and replaced by PIP in Northern Ireland Existing working-age claimants of DLA will be “migrated” to PIP which has a different testing process and payment structure. Children under 16 and people over 64 will still be able to apply for or continue claiming DLA.

WSP are in place to support claimants who currently receive DLA and are financially worse off after a PIP assessment. There are three categories - if you don't qualify for PIP, if you receive less on PIP than DLA or if you have a disability or illness as a result of an NI conflict related injury. These are paid for up to one year, until March 2020. If Disability Premiums are impacted by a move to PIP, a WSP will be available to cover this loss for up to one year until March 2020.

May Introduction of the Benefit Cap. The Benefit Cap applies where someone in the household receives HB and places a limit on the amount of benefits any working-age household can receive. Limits on maximum amount of benefits to be paid are set at £500 per week for couples and/or households with children; and £350 per week for single adults. Households losing out due to the cap in Northern Ireland will have their losses mitigated fully until 31st March 2020. (31/05/16).

Introduction of ‘Mandatory Reconsideration’ and ‘Direct Lodgment of Appeals.’ Claimants contesting benefits decisions must now undergo a Mandatory

Reconsideration before appealing to tribunal. Any appeals must then be “directly lodged” with The Appeals Service in Belfast. These changes apply to all benefits excepting HB. (23/05/2016)

April The amount a person must pay as a penalty in order to avoid prosecution in relation to overpayment of benefits changes from 30% to 50% (subject to a maximum of £2,000) (04/01/16)

Working-age benefits frozen for four years. Disability benefits are exempt from this freeze, and are instead uprated in line with the Consumer Price Index (CPI). (01/04/16)

Waiting period for help with housing costs including SMI increases from 13 weeks to 39 weeks. (01/04/16)

February Abolition of ‘ESA in Youth’ for new claims. (17/02/16)

January Evason report published highlighting recommendations for specific mitigations in Northern Ireland (19/01/16)

2015

December The Welfare Reform (Northern Ireland) Order 2015 enacted by Parliament (9/12/15)

2013

October UC begins rollout in England on a graduated basis

April Local council tax support replaces Council Tax Benefit in Great Britain

Community Care grants and Crisis Loans for general living expenses will be replaced by new local provision.

Crisis loan payments paid due to issues with benefit will be replaced by a new national scheme of Short Term Advances administered by the DWP in Great Britain

WTC and Child Tax Credit CTC disregard for in year income reduced to £5,000 from £10,000 (2011/12)

January Households with one income £60,000 and above are no longer eligible for child benefit and taper introduced for households with an income over £50,000.

2012

April	WTC/CTC new claims and changes of circumstance backdated for only three months Family element of CTC withdrawn for families on more than £40,000 Family element of CTC tapered immediately after child element Minimum hours for couples claiming tax credits increases from 16/week to 24/week
March	Welfare Reform Act (2012) enacted in Parliament (08/03/12)
January	Shared accommodation rate for HB increases from 25 to 35

2011

April	All benefits indexed against CPI rather than RPI Non-dependent deductions (NDD) to be uprated on the basis of prices using CPI rather than RPI. Local Housing Allowance (LHA) rates valued at the 30th percentile and restricted to four-bedroom rate regardless of household size for new claimants. Existing claimants will have their LHA rate reduced on the anniversary of their claim with nine months of transitional protection £15 excess rule removed. An extra room will be allowed in the 'size criteria' used to determine LHA if a person has a disability and requires overnight care from a non-resident carer. Existing claimants and those who claim HB before 1 April 2011 will receive transitional protection from the changes above if they would be made worse. Existing claimants and those who claim HB before 1 April 2011 will receive transitional protection from the changes above if they would be made worse off. Childcare cost support reduction in support from 80 per cent to 70 per cent. WTC and CTC withdrawal (taper rate) increase.
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2010

October SMI now paid at Bank of England interest rates

2008

April Local Housing Allowance introduced in Northern Ireland, capped at the 50th percentile of market rents.
