

Data capture:

1. Universal Credit claimants
2. Serious rent arrears

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Context

- Snapshot data capture to measure impact of pandemic over time - not for benchmarking purposes
- UC claimants
- Serious rent arrears
 - 8-12 weeks, 13+ weeks
 - £500-£1000, £1000+
- Social rent tenancies
- Data collected for late Feb/early Mar, 2020 vs 2021
- Separate to the work of the Data Alignment Task & Finish Group

Key results

- Full/partial responses from 33 housing associations
- UC claimants = significant increase
- Arrears 8-12 weeks/£500-£1k = a mixed picture
- Arrears 13+ weeks/£1k+ = very varied but overall increase
- Figures are presented here for:
 - all tenants (data from all responding HAs combined)
 - individual HAs (as a % of social rent tenancies)

All tenants (not as % of tenancies)

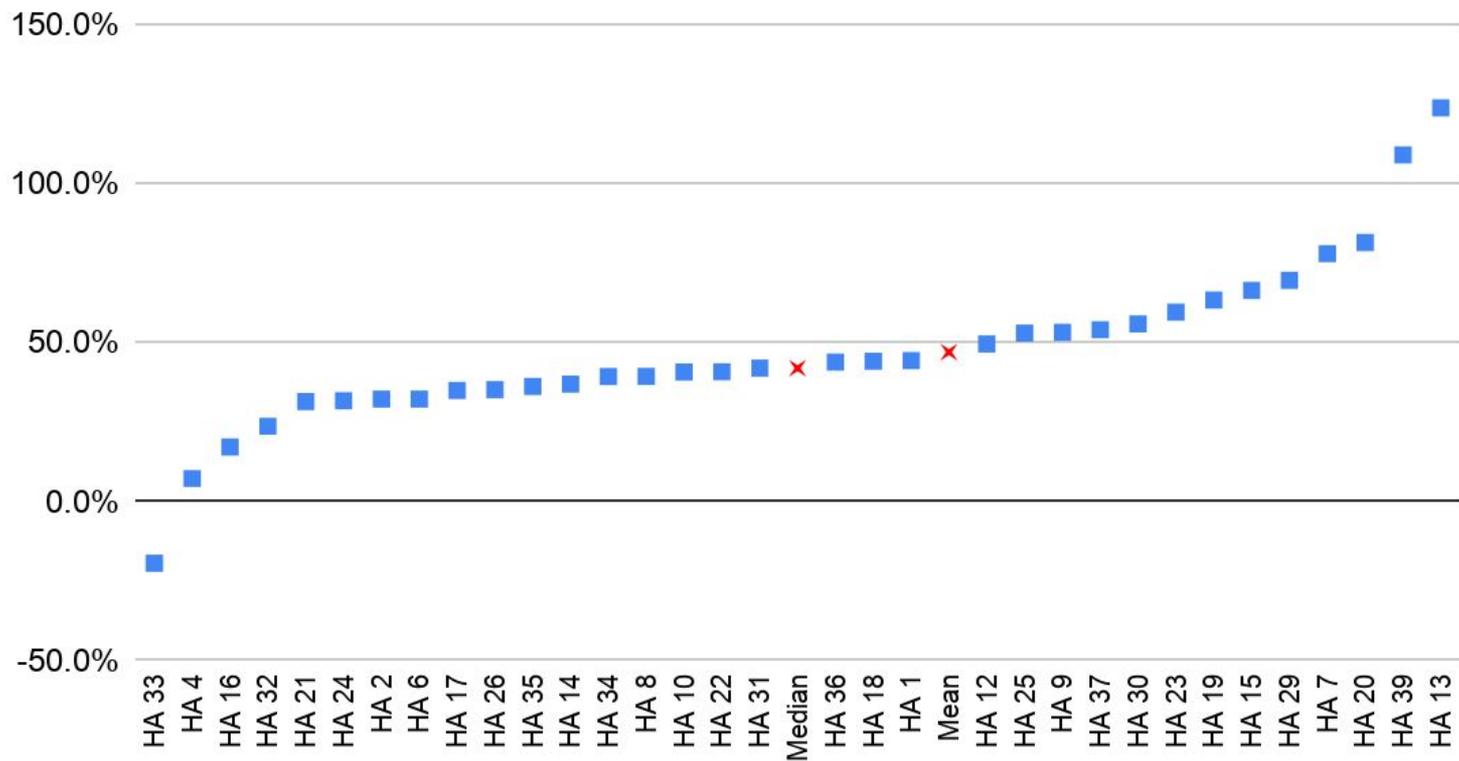
	2020	2021	Difference	
Social rent tenancies	133,407	135,164	1757	1%
UC claimants	25,184	36,388	11,204	44%
Tenancies in 8-12 weeks arrears	2513	3126	613	24%
Tenancies in 13+ weeks arrears	1881	2216	335	22%
Tenancies in £500-1k arrears	7848	8036	188	2%
Tenancies in £1k+ arrears	5052	5412	360	9%

- The figures above combine data from all responding HAs; they therefore show a % difference for the sector as a whole and are not weighted to the varying size of HAs
- Each data field is independent of the others. Some HAs returned data for both cash and weeks measures, and the measures should be considered separately
- 24 HAs provided data for the weeks measure, while 30 HAs provided data for the cash measure

Individual HAs (as % of tenancies)

- The following charts plot individual HAs' results, showing each HA's change over time as a % of their social rent tenancies
- HAs are anonymised (although benchmarking is not the purpose of this analysis)
- Worth remembering that the size of HAs may skew result (1 tenant in a small HA can translate into a big %)
- The mean and median points are plotted on each chart (median = less affected by outliers)
- Also shown are the highest and lowest values, demonstrating the range of results

Change in UC claimants 2020-21 (% of tenancies)



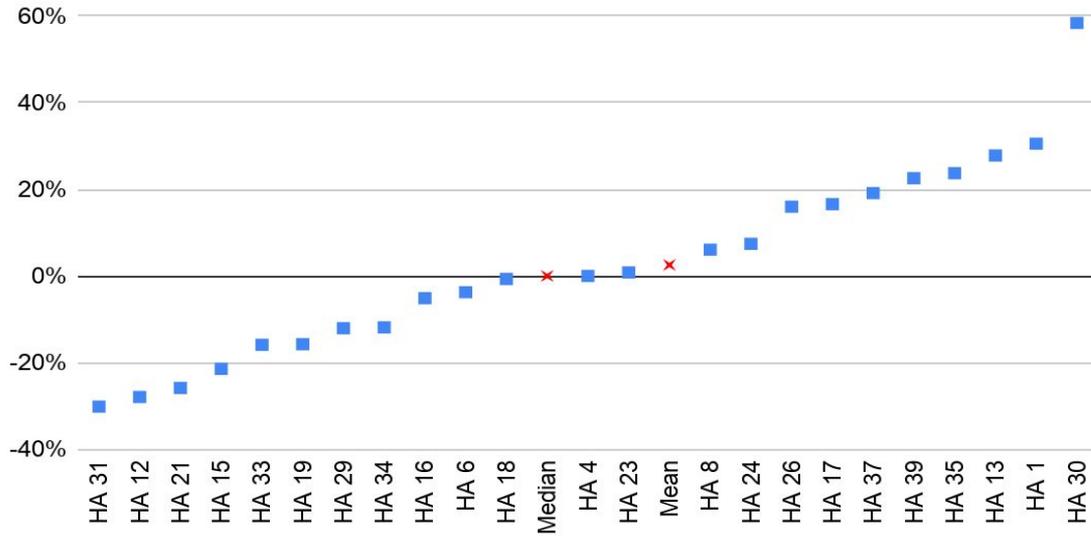
Highest: 124%

Mean: 47%

Lowest: -19.4%

Median: 42%

Change in 8-12 weeks arrears 2020-21 (% of tenancies)



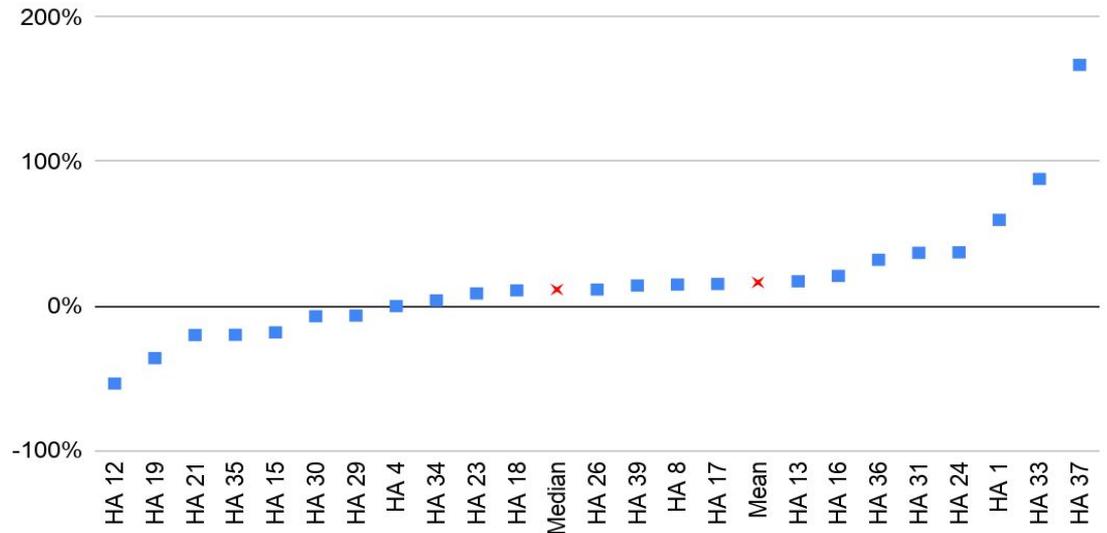
Highest: 58%
Lowest: -30%

Mean: 2.5%
Median: 0%

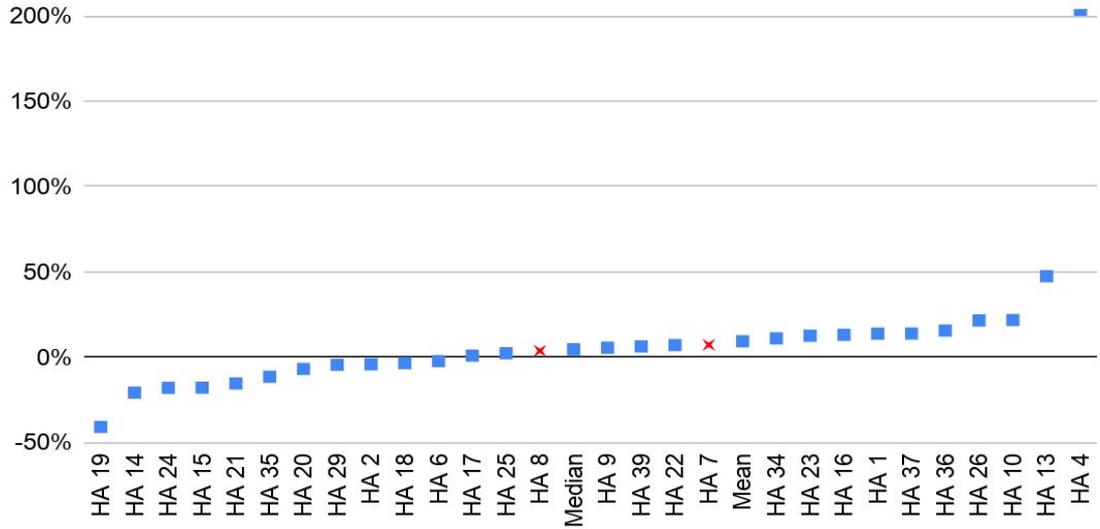
Highest: 167%
Lowest: -54%

Mean: 16%
Median: 11%

Change in 13+ weeks arrears 2020-21 (% of tenancies)



Change in £500-1k arrears 2020-21 (% of tenancies)



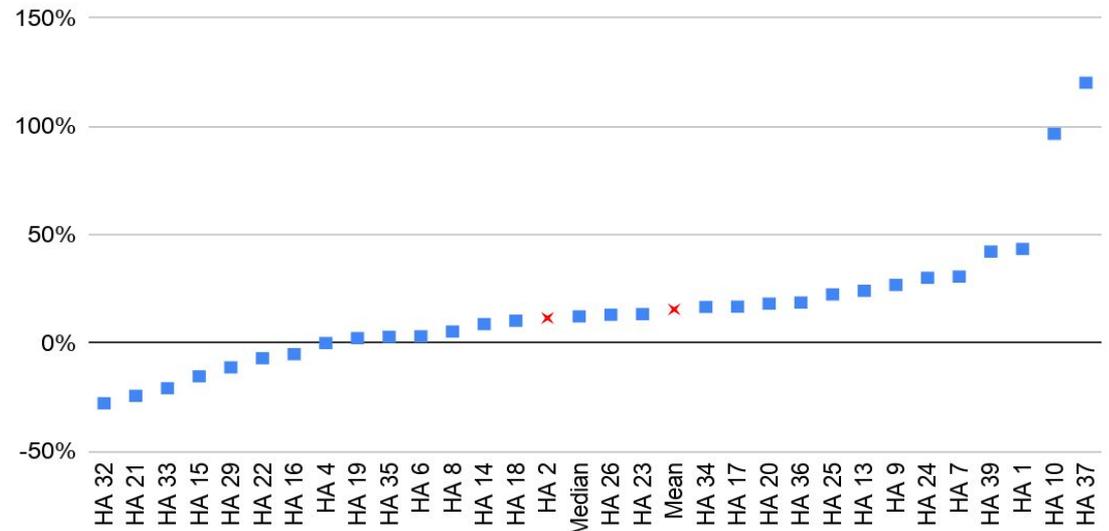
Highest: 204%

Lowest: -41%

Mean: 9.3%

Median: 5%

Change in 1k+ arrears 2020-21 (% of tenancies)



Highest: 120%

Lowest: -28%

Mean: 16%

Median: 12%

Comparison of metrics

	All tenants	HAs	
		Mean	Median
Number of social rent tenancies	1%	2%	1%
UC claimants	44%	47%	42%
Tenancies in 8-12 weeks arrears	24%	2.5%	0%
Tenancies in 13+ weeks arrears	22%	16%	11%
Tenancies in £500-1k arrears	2%	9%	5%
Tenancies in £1k+ arrears	9%	16%	12%

- The figures above show the difference over time for both:
 - all tenants (raw data from all responding HAs combined)
 - average for individual HAs (as a % of their tenancies)
- Each data field is independent of the others. Some HAs returned data for both cash and weeks measures, and the measures should be considered separately
- 24 HAs provided data for the weeks measure, while 30 HAs provided data for the cash measure

Conclusions

- Combined sector data shows impact of pandemic on tenants across the board, and there is a striking range of results from individual HAs
- A significant increase in UC claimants (~45%), regardless of metric used
- When comparing the all tenants vs individual HAs metrics, the cash measures are similar while the weeks measures are notably different
- More severe arrears (13+ weeks or £1k+) increased by the largest margin and amongst the tenant populations of most HAs. Proportion of tenants with the most insecure tenancies due to rent arrears has increased by between 9% and 22%, depending on the measure used
- All this in the context of a restriction on arrears-related evictions and reduction in abandonment, so a larger proportion of tenants in arrears may have remained in their tenancy compared to previous years

Next steps

- Inform member HAs to support best practice (Housing Management, Welfare, Finance, CEXs)
- Ongoing work around the sector's [Financial Assistance Protocol](#)
- Evidence in ongoing conversations with WG re restrictions on evictions and longer notice periods
- Conversations with DWP and WG re £20 uplift (extended until Sept 21)
- Digital inclusion asks in [Home manifesto](#) and action plan for govt
- CHC have no plans to repeat this data capture, although the process will inform the work of the sector Data Alignment Task & Finish Group