



Monitoring the Impact of Universal Credit



OPINION RESEARCH SERVICES
Kester Holmes | Hannah Champion

What we'll cover today



Who are we – some background



Overview – what have we been commissioned to do



Reporting the research & key findings so far



Next steps ...



Opinion
Research
Services



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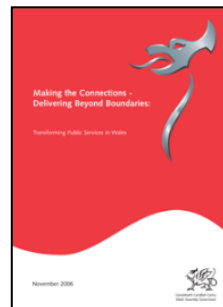
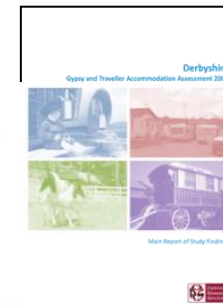
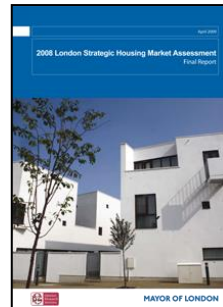
Senior Research Executive
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ORS – Housing experience



Housing Research Portfolio

STAR /STAR-T Surveys

Older people's housing requirements

Customer Insight & Journey Mapping

Qualitative Research: Stakeholder Consultation

Strategic & Local Housing Market Assessments

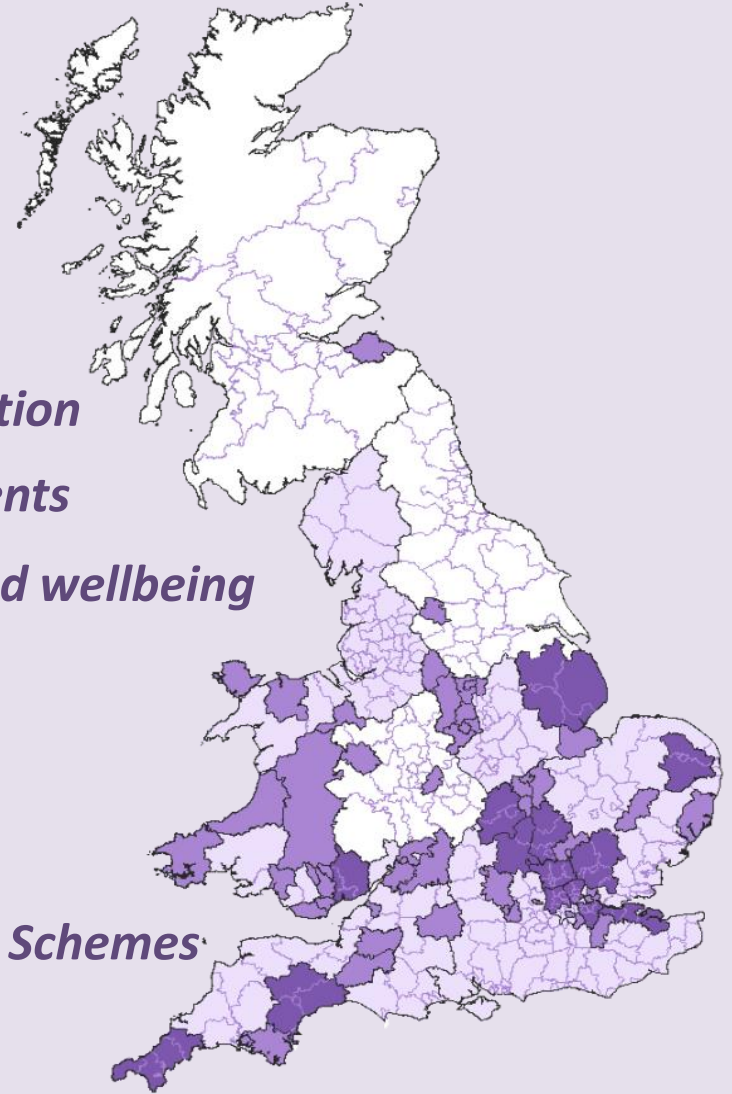
Stock Condition Surveys including health and wellbeing

Housing Needs and Requirements Studies

Local and Sub-regional Housing Strategies

Intermediate Affordable Housing Analysis

Demand Modelling for All Types of Housing Schemes



Background and objectives



UK rollout from Feb 2015; → Wales: Apr 2017 – July 2018

Initial focus on NEW claimants and least complex/most secure tenants

Migration of legacy claimants still to come: 2019 - 2021

***Delivering on UC Survey* evidenced increased debt among UC claimants**

Ambition = measure the
impact of Universal Credit
on WELSH

Housing Associations &
tenants over the course
of the roll-out

- Assess rent arrears and management costs across Welsh housing associations
- Benchmark best practice: costs and approaches to management
- Identify effective transferable learning
- Identify tenants views and experiences
- Identify recommended process improvements for HAs & government

Outcomes of the research



Identify impact of full service



Identify improvements



Determine CHC's lobbying asks



Creating opportunities for
transferable learning



Case studies for lobbying & media

Benchmarking Arrears Questionnaire

- Draft questions to be approved
- Circulate to members in January and July 2018
- ORS to share aggregated results

Case Studies

- Two case studies completed with representatives from housing associations
- Following four taking place in March and Oct 2018

Tenants' Survey

- Possible pan-Wales online
- Understand tenants' experiences



Case Study Findings (So Far)

General views on UC

Principle of welfare reform & UC generally welcomed, but implementation is a huge issue

Main challenges & issues

Spreading the message to tenants

Ensuring ALL staff (including DWP etc.) are sufficiently trained

Suggestions that Government really don't understand social housing

UC being rolled out without sufficient safeguarding in place

Preparations for UC

Creation of welfare teams & tenancy support roles

More staff allocated to UC specific tasks

Focus on 'knowing our tenants' and tenant profiling

Tenant engagement & relationship building with housing officers

Signposting to support

More work around employability, digital inclusion etc.

In-depth staff training

Impact on arrears



Tenants who initially transition to UC do have more arrears - but not by a huge margin, and ...

... many are clawing it back over time

An initial potential cash flow problem, but mitigated by the gradual roll out

Not a massive concern yet, but could be in the future as more tenants transition to UC...

...And the profile of those moving onto it changes

Pre-tenancy work

- More pre-tenancy engagement undertaken, & further upstream
- Creation of pre-tenancy team
- Individual assessments & bespoke action plans
- Introduced credit checking (to signpost & assign support)
- Educating & helping tenants on how to have a 'successful' tenancy

Rent collection

- One HA: paying rent in advance is *encouraged*, but not *forced* on tenants
- Other HA: does not currently collect rents in advance but looking into the possibility

Charging cycles & flexibility

- Rent is chargeable both weekly and monthly (tenants have the option)
- There is also flexibility with collection dates – it is arranged with the individual

Administration

*Working with tenants
more closely*

Creation of welfare teams

*Use of Third Party
Deduction & Managed
Payment to Landlord
schemes*

Identifying / targeting tenants

IT systems have either been updated or are in progress - all geared around knowing tenants' circumstances

Identifying tenants at risk of not paying rent, needing APA's, is relatively easy

But rolling out Trusted Partnership Scheme and Landlord portal will help

Advance payment system



Described as a 'sticking plaster'

Although some claw it back relatively quickly, others struggle to pay it back – re-payment should be based on individual circumstances

Re-payment frequencies will not prevent tenants from falling further & further into debt

Current DWP system not designed for this purpose and is 'not working well'

Lack of awareness – job centres are not explaining clearly

**Advance
Payment System**



Overall picture



Tenants transitioning from old legacy benefits will struggle the most



The six week wait should be reduced



Needs to be a more 'direct' way of stakeholders interacting with DWP on tenants' behalf



Trusted Partner Status needs to be implemented now, as well as access to landlord portal



DWP to offer more ongoing support e.g. digital inclusion for tenants

1. Finalising UC Benchmarking Survey questions

2. Pan-Wales Tenants Survey

- Online, 12 key questions
- Likely take-up?
- Best timing?
 - early to inform current position?
 - After July 2018 so all Housing Associations have some UC tenants?

3. Any questions?

Any questions?

