



HOUSING BENEFIT CUSTOMER SURVEY 2022

Housing
Executive

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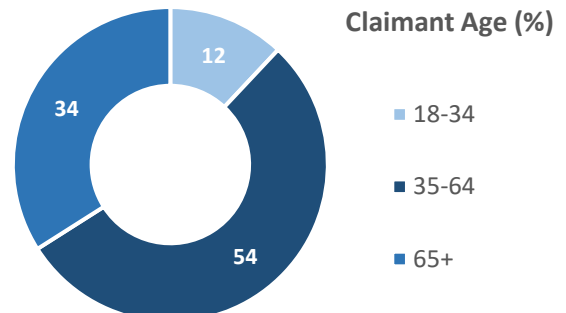
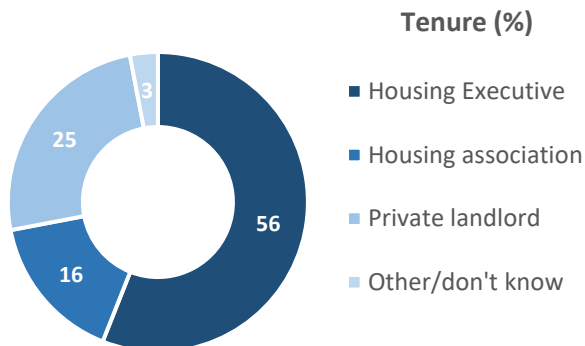
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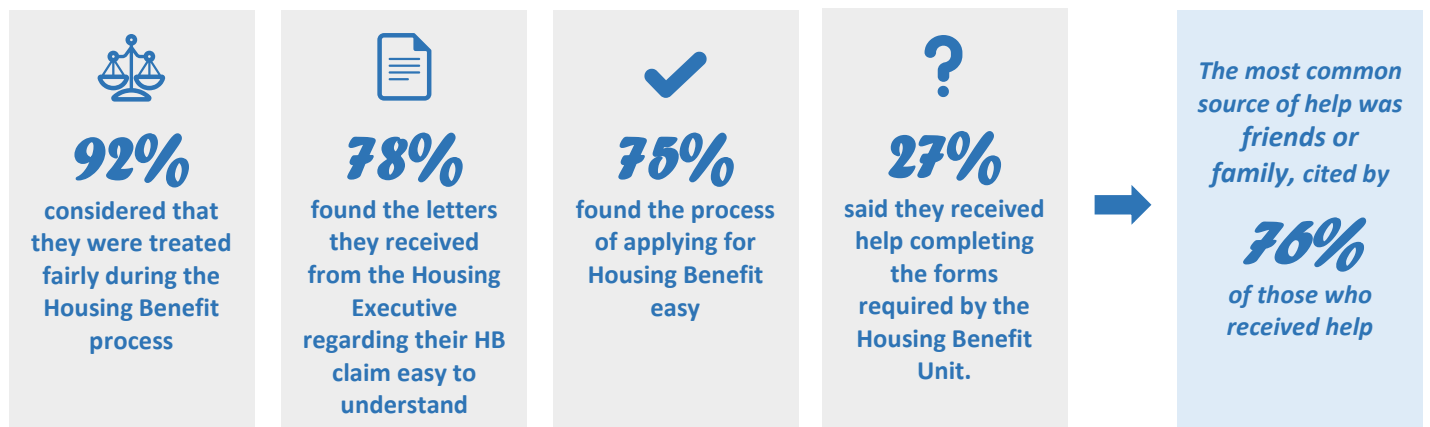
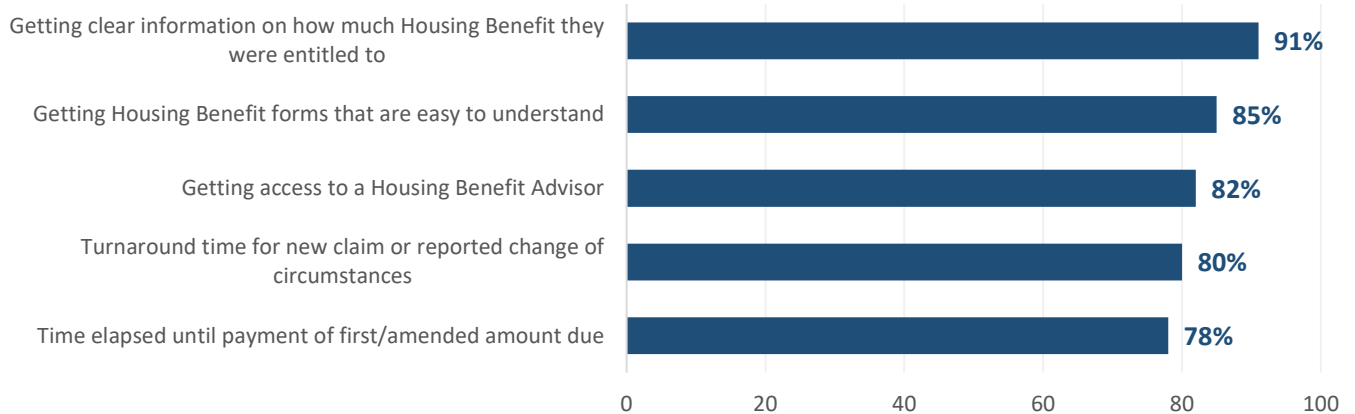
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Headline findings at a glance

1,200 customers surveyed...



Overall % satisfied with...



"Very happy, can't fault them."

"It has been easy to contact the Housing Benefit office over the last few years."

"They are very good and obliging. Also very quick at getting back to me."

Taking everything into consideration, **92%** were satisfied with the service received

Key findings¹

Characteristics of respondents

- There were more female respondents (64%) than male (36%). The highest proportion of respondents (54%) were aged between 35 and 64. Just over one third (34%) were over 65, and a lesser proportion (12%) were aged between 18 and 34.
- Just over two fifths (41%) of respondents were not working, more than one quarter (27%) were retired and just over one fifth (22%) described themselves as permanently sick/disabled. Less than one tenth (8%) were in either part time or full time work.
- Almost two thirds (67%) of respondents said they or someone in their household had a disability that affected their normal day-to-day activities. Of these, the majority (88%) indicated that *one* household member had a disability, and the remainder that two or more members were disable.
- Aside from Housing Benefit, the main benefits most commonly received by the respondent were Personal Independence Payment (40%), State Retirement Pension (29%) and Employment and Support Allowance (27%).
- More than half (56%) of respondents were renting from the Housing Executive. A quarter (25%) were renting from a private landlord, and a lesser proportion (16%) were renting from a housing association.
- There were more respondents who identified themselves as Catholic (45%) than Protestant (34%).

Contacting the Housing Benefit Unit

- The majority (almost two thirds; 65%) said they had contacted the Housing Executive by telephone, while only six per cent had visited an office. Just over one tenth (13%) stated “other” (mainly by letter) and the remaining 13% said “Don’t know/can’t remember”.
- More than two thirds (70%) said their query was dealt with in its entirety by the advisor they spoke to initially. Just over one tenth (11%) said the advisor they spoke to dealt with their query, but needed to provide more information.
- Around two fifths (41%) said they received a response the same day. Over a fifth (23%) said they received a response the following day, and over a tenth (13%) said they received a response two or three days later.
- Almost half (48%) of respondents said they were *very satisfied* with the response they received when they contacted the Housing Executive and more than one third (37%) were *satisfied*.

¹ It is important to note that, due to routing and claimants’ circumstances, not all sections of the survey applied to all respondents. While these Key Findings provide a summary of headline figures, the bases vary and readers should refer to the relevant section of the report for a fuller explanation of the sub-groups reported on.

Making a new Housing Benefit claim

- More than half of respondents (57%) said it was “easy” to complete the form in terms of *information required*, and around a quarter (31%) said this was “very easy”.
- More than half of respondents (58%) said they found completing the forms “easy”, in terms of the *layout* of the form, and almost a third (32%) said they found it “very easy”.
- Over three fifths (62%) of respondents said it was “easy” to complete the application form in terms of it being *easy to understand*. Over a quarter (27%) found the application form “very easy” to complete in this regard.
- The majority of respondents (80%) said they spoke to someone from the Housing Benefit Unit regarding their new claim.
- Overall, the majority of respondents (90%) said they were advised about timescales when speaking to a Housing Benefit officer.
- More than half (58%) of respondents said they were *satisfied* with the time it took for the Housing Benefit Unit to make the first payment, and just over a third (34%) were *very satisfied*.

Change of Circumstances

- A large proportion of respondents (92%) reported that they spoke to someone in the Housing Benefit unit about their change of circumstances.
- More than four fifths (84%) said the Housing Benefit Advisor advised them about the timescales for the change of circumstances.
- Four fifths (80%) said they were advised of documents or evidence required by the Housing Benefit officer.
- Three quarters (75%) said they were advised about the likely impact of the change on the amount of Housing Benefit they would receive.
- The vast majority (88%) said they were advised about the next steps the Housing Executive would take in regards to the change of circumstances.
- More than half (60%) of respondents said they were *satisfied* with how the change was dealt with, and around a third (33%) said they were *very satisfied*.

Review of decision regarding application

- The majority of respondents (79%) said they had not asked for a review of the decision regarding their application
- Of those who did, a large majority of respondents (88%) said that the review was completed within the timescales that were advised
- The vast majority of respondents (90%) said there had been no change and the original decision was upheld
- The vast majority of respondents (94%) said that the review outcome was fully explained by a member of staff.

Discretionary Housing Payments (DHPs)

- While more than half of respondents (61%) said they were not aware of DHPs, just under one third (32%) said they were.
- Of those who were aware, equal proportions of respondents said they had (48%) and had not (48%) made a DHP claim within the last three years.
- The majority of those who had applied for a DHP submitted the application on paper, while around one quarter said they applied online.
- While the overall size of the group was small, most respondents who submitted an online DHP application said that had found it easy/very easy to navigate.
- Over four fifths (85%) of respondents said their claim for DHP was successful.
- More than half (52%) found the letters received regarding Discretionary Payments *easy* to understand, and a further two fifths (38%) found the letters very easy to understand. A very small percentage (5%) found it neither easy nor difficult.
- Overall, a large majority of respondents were either very satisfied (45%) or satisfied (48%) with the process of applying for Discretionary Housing Payment.

Coronavirus pandemic

- The majority of respondents (91%) said that their circumstances had not changed during the Coronavirus pandemic. Among those who said their circumstances had changed, the main issues referenced were financial impacts/changes in income/cost of living, as well as mental and physical health impacts and increased isolation.
- One third of respondents (34%) said that it was “easy” to *contact the Housing Benefit Unit* during the pandemic. Just over a quarter (26%) said it was very easy, 15% said it was neither easy nor difficult and a quarter (20%) had not needed to make contact.
- Over one quarter (28%) said it was easy to *provide documents to the Housing Benefit Unit* during the pandemic, over a fifth (24%) said it was very easy, and almost a third (31%) indicated that providing documents had not been applicable for them.

Sources of help

- While almost two thirds (65%) said they did not get any help when completing the forms required by the Housing Benefit Unit, just over one quarter (27%) said they did get help.
- The most commonly-cited source of help among those who had availed of it was family or friends; all respondents (100%) said they found the help they received adequate.

1.0 Introduction

1.1 Background to the Survey

Housing Benefit is a means-tested benefit that helps people on low income pay their rent. It is administered in Northern Ireland by the Housing Executive, on behalf of the Department for Communities, which funds customer payments and the majority of administrative costs. Within the Housing Executive, the Finance, Audit and Assurance Division is operationally responsible for the management and delivery of the Housing Benefit function, which is delivered on behalf of the Regional Services Division.

Eligibility for Housing Benefit depends on several factors, including income and capital, household size, age, circumstances, and rents levels. The criteria used to determine the entitlement to Housing Benefit, as well as the method to be used to calculate the amount due to be paid, is set out in legislation.

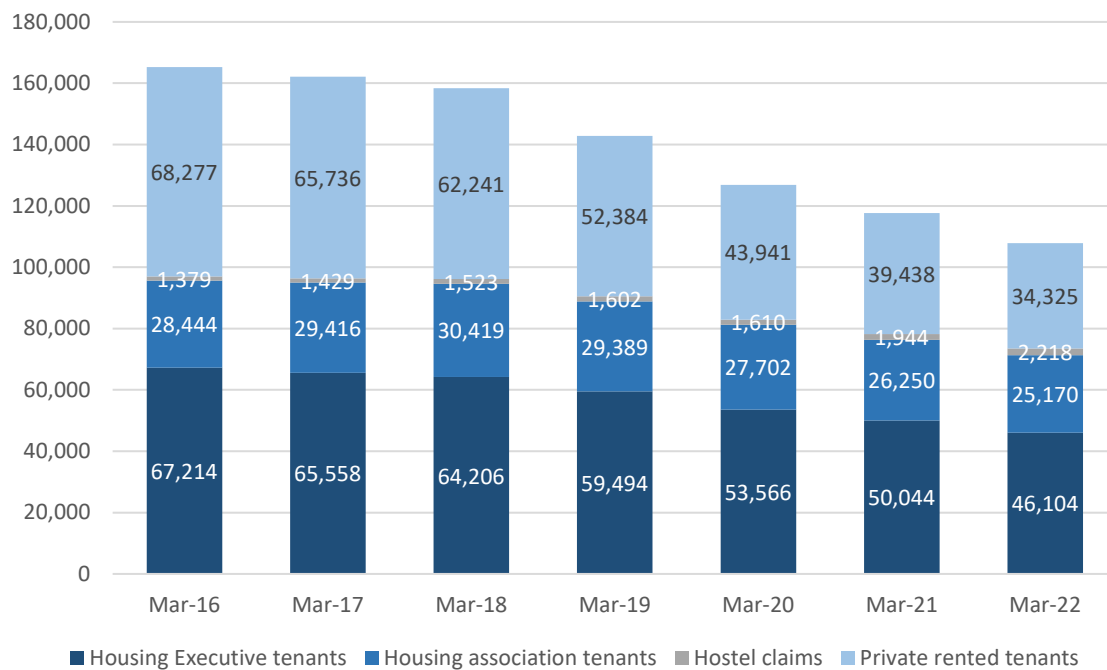
While Housing Benefit is gradually being replaced for working age claimants by the housing costs element of Universal Credit (administered by the Department for Communities) as part of the broader UK-wide welfare reform programme, people in specific circumstances can continue to make new HB claims:

- Tenants who are State Pension age or older (if the claimant has a partner, both need to be pensionable age to apply);
- People who have been placed in temporary accommodation by the Housing Executive; and
- People living in supported accommodation (including sheltered housing for older people).

During the financial year 2021/22, the Housing Executive administered around £500 million in Housing Benefit to tenants in the social and private sectors, and at the end of March 2022 there were a total of 107,817 customers claiming Housing Benefit (HB). More than 17,000 new claims were assessed during the year, and almost 4.3 million changes to existing claims were notified by claimants or the Department for Work and Pensions.

Figure 1 (overleaf) illustrates the number of active Housing Benefit claims by tenure at 31 March each year from 2016-2022, and shows an overall downward trend as a result of the transition to Universal Credit for working age households.

Figure 1: Active Housing Benefit claims by tenure, March 2016-March 2022



Source: Northern Ireland Housing Executive Annual Reports

As part of the quality assurance process for customer-focused services, the Housing Executive periodically assesses levels of customer satisfaction with the different elements of service. In 2021, the Housing Benefit Policy team identified the need for a survey to measure levels of customer satisfaction with various aspects of the HB service, with a view to identifying areas for improvement, where appropriate.

1.2 Research Objectives

The main objectives of the research were:

- To identify customers' views on various aspects of the Housing Benefit service provided by the Housing Executive and measure the satisfaction levels of those claiming and receiving Housing Benefit in the financial years 2019/20 and 2020/21.
- To establish the effectiveness of the Housing Benefit service as measured by satisfaction levels and help the Housing Executive identify areas for enhancement.
- To help the Housing Executive analyse if processes/procedures could be changed to improve customer experience and, where changes have already been made (e.g. through greater use of digital interaction), to gather insights on customers' experience of using the service.

1.3 Questionnaire

The Housing Executive has not previously commissioned a large scale survey of Housing Benefit claimants. In the past, the various Housing Benefit Units have carried out short surveys among a sample of claimants who had made contact about their claim, to follow up on specific aspects of the service. While this has yielded useful information for each Unit, the limited coverage of the surveys has meant that the information gathered did not provide a comprehensive overview of customer satisfaction at HB Unit level, let alone at Northern Ireland level. Furthermore, with the various surveys covering different aspects of the service and conducted at different points in time, there has been little scope to compare customer experience and feedback across offices.

The Research Unit worked closely with the Housing Benefit team, drawing on and expanding the themes from previous surveys, to develop the questionnaire for the research that was undertaken in 2022. The questionnaire was sense checked by operational staff before being piloted and rolled out in full.

The questionnaire was divided into eight main sections:

- Contacting the Housing Executive about Housing Benefit
- Making a new Housing Benefit claim
- Reporting a change of circumstances
- Housing Benefit overpayments
- Appealing/Reviewing a decision
- Discretionary Housing Payments
- Coronavirus
- Personal (demographic) information

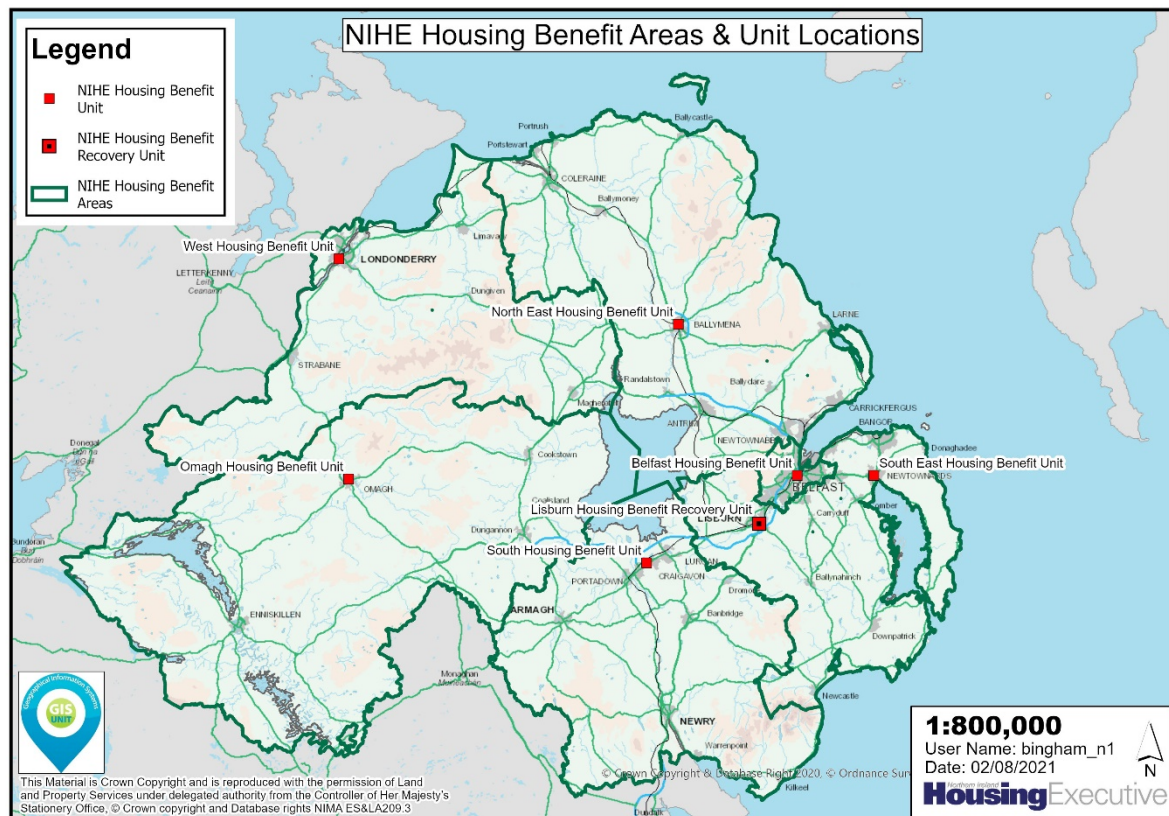
1.4 The Sample

The research was carried out in the form of telephone surveys, undertaken by Cognisense Ltd on behalf of the Housing Executive. The sample frame was drawn from all the live cases held on the Housing Benefit computer system on 22 February 2022².

The aim was to survey 200 claimants for each of the six Housing Benefit Units (West HBU, Omagh HBU, North East HBU, South East HBU, Belfast HBU and South HBU: Figure 2). Initially, 600 claims from each Housing Benefit Unit were randomly selected (3,600 in total), with additional random samples being supplied when required. In total 6,441 claimant contact details were forwarded to Cognisense to obtain 1,200 interviews.

² It was initially planned to draw the sample from clients who contacted the Housing Executive about their Housing Benefit claim in 2019/20 and 2020/21; however, it was not possible to do this as there was insufficient data held on the HB system to identify which clients had contacted the Housing Executive.

Figure 2: Map of the Housing Benefit Unit administrative areas



For analysis purposes, and in line with the Housing Executive's administrative approach, the six HB Units were combined into three regions: Belfast and South East region, Omagh and West region, and North East and South region. This report uses the *region* data rather than the HB Unit data due to some of the categories having small numbers.

1.5 Data collection

A pilot survey was undertaken in advance of the main fieldwork in early May 2022, to ensure the logic of the draft questionnaire and identify any issues that might impact on the quality and reliability of data collected. While this resulted in minor adjustments to the questionnaire, no major issues were noted. The main stage interviews were completed between 30 May and 27 August 2022.

The primary method used for this project was Computer Assisted Telephone Interviewing (CATI), an additional option was made available to participants: Computer Assisted Web Interviewing (CAWI). Personal face-to-face interviews were not conducted due to the Coronavirus pandemic.

1.6 Communications

The Research Unit collaborated with the Housing Benefit team to provide Cognisense with a sample with contact details. The Unit also worked with the Housing Executive's HB Policy and Communications teams to ensure that the survey was publicised through social media, and so that

HB claimants could access information to reassure them that the research was genuine and had been commissioned by the Housing Executive.

1.7 Weighting

On completion of the survey the data was exported into the statistical software package SPSS (Statistical Package for the Social Sciences). The targets for achieved interviews per HB Unit were reviewed and corrective weighting was applied to the data where necessary. The table below shows how the data were weighted to take account of the number of live cases held on the HB system.

Table 1: Number of Housing Benefit cases - unweighted and weighted samples by Region and HB Unit

	HB cases		Unweighted Sample		Weighted Sample	
	No	%	No	%	No	%
Belfast and South East Region	52,629	43.2	400	33.3	518	43.2
<u>Of which:</u>						
Belfast HB Unit	32,640	26.8	200	16.7	322	26.8
South East HB Unit	19,989	16.4	200	16.7	197	16.4
North-East and South Region	37,828	31.0	400	33.3	372	31.0
<u>Of which:</u>						
North East HB Unit	21,321	17.5	200	16.7	210	17.5
South HB Unit	16,507	13.5	200	16.7	162	13.5
West and Omagh Region	31,433	25.8	400	33.3	310	25.8
<u>Of which:</u>						
West HB Unit	20,343	16.7	200	16.7	200	16.7
Omagh HB Unit	11,090	9.1	200	16.7	109	9.1
Total	121,890	100.0	1,200	100.0	1,200	100.0

1.8 Reporting

The main findings of the survey are summarised in this report. Sections 2 – 9 address the first and second objectives of the research, by describing customers' views on various aspects of the Housing Benefit service provided by the Housing Executive and the satisfaction levels of those claiming and receiving Housing Benefit at the time the survey was carried out, thus helping to establish the effectiveness of the Housing Benefit service as measured by satisfaction levels and help the Housing Executive identify areas for enhancement.

Section 10 draws together the key findings to help the Housing Executive analyse whether processes/procedures could be changed to improve customer experience and, where changes have already been made (e.g. through greater use of digital interaction), to gather insights on customers' experience of using the service.

2.0 Demographics

The survey gathered information about the household, including age, gender, employment status, religion and ethnic origin of respondents, and whether any household members had a disability.

2.1 Distribution of responses by HB Unit and administrative region

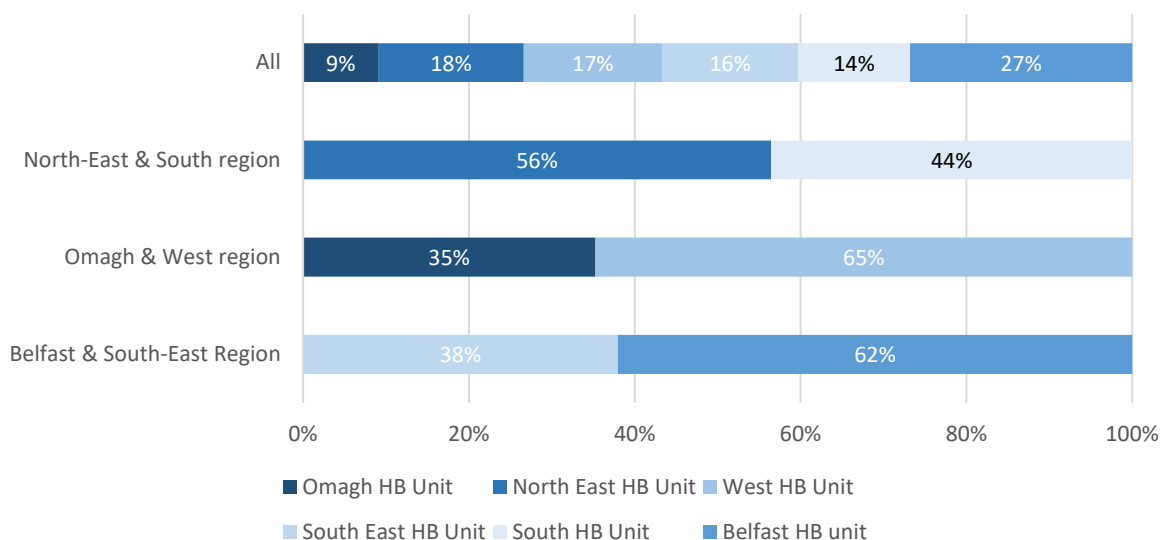
Overall, more than one quarter (27%) of respondents said the Belfast Housing Benefit Unit dealt with their claim. The breakdown by Region (Figure 3) was:

Belfast & South East: More than three fifths (62%) of respondents said the Belfast HB Unit dealt with their claim. Over a third (38%) said the South East HB Unit.

Omagh & West: Almost two thirds (65%) said the West HB Unit dealt with their claim, and the remainder (just over one third; 35%) were customers of the Omagh HB Unit.

North East & South: More than half (56%) said the North East HB Unit dealt with their claim, while more than two fifths (44%) said the South HB Unit.

Figure 3: HB Unit/Region dealing with respondent's claim



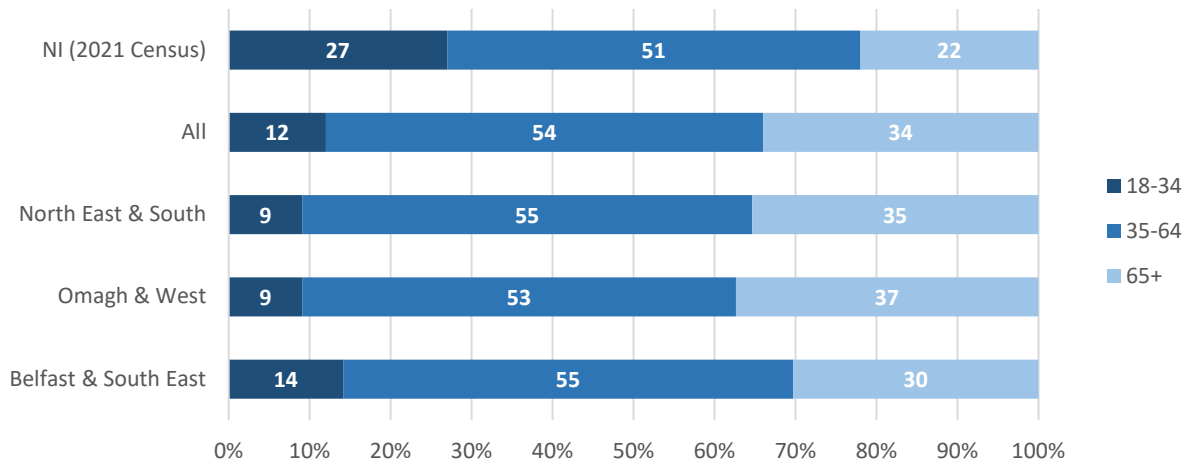
Base: All respondents

2.2 Age of Respondent

Across all regions, the majority of respondents were between the ages of 35 and 64. Overall, the highest proportion of respondents (54%) were aged 35-64, and just over a third (34%) were over the age of 65. A lesser proportion were aged between 18 and 34 (12%). Results were similar across all regions, but – reflecting the transition to Universal Credit for working age households – were more

weighted to older age groups than the Northern Ireland population as a whole in the 18 and over cohort, as evidenced by the 2021 Census³ (Figure 4).

Figure 4: Age of respondent (%)

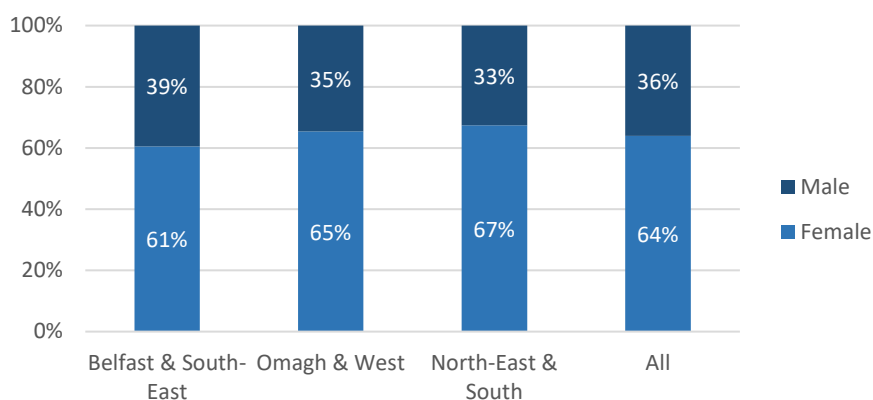


Base: All respondents

2.3 Sex of respondent

The majority of respondents across all regions were female. Overall, nearly two thirds of respondents (64%) were female, while more than one third (36%) were male. North-East and South region had the largest proportion of female respondents (67%) (Figure 5). By comparison, the 2021 Census showed a much more even split in the overall Northern Ireland population (51% female; 49% male)⁴. All respondents (100%) said the applicant was the same gender as the sex registered at their birth.

Figure 5: Sex of respondent



Base: All respondents

³ Northern Ireland level figures are calculated using 2021 Census table MS-A05 Age – single year, which was accessed from the [Census 2021 main statistics demography tables](#) in August 2023. Proportions shown in the chart are of the population aged 18 and over, in line with the reporting for the Housing Benefit survey.

⁴ MS-A07: Sex www.nisra.gov.uk/system/files/statistics/census-2021-ms-a07.xlsx

2.4 Employment Status

Overall, two fifths of respondents (41%) were not working, more than a quarter (27%) were retired and just over one fifth (22%) were permanently sick/disabled. Fewer than one tenth (8%) were in either part time or full time work. Results were similar across all regions (Figure 6).

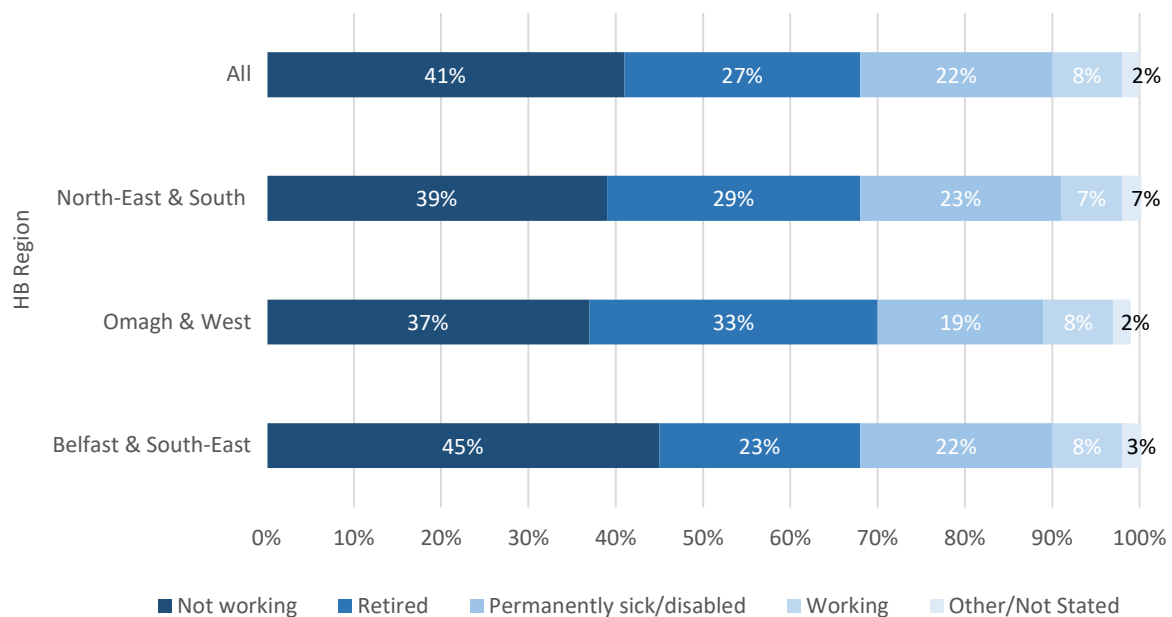
Breakdown by region:

Belfast & South East: 45% of respondents were not working, 23% were retired and 22% were permanently sick or disabled.

Omagh & West: 37% of respondents were not working, 33% were retired and just under one fifth (19%) were permanently sick or disabled.

North East & South: 39% were not working, 29% were retired and 23% were permanently sick or disabled.

Figure 6: Employment status



Base: All respondents

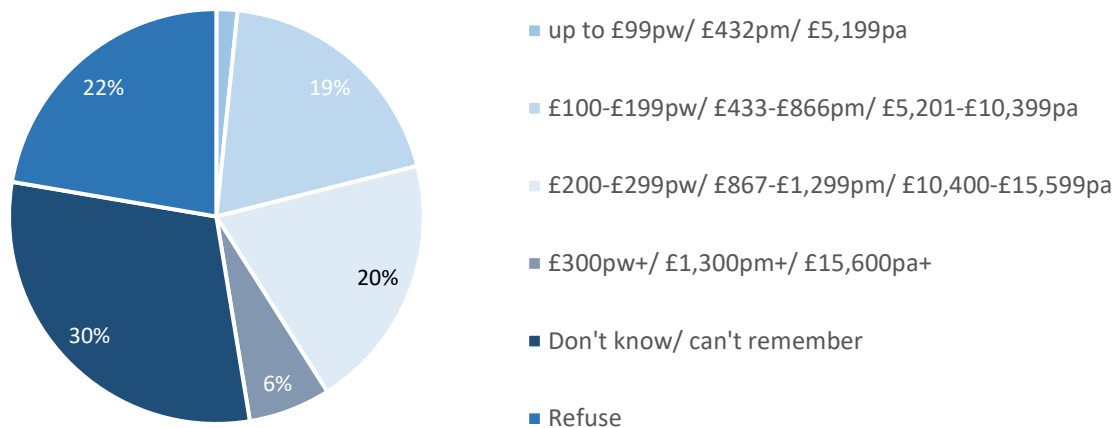
2.5 Annual gross household income

The survey defined gross household income as the total annual income before tax for the respondent and partner (if applicable), including all income from savings, employment, benefits or other sources.

The highest proportion (30%) of respondents said they did not know or could not remember their household income, and more than one fifth (22%) refused to disclose information about income.

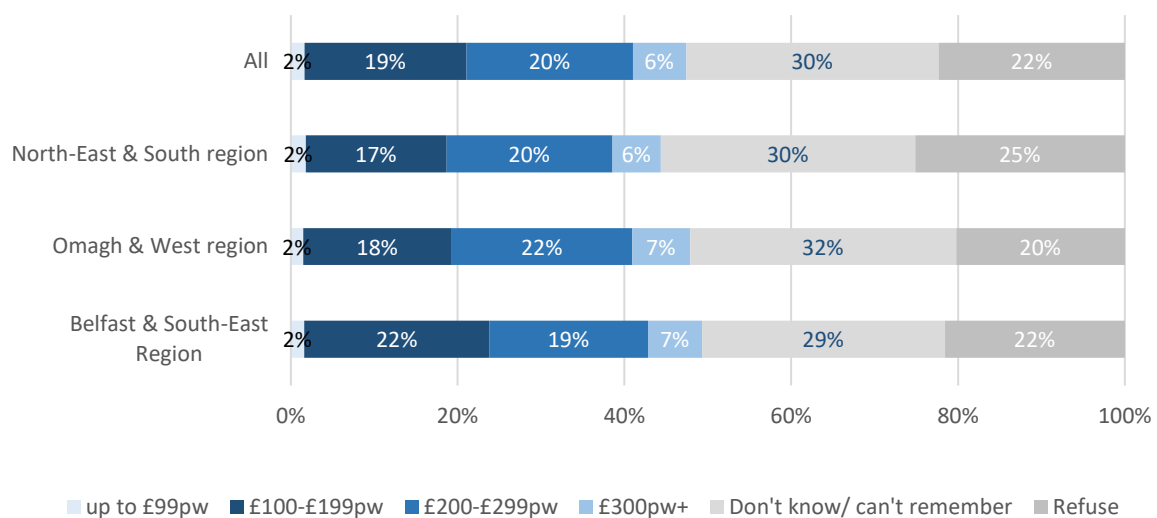
Overall, one fifth (20%) of respondents said their annual income was £10,400-£15,599, and similarly almost one fifth (19%) stated that it was £5,201-£10,399 (Figure 7). Results were similar across all regions (Figure 8).

Figure 7: Annual gross household income (all respondents)



Base: All respondents

Figure 8: Annual gross household income by region



Base: All respondents

2.6 Benefits

Aside from Housing Benefit, the main benefits received by the respondent were Personal Independence Payment (40%), State Pension (29%) and Employment and Support Allowance (27%) (Table 2).

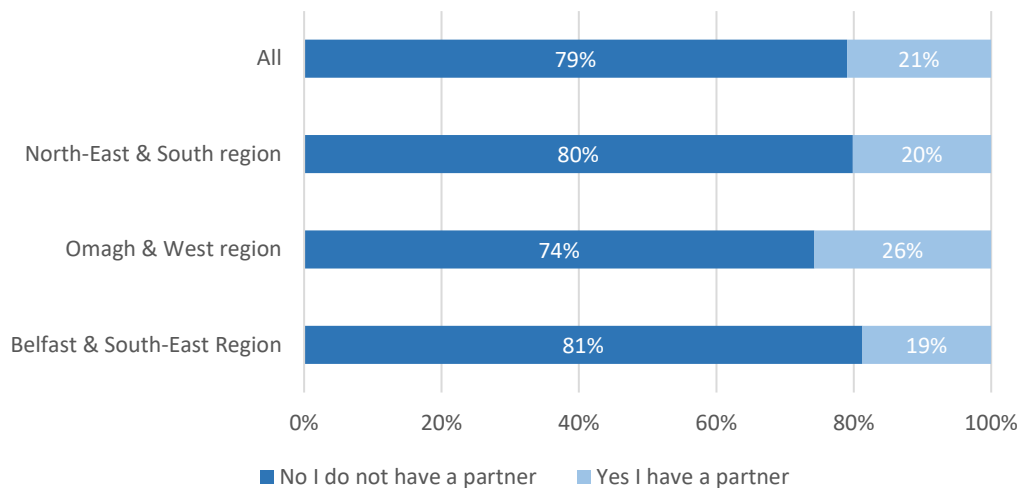
Table 2: Benefits received by the respondent

	Per cent
Out of work benefits:	
Employment & Support Allowance	27
Income Support	20
Incapacity Benefit	5
Jobseekers Allowance (JSA)	2
Disability related benefits:	
Personal Independence Payment (PIP)	40
Disability Living Allowance (DLA)	24
Carer's Allowance	9
Severe Disability Allowance	2
Attendance Allowance	<1
Pension:	
State Pension	29
Pension Credit	17
Other Benefits:	
Housing Benefit	82
Child Benefit	16
Child Tax Credit	11
Universal Credit	4
Working Tax Credit	3
Any other benefits not mentioned	2

Base: All respondents (n=1,200)

In addition, 252 of the respondents (21%) had a partner who was living with them at the time of the survey (Figure 9).

Figure 9: Can you confirm if you have a partner living with you?



Base: All respondents (n=1,200)

Of those who had a partner living with them, 29% said their partner was receiving State Pension and 21% had a partner in receipt of Personal Independence Payment. Smaller proportions were receiving a range of other benefits (Table 3).

Table 3: Benefits received by respondent's partner (where applicable)

	%		%
Out of work benefits:		Pension:	
Employment & Support Allowance	12	State Pension	29
Income Support	10	Pension Credit	10
Incapacity Benefit	2		
Jobseekers Allowance (JSA)	1	Other Benefits:	
		Housing Benefit	38
Disability related benefits:		Child Benefit	6
Personal Independence Payment (PIP)	21	Child Tax Credit	5
Disability Living Allowance (DLA)	15	Universal Credit	1
Carer's Allowance	14	Working Tax Credit	1
Attendance Allowance	1	Any other benefits not mentioned	2
Severe Disability Allowance	<1	Doesn't receive benefits	11

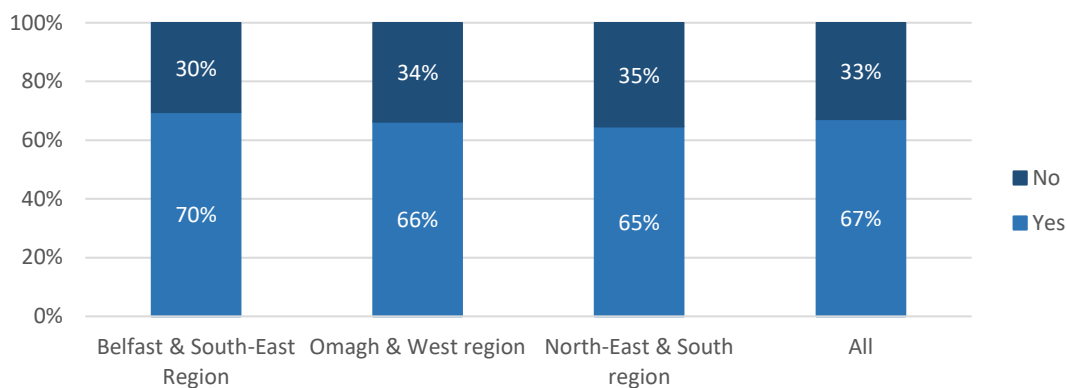
Base: Respondents with partners (n=252)

2.7 Long-term illness or disability

At the time of the survey, two thirds (67%) of respondents said they or someone in their household had a disability that affected their normal day-to-day activities (Figure 10).

Of these respondents, the vast majority (88%) said one member of their household had a disability. However, more than one tenth (12%) said their household included two or more disabled members. Across all regions, at least two thirds of respondents had a household member with a disability.

Figure 10: Does any member of your household have a disability that affects their normal day-to-day activities?

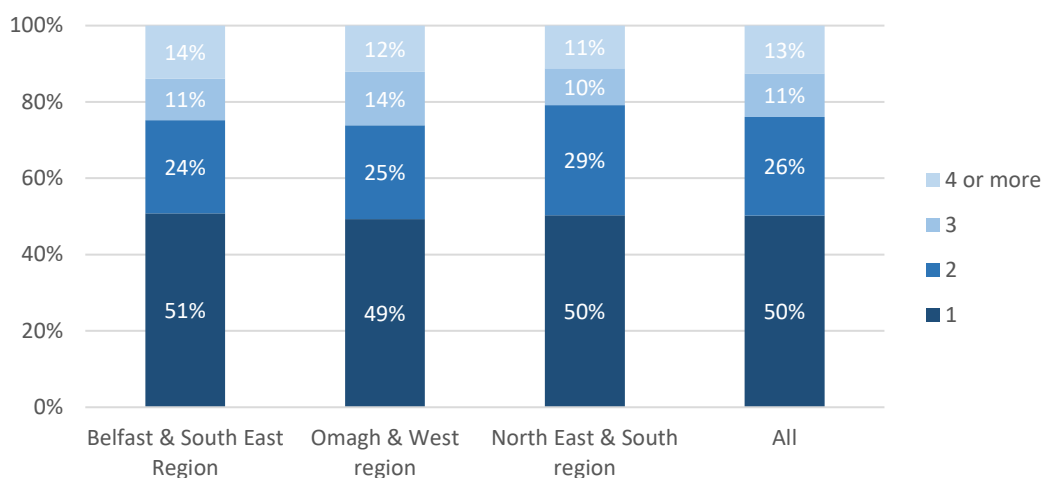


Base: All respondents (n=1,200)

2.8 Number of people in Household

Overall, the highest proportion of respondents (50%) said their household comprised one person. More than one quarter (26%) said there were two people within their household, while similar proportions of respondents had either three, or four or more, people in their household (11% and 13% respectively). Results were similar across all regions (Figure 11).

Figure 11: Number of people living in the household



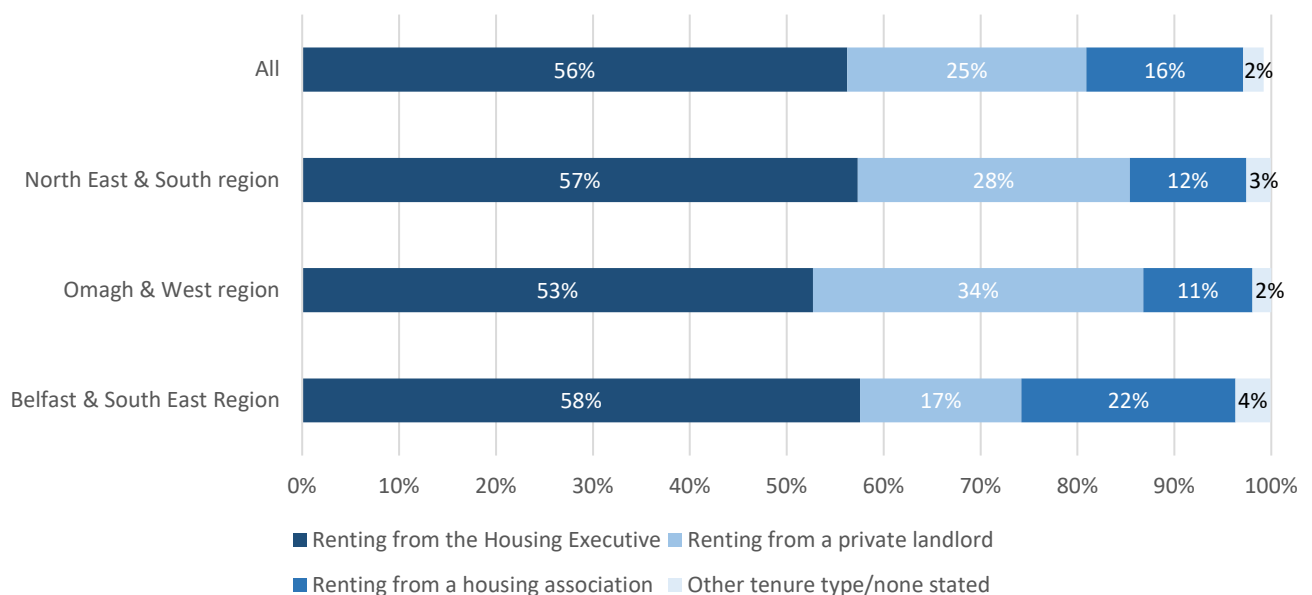
Base: All respondents (n=1,200)

2.9 Housing Tenure

Overall, more than half (56%) of respondents were renting from the Housing Executive. However, there was some variation in tenure across the administrative regions, reflecting the different housing market dynamics and tenure profiles of the housing stock in different parts of Northern Ireland.

In Belfast and South East, just over one fifth of respondents (22%) said they were renting from a housing association – greater than the proportion renting from a private landlord (17%). However, in the North East and South region, just over one quarter (28%) said they were renting from a private landlord, while the proportion renting privately was higher still in Omagh and West (34%) (Figure 12).

Figure 12: Housing tenure at the time of the survey



Base: All respondents (n=1,200)

2.10 Religious Composition

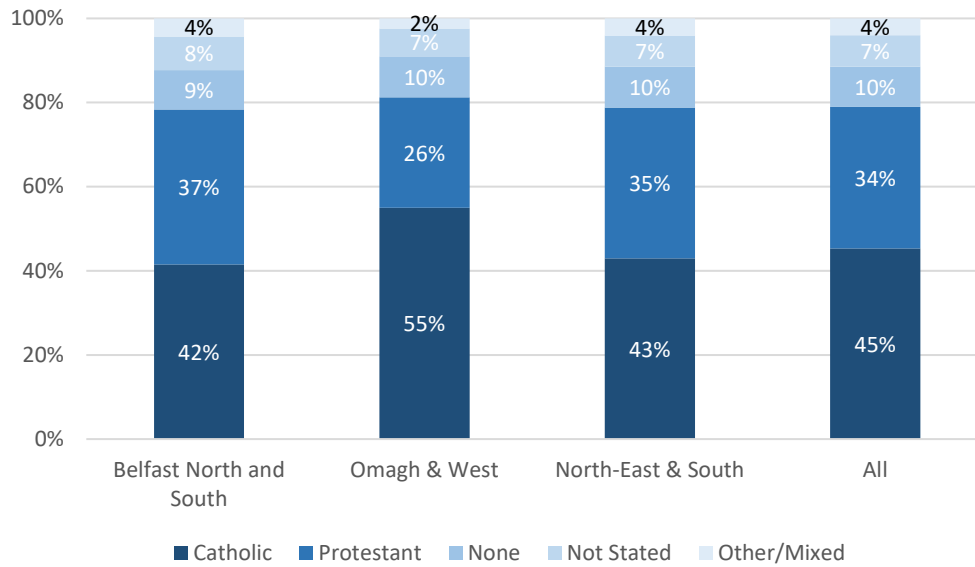
Respondents were asked about the religious composition of their household; more than two fifths (45%) of all respondents indicated that their household was Catholic, while just over a third (34%) were Protestant (Figure 13).

Breakdown by Region:

- **Belfast & South East:** More than two fifths (42%) said their household composition was Catholic and over a third (37%) said it was Protestant.
- **Omagh & West:** More than half (55%) of respondents said their household composition was Catholic, while just over a quarter (26%) said it was Protestant.

- **North East & South:** More than two fifths (43%) said their household composition was Catholic and around a third (34%) said it was Protestant.

Figure 13: Religious composition of the household



Base: All respondents (n=1,200)

2.11 Ethnic group of respondents

A large majority (98%) of respondents said they were white and less than one per cent said they were from other ethnic groups.

3.0 Contacting the Housing Benefit Unit

The survey included a series of questions regarding customers' experiences of contacting the Housing Benefit Unit and the responses to their queries. It is worth bearing in mind that the survey was carried out during late spring and summer 2022. While all COVID-19 legal restrictions in Northern Ireland were replaced by guidance from February 2022⁵, the need for continued caution and vigilance had been emphasised, and it was from April 2022 that the Housing Executive focused on increased access to the organisation's public counters. It is likely that the arrangements put in place in response to the pandemic had some impact on the format of customer contact with the Housing Benefit service, which would traditionally have included face-to-face interactions at Housing Executive offices.

3.1 Method of first contact about most recent query

Respondents were asked whether they had used a number of common contact channels (phone call, visiting an office, or email), or some other means of contact, when getting in touch about their most recent query. Overall, almost two thirds (65%) said they had contacted the Housing Executive by phone. Only six per cent had visited an office, and an even smaller proportion (2%) had used email. Results were similar across all regions.

While 14% did not know or could not remember how they had last made contact, a similar proportion (13%; 154 respondents) said the contact had been made in another way. In total, 129 of these respondents elaborated on the 'other' ways in which contact had been made, the vast majority of whom (104; 81%) said that it had been in the form of a letter to or from the Housing Executive.

3.2 Telephone contact

Customers wishing to contact the Housing Executive about Housing Benefit are encouraged to use a dedicated telephone number. Those calling from a mobile reach the switchboard, while calls from a landline are geographically placed, i.e. they are automatically directed to the HB Unit closest to the location from which the call is made. Almost three quarters (73%) said they contacted the Housing Executive using a mobile phone, while one quarter (25%) said they contacted the Housing Executive using a landline phone. Results were similar across all regions.

The majority of **Landline callers** (90%) said they reached the correct office at the outset, and more than four fifths (84%) of **mobile phone callers** said the switchboard directed them to the correct office. Both results were similar across all regions.

⁵ Department of Health Northern Ireland (14 February 2022): "[Minister Swann Announces Easing Of Covid Regulations](#)" (accessed 31/07/23)

3.3 Introduction by Advisor

Overall, four fifths (85%) said that the advisor they spoke to on the phone introduced themselves. Results were similar across all regions. The majority of the remaining respondents (13% in total) could not remember.

3.4 Advisor's ability to deal with query

In total, more than two thirds (70%) said their query was dealt with in its entirety by the advisor they spoke to initially. Just over one tenth (11%) said the advisor they spoke to dealt with their query, but that they had needed to provide the Housing Executive with more information in order for the query to be resolved. A small proportion (5%) had been transferred to another member of staff, who dealt with the query, and one in ten (10%) could not recall the outcome of their most recent contact. Results were similar across all regions.

3.5 Use of email

The survey included a series of questions on the use of email. However, as only 27 respondents indicated that they had contacted the Housing Executive by email, the numbers were too small to enable meaningful analysis.

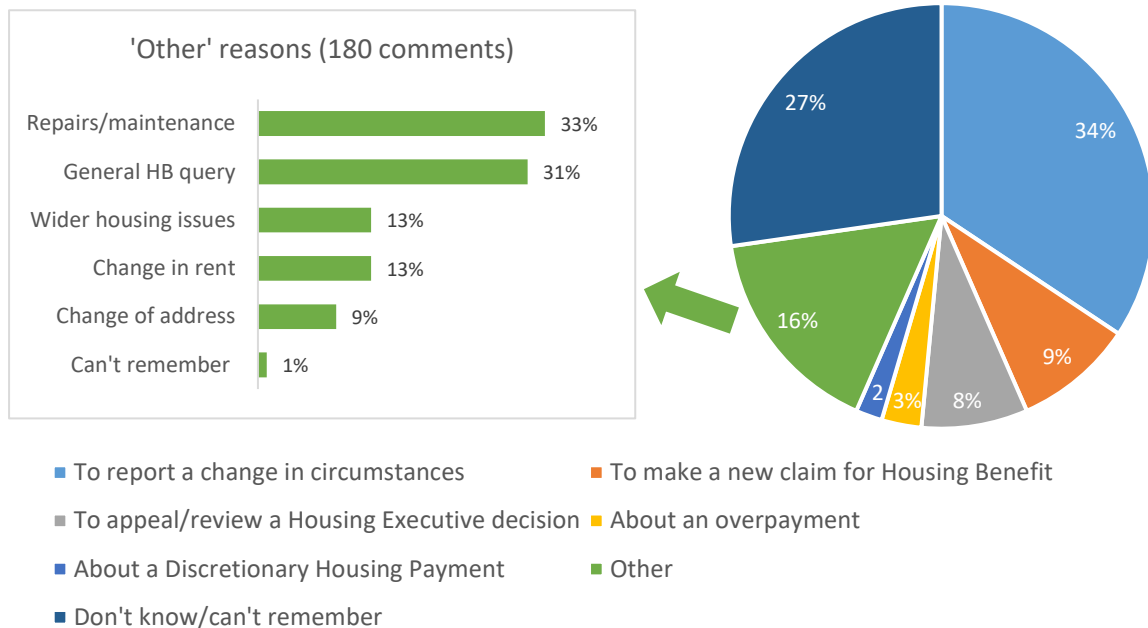
3.6 Reasons for contacting the Housing Executive

Around one third of all respondents (34%) said they had contacted the Housing Executive to report a change in their circumstances and just under one tenth each (9% and 8% respectively) to make a new claim or to appeal/ask for review of a Housing Benefit decision. More than one quarter (27%) of respondents said they did not know or could not remember why they contacted the Housing Executive, while 16% stated "other" reasons (Figure 14). Therefore, of the 665 respondents who selected one of the five suggested Housing Benefit-related reasons for making contact, by far the most commonly-cited reason (selected by 403 respondents; 61%) was *to report a change in circumstances*.

Of those who had other reasons for making contact, 180 elaborated further. Just under one third (31%) had a general query about their HB claim, while 13% had a change in their rent and 9% had changed address. However, perhaps indicating some confusion about the purpose of the survey, one third (33%) said they had made contact about issues connected with repairs, maintenance or property issues and more than one in 10 (13%) had a query about wider housing issues, such as a housing application.

The responses given at this point in the questionnaire had implications for subsequent sections of the survey and the number of interviews undertaken, as respondents were routed according to the stated purpose of their last contact with the Housing Executive and more than 500 of the interviewees in the sample could not recall their reason for contact or had made contact about an issue unrelated to Housing Benefit.

Figure 14: Why did you contact Housing Benefit?

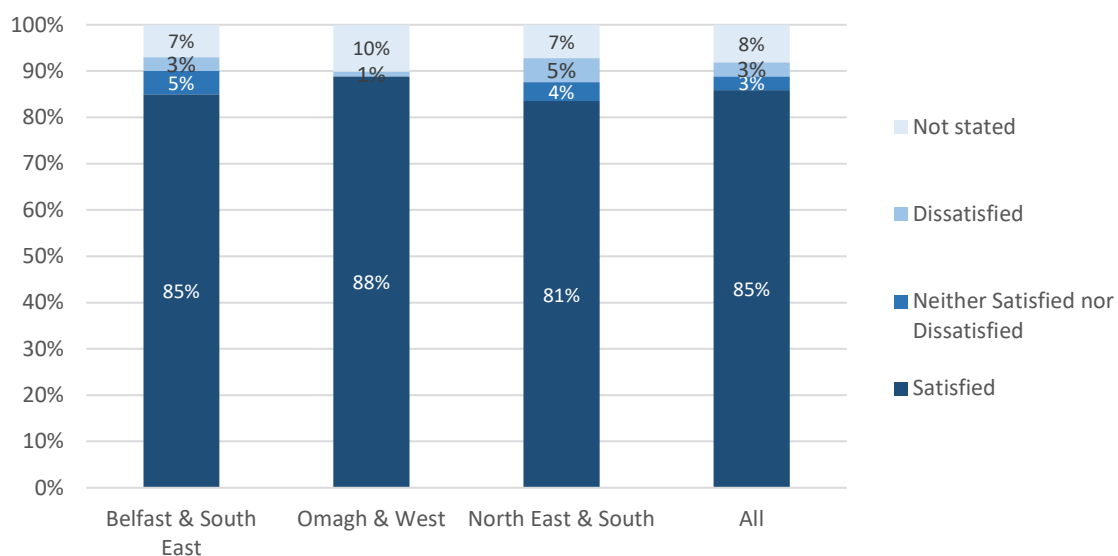


Base: All respondents (n=1,200)

3.7 Overall Satisfaction levels with response received

Overall, the majority (85%) of respondents were very satisfied/satisfied with the response received when they contacted the Housing Executive about Housing Benefit. Results were similar across all regions (Figure 15).

Figure 15: Taking everything into account, how satisfied were you with the response you received when you contacted the Housing Executive about Housing Benefit?



Base: Due to a routing oversight within the questionnaire, respondents who contacted the Housing Executive by phone were not asked this question. Therefore, the base for this question was 415 respondents.

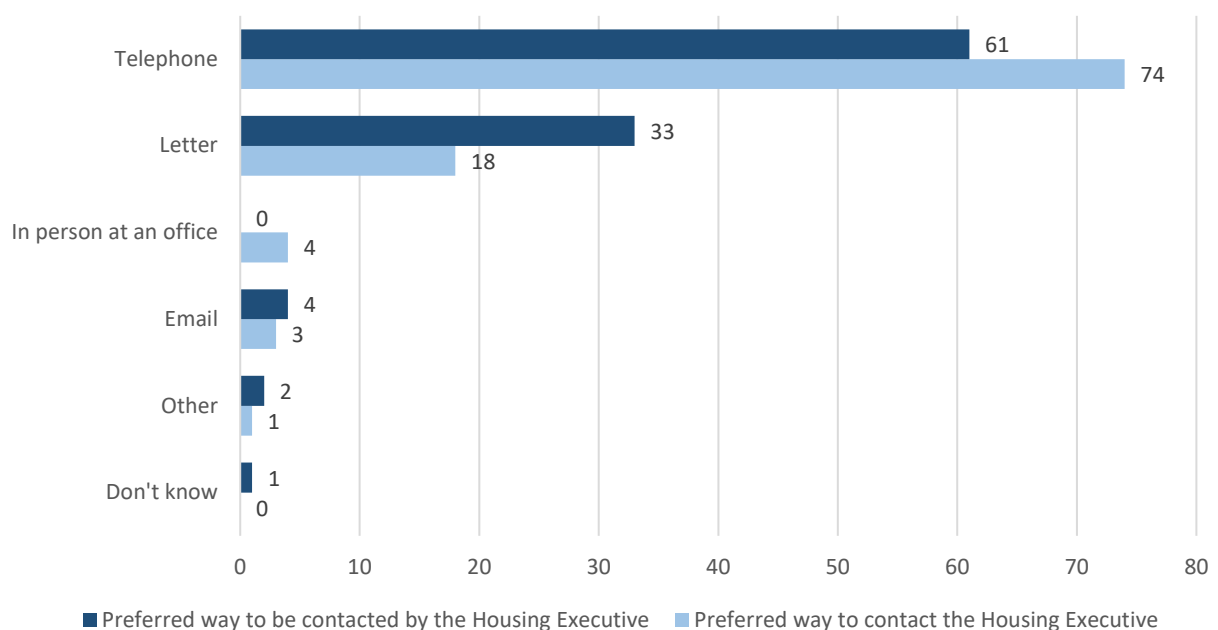
3.8 Preferred way to make/receive contact about Housing Benefit

All respondents were asked about their preferred way – if they had a choice – to contact, or be contacted by, the Housing Executive about Housing Benefit.

Overall, the majority (74%) said they would prefer to contact the Housing Executive by telephone, while just under a fifth (18%) said they would prefer to make contact by letter. Results were similar across all regions

More than half (61%) said they would prefer the Housing Executive to contact them about Housing Benefit by telephone and one third (33%) had a preference for contact by letter (Figure 16). Preferences were similar across all regions.

Figure 16: Preferred methods of contact with the Housing Executive (%)



Base: All respondents (n=1,200)

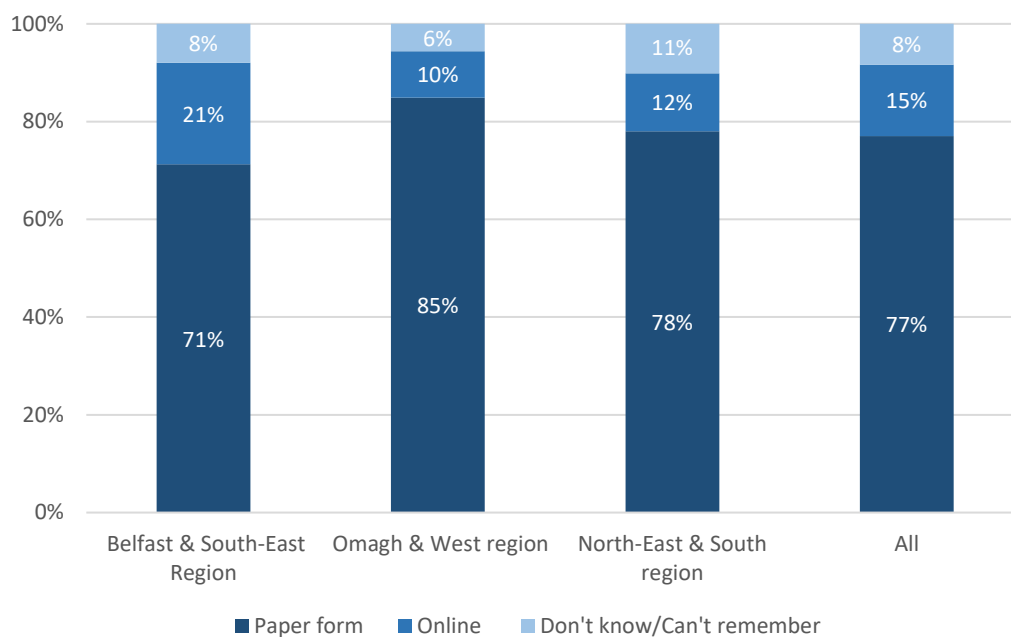
4.0 Making a new Housing Benefit claim

In total, **108** of the respondents who took part in the survey indicated that their most recent contact with the Housing Executive about Housing Benefit was in connection with a new claim. This group was asked a series of questions regarding their experiences, including how they submitted the claim form, how easy or difficult they found completing the forms, and questions about the service provided by the Housing Benefit Unit.

4.1 Method of submitting new claim

The majority of the respondents who made contact about a new claim (77%) said they completed and submitted their claim on a paper form, while more than one tenth (15%) said they made their claim online via the Housing Executive Website. A small proportion (8%) did not know or were unable to remember in what format their claim was made. Results were broadly similar across all regions, although use of the online facility was higher in Belfast and South East than the other two regions (Figure 17).

Figure 17: Method of submitting new claim (%)



Base: Respondents who made a new HB claim (n=108)

The respondents who had submitted a new application were asked a follow-up question on why they chose the option they used (either paper or online). In total, 91 provided further comments:



14 respondents commented that they had completed the form **online** because it was **convenient/easier**.



Those who completed the form on **paper** gave a number of reasons:

- Quick/easy (50)
- Not familiar/comfortable with digital technology/no internet access (12)
- Not aware of any other option (8)
- A family member/friend or housing contact was able to help with the paper form (including applicants who needed help due to having a disability) (7)

4.2 Experiences of completing the Housing Benefit application form

The survey included a series of questions that aimed to explore respondents' experience of completing a Housing Benefit application form.

Information required

Overall, more than half (57%) of respondents said it was "easy" to complete the form in terms of information required, and a further 31% said it was "very easy". Results varied across regions, although it is worth noting that the sub-groups at this level were relatively small.

*In total, **88%** of respondents found the application form easy/very easy to complete in terms of **information required**.*

Breakdown by region:

- **Belfast & South-East Region:** More than three fifths (62%) of respondents said the form was "easy" to complete in terms of information required, and 18% said it was "very easy". Around one in six (16%) found it neither easy nor difficult to complete.
- **Omagh & West region:** Around half (52%) said the form was "easy" to complete in terms of information required, and a further two fifths (43%) said it was "very easy".
- **North-East & South region:** More than half of respondents (56%) said the form was "easy" to complete, and just over a third (34%) said they had found it "very easy".

Layout of the form

Where the layout of the form was concerned, overall more than half of respondents (58%) said they found completing the form “easy”, and almost a third (32%) said they found it “very easy”. Results were similar across regions.

91% of respondents (rounded figure) found the application form easy/very easy to complete in terms of layout.

Ease of understanding

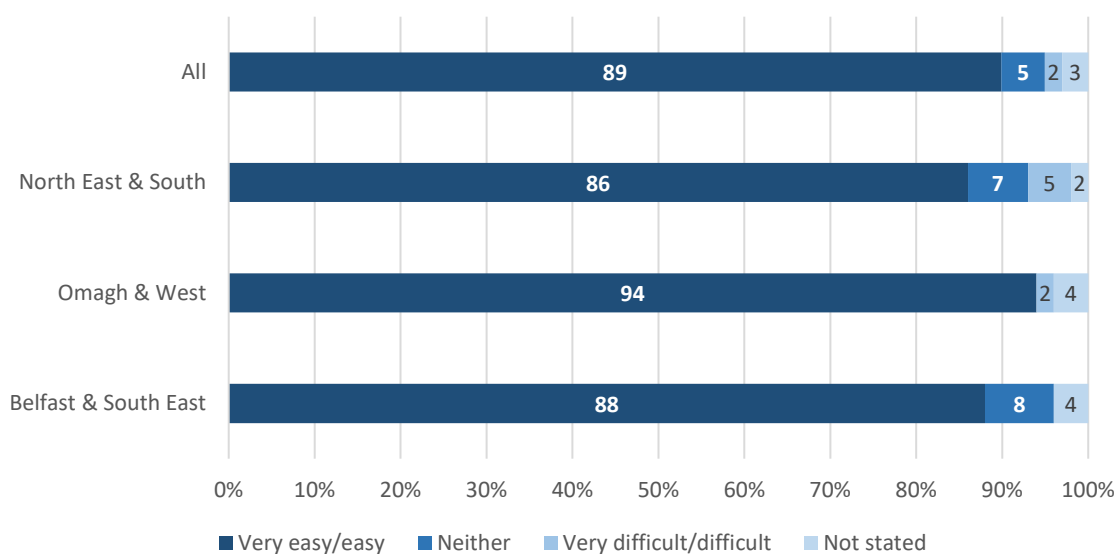
Overall, more than three fifths of respondents (62%) said it was “easy” to complete the application form in terms of it being easy to understand, and a further quarter (27%) found it “very easy”. Results varied across regions, although it is worth noting that the sub-groups at this level were relatively small, and caution should be applied when interpreting any variation in results.

89% of respondents found the application form easy/very easy to complete in terms of ease of understanding.

Breakdown by region:

- **Belfast & South-East Region:** Almost three quarters (74%) of respondents said the form was “easy” to understand, and 14% said it was “very easy”.
- **Omagh & West region:** More than three fifths (63%) said the form was “easy” to understand, and a further 32% said it was “very easy” to understand.
- **North-East & South region:** Just under half (49%) of respondents said the form was “easy” to understand, and an additional 37% said it was “very easy” to understand (Figure 18).

Figure 18: How easy or difficult did you find it to complete the Housing Benefit application form in terms of...Easy to understand? (%)



Base: Respondents who made a new HB claim (n=108)

Ease of completion

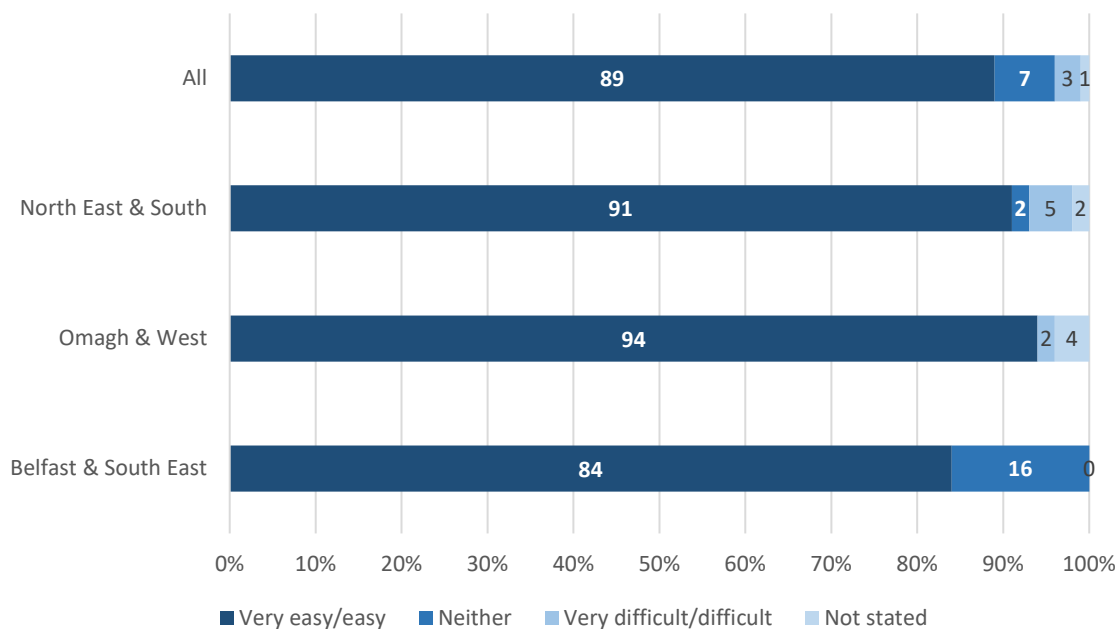
Overall, around three fifths of respondents (64%) said it was “easy” to complete the form and one quarter (25%) said it was “very easy”, while a small proportion (7%) said it was neither easy nor difficult. Results varied across regions but, as for other indicators, it should be borne in mind that the sub-groups at sub-regional level were small.

89% of respondents found the application form easy/very easy to complete.

Breakdown by region:

- **Belfast & South-East Region:** More than three quarters (77%) of respondents said the form was “easy” to complete and a further six per cent said it was “very easy”. Around one in six (16%) rated it as neither easy nor difficult to complete.
- **Omagh & West region:** Almost three fifths (59%) said the form was “easy” to complete, and a further 35% said it was “very easy”.
- **North-East & South region:** More than half (54%) of respondents said the form was “easy” to complete, and just over a third (36%) of respondents thought completion was “very easy” (Figure 19).

Figure 19: How easy or difficult did you find it to complete the Housing Benefit application form in terms of...Easy to complete? (%)



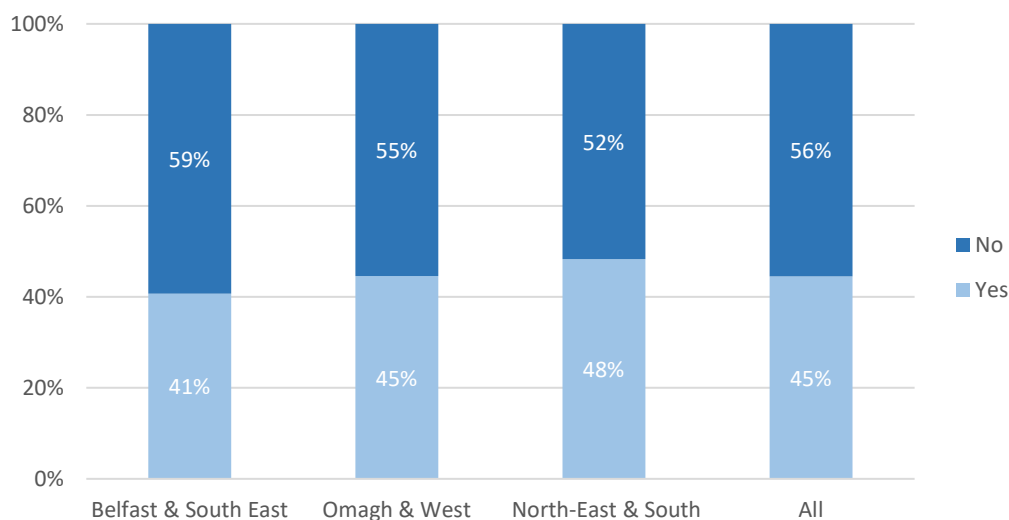
Base: Respondents who made a new HB claim (n=108)

4.3 Advice or assistance with completing a new Housing Benefit claim

Overall, almost half of respondents (45%) said they had sought advice or assistance from an organisation or individual(s) when completing their new Housing Benefit claim (Figure 20).

The sources of advice/assistance most commonly referenced by the 48 respondents who had received help were *Family/Friends* and *Housing Executive staff/website*. Due to the small size of the sub-group, further disaggregation at Regional level was not possible.

Figure 20: Did you seek advice or assistance from any organisations or individuals while completing your Housing Benefit claim?



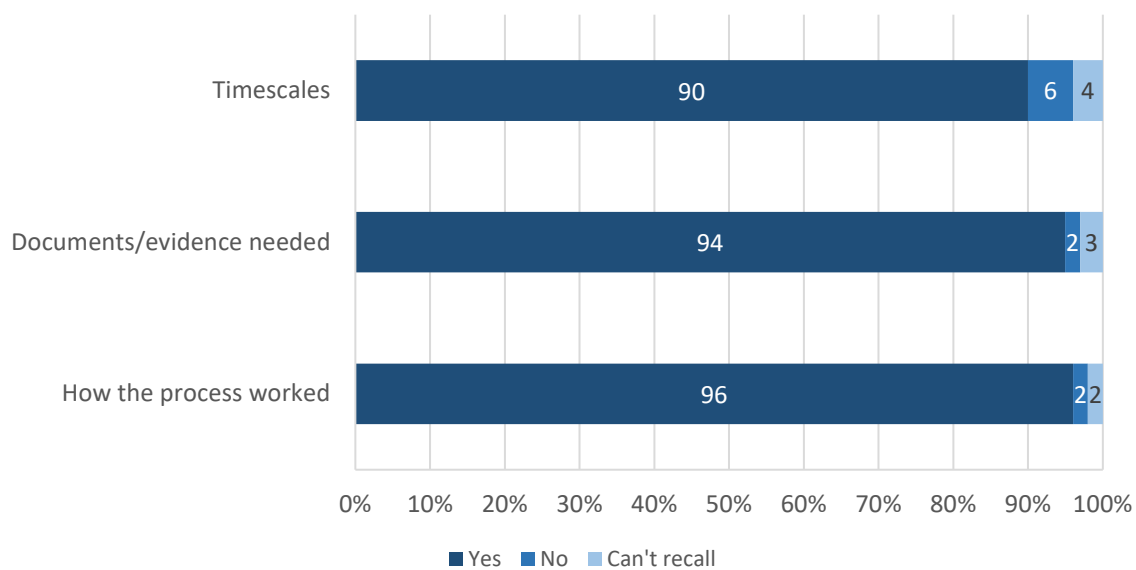
Base: Respondents who made a new HB claim (n=108)

4.4 Speaking to someone from the Housing Benefit Unit regarding a new claim

Overall, the majority of respondents (86 of the 108 who had made contact about a new claim; 80%) said they had spoken to someone from the Housing Benefit Unit regarding the claim. A smaller proportion (14%) had not spoken to anyone and the remainder could not recall. Results were similar for all regions.

Overall, the majority of respondents said the Housing Benefit Officer had advised them about timescales, documents and evidence needed and how the process worked (Figure 21). Results were similar across all regions.

Figure 21: Did the Housing Benefit Officer advise you regarding...? (%)

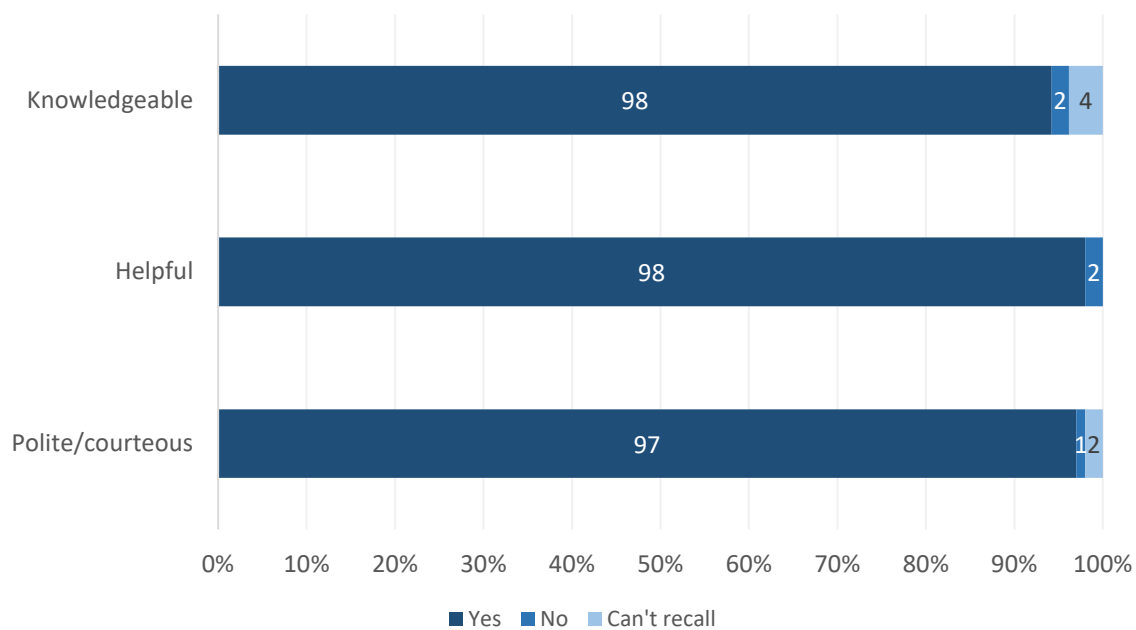


Base: Respondents who had spoken to someone from the Housing Benefit Unit regarding their new HB claim (n=86)

4.5 Customer experience when contacting the Housing Executive about a new claim

When asked about the service received from the Housing Benefit Officer they spoke to in relation to their new claim, the vast majority of respondents said the officer was polite/courteous, helpful and knowledgeable (Figure 22), and results were similar across all regions.

Figure 22: Was the Housing Benefit Officer...? (%)



Base: Respondents who had spoken to someone from the HB Unit regarding their new HB claim (n=86)

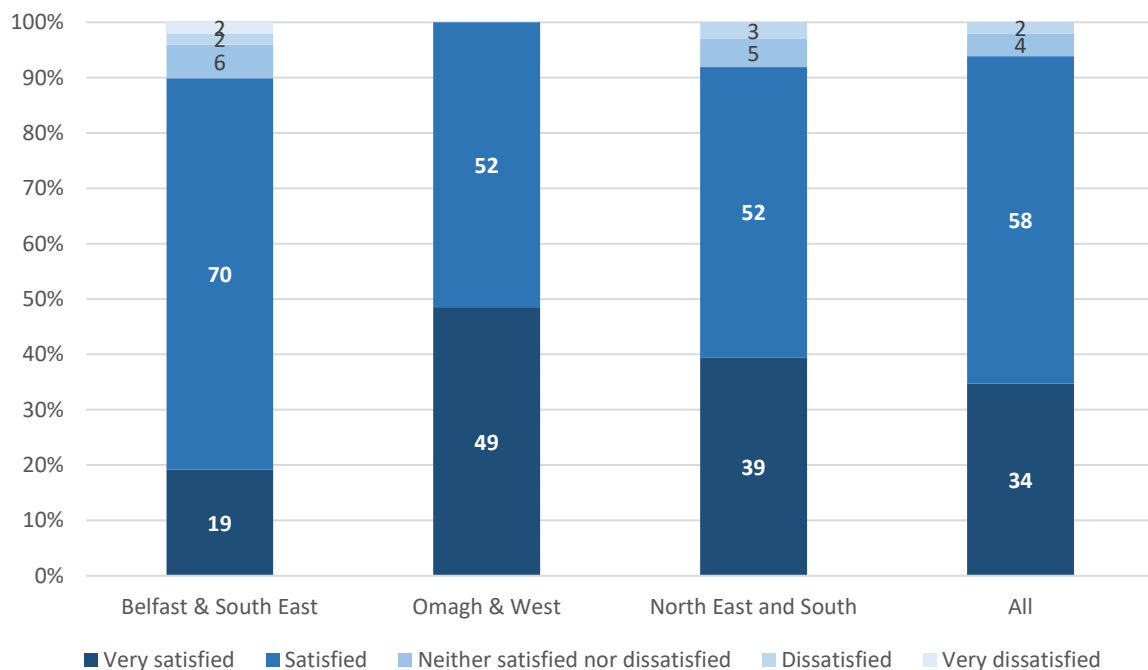
4.6 Satisfaction with the time taken for the Housing Benefit Unit to make the first payment

Overall, more than half (58%) of respondents said they were satisfied with the time it took for the Housing Benefit Unit to make the first payment, and just over a third (34%) said they were very satisfied.

92% of respondents were satisfied/very satisfied with the time taken to make the first payment.

While overall satisfaction levels were high across all regions, the rate of satisfaction was highest in Omagh & West region (Figure 23). However, due to relatively low numbers in the various sub-categories, any regional differences in the figures should be treated with caution.

Figure 23: How satisfied or dissatisfied were you with the time taken for the Housing Benefit Unit to make the first payment? (%)



Base: Respondents who made a new HB claim (n=108)

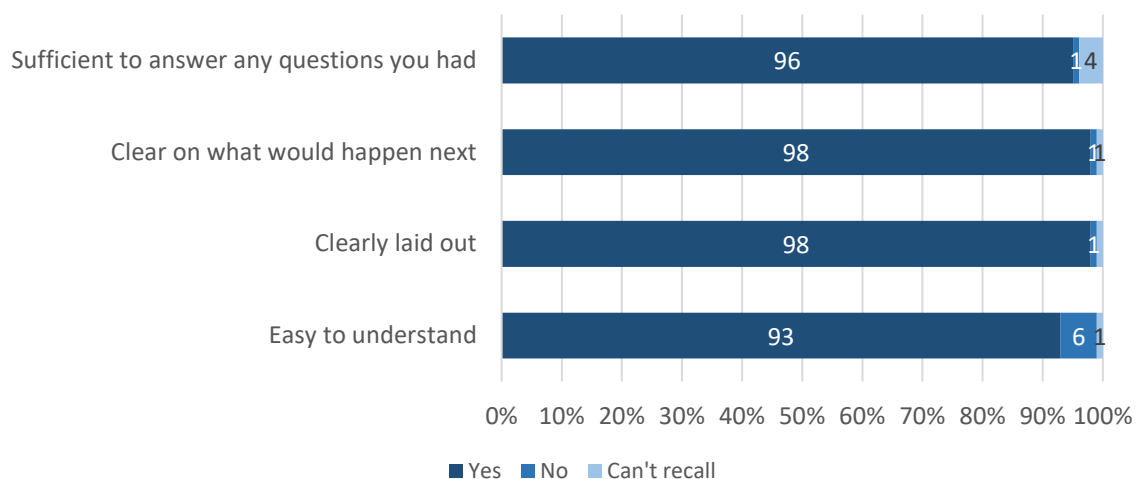
4.7 Notification regarding outcome of Housing Benefit claim

When a new Housing Benefit claim has been assessed, the claimant should receive information from the Housing Executive about whether they have been awarded Housing Benefit and how much they should receive. Those respondents who had made a new claim were asked a series of questions regarding any notification they received to let them know the outcome of their claim.

The majority (80%) of respondents said they received a letter about the outcome of their claim, one tenth (10%) said they received an email, and just under one tenth (9%) did not know or could not remember receiving any notification.

Of those who recalled receiving a notification, the majority said it was easy to understand, clearly laid out, clear on what would happen next and sufficient to answer any questions they had (Figure 24). Results were similar across all regions. In addition, the majority of respondents (95%) said they found it easy/very easy to understand what the notification was telling them about their claim.

Figure 24: Was the information you received in the notification...? (%)



Base: Respondents who recalled receiving a notification about the outcome of their Housing Benefit claim (n=98)

Help/advice regarding the notification

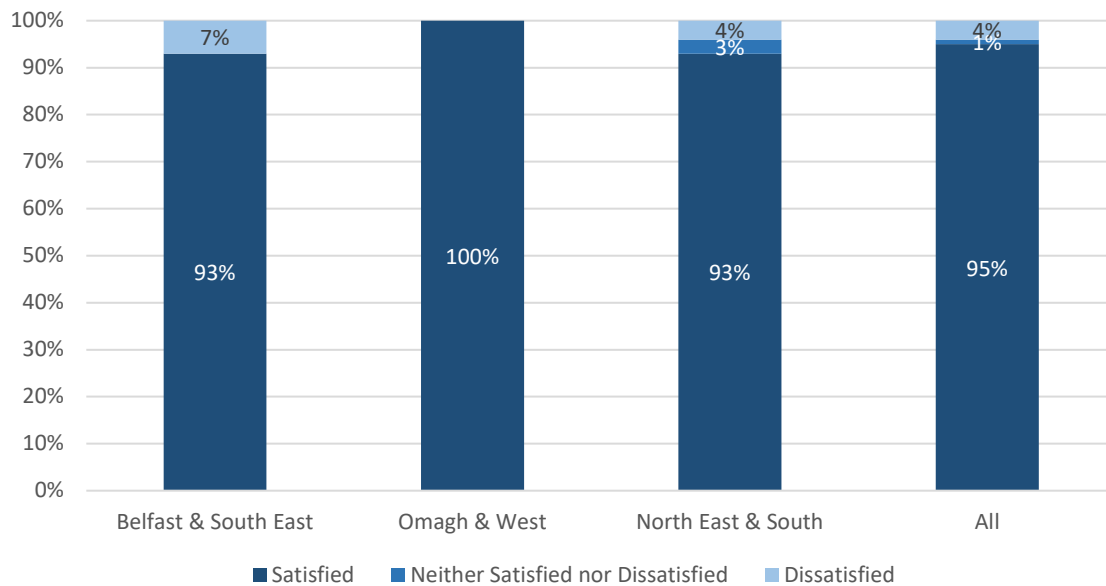
One quarter (25%) of respondents said they sought help or advice regarding the notification they received about the outcome of their claim; almost three quarters (72%) had not sought any help and the remaining respondents could not remember.

Among the relatively small number of respondents who had sought help, the most commonly-cited source was from friends and family.

4.8 Overall satisfaction (new claims)

Regardless of the outcome, respondents were asked about their overall satisfaction with the way their new claim was dealt with. Overall, satisfaction was high (95%) and there was little variation across regions (Figure 25).

Figure 25: Overall, regardless of the outcome, how satisfied or dissatisfied were you with the way your new claim was dealt with?



Base: Respondents who made a new HB claim (n=108)

5.0 Reporting a change in circumstances

Housing Benefit claimants are legally required to notify the Housing Executive of any change in circumstances experienced by anyone living in the household, as changes may affect the amount of Housing Benefit for which they qualify. Relevant changes include income details, children/childcare, absence from the home, accommodation details and/or change of ownership/liability. A change in circumstances can be notified by telephone, by email or online, via the Housing Executive website.

5.1 Reported change in circumstances by HB administrative area

In total, 403 of the respondents who took part in the survey indicated that they had contacted the Housing Executive about a change in circumstances. These respondents were asked for more detail on the type(s) of change they had reported; in some cases this included more than one change.

Overall, one in three respondents (34%) said they had reported a change in the make-up of the tenancy, 11% had notified the Housing Executive that someone in the household had a change in earnings, and 21% were reporting that someone in the household had some other change in income, benefits or tax credits. The findings at Northern Ireland and HB Regional level are set out in Table 4, where 'x' denotes a small number in the original sample (generally fewer than 25 unweighted).

Table 4: Change(s) in circumstances reported

	Belfast & South-East region		Omagh & West region		North-East & South region		Northern Ireland	
	N	%	N	%	N	%	N	%
Change in composition of tenancy or household								
There was a change in the make-up of the tenancy	52	30.5	34	31.3	52	42.5	138	34.4
Another adult (including lodger, sub-tenant or joint tenant) moved in/out	x	13.8	x	8.0	x	7.2	41	10.2
A partner moved in/out	x	8.0	x	7.7	x	6.8	30	7.5
Other change in composition of tenancy or household	x	7.2	x	6.6	x	6.5	27	6.8
Income/earnings/employment related								
Someone in the household experienced some other change in income, benefits or tax credits	29	16.8	29	26.1	25	20.5	83	20.5
Someone in the household had a change in earnings	x	10.4	x	14.1	x	10.4	46	11.4
Someone in the household started or stopped receiving Income Support/ income-based JSA / income-based ESA / Guaranteed Pension Credit / Universal Credit	x	7.6	x	5.8	x	5.0	25	6.3
Other Income/earnings/employment related	x	13.2	x	7.6	x	6.5	39	9.7
Other change in personal/household circumstances (e.g. change of address, extra room for carer etc)	x	7.4	x	8.5	x	8.5	32	8.0
Total	171	100.0	110	100.0	122	100.0	403	100.0

5.2 Method of reporting a change in circumstances

The overwhelming majority of respondents (88%) said they contacted the Housing Benefit Unit by telephone to report their change of circumstances. Results were similar across all regions.

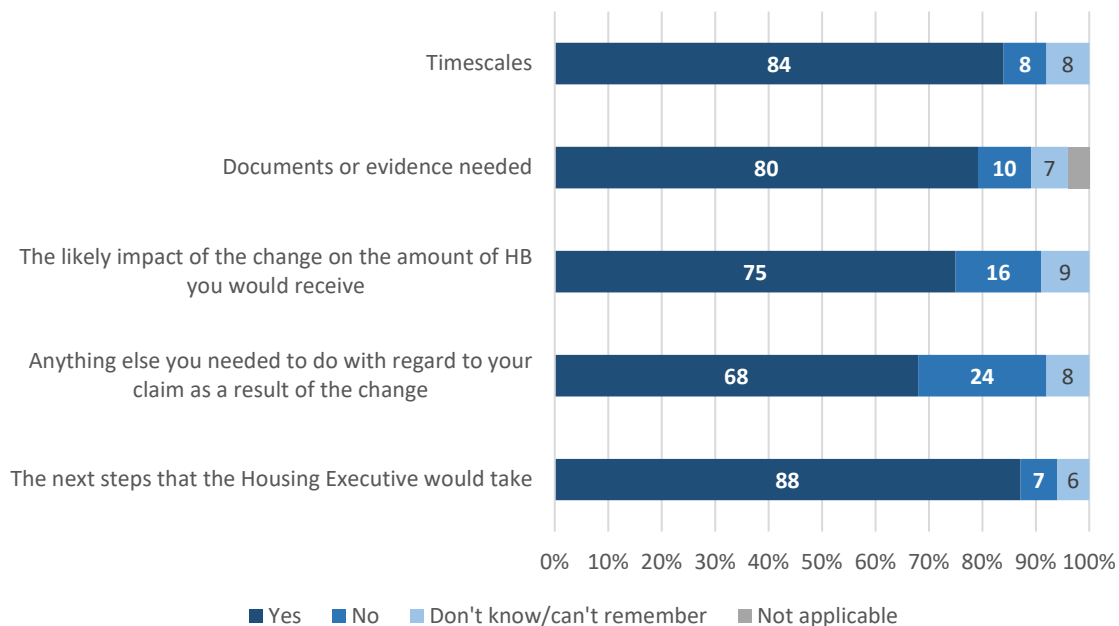
Breakdown by region:

- **Belfast & South-East:** 90% contacted the HBU by telephone, 2% by email and 3% said didn't know or couldn't remember how they made contact.
- **Omagh and West:** 87% contacted the HBU by phone call and 6% by email.
- **North-East & South:** 88% contacted the HBU by phone call and 3% by email.

5.3 Speaking to someone from the Housing Benefit Unit

Respondents were asked if they had spoken to someone from the Housing Benefit Unit regarding their change of circumstance: overall a large proportion (92%; 371 respondents) reported that they had, and the proportion was similar across regions. This group was asked further questions about the information and advice they received from the Housing Benefit Officer (Figure 26).

Figure 26: Did the Housing Benefit Officer advise you regarding...? (%)



Base: 371 respondents who had spoken to someone from the Housing Benefit Unit regarding their Change of Circumstances

Timescales

Overall, more than four fifths (84%) said that they were advised of timescales by the Housing Benefit officer; results were similar across all regions.

Documents or evidence required

Four fifths (80%) said the Housing Benefit Officer had advised them about documents or evidence required. There were slight variations across the Regions:

- **Belfast & South-East:** 74% of respondents said they were advised, 11% said they weren't advised and 9% could not remember.
- **Omagh and West:** 82% of respondents said they were advised of documents required, 8% said they were not advised, and 7% couldn't remember.
- **North-East & South:** 86% of respondents said they were advised of documents needed, 9% said they did not receive advice on this issue and 5% were unable to remember.

Likely impact of the change on the amount of Housing Benefit received

Overall, three quarters (75%) of respondents said they were advised about the likely impact of the change on the amount of Housing Benefit they would receive. Results were broadly similar across all regions, although 81% of respondents in the North East & South region said they had received this information, by comparison with lower proportions in Belfast & South East and Omagh & West (72% and 73% respectively).

Anything else needed as a result of the change of circumstances

More than two thirds (68%) of those who had spoken to a Housing Benefit Officer said they were advised about anything else they needed to do in regards to their claim as a result of the change of circumstances. Results were similar across all regions, although the proportion who recalled being advised on this issue was lower in Belfast & South East (61%) than North East & South (72%) and Omagh & West (74%). It is worth bearing in mind that no further action by the claimant may have been required once the change had been reported.

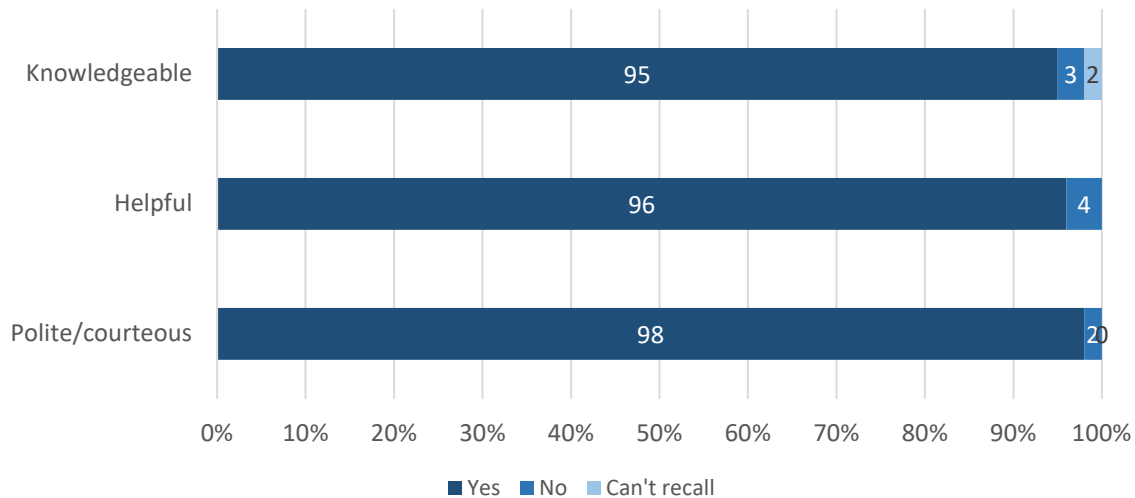
The next steps that the Housing Executive would take

Overall, the vast majority (88%) said the Housing Benefit officer they spoke to advised them of the next steps the Housing Executive would take; results were similar across all regions.

5.4 Experience with Housing Benefit Officer

Overall, the vast majority agreed that the Officer they spoke to about their change of circumstances was polite/courteous, helpful and knowledgeable (Figure 27). The findings were similar across all regions.

Figure 27: Was the Housing Benefit Officer...? (%)



Base: Respondents who had spoken to someone from the Housing Benefit Unit about their change of circumstances (n=371)

5.5 Notification of claim being updated

Respondents were asked if they received any form of notification letting them know that their claim had been updated. Overall, a large proportion (74%) said they had received a letter, while around one in ten (9%) indicated that they had been notified by email. The remaining 17% did not know or could not recall if they had received any form of notification. The results were similar across all regions.

Among those who recalled receiving a notification (334 in total), the vast majority agreed that it was easy to understand (97%), clearly laid out (98%), clear on what would happen next (96%) and sufficient to answer any questions (96%). A slightly lower proportion (88%) said that, based on the information provided in the notification, it was easy/very easy to understand what it was telling them about their claim, while around one in ten (11%) said it was neither easy nor difficult. There was little variation between regions on these aspects of the notification.

5.6 Help or advice regarding the change of circumstances notification

While the majority (76%) of respondents said they did not seek help or advice regarding the change of circumstance notification, one in five respondents (20%; 68 in total) indicated that they had done so. Results were similar across all regions.

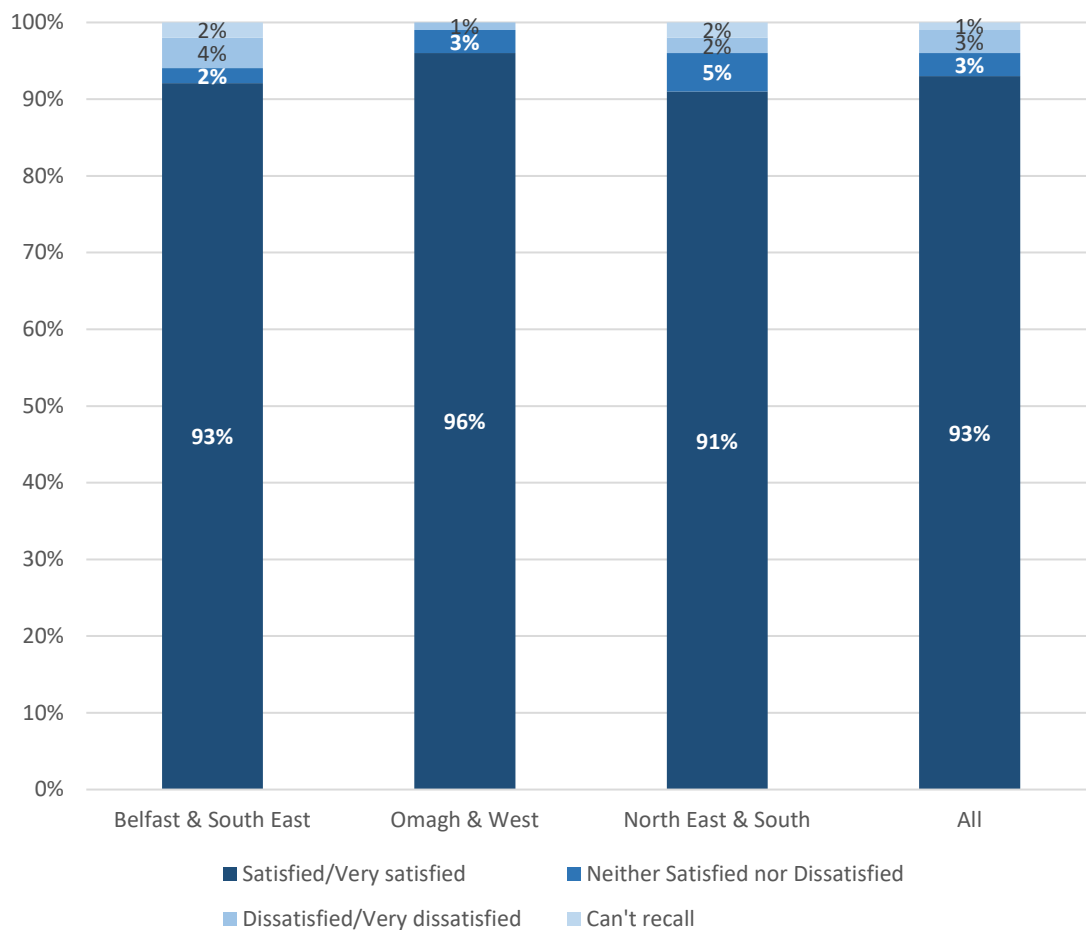
The most commonly-referenced source of additional information on the notification, cited by 36 of the 68 respondents, was friends and family. However, respondents (who were able to cite more than one source that they had consulted for further information on the notification) also referred to a variety of different sources within the Housing Executive, including a Housing Advisor (19), the

website (13), and the Housing Benefit Unit (10). The low numbers in the various sub-groups meant that analysis at Regional level was not possible.

5.7 Overall satisfaction with change of circumstance process

Finally, in this section of the survey, respondents were asked about their overall satisfaction or dissatisfaction with the way the change in their circumstances was dealt with. Overall, the majority (93%) were either satisfied or very satisfied, and the results were similar across all regions (Figure 28).

Figure 28: Overall, regardless of the outcome, how satisfied or dissatisfied were you with the way the change in your claim was dealt with? (%)



Base: Respondents who had reported a change of circumstances (n=403)

6.0 Review of decision regarding application

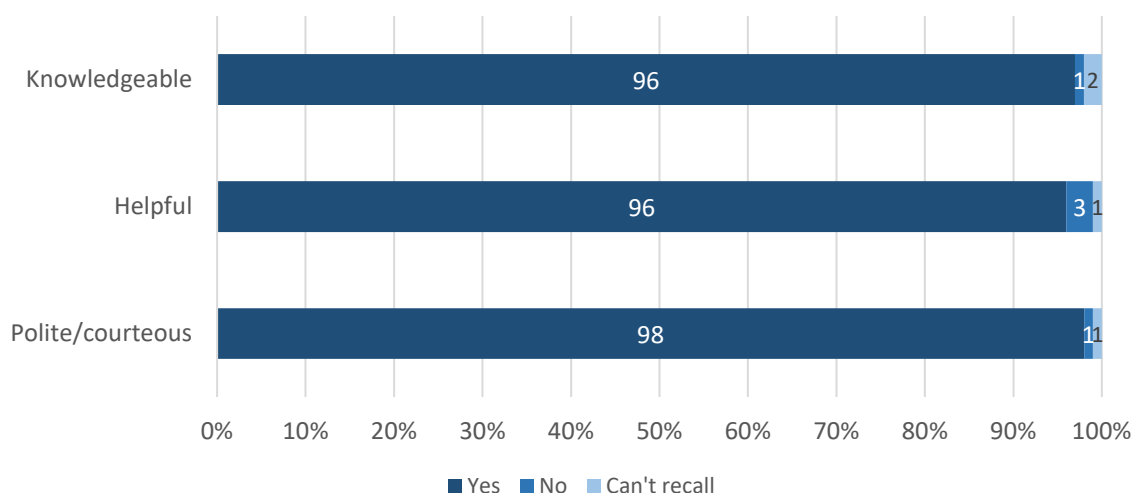
A total of 95 respondents (8% of all who took part in the survey) indicated that they had contacted the Housing Benefit Unit to appeal/review a Housing Benefit decision. A further 37 respondents who had contacted the Housing Executive about a new application stated that they had subsequently asked for a review of their application, and 14 of the 32 who had made contact about an overpayment had asked for a review. In total, therefore, 146 of the individuals who participated in the survey had appealed/asked for a review of a decision made by the Housing Executive about Housing Benefit, and these respondents were asked a series of questions about their experiences.

- A large proportion of respondents (86%) said they were advised of who to contact for a review of the decision regarding an overpayment/ application/ change of circumstances. The proportion in Omagh & West region was in line with the Northern Ireland average, while the figure was slightly lower than average in Belfast & South East region (82%) and slightly higher in North East & South (92%).
- Overall, the vast majority of respondents (85%) said they contacted the Housing Executive about a review of the decision by telephone. The results were similar across all regions.

6.1 How the query regarding a review of the decision was dealt with

The vast majority (93%) of the 146 respondents who had asked for a review of or appealed a Housing Benefit decision indicated that the processes and timescales had been explained to them. Similarly, high proportions said their query was dealt with in a polite/courteous, helpful and knowledgeable manner (Figure 29), and the findings were similar across regions.

Figure 29: Was your query dealt with in a manner that was...? (%)



Base: Respondents who appealed/asked for a review of a Housing Benefit decision (n=146)

6.2 Completion within timescales

While a large majority of respondents (88%) said that the review of the decision was completed within the timescales that were advised, a small percentage (5%) said this had not been the case, and the remainder could not recall. Results were similar across regions.

6.3 Outcome of review

The vast majority (90%) of respondents said the original decision was upheld, with no change made as a result of the review. A further six per cent did not know or could not recall the outcome of the review; thus only in a small number of cases had the decision been amended (2%) or reversed/cancelled (3%). There was some variability by region in the proportion of respondents who said the original decision had been upheld (99% in Omagh & West compared with 89% in Belfast & South East and 84% in North East & South).

Explanation of review outcome

The vast majority of respondents (92%) said that the review outcome was fully (90%) or partially (2%) explained by a member of staff. Results were similar across all three regions.

7.0 Discretionary Housing Payments

A Discretionary Housing Payment (DHP) can be awarded by the Housing Executive to tenants where their award of Housing Benefit is affected by one (or more) of the following⁶:

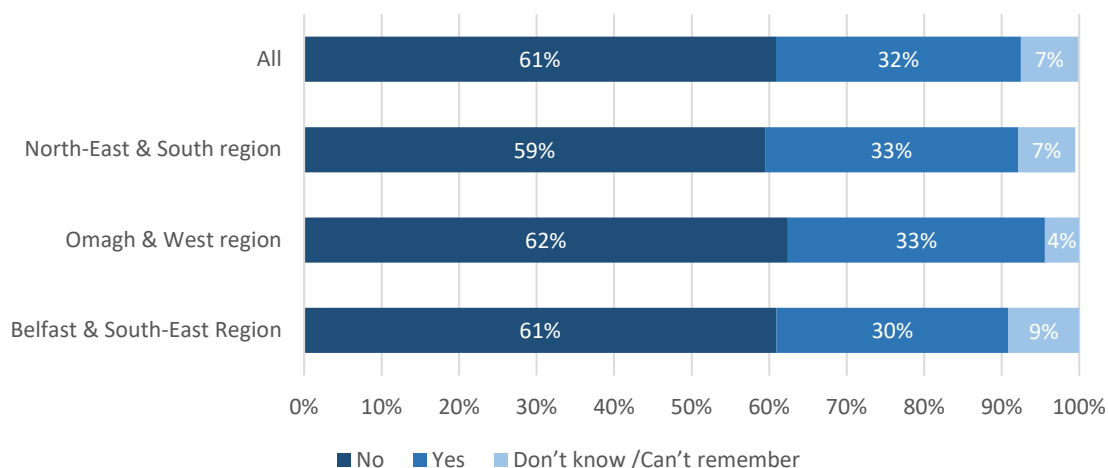
1. A rent restriction (for private tenants).
2. The 'Family Premium' not being included in their Housing Benefit calculation because of a change in the law in September 2016.
3. For 'Benefit Cap' legislation where the amount of a person's Benefit Cap is increased but their Welfare Supplementary Payment remains the same.

A total of 676 respondents who recalled the reason they had made contact with the Housing Executive about Housing Benefit were routed to a series of questions designed to gain a greater understanding of claimants' awareness and experience (if any) of DHPs.

7.1 Awareness of Discretionary Housing Payments (DHP)

Overall, more than half of respondents (61%) said they were *not aware* of DHPs and just under one third (32%) said they were. The results were similar across all regions (Figure 30).

Figure 30: Are you aware of Discretionary Housing Payments (DHPs)?



Base: Respondents who contacted the HB units regarding either a new claim, a change of circumstances, an overpayment, a review of a decision or a Discretionary Housing Payment (n=676)

⁶ Housing Executive and housing association tenants can only be considered for a Discretionary Housing Payment because of 'Family Premium' or 'Benefit Cap'. They do not, for example, qualify for Discretionary Housing Payment if their Housing Benefit has been reduced because of an increase in household earnings, a change in the number of people living in their household, a non-dependent having moved in or the fact that the claimant is paying back an overpayment. [Information correct as at August 2023.]

7.2 Source of awareness about Discretionary Housing Payments

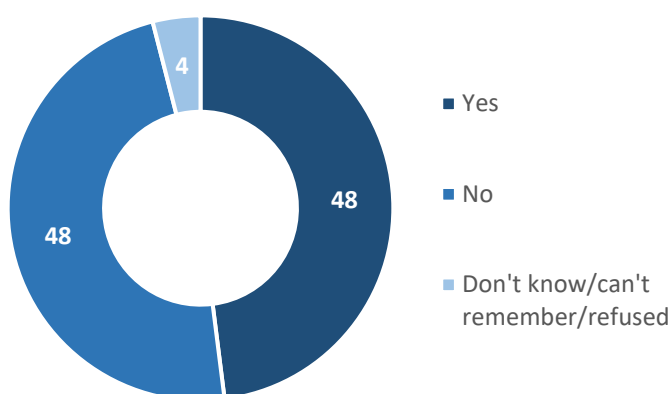
Respondents who were aware of DHPs (214 in total) were asked how they had found out about them. They were able to choose more than one option from a number of possible sources. Across all regions, the largest proportion of respondents (44% overall) said they found out about DHPs through a Housing Benefit notification letter. Overall, family/friends and Housing Executive Housing Advisor (18% and 17% respectively) were the next most commonly-cited sources, although there was some variability across regions:

- **Belfast & South East:** Almost two fifths (39%) said they found out about DHPs through a notification letter, while almost a quarter (22%) said they found out through a Housing Advisor, and almost one in six (15%) found out through family and friends.
- **Omagh & West:** Almost half (45%) said they found out about DHPs through a notification letter, more than one fifth (22%) via family and friends, and 8% through the Housing Executive website.
- **North-East & South:** More than half (51%) became aware of DHPs through a notification letter. Almost a fifth (19%) found out through a Housing Executive Housing Advisor, and 17% via family and friends.

7.3 Making a claim for a Discretionary Housing Payment

Among those who were aware of the availability of DHPs, overall equal percentages of respondents said they had (48%) and had not (48%) made a DHP claim within the three years prior to the survey (Figure 31). Results were similar across all regions.

Figure 31: Have you made a claim for a Discretionary Housing Payment within the last three years? (%)

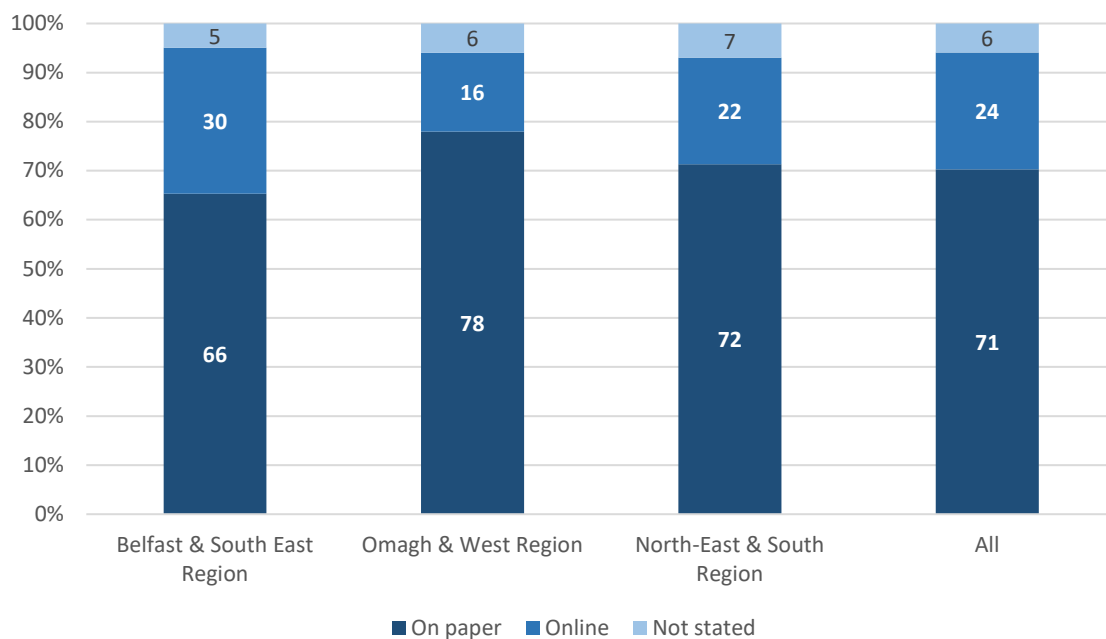


Base: Respondents who contacted the HB Unit regarding either a new claim, a change of circumstances, an overpayment, a review of a decision or a Discretionary Housing Payment and were aware of DHPs (n=214)

In total, 102 respondents indicated that they had applied for a DHP. Across all regions, the majority of these respondents (71%) said they had submitted the application on paper. Omagh and West region had the highest proportion (78%) of applicants applying for a DHP this way, whereas respondents in Belfast and South East region were the most likely to have applied online (30%) (Figure 32).

Of the 24 respondents who had applied using the online form, the majority (19) said they had found it easy or very easy to use.

Figure 32: How did you apply for a Discretionary Housing Payment? (%)



Base: Respondents who had applied for a Discretionary Housing Payment (n=102)

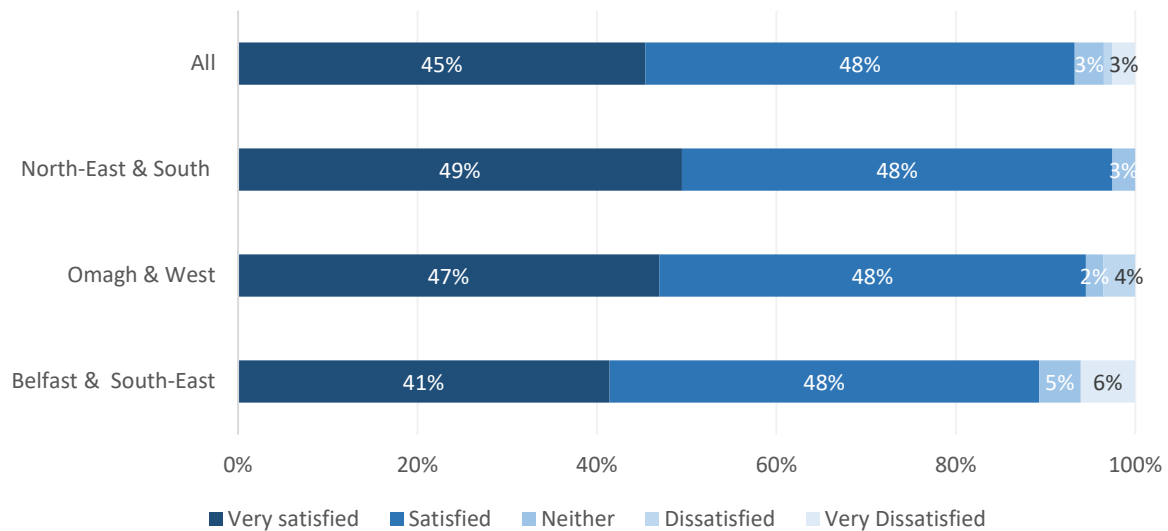
Irrespective of whether it was submitted online or on paper, the majority (89%) of those who had applied for a DHP said the form had been easy/very easy to complete in terms of the information they were required to provide. Similarly, 91% indicated that the letters they received from the Housing Executive regarding their DHP application were easy/very easy to understand.

The vast majority of the respondents who had applied for a DHP (94 of 102; 92%) said that their claim had been successful, and they went on to receive payments; the outcome was similar across all regions.

7.4 Overall satisfaction with the process of applying for DHP

A large majority of respondents were either very satisfied (45%) or satisfied (48%) with the process of applying for Discretionary Housing Payment. Results were very similar across all regions (Figure 32).

Figure 33: Overall, regardless of whether or not the claim was successful, how satisfied or dissatisfied were you with the process of applying for a DHP?



Base: Respondents who had applied for a Discretionary Housing Payment (n=102)

8.0 Coronavirus pandemic

During the period of restrictions associated with the Coronavirus pandemic, the Housing Executive's key objective in relation to Housing Benefit was to maintain financial support services for customers who were in receipt of HB (more than 126,000 at the time), helping to secure their tenancies and reduce the risk of homelessness.

At the outset, approximately 80% of Housing Benefit staff were working on a rotation basis. As IT infrastructure was enhanced during the early stages of the pandemic, the figure increased to 85% of staff working on rotation, approximately 80% of whom were working from home. Home working was facilitated by the implementation of 'Enterprise', a new document management system that provided greater flexibility to move work among staff and also helped the Housing Executive to meet data protection rules in relation to security of documents and customer information.

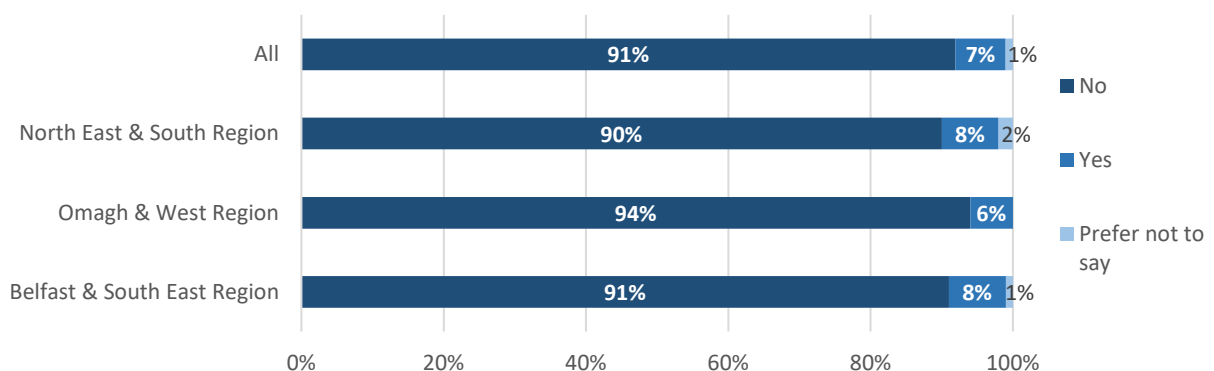
The telephony service continued throughout the period of pandemic restrictions, and dealt with all changes of circumstances reported, to ensure that financial support was paid correctly and on time. However, face-to-face services were not available for a number of months, in line with the restrictions that remained in place during 2020, 2021 and early 2022.

As the need for the survey was identified in 2021, with the work commissioned in 2022, the Housing Benefit team was mindful of the ongoing impacts of the response to the declaration of the Covid-19 pandemic in terms of (i) the changes that had to be made to the Housing Executive's service delivery and (ii) changes to the circumstances of individuals and households in receipt of Housing Benefit. The questionnaire therefore included a short section specifically relating to the coronavirus pandemic.

8.1 Changes in circumstances due to coronavirus pandemic

When asked whether their circumstances had changed due to the pandemic, the majority of respondents (91%) said that their circumstances had not changed. The results were similar across all regions (Figure 34).

Figure 34: Have your circumstances changed due to the Coronavirus pandemic?



Base: All respondents

Comments were made by a total of 82 respondents who felt that their circumstances *had* changed due to the pandemic. The most commonly-cited issues at the time of the survey were cost of living/financial impacts, increased isolation and mental/physical health impacts (Table 5).

Table 5: Ways respondents' circumstances had changed due to the Coronavirus pandemic

	Number of respondents
Cost of living/financial impacts/change in income	20
Isolation/less social interaction/go out less	19
Health impacts (mental and physical, including having covid)	15
Respondent/partner was furloughed, had working hours reduced or lost their job	11
Change in household composition/problems relating to housing situation	7
Difficulty accessing services (including NIHE)	4
Other/unclear	6
Total respondents who made comments	82

Base: Comments made by 82 of 87 respondents who said their circumstances had changed due to the coronavirus pandemic

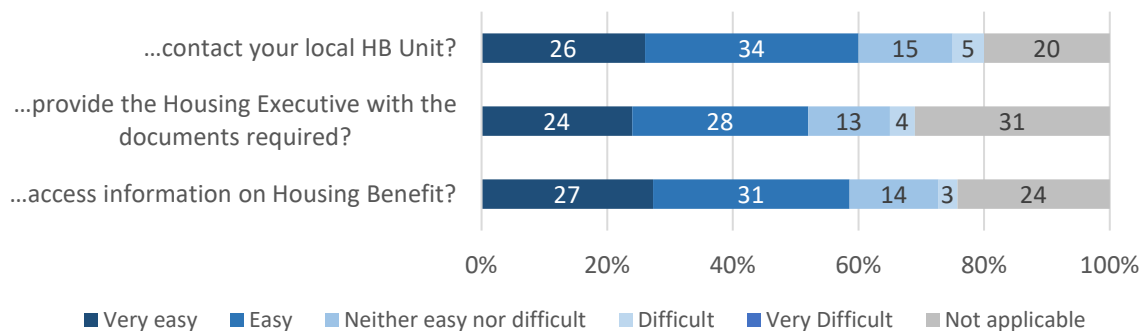
8.2 Housing Benefit Services during the coronavirus pandemic

Three questions were included to help gauge the ease or difficulty of making/maintaining a Housing Benefit claim during the pandemic, in terms of:

- contacting the local Housing Benefit Unit,
- providing the Housing Executive with any documents required, and
- accessing information on Housing Benefit.

A substantial minority of respondents (between 20% and 31%) indicated that the activities had not been applicable to their circumstances/claim (Figure 35).

Figure 35: During the coronavirus pandemic, how easy or difficult did you find it to...? (%)



Base: All respondents

Taking into consideration only those respondents who had needed to contact their local HB Unit (963), provide documents (829) or access information (907), the findings were that:

- **75% had found it easy/very easy to contact their local HB Unit**, with a further 18% indicating that it was neither easy nor difficult and 7% that it was difficult/very difficult;
- **74% said it had been easy/very easy to provide documents**; around one in five (19%) said it was neither easy nor difficult and 6% that it was difficult/very difficult; and
- **76% had found it easy/very easy to access information on Housing Benefit**, 19% said it was neither easy nor difficult and 5% said they had found it difficult/very difficult.

The findings were similar across the regions.

9.0 Overall service provided by the Housing Benefit Unit

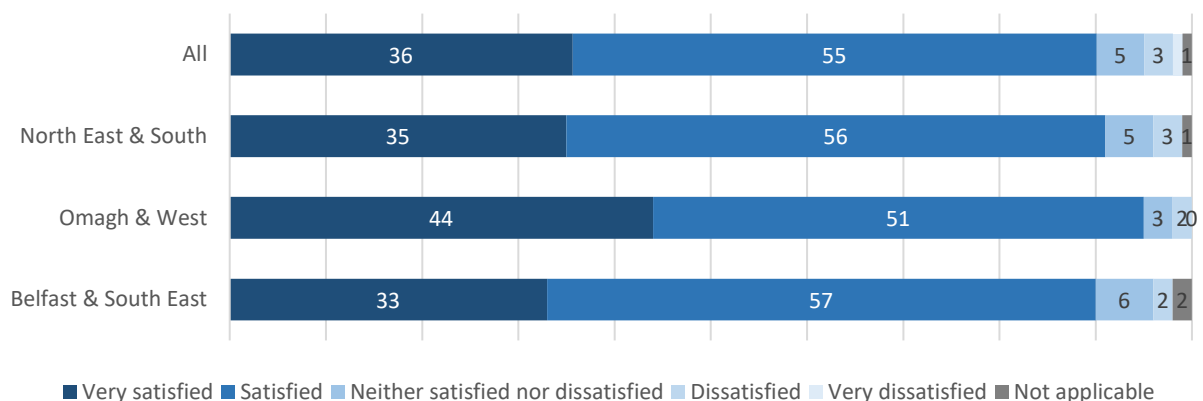
Finally, all respondents were asked a series of questions about their experience of, and overall satisfaction with, various aspects of the service provided by the Housing Benefit Unit.

9.1 Information on Housing Benefit entitlement

Overall, more than half (55%) of respondents said they were *satisfied* with getting clear information on how much Housing Benefit they were entitled to, and more than one third (36%) said they were *very satisfied*. A small proportion (5%) said they were neither satisfied nor dissatisfied. Results were similar across all regions, with the exception of Omagh and West, where the greatest proportion (44%) said they were *very satisfied* (Figure 36).

In total, 91% of respondents were satisfied/very satisfied with getting clear information on how much Housing Benefit they were entitled to.

Figure 36: Could you indicate how satisfied or dissatisfied you were with **getting clear information on how much Housing Benefit you were entitled to?** (%)



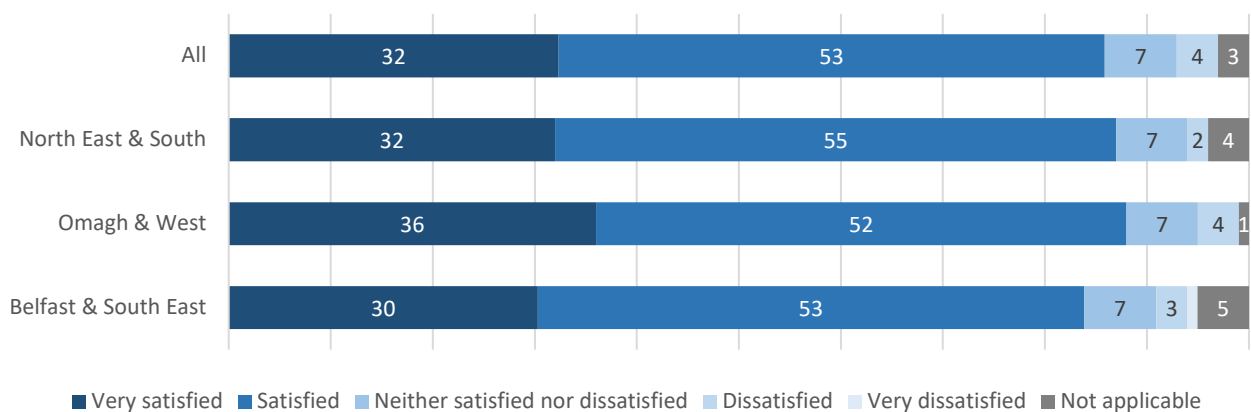
Base: All respondents (n=1,200)

9.2 Housing Benefit forms

A small proportion of respondents (3%) indicated that their contact with the Housing Executive did not involve any forms. Overall, more than half (53%) of those surveyed were *satisfied* with getting Housing Benefit forms that were easy to understand; in addition, a further third (32%) were *very satisfied*. With respondents who answered 'not applicable' excluded, the overall rate of satisfaction rises to 88%. A small proportion (7%) said they were neither satisfied nor dissatisfied and only 4% indicated dissatisfaction. Results were similar across all regions (Figure 37).

*In total, 85% of respondents were satisfied/very satisfied with **getting Housing Benefit forms which are easy to understand**, rising to 86% when those who said HB forms were not applicable to their query are excluded from the analysis.*

Figure 37: Could you indicate how satisfied or dissatisfied you were with **getting Housing Benefit forms which are easy to understand?** (%)



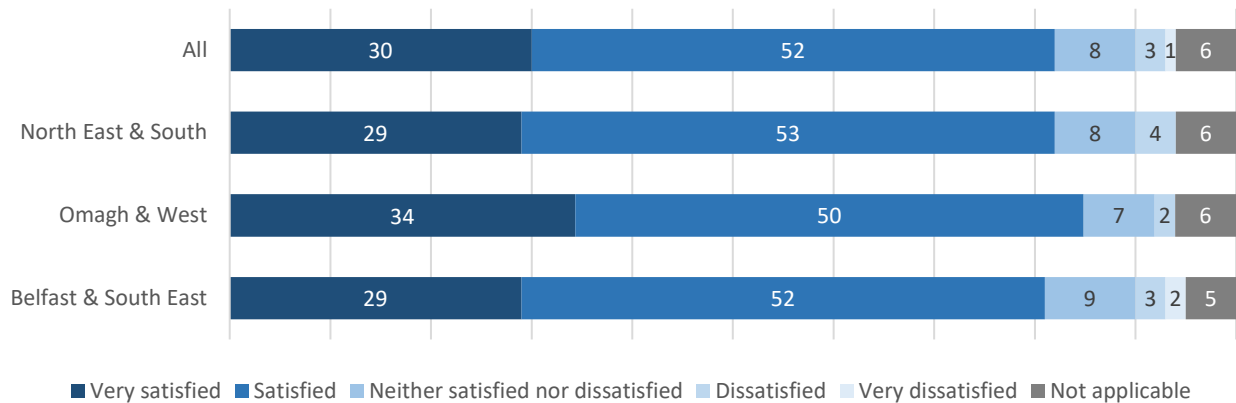
Base: All respondents (n=1,200)

9.3 Getting access to a Housing Benefit Advisor

A minority (6%) of respondents had not needed to speak to a Housing Advisor. In total, more than half of those surveyed (52%) said they were *satisfied* with getting access to a Housing Benefit Advisor, and a further 30% were *very satisfied*. This meant that the overall satisfaction rate was 82%, rising to 87% among only those who had needed to speak to an advisor. Overall, nearly one in ten (8%) were *neither satisfied nor dissatisfied*. Results were similar across all regions (Figure 38).

*In total, 82% of respondents were satisfied/very satisfied with **getting access to a Housing Benefit Advisor**, rising to 87% when those who said this was not applicable to their query are excluded from the analysis.*

Figure 38: Could you indicate how satisfied or dissatisfied you were with **getting access to a Housing Benefit Advisor?** (%)



Base: All respondents (n=1,200)

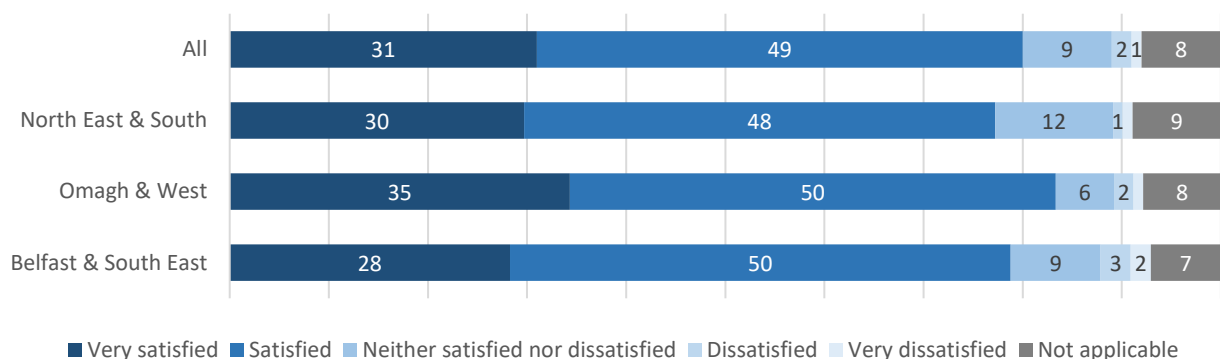
9.4 Turnaround time

Almost one tenth of respondents (8%) indicated that the matter about which they were in contact with the Housing Benefit was not a new claim or change to their claim that involved a turnaround time.

Overall, just under half (49%) of all respondents (rising to 53% of those for whom the question was applicable), said they were *satisfied* with the turnaround time for a new claim or change of circumstances. Around a third (31%) of respondents (33% of those for whom turnaround time was not applicable) said they were *very satisfied*. Results were similar across all regions (Figure 39).

In total, 80% of all respondents were satisfied/very satisfied with the turnaround time for their new claim or reported change of circumstances, rising to 86% when those who said turnaround time was not applicable to their query are removed from the analysis.

Figure 39: Could you indicate how satisfied or dissatisfied you were with the **turnaround time for your new claim or reported change of circumstances?** (%)



Base: All respondents (n=1,200)

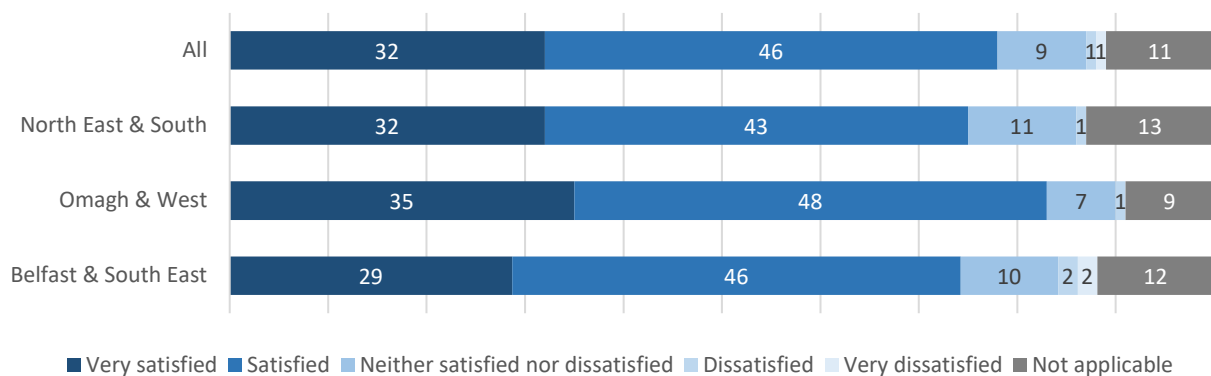
9.5 Time elapsed until payment

More than one in ten respondents (11%) indicated that their contact with the Housing Executive about Housing Benefit had not resulted in a new or amended payment amount.

Figure 40 shows that almost half (46%) of all respondents said they were *satisfied* with the time elapsed until payment of their first/amended amount, and around a third (32%) were *very satisfied*. The majority of the remaining respondents (around one tenth in total) were neither satisfied nor dissatisfied. Taking account of only those for whom the scenario was applicable, the proportions increase to 51% and 36% respectively, an overall satisfaction level of 87%.

In total, 78% of all respondents were satisfied/very satisfied with the time elapsed until payment of the first/amended amount due, rising to 87% when those who said time elapsed to payment was not applicable to their query are excluded from the analysis.

Figure 40: Could you indicate how satisfied or dissatisfied you were with time elapsed until payment of your first amount due (if a new claim) or amended amount due (if a change of circumstances)? (%)

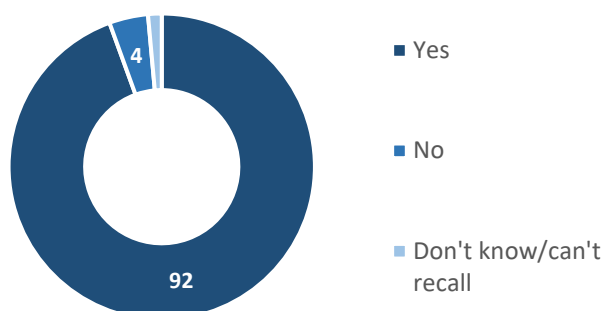


Base: All respondents (n=1,200)

9.6 Treatment during the Housing Benefit process

The vast majority (92%) of respondents said they were treated fairly during the Housing Benefit process (Figure 41). Results were similar across all regions.

Figure 41: Do you consider that you were treated fairly during the Housing Benefit process? (%)

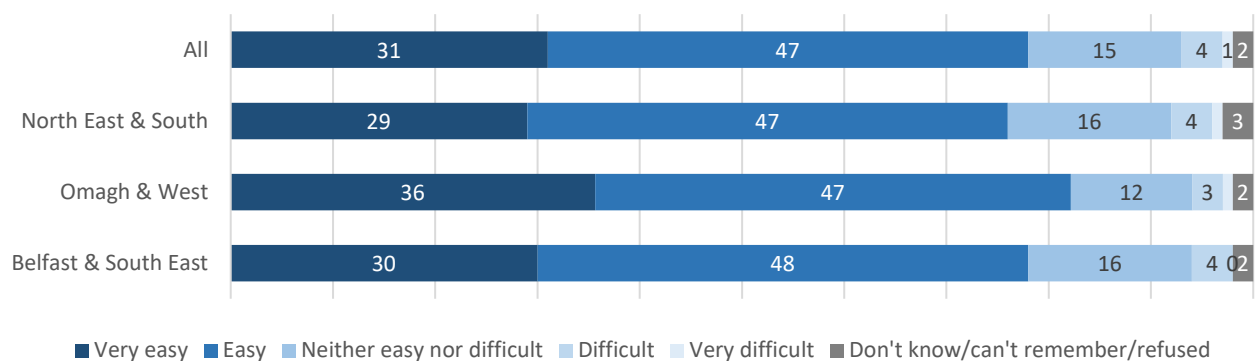


Base: All respondents (n=1,200)

9.7 Ease of understanding letters received

Almost half (47%) of respondents said they found the letters they received 'easy' to understand, and a further 31% said they were 'very easy'. A minority (around 5%) said they were difficult or very difficult to understand, while around one in six (15%) described understanding the letters they received about Housing Benefit as 'neither easy nor difficult' (Figure 42).

Figure 42: Did you find the letters you received from the Housing Executive regarding your Housing Benefit application/change of circumstances easy or difficult to understand? (%)



Base: All respondents (n=1,200)

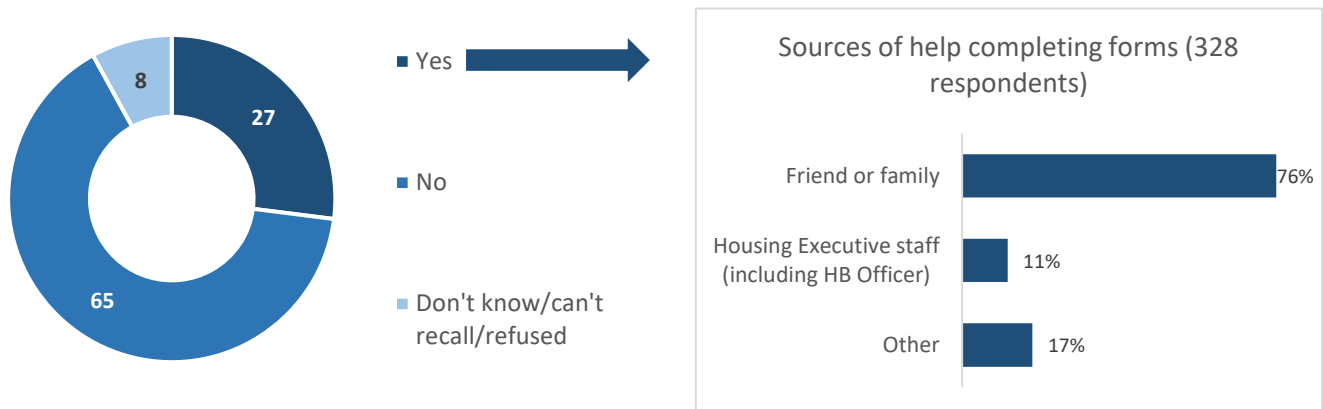
Of 54 respondents who had found the letters received about Housing Benefit difficult/very difficult to understand, 51 made comments about why this was the case.

- Around half indicated that they found it difficult to understand the wording/language used and/or detail about their claim, such as how their entitlement was calculated.
- A smaller number explained that they had difficulty reading or could not read; had a learning disability or dyslexia; or did not have English as their first language.
- Other comments made by small numbers of respondents related to struggling with forms generally and tending to need help, and to a perception of receiving contradictory information about their claim.

9.8 Help completing forms

While almost two thirds (65%) of respondents indicated that they had not needed help in completing any forms required by the Housing Benefit Unit, more than one quarter (27%; 328) said they had received help. Results were similar across all regions. *Friend/family* was the most commonly-cited source of help (76%), and around one in ten respondents (11%) indicated that they had received assistance from a member of Housing Executive staff. Other sources included support worker, housing association staff, community group and landlord/letting agent (Figure 43).

Figure 43: Did you receive help in completing any of the forms required by the Housing Benefit Unit? (%)



Base: All respondents (n=1,200)

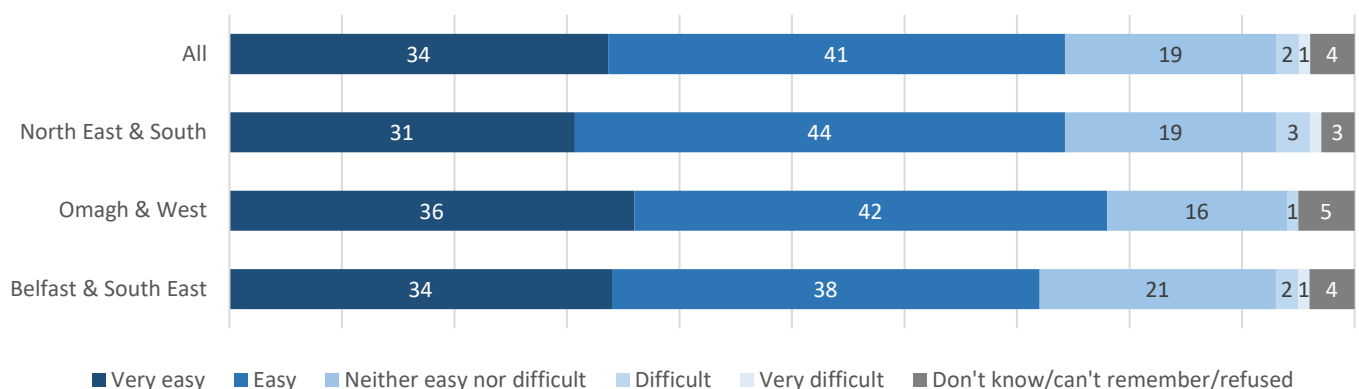
9.9 Application process

Just over two fifths (41%) said they found the process of applying for Housing Benefit “easy”. Around a third (34%) found the process “very easy” and just under a fifth (19%) said they found the process neither easy nor difficult. Results were similar across all regions (Figure 44).

A small number of respondents (30 in total) who said they found the process difficult or very difficult made comments on the reasons. They referred to:

- Finding the forms difficult to understand/having difficulties providing the necessary information/evidence;
- Generally having difficulties with form-filling, usually requiring help;
- Delays in the process and difficulties getting advice; and
- Complications with their claim, arising from specific household circumstances.

Figure 44: Overall, how easy or difficult did you find the process of applying for Housing Benefit?

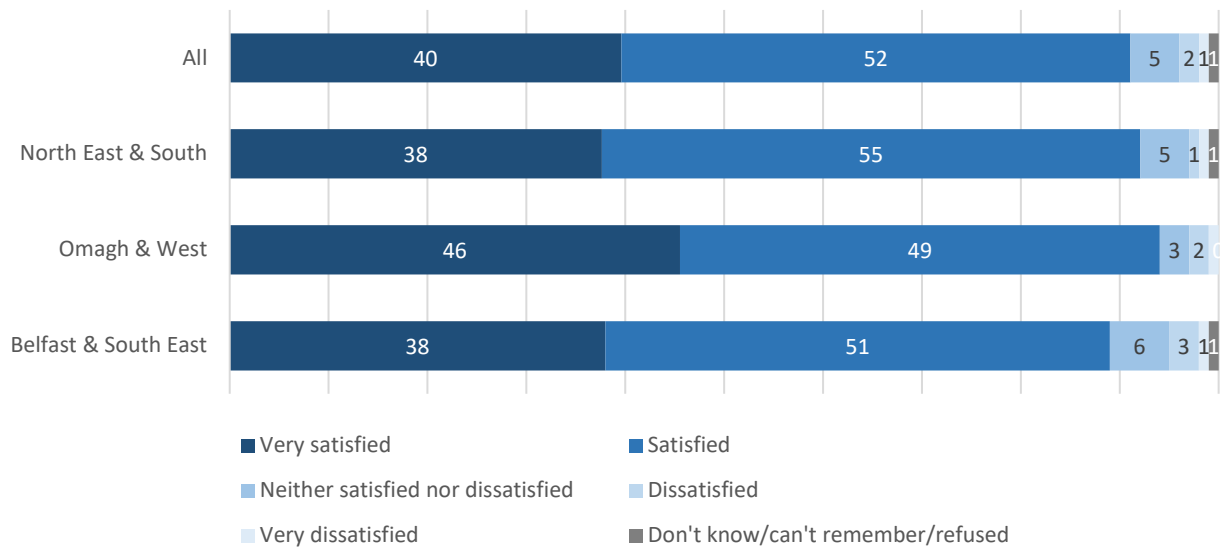


Base: All respondents (n=1,200)

9.10 Overall Satisfaction

Taking everything into consideration, the vast majority of those who took part in the survey were either satisfied (52%) or very satisfied (40%) with the service they received from Housing Benefit. Of the remainder, a small proportion (5%) were neither satisfied nor dissatisfied and only three per cent expressed some degree of dissatisfaction. The overall pattern was similar across regions, but with overall satisfaction highest in Omagh & West (95%) (Figure 45).

Figure 45: Taking everything into consideration, overall how satisfied or dissatisfied were you with the service you received from Housing Benefit? (%)



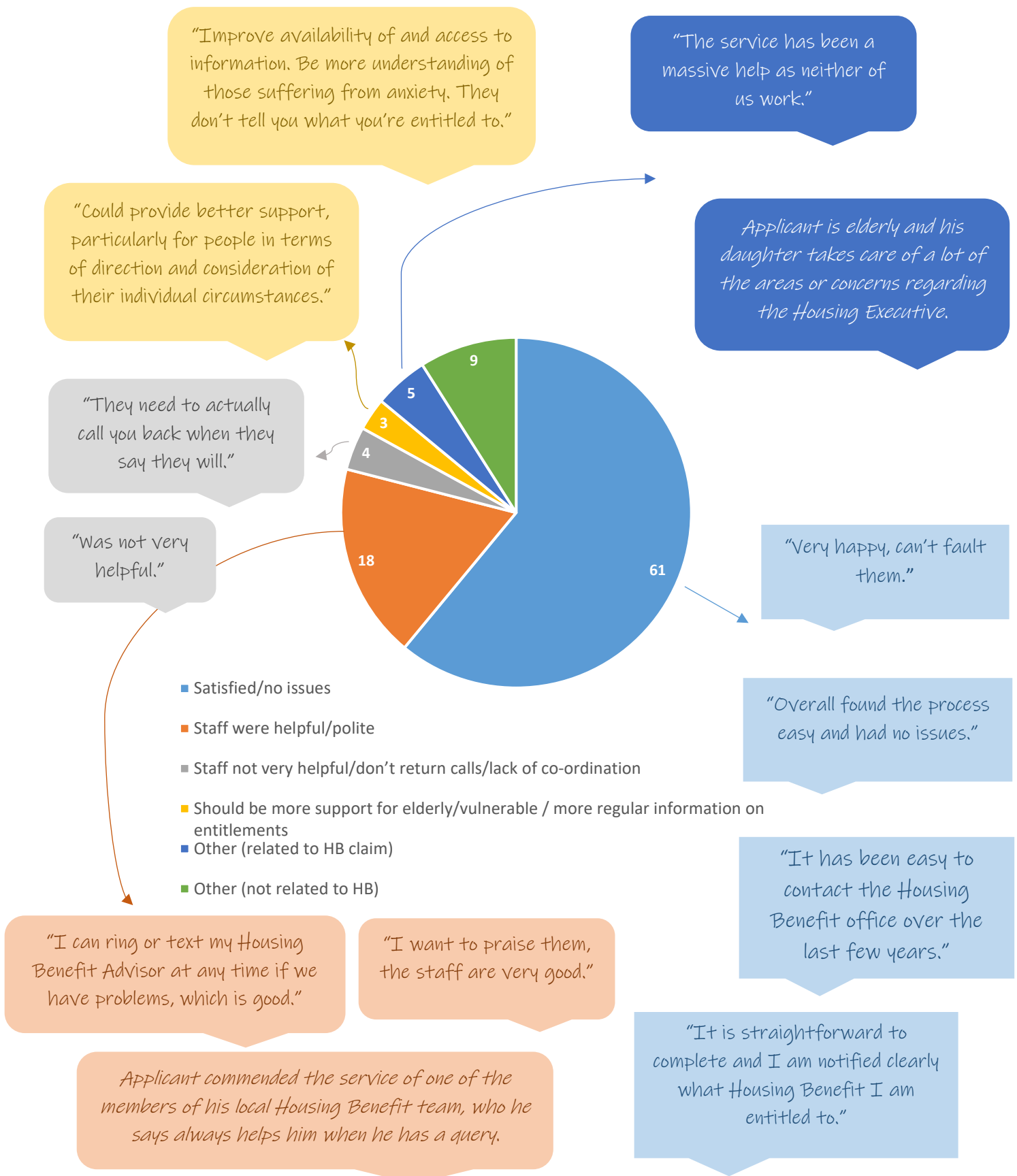
Base: All respondents

9.11 Comments about the Housing Benefit Service

In order to obtain a more comprehensive insight into the thoughts and feelings of customers, all respondents were asked if they had any other comments about the Housing Benefit service provided by the Housing Executive. The majority (63%) had nothing to add, but almost 450 respondents made a comment.

Among those who commented, around three fifths (61%) mentioned that they were satisfied with the Housing Benefit service and a further 18% noted that they found the staff helpful and/or polite. A small proportion (4%) expressed dissatisfaction about issues such as having difficulty making contact with the Housing Benefit Unit and phone calls not being returned. Of the comments made, around one in ten (9%) were about other Housing Executive services/wider issues (Figure 46).

Figure 46: Do you have any other comments about the Housing Benefit Service provided by the Housing Executive? (%)



9.12 Suggestions for improvements to the Housing Benefit service

The section of the survey dealing with Housing Benefit services concluded by seeking suggestions for improvements to the service. While the majority of those who took part in the survey (73%) made no comments in response to this question, 320 participants made some comment.

Of these, around two thirds in total noted that they were satisfied with the service (59%) or found the service helpful/polite (7%), and had no suggestions for improvement.

Where specific suggestions for improvement were made, they were mainly concerned with having clearer forms and letters and clearer information on the process and entitlements; speed and helpfulness/clarity of response to applications and queries; and listening to customers and providing advice suited to their circumstances (Table 6 and example comments below).

Table 6: Finally, do you have any suggestions for improvements to the Housing Benefit service?

Comment	%
Satisfied with service – no suggestions	59
Helpful/polite service received – no suggestions	7
Clearer forms and letters and clearer information on entitlements and how they are calculated	5
Respond more promptly/return phone calls/more staff/better training for staff/better internal organisation and communication	5
Take time to listen; be more understanding and supportive/helpful (especially to elderly claimants) and provide more advice on claims	5
Other (including need to re-open offices/facilitate face-to-face contact, as well as comments not directly related to Housing Benefit or the Housing Benefit service)	19
	100

Base: 320 respondents who made a comment

"Nothing. Well done, happy with the service."

"Nothing. The email and telephone methods of contacting the Housing Benefit Unit work very well for us."

"None. They are very good and obliging. Also very quick at getting back to me."

"No. They're great for me. Easy to work with, helpful to me any time I've had to ring them."

"Need more information on explaining how our Housing Benefit is worked out."

"Make it easier to read letters. More explanations for certain sections."

Make services quicker
and more reliable."

"Getting a hold of somebody is hard. Don't know who you're meant to be
talking to and getting passed around from one department to another"

"Need to improve service for older people. The letters are too
long and difficult to understand. Getting in contact with
someone is hard."

"Be a bit more professional on the phone,
and more compassionate. Take time to
listen."

10.0 Conclusion

The survey aimed to fulfil three main objectives, which are addressed in turn in this concluding section.

Objective 1: To identify customers' views on various aspects of the Housing Benefit service provided by the Housing Executive and measure the satisfaction levels of those claiming and receiving Housing Benefit in the financial years 2019/20 and 2020/21

The survey captured the views of a total of 1,200 Housing Benefit customers across Northern Ireland, providing, for the first time, a comprehensive and comparable overview of the views and experiences of Housing Benefit claimants and recipients, based on those with active claims at February 2022.

Overall, the findings indicate a high level of satisfaction with the services provided, both at Northern Ireland level and when analysed on a regional basis, with only marginal variations in satisfaction and no indication of any notable differences in the level of service provided by the Housing Benefit Units. Among all respondents:

- **92%** were satisfied with the service received from Housing Benefit
- **92%** perceived that they had been treated fairly
- **91%** were satisfied with getting clear information on how much Housing Benefit they were entitled to
- **87%** were satisfied with getting access to a Housing Benefit Advisor (excluding those for whom this was not applicable to their query)
- **87%** were satisfied with time elapsed until payment (excluding those for whom this was not applicable to their query)
- **86%** were satisfied with the turnaround time for their new claim/change of circumstances (excluding those for whom this was not applicable to their query)
- **86%** were satisfied with getting Housing Benefit forms that were easy to understand (excluding those for whom this was not applicable to their query)

The findings provide an important baseline, and the initial experience of commissioning a survey of this nature among Housing Benefit claimants has also generated some useful learning points for the Housing Executive in relation to questionnaire design and routing for any future iterations of the research.

Objective 2: To establish the effectiveness of the Housing Benefit service as measured by satisfaction levels and help the Housing Executive identify areas for enhancement.

The headline satisfaction levels and comments made by respondents indicate that, for most claimants, the Housing Benefit service works well throughout the process. Among those who

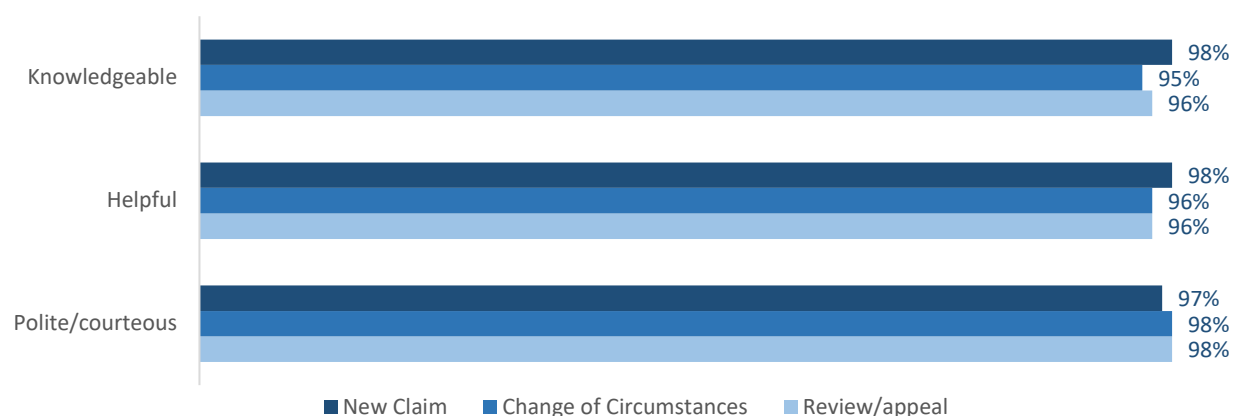
telephoned the Housing Executive about their query, more than three quarters in total said it was fully dealt with either by the first member of Housing Benefit staff they spoke to (71%) or by another member of staff (5%). More than one in ten (12%) said their query was dealt with during the call, but they needed to provide more information as a result.

High levels of overall satisfaction in relation to a range of key indicators were highlighted in the previous section of commentary in relation to objective 1. Satisfaction was similarly high among the smaller subgroups who had made contact about specific types of query; overall, regardless of the outcome:

- **95%** of respondents who had made contact about a **new claim** were satisfied with how their claim was dealt with;
- **93%** of those who made contact about a **change of circumstances** were satisfied with how it was dealt with; and
- **93%** of those who had applied for a **Discretionary Housing Payment** were satisfied with the application process.

The feedback about **interactions with a member of staff** from the Housing Benefit Unit was also generally very positive; whether in relation to a new claim, change of circumstances or review/appeal, the vast majority considered that the member of staff they dealt with was knowledgeable, helpful and polite/courteous (Figure 47).

Figure 47: Was the Housing Benefit Officer...?

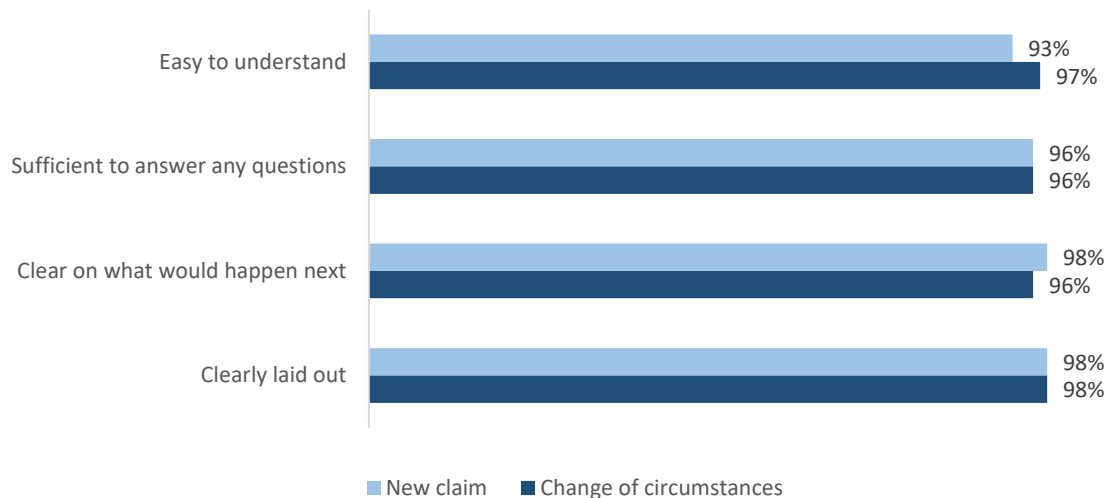


When invited to make **comments or suggestions** about the Housing Executive service, the majority of those who gave feedback expressed satisfaction with the service received, or indicated that staff had been helpful. However, a relatively small number of respondents commented in negative terms, stating that their calls had not been returned, that they had not found the staff helpful, or that they felt there was a lack of co-ordination between staff. Others expressed a wish for more support/advice from the Housing Executive about their claim or for clearer information about (a) the amount to which they were entitled or (b) how their entitlement was calculated.

The survey included a number of questions on **forms and letters**, including any notifications received. The vast majority (93%) of those who recalled receiving a notification relating to a new

claim, and a slightly higher proportion of those who received a notification arising from a change of circumstances (97%), indicated that it was easy to *understand what the notification was telling them about their claim*. Very high proportions of respondents also agreed that the content of the notification was generally easy to understand, clearly laid out, clear on what would happen next and sufficient to answer any questions they had (Figure 48).

Figure 48: Was the information you received in the notification...?



In total, around three quarters of all respondents (75% and 78% respectively) indicated that applying for Housing Benefit and understanding any letters they received about their claim was easy/very easy. The majority of the remainder (19% and 15% respectively) indicated that it was 'neither easy nor difficult', while a minority had some level of difficulty. Around one quarter (27%) indicated that they had received help with Housing Benefit, with the most commonly-cited source being family and friends.

The comments made by respondents demonstrated that some tended to lack confidence/need assistance with form filling generally, while others found the wording/language used in the forms and letters difficult to understand or found it difficult to provide the documentation required to support their claim. A very small group (equating to around one per cent of all respondents) commented that they could not read or had difficulty reading, for reasons including dyslexia. In addition, some of the small number who described the application process as difficult mentioned delays and difficulty accessing advice. It appears that a sizeable minority of claimants rely, to a greater or lesser degree, on family members and friends for assistance and support in navigating the Housing Benefit process.

SUGGESTIONS

- Continue to ensure that all Housing Benefit staff are well trained on the Housing Benefit rules, process and system, so that customers receive appropriate advice and assistance in a timely manner.
- Encourage staff to maintain the high levels of service provision that have been noted and appreciated by many customers. This includes polite and helpful advice and engagement

when contacting the Housing Executive by telephone, and taking time to provide explanations and advice/support, where needed.

- Within the parameters of legislation/essential requirements, periodically review the layout and content of Housing Benefit forms and letters to ensure that they are clearly worded and laid out, and provide information about the claim and any relevant signposting to further information/advice. This might include input from customers; a possible longer-term approach might involve investigating the potential to establish a 'customer panel', including representatives from the three regions, with which to engage on service-related issues on an ongoing basis. Alternatively, focus groups could provide an opportunity to engage with customers in more depth on a more ad-hoc basis.
- Consider carrying out a further survey of Housing Benefit customers after a suitable interval, to ascertain whether there is any change in satisfaction levels, particularly in light of any further changes or enhancements in service delivery.

Objective 3: To help the Housing Executive analyse if processes/procedures could be changed to improve customer experience and, where changes have already been made (e.g. through greater use of digital interaction), to gather insights on customers' experience of using the service.

As well as providing information on satisfaction levels and customers' experience of interaction with the Housing Benefit service, the research also provides an overview of some of the key characteristics of Housing Benefit claimants at the time of the survey, along with evidence on their patterns and modes of engagement with the Housing Executive. Some of the key findings were that:

- Almost two thirds of respondents were female, and upwards of 30% were aged 65+, with the greatest proportion in this age group was found in Omagh & West (37%) and the lowest in Belfast & South East (30%). Both the sex and age profile of claimants were distinct from that of the wider Northern Ireland population. The proportion of Housing Benefit claimants in the older age group is likely to increase in coming years as the transition to Universal Credit continues for the majority of the working age cohort.
- Around one fifth of respondents (22%) described themselves as 'permanently sick/disabled', 40% were receiving Personal Independence Payment (PIP) at the time of the survey and 67% said one or more members of their household had a disability.
- The most common format for most recent contact with the Housing Executive was by telephone (65%). Only a small proportion (6%) had visited an office (perhaps partly due to ongoing impacts of the coronavirus regulations at the time of the survey) and even fewer had used email. While there was a high level of mobile phone use (73%), there remained a cohort using landlines, for whom the automatic routing generally seemed to work well. In line with the apparent preference for telephone contact, 88% of those who made contact about a change of circumstances said they had done so via telephone, along with 85% of

those who had contacted the Housing Executive about a review of a Housing Benefit decision.

- Among those who had made contact about a new claim (108 in total), the majority (77%) said they had submitted their claim on paper, while 15% had completed their application online. Both groups felt that the way they had submitted their form was convenient and easy, but a subgroup of respondents stated that they used a paper form either because they were not familiar or comfortable with the internet, or because they generally needed help with form-filling from a friend or family member. A further small sub-group had not been aware of the online option. Among those who had applied for a Discretionary Housing Payment (102 respondents in total), the majority (71%) had used a paper form and around one quarter (24%) had done so online; most of those who used the online application said it was easy.
- Around one third of the respondents who were asked about DHPs (those who selected one of the HB-related reasons for contacting the Housing Executive) were aware of them and the largest proportion of this group (44%) had found out about them from a Housing Benefit notification letter.
- At the time of the survey, circumstances had not changed for the vast majority (91%) as a result of the coronavirus pandemic. Of 82 who made comments about ways their circumstances had changed, around 30 mentioned factors that made a financial impact on their household (e.g. furlough/job loss or cost of living/change in income), but a similar number referred to mental and physical health impacts and isolation/reduced social interaction. Among those who needed to interact with the Housing Executive about Housing Benefit during the pandemic, around three quarters said it was easy/very easy to contact their local Unit, provide documents and/or access information. However, a small proportion (around one in twenty) indicated having some level of difficulty with these tasks.

POINTS TO CONSIDER

- Housing Benefit claimants have a wide range of circumstances and characteristics. However, in line with the eligibility criteria, the survey findings point towards an older-than-average age structure among claimants, and suggest that many have a long term sickness or disability. While many older people are familiar and comfortable with use of the internet and digital platforms, others may experience difficulty in their use, for reasons such as vision loss/visual impairment and/or reduced dexterity (issues which may also impact their use of paper forms), as well as lack of familiarity. In view of the current and likely future profile of Housing Benefit applicants, there is a need to take account of accessibility issues in service provision, whether in person, by telephone or in digital format and to continue to provide a range of channels for contact. The comments made by respondents point towards an appreciation of clear communication and explanation of the detail about their claim, as well as prompt and timely resolutions to queries and changes.

- In line with the patterns of contact demonstrated by the survey, telephone was the preferred method of contacting (74%) and being contacted by (61%) the Housing Executive about Housing Benefit that was selected by the largest proportion of respondents. The slightly lower level of first preference for telephone contact *from* the Housing Executive corresponds with a substantial minority (33%) who stated a preference for contact by *letter*. Importantly, despite the significant change in the format of service delivery during the pandemic, most respondents had not struggled to interact with the Housing Executive about Housing Benefit. Only around one in twenty indicated having some level of difficulty and there were a small number of comments that suggested dissatisfaction with the loss of face-to-face services, bearing out that telephone contact is a format that works well for most claimants.
- The findings indicate some uptake of online Housing Benefit services, and that the online channels work well for the minority who use them. However, as yet it appears that the overall appetite for and awareness of digital/electronic methods of contact remains relatively low overall. While some claimants might struggle to interact with the Housing Benefit service in this way, it appears that there could be scope to raise awareness of the online application facility, as some respondents indicated they were not aware of options other than the paper forms.
- Two separate questions were included in the survey, asking all respondents for any comments about, or suggestions for improvements to, the HB service. In both cases, the majority made no comments or suggestions. Among those who did, in both cases most made positive comments, stating that they were satisfied with the service/had no issues, and/or noting that staff were helpful and polite. Where comments and suggestions were made, they were mainly concerned with issues such as speed of response to queries and changes, clarity of information (in terms of written communications and general explanation of entitlements and how they are calculated), and taking time to listen to/work with individuals to help them through the claim process. The comments are, perhaps, at least partly a reflection of the variability in individual circumstances and their impact on the complexity of individual claim assessment. As far as possible, it is important to maintain good communications with applicants/claimants, and to provide and maintain clear and up-to-date sources of information on the Housing Benefit process (for example, on the Housing Executive website), to which customers can refer or be referred for explanatory detail.
- While the 'short term' impacts of the coronavirus response, such as furlough, lockdown and regulations impacting on individuals' ability to interact with each other and with services have diminished or ended, a legacy continues in the form of mental and physical health issues and, in combination with other factors, the cost of living impacts; such issues were mentioned by those respondents who said their circumstances had changed as a result of the pandemic. More recent findings on the impacts of the cost of living crisis point towards increasing levels of stress and anxiety for households struggling to deal with rising costs and financial strains (Figure 49 overleaf). There is some reason to expect that cost of living impacts will continue, at least in the short-medium term, leading to additional stress and anxiety for some claimants. In line with existing internal and external guidance and good

practice, it is important to ensure that staff continue to receive training and support to help them, in turn, support and advise the wide range of customers in line with their individual circumstances, which range from sensory needs, learning disabilities or support in older age, through to dealing with customers in situations of stress and anxiety, and/or possible instances of abusive behaviour directed at staff. Appendix 1 provides an example of good practice approaches to service provision for customers experiencing vulnerability.

Figure 49: Key points from recent publications on the impact of cost-of-living crisis in Northern Ireland

Consumers in Northern Ireland 2023: A cost of living crisis briefing⁷

Based on a survey carried out in December 2022:

- The cost of living was dominating consumers' concerns in Northern Ireland and worry about energy, food and housing costs had increased significantly.
- Financial difficulty was rising, with 63% of consumers in Northern Ireland saying their household had to make an adjustment to cover essential spending in the preceding month. This compared with 46% a year earlier and was higher than the adjustment rate in the other UK nations.
- Financial pressures were causing widespread emotional harm. Two fifths (49%) of consumers in NI said that concerns around the cost of living had left them feeling anxious – more than in other UK nations.

Women's Experiences of the Cost-of-Living Crisis in Northern Ireland⁸

- As women's incomes are generally lower over their lifetimes this leaves them more vulnerable to short-term financial problems or income shocks making them more likely to have to rely on borrowing and debt to make ends meet.
- Research published by the Mental Health Foundation in NI found that women are more likely than men to be anxious about paying their bills (39% of women, compared to 29% of men). The research also emphasises that those behaviours that are 'protective of mental health', for example, getting enough sleep and maintaining connection with family and friends, have been compromised.
- Primary research conducted via a questionnaire and focus groups identified the impacts of the Cost-of-Living Crisis on women in Northern Ireland: *feeling cold and hungry, struggling to afford the basics, increasing debt, not being able to save or socialise and the negative personal toll living with financial hardship has on their children and on their own mental health and wellbeing.*

⁷ Beesley, S. & McDonald, S. "Consumers in Northern Ireland 2023: A cost of living crisis briefing" (Which? Policy and Insight), available at: [Consumers in Northern Ireland 2023 - Which? Policy and insight](#)

⁸ Harding, S., Fitzpatrick, C., Chapman, A. (2023) *Women's Experiences of the Cost-of-Living Crisis in Northern Ireland*, available at: [Womens-Experiences-of-the-Cost-of-Living-Crisis-in-NI-2.pdf \(womensregionalconsortiumni.org.uk\)](#)

Appendix 1: Taking account of vulnerability – good practice

While framed in the light of the EU Commission's 2016 work on Consumer vulnerability across key markets in the European Union⁹ (i.e. energy, finance and online environment) and developed to inform those involved in provision of financial services in light of regulatory requirements, the Personal Finance Society's Good Practice Guide on *Meeting the needs of vulnerable clients*¹⁰ provides useful guidance on considering and meeting the needs of clients in vulnerable circumstances. Some of the key points are summarised here.

Definition

Following extensive research, the EU Commission provided a definition that takes into account the situational nature of consumer vulnerability, distinguishing five dimensions. Therefore, a vulnerable consumer is one who, as a result of socio-demographic characteristics, behavioural characteristics, personal situation or market environment:

- Is at higher risk of experiencing negative market outcomes;
- **Has limited ability to maximise his/her well-being;**
- **Has difficulty in obtaining or assimilating information;**
- Is less able to buy, choose or access suitable products; or
- Is more susceptible to certain market practices.

It is noteworthy that vulnerability can manifest itself in either physical or mental form, and is dynamic in nature, so that it can be short lived, longer term, sometimes permanent, often fluctuating over time, and that anyone can potentially become vulnerable at some point in their lives.

Risk factors

Risk factors can include, but are not limited to:

- Low literacy, numeracy and financial capability skills
- Physical disability
- Severe or long-term illness
- Mental health problems including common mental disorders
- Low income and/or debt
- Caring responsibilities (including operating a power of attorney)
- Being 'older old' (e.g. over 80), although this is not absolute [may be associated with cognitive or dexterity impairments, sensory impairments such as hearing or sight, onset of ill health, not being comfortable with new technology]
- Being young [associated with less experience]

⁹ [Understanding consumer vulnerability in the EU's key markets \(europa.eu\)](https://ec.europa.eu/consumers/odr/documents/en/understanding_consumer_vulnerability_in_the_eu_s_key_markets)

¹⁰ [good-practice-guide-addressing-needs-of-clients-in-vulnerable-circumstances.pdf \(thepfs.org\)](https://www.thepfs.org/good-practice-guide-addressing-needs-of-clients-in-vulnerable-circumstances.pdf)

- Change in circumstances (e.g. job loss, bereavement, divorce)
- Lack of English language skills
- Non-standard requirements (e.g. ex-offenders, care leavers, recent immigrants)

Impacts of vulnerability

While experiences of vulnerability vary, the consequences can be similar across individuals.

Observable impacts may include:

- Heightened stress levels due to difficult personal circumstances
- Increasing time pressures, leaving less time for 'personal admin'
- Increasing pre-occupation – 'brain is elsewhere' – limiting ability to manage
- Processing power and ability decreases due to competing pressures
- Lack of perspective, especially when experiencing something for the first time, and therefore not fully understanding the broader implications, unable to make comparisons or see the 'bigger picture'
- Changing attitudes towards taking risks; becoming more reckless or careless under stress.

Good Practice

It is recommended that a proactive approach should be taken, so that all staff are able to identify, support and provide solutions for vulnerable clients. Approaches might include:

Treating customers as individuals

- Flexible, tailored responses
- Accurate recording of communication and service needs (in line with data protection requirements)
- Avoidance of 'digital exclusion'
- Making it easy for friends or family to help (if requested by customer)
- Flexibility around appointment locations, times of day and duration
- Consideration in respect of office accessibility
- Reflecting the complexity of advice and making reasonable adjustments (e.g. staggering advice, allowing time for reflection)

Information that is clear and easy to understand

- Vulnerable customers should be able to access practical, jargon-free information and help

Choice of ways to communicate

- Vulnerable customers should be able to communicate with the organisation through a range of channels in ways that best suits them as individuals. While digital technology allows for new communication channels, there needs to remain a choice of alternative channels, so that advice provision is inclusive. This should include **methods** of communication (e.g. face-to-face, phone, post, email, text, large print, web chat, audio, Braille, video relay, text relay, interpreting services) as well as **service delivery** (e.g. agreement to talk at a particular time of day depending on carers, medication etc).

Staff: taking time to listen, and trained to spot and respond to vulnerability

- Recruit for and encourage listening skills and empathy;
- Create an environment where staff are not fearful and can be empathetic, and in so doing enable difficult conversations;
- Ensure that frontline staff are:
 - able to respond appropriately by taking time to listen to what the client is saying;
 - flexible enough to let the conversation take its natural course; and
 - able to pick up on warning signs in the information being relayed to them and asking the right questions
- Where appropriate, use technology and processes to offer customers a good outcome and experience, particularly where vulnerability is identified, while respecting data protection and privacy rights, e.g. where possible, recording of key information so that customer does not have to repeat themselves when making contact with different individuals;
- Access to appropriate training (e.g. Dementia Friends).