

# Housing Executive Tenants and Universal Credit

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Report Produced by the Research Unit October 2022

**Housing**Executive

# ACKNOWLEDGEMENTS

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# Introduction

## Background to the Survey

The move to Universal Credit (UC) represents a substantial change in the welfare benefits system, both in terms of how claims are made and administered, and the need for a separate Rate Rebate claim. The Housing Executive is committed to providing a high quality service to its customers who are claiming UC, and identified a need for large scale quantitative research as a follow-up to initial qualitative work completed in 2020.

The intention of the quantitative research was to better understand the customer journey experienced by tenants claiming UC, to understand and evaluate the role of the Housing Executive in this journey, to identify areas where more support might be needed for our tenants, and to inform planning, policy and process development for the future; including planning for the move to Universal Credit. This research will be used to assess satisfaction levels with existing services provided by the Housing Executive, with a view to continuous improvement.

## Research aims and objectives

The specific aims of the research were:

- to help gain an understanding of the customer journey experienced by Housing Executive tenants (Tenants) claiming UC;
- to understand and evaluate the role of the Housing Executive in this journey;
- to identify support needed for Tenants;
- to inform policy and process development for the future, including planning for 'move to UC'; and
- to inform planning for services and resources.

The objectives of the research were:

1. to inform Housing Executive policy and process development and review;
2. to help the Housing Executive plan for the eventual migration of all existing cases to UC;
3. to evaluate the effectiveness of the existing advice and support mechanisms in place to help Tenants understand and negotiate the online process, and manage their rent accounts; and
4. to inform the development of future services and resources.

## Methodology and Response Rates

Following a competitive tendering process, the Housing Executive commissioned Perceptive Insight Market Research, an independent research company, to conduct a survey via telephone. The survey was divided into six parts and designed to help the Housing Executive better understand the experience of tenants claiming Universal Credit on a broader scale than previous research projects in this area.

Perceptive Insight conducted a pilot survey with a small sample (31 cases) of tenants in order to assess technical aspects of the survey such as routing and understanding of the questionnaire content. Following the successful pilot survey, Perceptive Insight carried out the remaining planned interviews. In total, the objective was to survey 1,300 Housing Executive tenants claiming Universal Credit – 100 tenants across each of the 13 Housing Executive Housing Areas. This objective was achieved (see Table 1). Interviews were carried out between 30<sup>th</sup> April and 28<sup>th</sup> July 2021, and lasted on average 21 minutes.

*Table 1: Housing Executive Areas/interviews completed*

<b>Housing Executive Housing Area</b>	<b>Number of Interviews completed</b>
North Belfast	100
South and East Belfast	100
West Belfast	100
Lisburn and Castlereagh	100
North Down and Ards	100
South Down	100
South	100
South West	100
Mid Ulster	100
South Antrim	100
East	100
West	100
Causeway	100
<b>Total</b>	<b>1,300</b>

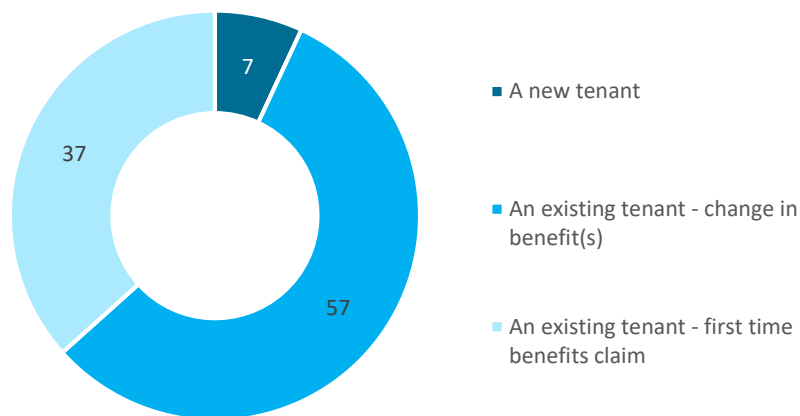
# Section A: Making the Universal Credit claim

## Claim circumstances

**96%** of tenants said that at the time of the survey they/their household had received their first Universal Credit payment and were still receiving Universal Credit; the remainder of tenants said they had received their first payment but were no longer receiving Universal Credit (Appendix table A1).

**57%** of those interviewed were existing Housing Executive tenants who were changing benefits when they first submitted a claim for Universal Credit; 37 per cent were existing tenants claiming benefits for the first time, and the remaining seven per cent were new tenants (Figure 1; Appendix table A2).

Figure 1: When you first submitted a claim for Universal Credit, were you...?



A majority (61%) of tenants were in receipt of benefits before claiming Universal Credit; the remaining 39 per cent had not been in receipt of any benefits (Appendix table A3). Of those that were claiming benefits (788: 61%):

- 33% were in receipt of Child Tax Credit;
- 32% were in receipt of Housing Benefit;
- 27% were in receipt of Child Benefit;
- 27% were in receipt of Working Tax Credit; and
- 26% were in receipt of Income Support (Appendix table A4).

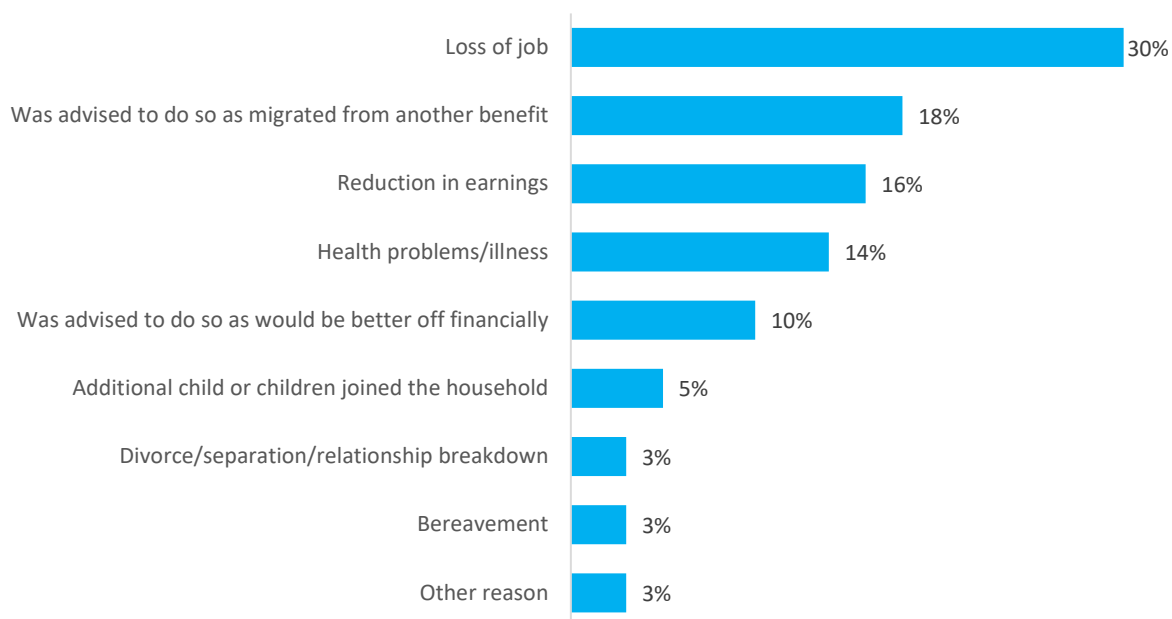
**60%** of tenants were not in work when they applied for Universal Credit, while 40 per cent were in work (Appendix table A5).



## Reason for claiming Universal Credit

As outlined in the table below, when asked why they applied for Universal Credit, the main reasons selected by tenants were: loss of job (30%); advised to do so as migrated from other benefits (18%); reduction in earnings (16%); health problems or illness (14%) and advised to do so as would be better off financially (10%) (Figure 2; Appendix table A6).

Figure 2: Why did you apply for Universal Credit?



**48%** of tenants said their Patch Manager had provided them with a checklist of information required to make a Universal Credit claim; 35 per cent said they were not provided with a checklist and 17 per cent were unsure (Appendix table A7).

Various items of personal information are required in order to make a Universal Credit claim. The vast majority of tenants indicated that they had a mobile number, postal address and household details (all 96%), landlord details and bank details (95%), and personal ID (94%). However, a slightly lower proportion (87%) had an email address (Table 2).

Table 2: Did you have the personal information needed to make a Universal Credit claim?

	Yes		No		N/A		Not sure		Refused		Total	
	No	%	No	%	No	%	No	%	No	%	No	No
<b>Email address</b>	1133	87	115	9	35	3	17	1	-	-	1,300	1,300
<b>Mobile Number</b>	1246	96	36	3	7	1	11	1	-	-	1,300	1,300
<b>Personal ID</b>	1222	94	48	4	7	1	23	2	-	-	1,300	1,300
<b>Postal Address</b>	1249	96	35	3	3	<1	13	1	-	-	1,300	1,300
<b>Landlord details</b>	1228	95	44	3	14	1	14	1	-	-	1,300	1,300
<b>Details of correct rent account</b>	1190	92	77	6	10	1	22	2	1	<1	1,300	1,300
<b>Bank details</b>	1239	95	41	3	8	1	12	1	-	-	1,300	1,300
<b>Details of savings and capital</b>	1114	86	50	4	12	9	16	1	-	-	1,300	1,300
<b>Unearned income</b>	907	70	84	7	287	22	22	2	-	-	1,300	1,300
<b>Details of illness/disability</b>	818	63	95	7	368	28	16	1.2	3	<1	1,300	100
<b>Household details</b>	1241	96	36	3	11	1	12	1	-	-	1,300	1,300

### The claim process

- 83% of tenants said they had completed their Universal Credit claim at home;
- 8% completed their claim at a Jobs and Benefits office;
- 5% completed their claim at a friend or family member's house;
- 2% completed their claim in a Housing Executive office.
- 1% used an Advice Centre to complete their claim; and
- <1% used 'other' locations such as a Library, (Appendix table A9).

### Internet access

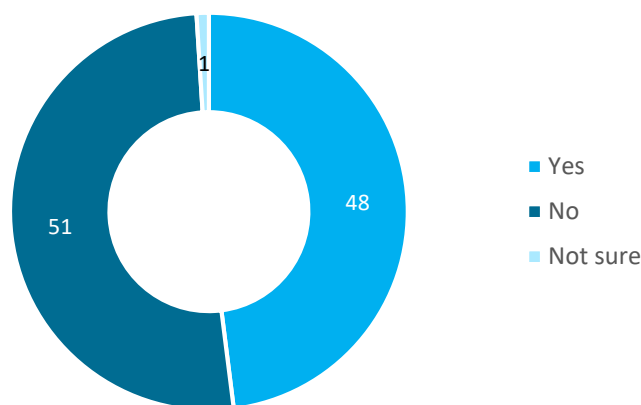
Universal Credit was designed with a ‘digital by default’ approach intended to make it easier for people to notify UC of a change in circumstances which might affect their claim.

For those who took part in the survey, a household mobile/smartphone was the most popular way of accessing the internet and was used by more than two-thirds (68%) of tenants. More than one-fifth (23%) used a household computer/laptop and nine per cent used their household’s tablet/iPad; a small proportion (7%) indicated that they did not have access to the internet. (Appendix table A10).

Tenants who had internet access at their home (1,213 in total) were also asked to select their/their household’s *main* method of accessing the internet. Overall, household mobile/smartphone was our tenants’ main method of accessing the internet (70%), followed by household computer/laptop (20%) and household tablet/iPad (6%) (Appendix table A11).

Around half of tenants (51%; 666) said they had not needed any help completing their first Universal Credit application. However, 48% (624 tenants) had needed help (Figure 3; Appendix table A12).

Figure 3: Did you need any help to complete your first Universal Credit application? (%)

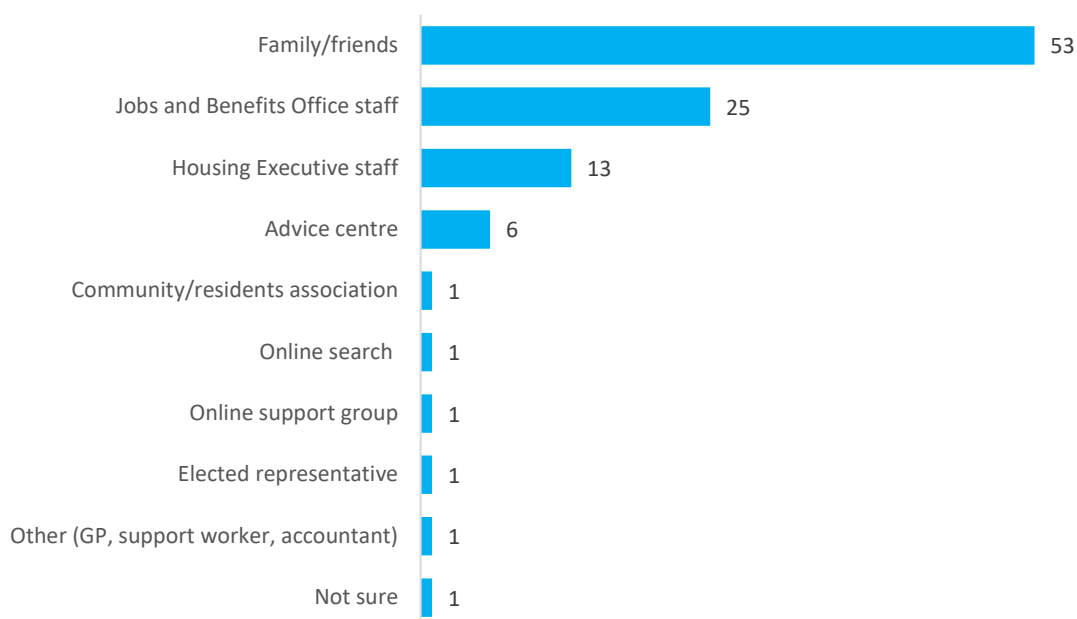


Base: All tenants included in sample (1,300)

Of those who needed help (51%; 666 tenants), the majority (55%) received help from family/friend(s); 25 per cent received help at a Jobs and Benefits office, and Housing Executive staff helped 15 per cent of tenants (Appendix table A13).

Tenants were also asked to select their/their household's *main* source of help. Overall, family/friend(s) was our tenants' main method of receiving help (53%), followed by Jobs and Benefits office (25%) and Housing Executive staff (13%) (Figure 4; Appendix table A14).

Figure 4: Who was your main source of help/advice? (%)



Base: 624 tenants who said they needed help completing their first UC application

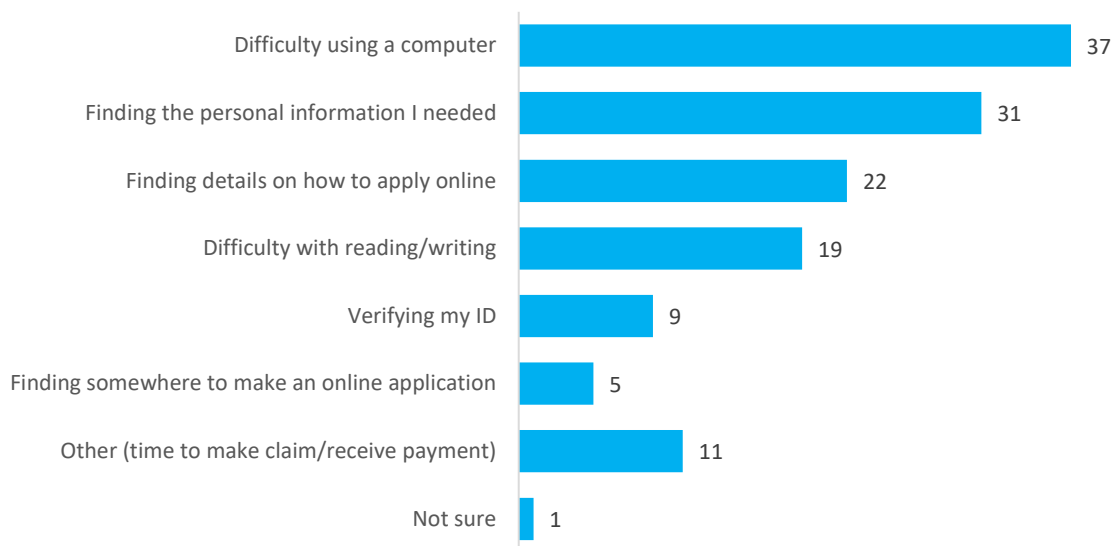
Tenants who had received help/advice from Housing Executive staff (15%; 94 tenants) were asked if it helped them complete their application. Of these, 94% (88 tenants) said it had and six per cent said it had not (Appendix table A15).

More than three-quarters of tenants (78%) said they had received a letter from the Housing Executive telling them what their housing costs were after they made their first Universal Credit claim. Of the remainder, equal proportions (11% in both cases) said they had not received a letter or were unsure if they had received a letter (Appendix table A16).

**58%** of tenants said they had found the Universal Credit application process easy; 23 per cent (305 tenants) said it was difficult; 15 per cent said it was neither easy nor difficult and the remaining four per cent were unsure (Appendix table A17).

Those who indicated that they had found the application process difficult were asked which part had presented difficulty. Of the 305 tenants, more than one-third (37%) said they had difficulty using a computer; more than one-quarter (31%) said finding the personal information they needed had been difficult; more than one-fifth (22%) said it was difficult to get details on how to apply online; 19 per cent said they had difficulty reading and/or writing; nine per cent had difficulty getting their ID verified; and five per cent said it was difficult finding somewhere to make an online application. Eleven per cent stated ‘other’ reasons for finding the process difficult and the remaining one per cent were unsure why they found it difficult (Figure 5; Appendix table A18).

Figure 5: If difficult, please state what part of your Universal Credit application you found difficult? (%)



Base: 305 tenants who had found the UC application process difficult

### Satisfaction with advice/support received from the Housing Executive

All tenants in the sample were asked, regardless of the outcome, how satisfied or dissatisfied they were with any advice or support provided by the Housing Executive during their Universal Credit application process. The majority (82%) were satisfied; five per cent were dissatisfied; twelve per cent were neither satisfied nor dissatisfied and the remaining two per cent were unsure if they were satisfied or dissatisfied (Appendix table A19a).

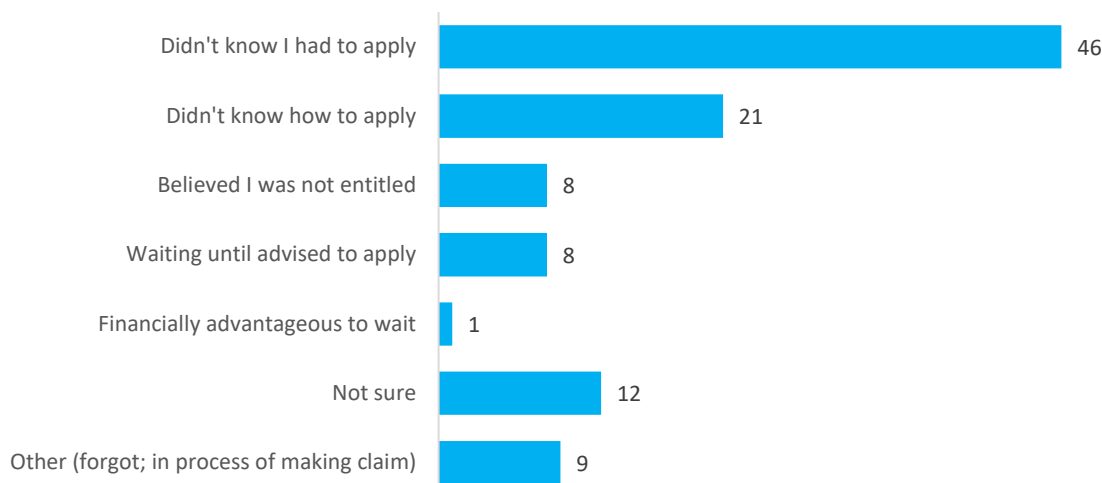
Of those who were *dissatisfied* with the help or support they received from the Housing Executive (5%; 56 tenants), more than half (57%; 32 tenants) said they felt they had not received any help; nine per cent said they had not received financial help and equal proportions (7%; <5 tenants in both cases) said they had received confusing advice/information or had not received enough advice (Appendix table A19b).

## Rate Rebate

**83%** of tenants said they had made a separate claim for a Rate Rebate; 11 per cent had not made an application and six per cent were unsure (Appendix A20).

Of those who did not make a separate claim for Rate Rebate (143; 11%), nearly half (46%) said they didn't know they had to apply; 21 per cent said they didn't know how to apply; and equal proportions (8% in both cases) said they believed they were not entitled or were waiting until advised to apply. More than one-tenth (12%) were unsure why they had not applied; nine per cent stated 'other' reasons as to why they had not applied and the remaining one per cent said they believed it financially advantageous to wait before making an application (Figure 6; Appendix A21).

*Figure 6: Why did you not apply for Rate Rebate? (%)*



Base: 143 tenants who said they did not make a separate application for Rate Rebate

Of those who did make a separate claim for Rate Rebate (83%: 1,075 tenants), half (50%) needed help making the application; 48 per cent did not need help and the remaining two per cent were unsure (Appendix table A22).

Of those who needed help (50%: 539 tenants), more than half (54%) said they received help from Housing Executive staff; more than one-third (34%) got help from family/friend(s) and eight per cent got help from a Jobs and Benefits office (Appendix table A23a).

Tenants were also asked to select their/their household's *main* source of help with their Rate Rebate claim. Overall, Housing Executive staff were the most commonly-cited main source (51%), followed by family/friend(s) (34%) (Appendix table A23b).

## Section B: Managing the Universal Credit claim

### Advance Payment

57% of tenants said they had taken an advance payment; 40 per cent had not and the remaining three per cent were unsure (Appendix table B1).

Of those who had taken an advance payment (57%: 734 tenants), 59 per cent had requested the full amount; 31 per cent had not requested the full amount and nine per cent were unsure if they had requested the full amount (Appendix table B2).

Of those who had requested an advance payment but not requested the full amount (31%: 229 tenants), more than three-fifths (63%) had not asked for a further advance; 36 per cent had gone back and requested the full amount; the remaining one per cent were unsure if they had requested the full amount (Appendix table B3).

Tenants who took an advance payment (734) and could recall whether they had requested the full amount (665 tenants) were asked if they found repaying the advance payment a financial struggle. Of these (51%; 665 tenants), 60 per cent said it was not a struggle; 38 per cent said it was a struggle and the remaining one per cent were unsure (Appendix table B4).

### Discretionary Support

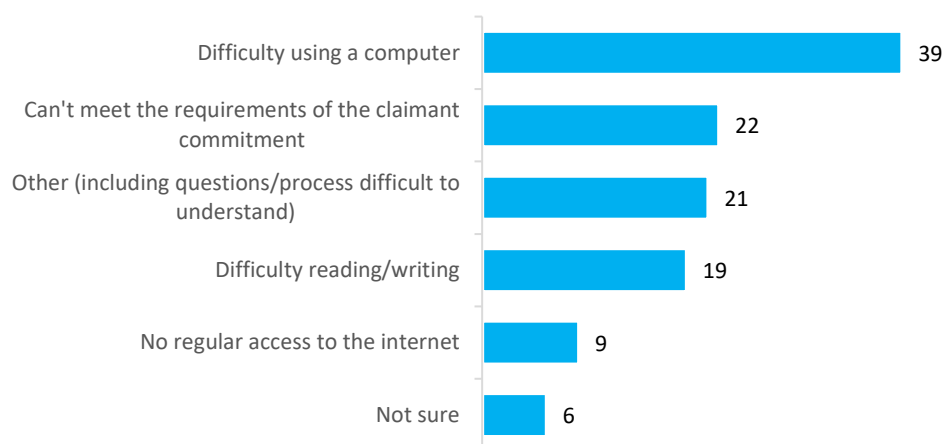
While 29% of tenants were aware of Discretionary Support, the majority (64%) were not; the remaining seven per cent were unsure (Appendix tables B5).

Of those that were aware of Discretionary Support (373 tenants), half (50%) had applied for Discretionary Support; 47 per cent had not and the remaining three per cent were unsure (Appendix table B6).

## Maintaining the claim

66% (861 tenants) said they had found it easy to maintain their Universal Credit claim; 15 per cent found it difficult to maintain their claim, and the same proportion (15%; 195 tenants) found it neither easy nor difficult; the remaining four per cent were unsure if it was easy or difficult to maintain their claim (Appendix tables B7). The reasons given by those finding it difficult to maintain their claim are given in Figure 7 and Appendix table B8.

Figure 7: Why do you find it difficult to maintain your Universal Credit claim? (%)



Base: 194 tenants who said it was difficult to maintain their UC claim (tenants were able to give more than one answer)

## Sanctions

Universal Credit claimants are required to accept a claimant commitment, which is generally drawn up with input from the Jobs and Benefits office. The claimant commitment sets out what the claimant has agreed to do to prepare and look for work, or to increase their earnings if already working. It is based on personal circumstances, and reviewed and updated on an ongoing basis. As such, the Claimant Commitment is the claimant's record of the responsibilities they have accepted in return for receiving Universal Credit, and outlines the consequences of not meeting these responsibilities.

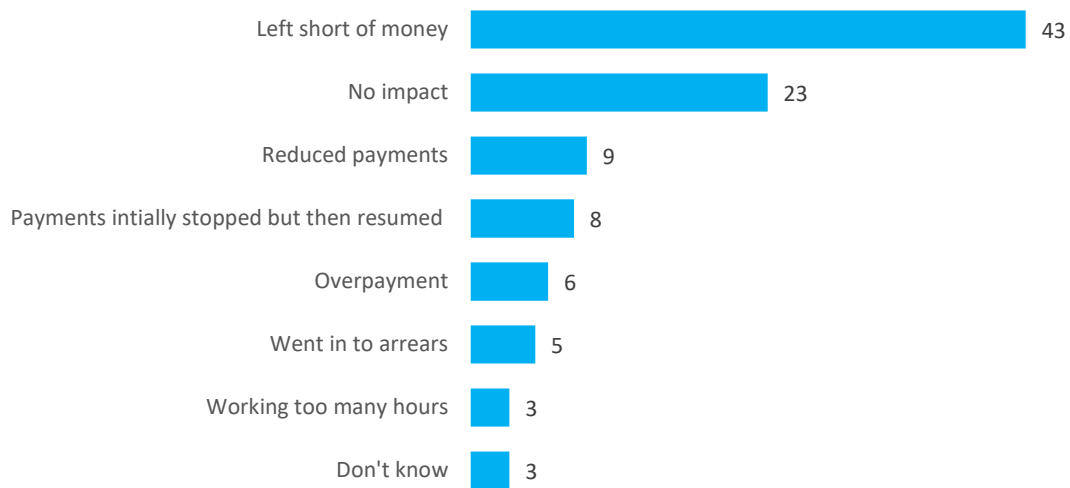
UC payments may be reduced or stopped (sanctioned) if the agreed responsibilities are not met. If a claimant fails to meet one of their responsibilities and is unable to give a reason which



is accepted by UC, they will receive a sanction. How long the sanction lasts will depend on what they failed to do and how often this happened. <sup>1</sup>

At the time of the survey, **78%** of tenants said they had never been sanctioned. Only five per cent had been sanctioned, and the remaining 17 per cent were not aware of sanctions (Appendix tables B9). Of the 65 tenants who had had a sanction applied at the time of the research, 15 said the sanction had no impact on them, while 28 said it had left them short of money. More information on the impact of sanctions on those who had received them is provided in appendix table B10.

*Figure 8: What was the impact of the sanctions? (%)*



Base: 65 tenants who said they had been sanctioned

<sup>1</sup> More information is available from the [Department for Work & Pensions](#)

# Section C: Impact of Universal Credit on Finances

## Payments and Deductions

**92%** of tenants said their Universal Credit was paid into a bank, credit union or post office account in their/their household name; eight per cent said it was not paid in this way and one per cent were unsure (Appendix tables C1).

**70%** of tenants indicated that had not needed any advice from the Housing Executive on setting up an account for their Universal Credit to be paid into, as they already had one. The remainder of tenants were equally distributed between those who *had* received advice from the Housing Executive on setting up an account and those who *had not* (15% in both cases) (Appendix table C2).

Tenants were asked if they were having any deductions applied. The main reasons for deductions being applied were due to an advance payment (40%); due to an overpayment of a legacy benefit (18%); third party deductions e.g. rent arrears, rates and utilities (13%) and due to a budgeting loan (10%). (Figure 9; the full range of reasons for deductions is set out in Appendix table C3).

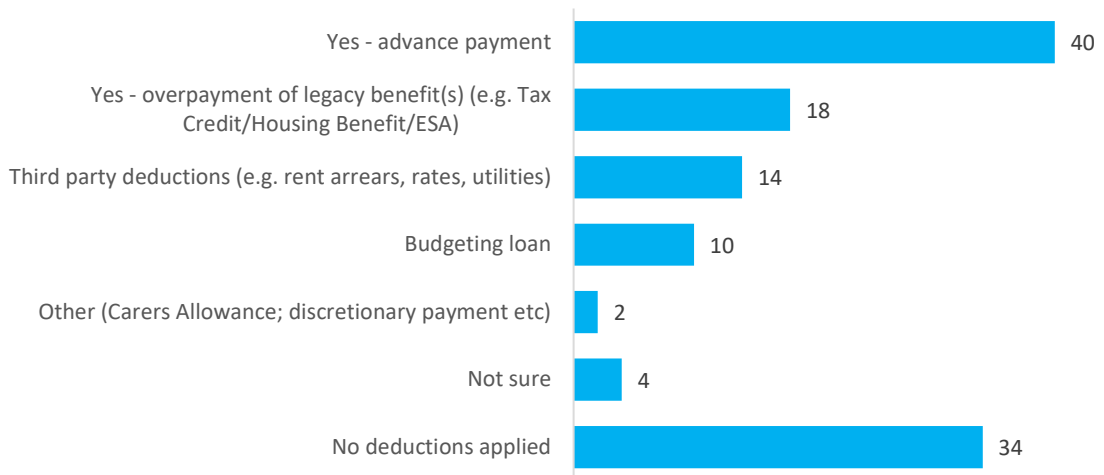
### Universal Credit deductions

Universal Credit can make deductions from a claimant's payment if they have a debt. Deductions may be applied for a number of reasons including: repayment of a UC advance; UC overpayment; overpayment of another benefit, such as Tax Credit or Housing Benefit; recovery of a hardship payment; repayment of a budgeting or crisis loan; and third party deductions. Up to three third party deductions can be made at any one time for debts such as utilities, child maintenance, rent, unpaid rates, service charges and court fines. Third party deductions are fixed at five per cent of the claimant's UC standard allowance for each third party and normally, the most that can be deducted is 25% of the claimant's UC standard allowance. However, more than 25% of the standard allowance may be deducted if the claimant is paying a 'last resort deduction' to help prevent them being evicted or having their utilities cut off. <sup>2</sup>

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<sup>2</sup> More information is available at: [www.gov.uk/guidance/find-out-about-money-taken-off-your-universal-credit-payment](http://www.gov.uk/guidance/find-out-about-money-taken-off-your-universal-credit-payment); and [www.nidirect.gov.uk/articles/when-money-can-be-taken-your-universal-credit-payments](http://www.nidirect.gov.uk/articles/when-money-can-be-taken-your-universal-credit-payments)

Figure 9: Are you having deductions applied? (%)



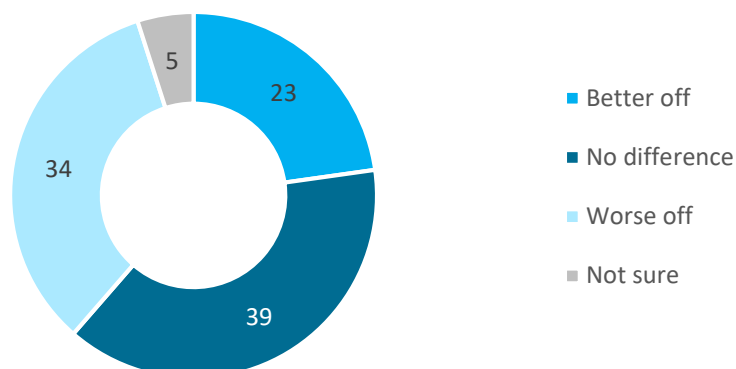
Base: All 1,300 tenants (tenants were able to give more than one answer)

Around one in six tenants (16%) said they had had to query an element of their Universal Credit payment. Just over half of the 206 tenants who had had a query (106 tenants, 52%) said their query related to their housing costs. More details of the queries can be seen in full in appendix table C4.

### Financial outcomes of claiming Universal Credit

39% of tenants said they had been neither better or worse off financially since claiming Universal Credit; 34 per cent said they were worse off; 23 per cent said they were better off and five per cent said they were unsure if they were better or worse off (Figure 10; Appendix table C5).

Figure 10: Since claiming Universal Credit, do you believe you/your household are financially better or worse off? (%)



Base: All tenants included in the sample (1,300)

Of those who said they were better off financially (23%; 296 tenants), the main reasons they felt better off were 'receiving more money under Universal Credit than previous benefits' (46%; 136 tenants); 'UC helped encourage better money management' (23%; 69 tenants) and 'received more support for rates' (13%; 39 tenants) (More details of the reasons can be seen in Appendix table C6).

Of those who said they were worse off financially (34%; 438 tenants), the main reasons they felt worse off were 'was previously in work so income has reduced' (51%; 221 tenants); 'UC payments are lower than previous benefits system' (32%; 140 tenants); 'struggled for money in the waiting period and had to borrow money from family/friend(s)' (11%; 46 tenants) (Appendix table C7).

### **Advice on financial situation**

More than two-thirds of tenants (**68%**) said they had not sought advice on their/their household's financial situation. However, 16 per cent had sought advice from family/friend(s); eight per cent had sought advice from Housing Executive staff; six per cent from an advice centre and four per cent from a Jobs and Benefits office (Appendix table C8a).

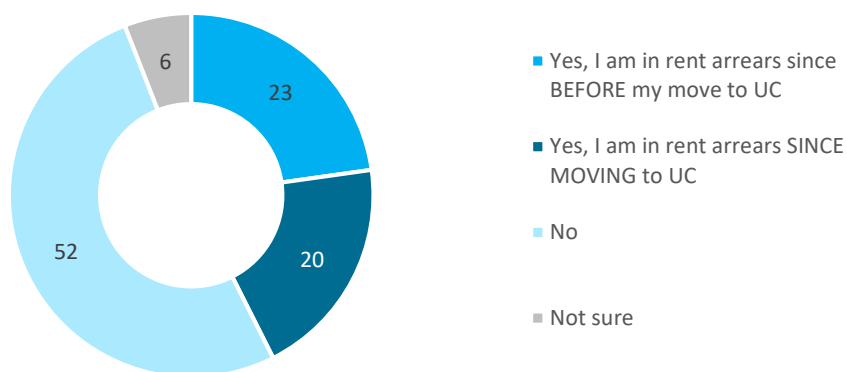
Tenants who had sought advice (30%; 401 tenants) were asked to select their/their household's *main* source of advice. Overall, family/friend(s) were tenants' main source (48%), followed by Housing Executive staff (20%), and Advice Centers (17%) (Appendix table C8b).

## Rent coverage and rent arrears

Fewer than half of tenants (45%) said their rent was covered in full by the housing cost element of UC. Of those who indicated that they had to make a contribution to their rent (667 in total), almost four in 10 (38%; 252) said they were unable to make their rental contribution without difficulty; 62 per cent (415 tenants) said they were able to do so without difficulty. (Appendix table C9).

**52%** of tenants were not in rent arrears; 23 per cent were in rent arrears (and had been since before the move to Universal Credit). And a further 19 per cent had gone into rent arrears since the move to Universal Credit. Six per cent were unsure if they were in rent arrears (Figure 11; Appendix C10).

Figure 11: Are you currently in rent arrears? (%)



Base: All tenants included in the sample (1,300)

Of those who were in rent arrears (42%: 538 tenants):

- the majority (89%; 480 tenants) understood why this was the case. The remainder either did not understand (7%) or were unsure (4%) why they were in rent arrears (Appendix C11).
- the majority (84%; 451 tenants) had agreed a payment plan with the Housing Executive to help them pay their arrears; 14 per cent had not agreed a payment plan and two per cent were unsure (Appendix table C12).

## Section D: Improving help and support from the Housing Executive for Universal Credit claimants

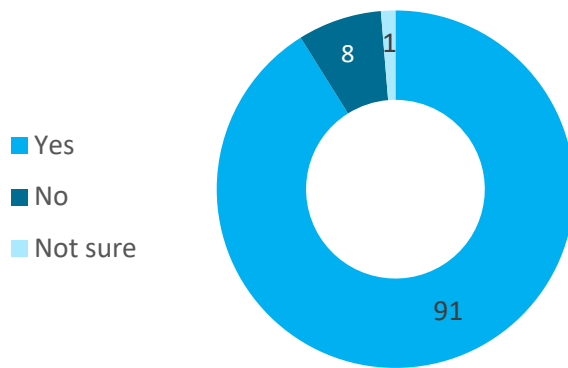
Tenants were asked what help and support the Housing Executive could have offered that they would have found useful when they moved to Universal Credit. They were able to choose one or more supports from a range of options, and the most commonly-selected were:

- A named team member to assist through the application process (20%)
- More information about how UC works day-to-day (18%)
- More information about the separate process for rate payments and rate rebate (18%)
- More information around the payment that they were likely to receive (17%)
- A named contact in the Housing Executive to assist with ongoing queries (13%)
- Help to complete the online application (13%)
- A phone contact at the Jobs and Benefits office for ongoing queries about UC (12%); and
- Written resources, such as a leaflet (12%)

Just under one third of tenants (30%) said they did not require any help or support from the Housing Executive; a similar proportion (27%) said they had received help and support from the organisation, and that this was satisfactory. Details of the full range of help and support options can be found in appendix table D1.

91% of tenants said they knew how to contact Universal Credit if they needed to do so; eight per cent said they did not know how and one per cent were unsure (Appendix table D2 and Figure 12).

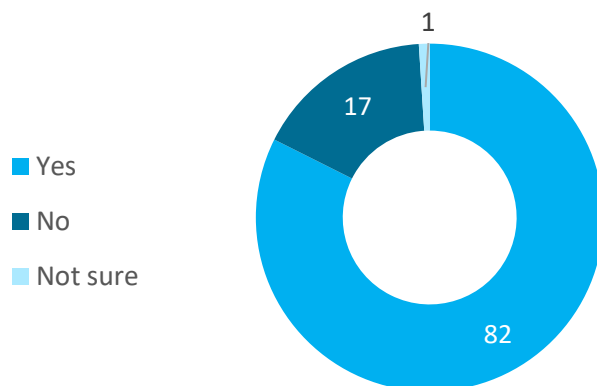
Figure 12: If you need to, do you know how to contact Universal Credit about your claim?



Base: All tenants included in the sample (1,300)

82% of tenants said if they needed to contact the Housing Executive about getting help or support with their Universal Credit claim they knew who to contact; 17% said they did not know who to contact; one per cent said they were unsure who to contact (Appendix table D3 and Figure 13).

Figure 13: If you need to, do you know who to contact in the Housing Executive about any help or support with your Universal Credit claim?



Base: All tenants included in the sample (1,300)

## Section E: Financial Inclusion

A series of questions was included in the survey to help gain an understanding of tenants' general financial position.

### Financial situation and pressures

Tenants were asked about their financial situation in the previous 12 months, the most common responses were;

**43%** of tenants, was that they were 'keeping up but it is a struggle from time to time';

**24%** said they were 'keeping up without any struggles';

**21%** said they were 'keeping up but it is a constant struggle';

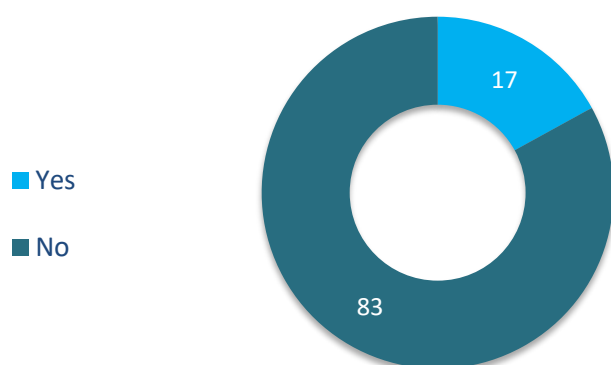
**9%** said they had 'fallen behind with some financial commitments'; and

**3%** said they had 'fallen behind with many financial commitments (Appendix tables E1).

While 41% of tenants were confident about their current financial situation at the time of the survey, 31 per cent were lacking confidence and 27 per cent were neither confident nor lacking confidence (Appendix table E2).

A series of questions was asked about any steps that the tenant might have had to take in the previous 12 months in response to financial pressures. The findings are set out in Figures 14-17.

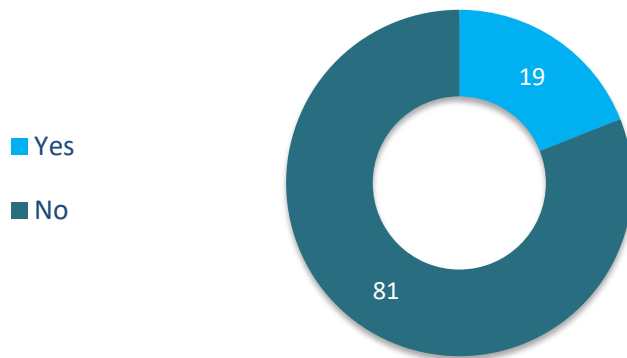
Figure 14: Delay paying loans or repayments (e.g. credit card, hire purchase etc.)



Base: 1159 tenants who said they had to delay paying loans or repayments.

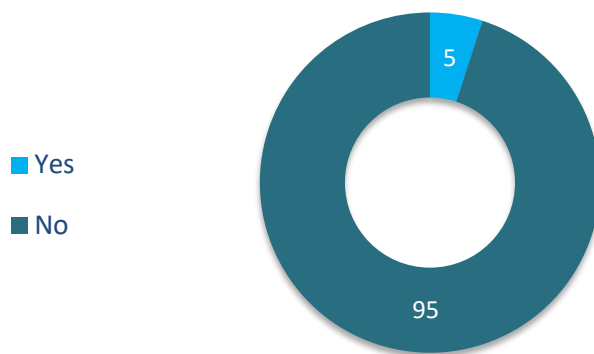


Figure 15: Become overdrawn from a bank account



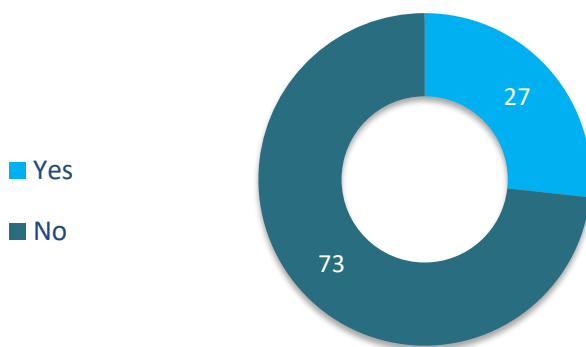
Base: 1256 tenants who said they had become overdrawn from a bank account.

Figure 16: Use a credit card to pay rent due to lack of income



Base: 1256 tenants who said they had become overdrawn from a bank account.

Figure 17: Cut back on car fuel



Base: 1115 tenants who said they had to cut back on car fuel

Table 3: In the last year, did your household have to take any of the following actions due to financial pressures or changes to benefit?

Action(s) taken by tenant's household in the last year	Yes	
	Number	%
Ask for financial help from family or friends	582	45
Cut back on food shopping	575	44
Avoid turning on heat when your house was cold	478	37
Delay paying other bills (e.g. phone, insurance, TV)	279	22
Delay paying fuel bills (e.g. gas, electricity or oil)	228	18
Visit a food bank or receive other charitable support e.g. St Vincent de Paul	195	15
Delay or not pay rent for more than 2 weeks until you had money or go into arrears	161	12
Postponed a visit to the dentist	143	11
Pawn or sell something to get cash	96	7
Borrow money from a bank/credit union	96	7
Borrow money from a payday lender	40	3
Other, (including cut back on everything and use all savings)	17	1
None of the above	417	32

Base: 1300 - all tenants included in the sample

Table 4: Thinking of your household's current income, if you wanted to do each of the following, can you afford to...?

	Could Afford		Struggle to afford		Could not afford		Total	
	No.	%	No.	%	No.	%	No.	%
Keep your home adequately warm	827	64	417	32	56	4	<b>1,300</b>	<b>100</b>
Eat meat, fish or vegetarian equivalent every other day	743	57	441	34	116	9	<b>1,300</b>	<b>100</b>
Eat fresh fruit and veg every day	710	55	421	32	169	13	<b>1,300</b>	<b>100</b>
Keep your home in a reasonable decorative order	629	48	393	30	278	21	<b>1300</b>	<b>100</b>
Replace worn out clothes and shoes	460	35	567	43	279	22	<b>1,300</b>	<b>100</b>

	Could Afford		Struggle to afford		Could not afford		Total	
	No.	%	No.	%	No.	%	No.	%
Have friends or family for a drink or meal at least once a week	418	32	405	31	477	37	<b>1,300</b>	<b>100</b>
Replace broken electrical goods	362	28	585	45	353	27	<b>1,300</b>	<b>100</b>
Make regular savings (£20 per month) for a rainy day	339	26	333	26	628	48	<b>1,300</b>	<b>100</b>
Run a car	328	25	330	25	642	49	<b>1,300</b>	<b>100</b>
Purchase home contents insurance	229	18	357	28	714	55	<b>1,300</b>	<b>100</b>
Make regular payments into an occupational or private pension	140	11	307	24	853	66	<b>1,300</b>	<b>100</b>
Pay for an unexpected bill of £200	112	9	424	33	764	59	<b>1,300</b>	<b>100</b>
Holiday away from home for one week a year, not staying with family	76	6	284	22	940	72	<b>1,300</b>	<b>100</b>

Base: All tenants included in the sample (1,300)

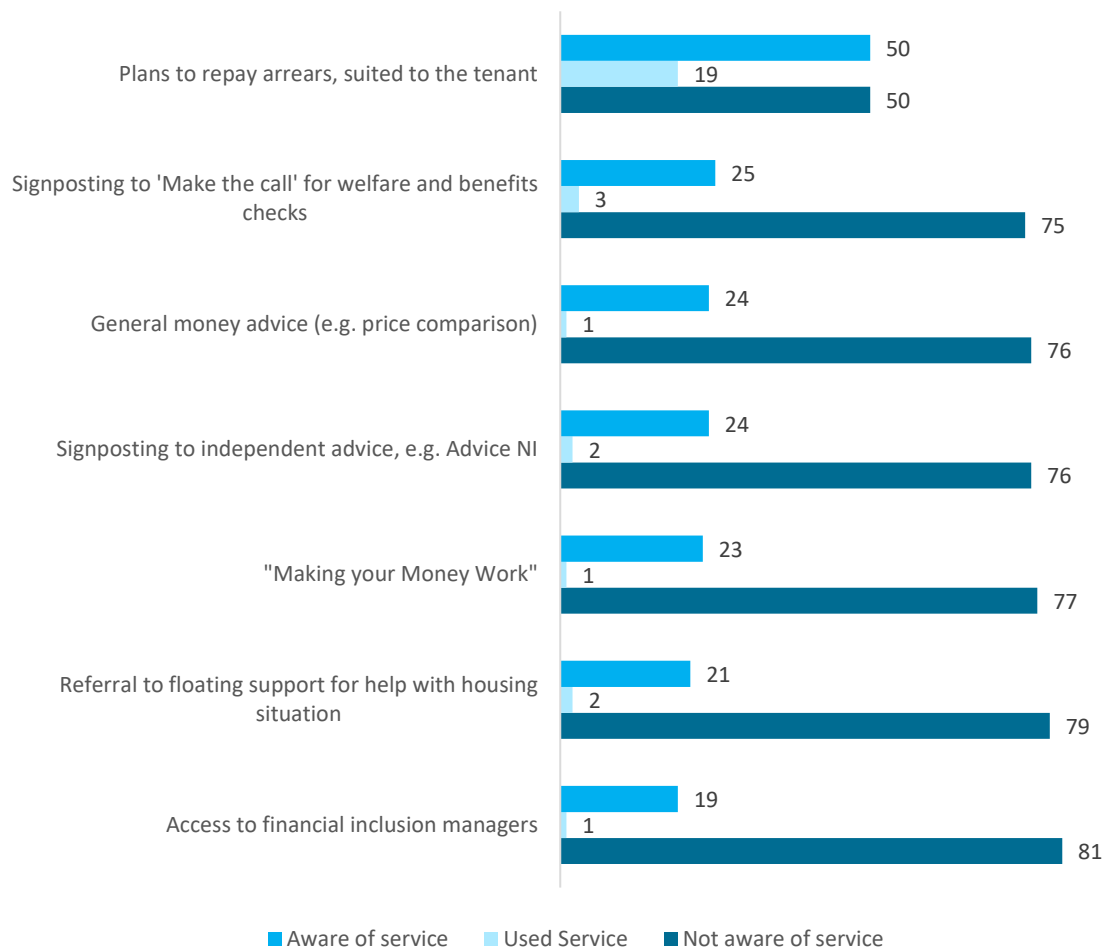
Tenants were asked who they would contact if they needed financial advice and support; they were able to indicate one or more sources of advice and support. The most commonly-cited sources were *family or friends* (56%) and *advice organisations* (15%). However, one in ten (10%) said they would not seek advice about money. Details of all sources can be found in appendix table E5.

Tenants were also asked where they would go if they needed to borrow money, and were able to indicate one or more sources. Again, the most commonly-cited source was friends/family (79%), followed by a Credit Union or Jobs and Benefits Office (for advance loan) (both 4%). More than one tenth (12%) said they would not borrow money. Details of all sources can be found in appendix table E6.

## Awareness and uptake of financial services offered/signposted by the Housing Executive

The Housing Executive offers direct or sign-posted access to a range of services<sup>3,4</sup> that aim to help households manage their finances. Figure 18 illustrates that awareness of most of these services was relatively low (ranging from 19% to 25% for all but repayment plans for rent arrears), and uptake was minimal.

Figure 18: Are you aware of the following services? If yes, have you used the services?



<sup>3</sup>, [Making your Money Work](#) is a service offered by the Housing Executive to help tenants improve their overall wellbeing by maximising money management skills with tips on how to budget and save money, and also by providing connections to other appropriate services. The Housing Executive has appointed three *Financial Inclusion Managers* to take referrals from front line staff for complex cases, engaging with tenants as an independent advisor on income, budgeting and debt.

<sup>4</sup> All Housing Executive frontline staff are now able to routinely offer a quick benefit calculation to ensure tenants are able to maximise their income using a Benefit and Budget Calculator

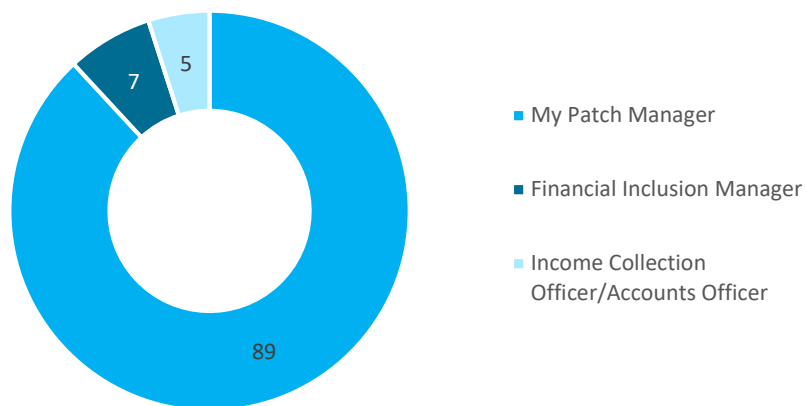
## Sources of advice within the Housing Executive

Tenants were asked from whom, within the Housing Executive, they would prefer to receive money advice and support. Tenants were able to give one or more suggestions. In total, 33 percent of tenants (428) made 435 suggestions, while 37% (482) had no preference about who specifically they wanted to receive advice from, and 30% (390) said they did not wish to receive financial advice from the Housing Executive.

Among those who made suggestions about who they would prefer to receive advice from, the most common suggestion was their Housing Executive Patch Manager (88%; 381 tenants). Lower proportions of tenants referred to the Housing Executive Financial Inclusion Manager (7%; 30 tenants) and Housing Executive Income Collection Officer/Accounts Officer (6%; 24 tenants) (Appendix table E8a).

These 428 tenants were asked to select their *preferred* option, and the distribution of preferences was similar: overall, *Housing Executive Patch Manager* was by far our tenants' preferred option (89%); seven per cent said Financial Inclusion Manager and five per cent said the Housing Executive Income Collection Officer/Accounts Officer would be their preferred source of information and advice (Figure 19; Appendix table E8b).

Figure 19: Which source within the Housing Executive would be your preferred option for money advice and support? (%)



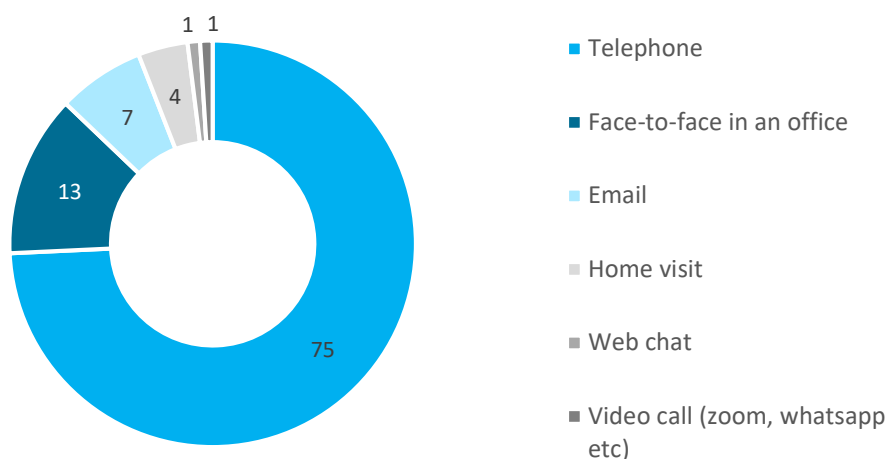
Base: 428 tenants who named a contact in the Housing Executive from whom they would want to receive money advice and support

## Accessing advice and support from the Housing Executive

Tenants were asked how they would like to access financial advice and support from the Housing Executive in normal circumstances, and were able to select more than one form of communication. While around one quarter (26%; 340 tenants) indicated they did not wish to access financial advice from the Housing Executive, in total 74 per cent (960 tenants) selected at least one way that they would like to access this type of information. Sixty per cent of all tenants said they would like to access financial advice and support by telephone; 13 per cent said face to face contact; nine per cent said email; seven per cent said home visit; equal proportions (2% in both cases) said web chat and video call (Appendix table E9a).

These 960 tenants were asked to select their *preferred* option. Overall, telephone contact was our tenants' preferred option (75%; 721 tenants); 13 per cent preferred office-based face-to-face contact; seven per cent email and four per cent said they would prefer a home visit (Figure 20; Appendix table E9b).

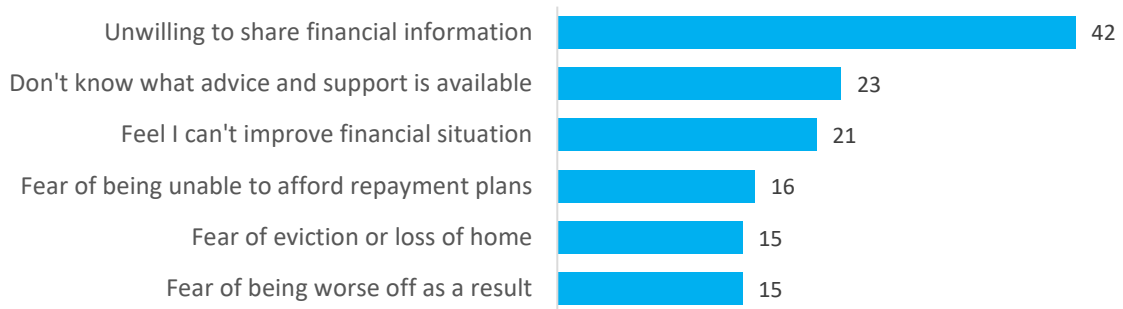
Figure 20: Preferred way of accessing financial advice and support from the Housing Executive (%)



Base: 960 tenants who were open to receiving financial advice and support from the Housing Executive

Almost three quarters (72%) of tenants said there were no barriers that would prevent them seeking money advice and support from the Housing Executive, where 28 per cent identified there are barriers which prevent them seeking money advice and support. The most commonly-cited barrier – referred to by 150 of these 359 tenants (42%) – was unwillingness to share financial information. Other obstacles identified by those who felt there were barriers preventing them from seeking advice are shown in Figure 21 and Appendix table E10.

*Figure 21: Main barriers that tenants said would prevent them seeking money advice and support from the Housing Executive (%)*

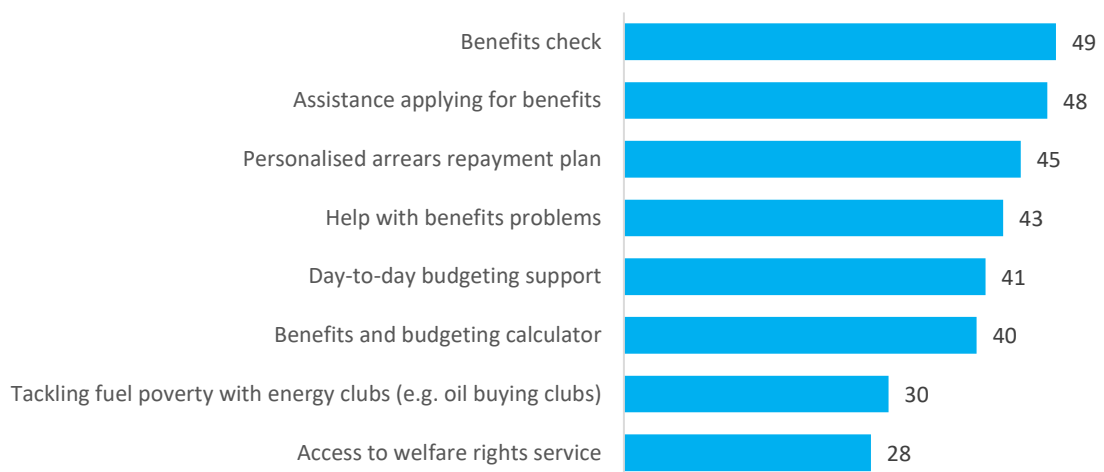


Base: 359 tenants who felt there were barriers that would prevent them seeking money advice and support from the Housing Executive. Tenants were able to select more than one issue.

### **Other (Housing Executive) money advice and support that would be useful**

Finally, in this section of the survey, tenants were asked what money advice and support services the Housing Executive could offer that would be of interest to their household. While **70%** of tenants said there were no additional advice and support services that would be of interest to them, 30 per cent selected one or more of the suggested options; the most popular services are shown in Figure 22 and further details can be found in appendix table E11.

*Figure 22: What money advice and support services could the Housing Executive offer that would be of interest to your household? (%)*

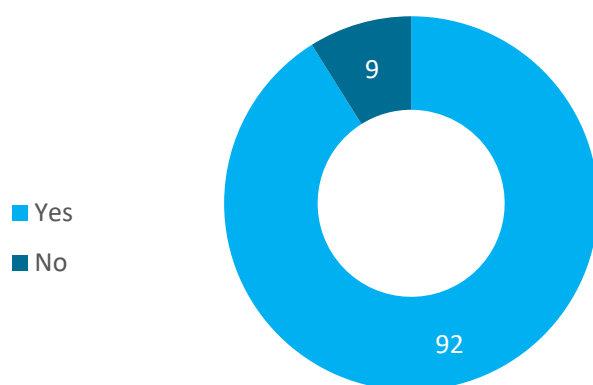


Base 386 tenants who felt money and support services could be of interest to their household. Tenants were able to select more than one service

## Section F: Contact with the Housing Executive

Tenants were asked how confident they felt, contacting the Housing Executive. The vast majority (92%) said they felt confident, but almost one in ten (9%; 110 tenants) said they did not (Figure 23; Appendix table F1).

Figure 22: Did you feel confident contacting the Housing Executive? (%)



Base: All tenants included in the sample (1,300)

Of those who said they did not feel confident (9%: 110 tenants) 40 per cent said this was due to having a bad experience previously; 27 per cent said it was due to a dislike of speaking on the phone; 20 per cent said it was due to being unsure of who they needed to ask to speak to and 12 per cent cited 'other' reasons, details of which can be found in Appendix table F2.



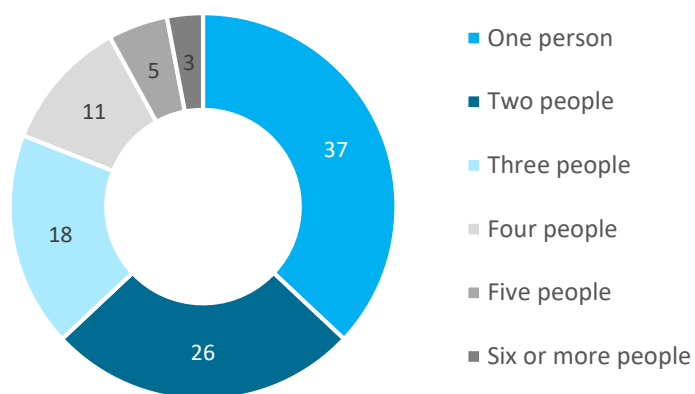
## Section G: Profile of Household and Household Reference Person (HRP)

The final section of the survey captured information on the demographic and socio-economic characteristics of the tenants in the sample.

### Household size

**37%** of tenants were living in single person households and 26% in a two-person household. 18 per cent said their household comprised three persons; 11 per cent were four person households; 5 per cent were five person households and the remaining 3 per cent had six or more people living in them (Figure 24: Appendix table G1).

Figure 23: How many people live in this household? (%)

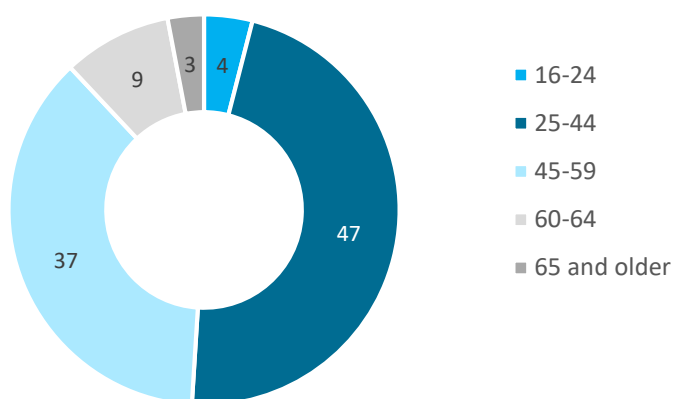


Base: All tenants included in the sample (1,300)

## Age, gender and marital status of household reference person (HRP)

Almost half (**47%**) of HRPs<sup>5</sup> were aged between 25 and 44 years old and a further 37 per cent were between 45 and 59 years. Nine per cent were aged between 60 and 64 years old; four per cent were aged between 16 and 24 years old and three per cent were aged 65 years or older (Figure 25; Appendix table G2). The age of tenants who took part in the research reflects the nature of Universal Credit as a working age benefit, available to those who are over 18 and under State Pension age.<sup>6</sup>

Figure 24: Age of Household Reference Person (HRP) (%)



Base: All tenants included in the sample (1,300)

More than two-thirds (73%) of HRPs were female and 28 per cent were male (Appendix table G3). 61% were single; 13 per cent were divorced; equal proportions (both 11%) were married and separated and four per cent were widowed. The remaining one per cent were either re-married or in a civil partnership (Appendix G6).

<sup>5</sup> In the case of this survey, the Household Reference Person (HRP) is the member of the household who pays the rent, or the person with the highest income, if two people are equally responsible for rent payments. This definition is for analysis purposes and does not imply any authoritative relationship within the household.

<sup>6</sup> For more information see [NI Direct](#)

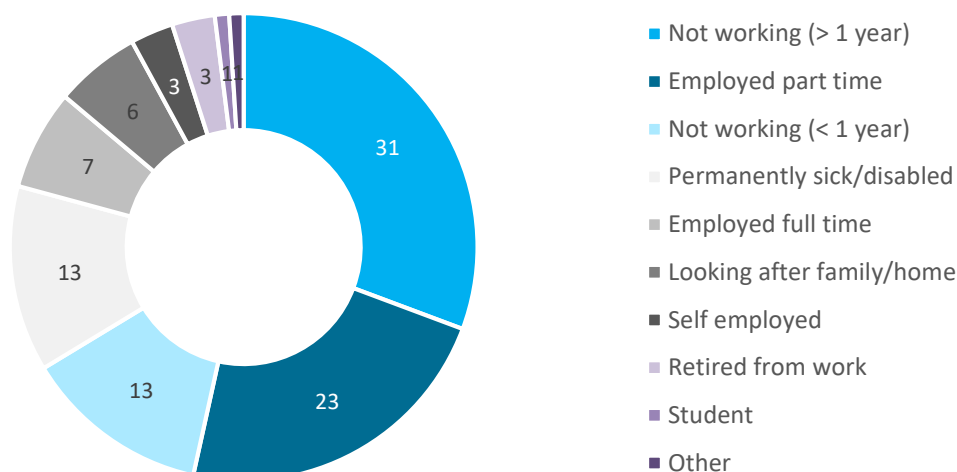
## Qualifications held by HRP

41% of HRPs had no formal qualifications; 24 per cent had GCSE/O Level or equivalent; 13 per cent had a BTEC/NVQ Level 2 qualification; seven per cent had an A Level(s) or equivalent; six per cent had a HND/HNC/BTEC advance qualification; five per cent had a degree or higher level qualification; three per cent had a NVQ level 1 or equivalent; two per cent had a City and Guilds/RSA qualification and the remaining one per cent had other qualifications including apprenticeships (Appendix table G5).

## Employment status of HRP

More than two-fifths of tenants (44%) were not working and one-third (33%) of all HRPs were working (full-time, part-time or self-employed) at the time of the survey. More than one-tenth of HRPs were permanently sick or disabled and six per cent were looking after the family home. Three per cent were retired and the remaining one per cent were students in further or higher education or stated their employment status as 'other' (Figure 26: Appendix table G5).

Figure 25: Employment status of HRP



Base: All tenants included in the sample (1,300)

## Health of HRP

53% of HRPs had a health problem and/or a disability that limited their daily activities or the work they were able to do, and 48 per cent did not (Appendix G7). While the vast majority (87%) of HRPs did not use a mobility aid, 13 per cent used an aid of this nature (Appendix table G8).

## Ethnic origin, nationality and household religious composition

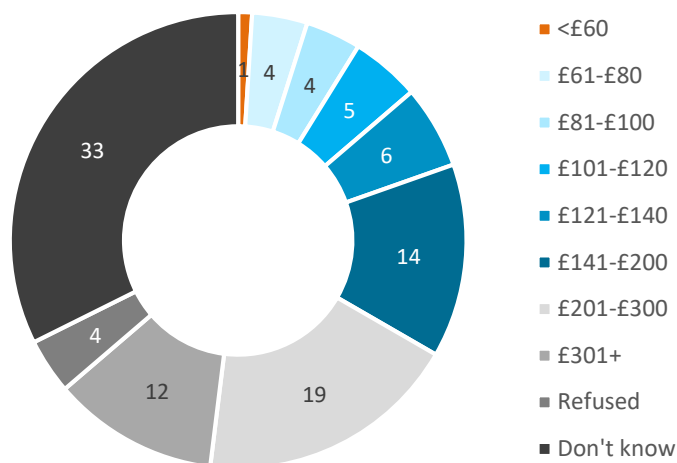
In terms of ethnic origin, the vast majority (98%) of HRP were white (Appendix table G9). More than two-fifths (45%) of HRP described their nationality as British; 27 per cent were Northern Irish and 25 per cent said they were Irish. The remaining four per cent stated their nationality as other including Latvian, Portuguese, Polish and Lithuanian (Appendix table G10).

More than two-fifths (43%) of HRP described the religious composition of their household as Protestant and 37 per cent described the religious composition of their household as Catholic. (Appendix Table G11).

## Household income

19% of HRP said they/their household had a gross weekly income of between £201 and £300; 14 per cent said the gross weekly income was between £141 and £200 and 12 per cent said the gross weekly income was £301 or more. One-third (33%) indicated that they did not know their household gross weekly income (Figure 27; Appendix table G12).

Figure 26: Total weekly income of HRP and partner (if applicable) before tax and other deductions



# Conclusions

Overall, the findings of the survey provide a very useful overview of the experiences of Housing Executive tenants who have moved to/commenced claiming Universal Credit, along with insights on their financial position and their awareness of, and interest in engaging with, advice and support services provided by the Housing Executive. This final section summarises some of the key points. It is worth bearing in mind that, because of the nature of Universal Credit, most of those who took part in the survey were of working age. For that reason, some of the more general findings on issues such as contact preferences, internet access and financial situation, for example, cannot be considered representative of the Housing Executive's tenant population as a whole.

## **Making and maintaining the UC claim**

Where the claim process was concerned, the majority of tenants in the sample were **existing tenants**, more than half of whom had already been receiving benefits. Around half recalled being provided with a checklist of the information needed to make their UC claim. More than four fifths of tenants had completed their UC application **at home**, where the vast majority had internet access. Almost half had needed help completing the form, and the greatest proportion of this group had been assisted by **family or friends**. Less than one in 10 tenants said they had received help with their UC application from the Housing Executive.

Almost one quarter of tenants said they had found the UC application process **difficult**. The most commonly cited reasons were **difficulty using a computer** and **finding the necessary personal information**. The 'personal information' that the greatest proportion said they were unable to provide, was an email address (9% of all tenants) and details of unearned income or of illness/disability (both 7%). It is worth noting that **difficulty reading or writing** was also an issue identified by a subset of tenants who had found the application process difficult.

Where applicable, most tenants indicated that they were satisfied with any advice or support they had received from the Housing Executive during the application process; only 5% of all tenants were dissatisfied, mainly because they felt they had not received any advice or support.

## ***Rate Rebate***

Around one in ten tenants had not made a separate claim for Rate Rebate. Nearly half said this was because they **did not know they had to apply**, and a further fifth said they did not know **how to apply**. These figures indicate a lack of awareness among a minority of UC claimants – at least at the time of the research – about the need for, and process of, claiming Rate Rebate.

Among those who had applied, and similar to the findings regarding UC, half said they had **needed help with the application**. The proportion of tenants who needed help and who also said they had received help *from the Housing Executive* was higher for Rate Rebate claims (54%) than UC claims (15%).

Asked about help and support from the Housing Executive that would have been useful when moving to UC, three in ten tenants said they **did not need any help** and a similar proportion said the **help received had been satisfactory**. Between 15% and 20% of all tenants included in the sample indicated that measures such as having a named team member to assist during the process; more information on how UC works; more information about the processes around rates and rate rebate, and more information about the payment they were likely to receive would have been useful.

Two thirds of tenants said they found it **easy to maintain** their UC claim, while 15% found it difficult. As was the case for the application process, the most commonly-cited reason for difficulty with claim maintenance was **difficulty using a computer**. Other reasons included **inability to meet the claimant commitment** requirements and **difficulty reading/writing**.

Most tenants said their UC was paid into a bank, credit union or post office account, and while the majority of these had not needed any advice on setting up an account, 15% indicated that they had received advice on this from the Housing Executive. Although the majority of tenants (more than four in five) knew **who to contact in the Housing Executive** about getting help or support with their UC claim, almost one in five did not know or were unsure.

While most tenants were able to work through and manage the UC claim – albeit with some informal or formal assistance – some experienced difficulty for reasons including unfamiliarity with computers/digital services, challenges associated with literacy, or (in a relatively small number of cases) not knowing or having access to some of the resources required to make the claim. A minority of tenants had also been unclear about the Rate Rebate process.

Just under half of tenants confirmed they had received a checklist of information required for making a UC claim from their Patch Manager. Those tenants who encounter difficulty in the claim process might benefit from having clear access / signposting to a source within the Housing Executive for support and advice – including practical assistance with use of IT – at key stages of the UC process, if needed.

## Housing costs and general financial situation

Slightly over half of tenants had taken an **advance payment**, and three fifths of this group had taken the full amount. Of those who did not initially take the full amount, more than one third had subsequently requested it. Nearly two in five of our tenants included in the sample, who had taken an advance said that **repaying it was a struggle**. A substantial minority (40%) of tenants had had deductions applied in respect of an advance payment at the time of the research. The majority of tenants **were not aware** of Discretionary Support, but of the 29% who were, half had applied for help.

Just over three quarters of tenants were able to confirm having received a letter from the Housing Executive telling them what their **housing costs** were after making their UC claim. While the majority said they had not had to query any element of their UC payment, just over 200 had a query, around half of which said that the issue was in relation to their housing costs.

Just under half of tenants said their rent was covered in full by the housing cost element of UC. Of those who indicated that they had to make a contribution to their rent, almost four in 10 said they were **unable to make their rental contribution without difficulty**. One in five tenants said they were in rent arrears *which had arisen since the move to Universal Credit* at the time of the survey.

Three quarters of tenants said that over the previous 12 months they had **struggled to a greater or lesser extent with their finances**. Almost half had **had to ask for financial help** from family or friends, a similar proportion had **cut back on food shopping** and more than one third said they had **avoided turning on heating** when their home was cold. Related to this, while just under two thirds of tenants said they could afford to keep their home adequately warm on their current income, around one third said this was a struggle. More than half said they could not afford to purchase home contents insurance, **pay an unexpected bill of £200**, or make regular payments into a pension.

A substantial proportion of tenants indicated some level of financial struggle, and responses highlight challenges associated with repaying a UC advance and making a rental contribution where rent was not covered in full. Responses also suggest that meeting day-to-day living costs was difficult for some and that there was little scope to save or cover unexpected costs. With the exception of the advance payment, these issues are not the result of UC alone, and are not new. However, they underline the need to ensure households are aware of the range of support and services available to help maximise income and manage finances. A change to the repayment period of an UC advance was made in April 2021. From April 2021 claimants can now pay an advance back over 24 months, prior to April 2021 the repayment period was 12 months.

## Sources of money advice and help

**Family and friends** were the source that tenants said they were most likely to contact both for financial advice (56%) and to borrow money (79%). Around one in ten indicated that they **would not** seek advice or borrow money from *anyone*.

Asked about the range of **services offered or sign-posted by the Housing Executive** to assist with managing finances, tenants' **awareness was generally quite low**: around one fifth were aware of access to financial inclusion managers, rising to one quarter who were aware of sign-posting to 'Make the call'. The exception was repayment plans for arrears, which half were aware of, and one fifth had used. Reported use of the other services was minimal.

When asked about their **preferred source of money advice within the Housing Executive**, more than one third said they had **no preferred source** and a substantial minority (30%) said they **did not want to receive financial advice** from the organisation. Among those who stated a preference, by far the most commonly-selected source was the **Patch Manager**, with lower proportions citing the Financial Inclusion Manager and Income Collection Officer.

Among those who were interested in receiving financial advice from the Housing Executive, three quarters said they would prefer to access the advice by **telephone**. Just over one in ten had a preference for face-to-face contact, with lower proportions selecting email or home visit.

Almost three quarters of tenants said there were **no barriers** that would prevent them seeking money advice and support from the Housing Executive. Discussing the range of issues that *would prevent them seeking money advice and support from the Housing Executive*, the issue most commonly cited by our tenants who felt there were barriers to seeking advice was **unwillingness to share financial information**, followed by **lack of knowledge of the advice/support available**, and feeling that their financial situation could not be improved. Tenants also referred to **concerns about not being able to meet repayment plans, being evicted, or ending up worse off**.

While seven out of 10 tenants said there were no **additional money advice and support services** the Housing Executive could offer that would be of interest to their household, the remaining 30% indicated that a range of services, including benefits checks, assistance applying for benefits, a personalised arrears repayment plan, help with benefits problems, day-to-day budgeting support, and a benefits and budgeting calculator, was of potential interest.

Nine out of 10 tenants said they felt **confident contacting the Housing Executive**. Those who were not confident cited reasons including previous bad experiences, dislike of speaking on the phone, and not knowing who they should speak to.



Tenants were most likely to seek money advice and assistance from informal sources – family and friends – and a significant minority indicated that they *did not* want to receive such advice from the Housing Executive. Coupled with this, there was relatively low awareness, and even lower reported uptake, of the services already provided and sign-posted by the organisation.

Although most tenants were open to the idea of engaging with the Housing Executive on financial matters, the responses of those who were less willing to do so pointed to concerns about sharing their private information, and about possible adverse consequences and outcomes. It would be worth taking these concerns into account in communications, campaigns and information provided about the services available.

Among those who had a preferred source of financial advice within the Housing Executive, the majority referred to their Patch Manager, and most said they would prefer to access the advice by phone, with fewer selecting other options such as email and face-to-face discussion.

