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The Experience of Universal Credit: A Tenant's Perspective



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Foreword

Housing Associations in Wales provide 158,000 affordable homes and housing related services to around 10% of the Welsh population. They offer traditional as well as specialist social housing for the elderly, disabled and those with additional needs. They provide a wide range of other support services for tenants and residents in their communities and play a major role in the Welsh economy.

Following the Welfare Reform Act 2012, we secured funding from the Oak Foundation to undertake several pieces of work under a 'Welfare Defence Programme'. This included a piece of research to explore the impact of Universal Credit in Wales (UC).

Universal Credit offers significant risk to both tenants and landlords in Wales. Currently Welsh housing associations receive over £350 million per year in rent payments for working age tenants via the housing benefit system. Under the new Universal Credit payment this money will go directly to tenants who will need to pay their rent themselves. Community Housing Cymru has worked with the Department for Work and Pensions Strategic Landlord Group and Welsh Operational Group to mitigate these risks.

Housing Associations have invested in several areas of support for tenants such as employment and education initiatives, and advice and information to help tenants to the new system.

Housing Associations have also engaged in many pilots to ensure good practice is shared on the new system, including Bron Afon Community Housing and Charter Housing's (now Pobl) work in the Direct Payment Demonstration Project 2012. Universal Support delivered locally was trailed by housing associations based in Blaenau Gwent and NPT Homes and Cardiff based housing associations are part of the trial of Trusted Partner Status 2016.

We are grateful to the Oak Foundation for not only supporting this piece of research, but for the support given to the Your Benefits are Changing team between 2012 and 2017. This team played a key role working with housing associations to mitigate the impact of welfare reforms, including raising awareness about the introduction of Universal Credit. Thanks also to the Gwent Welfare Reform Group and our national Universal Credit Network for their comments and support.

This independent research, undertaken by the team at Cardiff Metropolitan University, gives us qualitative insight into the impact of Universal Credit in Wales on tenants. The research is the first academic research in Wales about Universal Credit from the tenant's perspective; uniquely, undertaken by the tenant's themselves. We hope it will provide food for thought for further discussions around the housing and support services required in Wales under the pressures of welfare reform, in particular UC.

Stuart Ropke,

Chief Executive, Community Housing Cymru.



Acknowledgements

The Cardiff Metropolitan research team would like to thank Community Housing Cymru for commissioning this research and the Oak Foundation for funding it.

Thanks to the housing association staff who facilitated us meeting with tenants, helped arrange venues and helped identify potential tenant researchers. Thanks too to those who helped with the training itself.

Sincere thanks to the participants of all of our focus groups who shared their views and who contributed to finding and suggesting solutions to this issue.

Finally, huge thanks to our team of peer researchers who undertook training, created the questions and took on huge challenges when facilitating the focus groups. The quality of the data is a result of their work.

Amanda Protheroe, Jane Mudd, Marc Fury, Cardiff Metropolitan University, February 2017



1. Introduction

“No one has tried to say ‘you have got these problems and we need to help you through them’ and I think we need to get into partnership with local authorities, housing associations and other groups to make sure people’s problems and barriers are dealt with coherently.”

Lord Freud, former Minister for Welfare Reform, discussing Universal Support in evidence from DWP to the Public Accounts Committee, February 2017

There has and continues to be academic, operational and strategic work around the issue of reducing the barriers to engage in the new Welfare Reform landscape, particularly Universal Credit (UC). More recently, the DWP (2016) themselves have evaluated their Universal Support pilot and how it can help mitigate budgeting and digital barriers. Further studies (Power 2014, NFA & ARCH, 2016) have explored the emerging impact on landlords and tenants and the reasons for benefit related arrears are becoming better understood.

There has been some research undertaken on the impact of the new system on tenants, however, this study aims to present the tenant’s perspective, using research undertaken by the tenants themselves; the questions and areas for discussion decided by them. The report sets the context for the introduction of

Universal Credit in Wales before moving to focus upon the methodology and subsequent findings of the research. From these the report highlights a number of points for further consideration.

The tenants and researchers, all eligible for claiming or about to claim UC, were able to provide a clear insight into what mattered to them. The result was a discussion around many areas and issues that really impacted on the tenants. Some points of discussion were very specific, about a process, some emotive but all highly relevant.

The impact of this report and the quality of the findings are a reflection of the commitment and skills of the peer researchers, who facilitated the sessions with kindness, dignity and empathy.

2. Background to the Study

In 2010 the UK coalition Government announced a wide ranging programme of welfare reform through the Welfare Reform Act 2012. Universal Credit was introduced as part of these reforms and the Universal Credit Regulations 2013 came into force on 29th April 2013. The national roll out of Universal Credit began on 16 February 2015.

Universal Credit combines six means tested benefits and tax credits including; Income based Jobseeker's Allowance, Income based Employment and Support Allowance, Income Support, Child Tax Credits, Working Tax Credits and Housing Benefit into one single monthly payment. The benefit is paid in arrears to simulate work payment schedules and includes entitlement to housing costs.

Within the Welsh context the Your Benefits are Changing team at CHC has worked with members in live Universal Credit areas to consider what information could be obtained to assist the sector in mitigating the impact of this new benefit. After discussions with the Gwent Welfare Reform Partnership (GWRP) it was proposed that the research could also include work with tenants who were likely to move to Universal Credit (UC) in the future, firstly raising awareness of the change but secondly to engage tenants in conversation about future services and engagement opportunities. The Cardiff Metropolitan University team have undertaken this study, funded by the Oak Foundation, into the impact of the introduction of Universal Credit (UC) on tenants in Wales. The study has employed peer research, to ascertain the views of tenants, on the barriers to engaging with their landlords on this issue and how they would like future services and engagement opportunities to be modelled.

The Introduction of Universal Credit in Wales

At the end of quarter 1 (June 2016) the DWP reported that there were 281,014 claimants in the UK of which 15,347 were in Wales. At that time housing associations of Community Housing Cymru reported that they knew of 933 tenants receiving Universal Credit (6.1% of claimants) and that 238 (25.5%) had been switched to a Managed Payment via an Alternative Payment Arrangement (APA) because of a vulnerability. Of these, 131 (14.1%) were making third party deductions for rent arrears. The total rent arrears for these 933 tenants was £419,818.28 – an average of £449.97 per tenant.

The latest timetable for the roll out of Universal Credit in Wales was recently published by the DWP (2016). The new timetable sets out an 18-month period of transition from the 'Live' service to the 'Full' digital service across Wales. The 'Full' service brings further challenges for Universal Credit claimants such as an interactive online account rather than just an online application and 18 to 21 year olds will not be entitled to financial support for housing costs.

Organisations across England and Wales are also experiencing an increase in demand for in-house money and debt advice services, financial inclusion services, external debt and financial advice (independent advice services and credit unions), foodbanks and applications to local hardship funds such as the Discretionary Assistance Fund (NFA & ARCH, 2016). The new services will continue to present challenges in terms of digital, financial, and social inclusion and the way in which this impacts upon citizens will define how future services can be delivered.

The Cardiff Metropolitan University team has trained the peer researchers - Universal Credit claimants themselves, in unique techniques enabling them to complete several workshops with their peers. The training in itself has been a significant undertaking for those who agreed to participate. Cardiff Metropolitan University has also been able to accredit the research training as a short course which means that the tenant peer researchers will also be awarded with transferable academic credits.

Engaging tenants in discussion about their awareness and experiences of UC, this study has aimed to present the authentic voice of the tenants. The information and feedback gathered on a range of issues relating to Universal Credit will also allow organisations to better plan for the migration of legacy benefits through 2018 to 2021.

3. Research Methods

When considering how best to address the key questions on the impact of UC on claimants and the desire to understand the barriers preventing claimants from fully engaging with their landlords, it was felt that peer research could address some of the issues by directly working with those claimants. The intent behind peer research is to provide meaningful opportunities for community involvement in research, while enhancing the potential for individual empowerment and local capacity building (through skills development). (Roche B et al 2010)

What is Peer Research?

Peer research is developed from the traditions of 'participatory', 'action' and 'empowerment' research. It is a form of qualitative research methodology which has been used very successfully to gather rich, experiential data from participants based upon their lived experience of the issue. It has been widely used in social policy based research in the UK (NCCOPE 2017). As the focus of this study is the tenant experience it was decided that members of the research target group (in this case tenants and claimants) adopt the role of active researchers, interviewing their peer group about their experiences.

Peer research can also adopt a 'bottom up' approach, where those individuals who are going to be directly affected by the research play an active role in the process. The standpoint here is that peers are 'experts' within their field of experience, and so peer research can bring expertise that is informed by life experience to research projects; including perspectives on the issues at hand and insights about solutions.

Peer research methodology was employed because the research team recognised that the 'insider' knowledge of the peer researchers and their assistance in framing the research questions and in interpreting the data may facilitate enhanced understanding of the subject (Aldridge 2012).

The approach also has the potential to empower participants by giving them voice and minimise power imbalances between the researcher and participant which may reduce bias and enhance the quality of data collected. Thus having the potential to reduce hierarchies within the research environment (between researcher and researched but also between 'academic' and 'peer' researcher).

The advantages of using this method became obvious during the training and whilst the researchers were undertaking focus groups. There was a mutual understanding of the research topic and researchers and participants used a shared language within the focus groups. This helped both build a rapport and support effective communication, (Alderson, 2001 cited in Fleming et al., 2009). The method reduced the gatekeeping role of academics and organisations, as peer researchers were also claimants, thus enhancing the voice of the tenants.

The Research Process

The sample population used, were those affected by the welfare reforms; that is to say, working aged persons that reflect the mix of the tenants, who are receiving UC or will be in the near future.

The key to effective peer research is to design a methodology that minimises bias, the inappropriate disclosure of information and any risk to the health and safety of the researchers. In order to achieve this, the following methods were used:

The researchers underwent an intensive, two day training course which included ethics, bias awareness and how to frame questions.

Themes and questions to be used in the focus groups were formulated by the peer researchers. In line with expected outcomes (Alderson 2001 cited in Fleming et al. 2009), the academic researchers learnt a great deal about the nature of the sample group and what emerged from this were some potential issues around language and communication (literacy being one issue). This fed directly into the design and wording of the questions which were enhanced by the 'shared language and communication'. Peers had extensive knowledge about the subject being researched and positively influenced research design to provide valuable insights. It was decided to use visual prompts and infographics to enhance the focus group questions. Examples can be seen in the appendix.

Each focus group was supported by an academic member of the Cardiff Metropolitan University team. Tenants did not question their own housing association group.

Key Themes

After the training, the peer researchers formulated questions which fell into three themes:

- Experiences of Universal Credit
- Barriers to engagement
- Solutions

The peer researchers placed great emphasis on seeking solutions. During the sessions there was a strong sense of wanting to find solutions to the issues rather than debate the rights and wrongs of UC.

Each one of these areas has specific questions which were checked for bias. The use of visual prompts assisted the ability to explore some areas without guiding participants to a solution or opinion.

The Focus Groups

Guidelines on peer research (Roche B et al 2010) do not suggest a representative sample size; the key is to be representative. In this instance, the housing associations used represented the sector differences in size, from community to LSVT in six local authority areas.

The focus groups consisted of tenants between 18 and 60 who were claiming or eligible for UC. Seven peer researchers sampled 19% of the sample population.

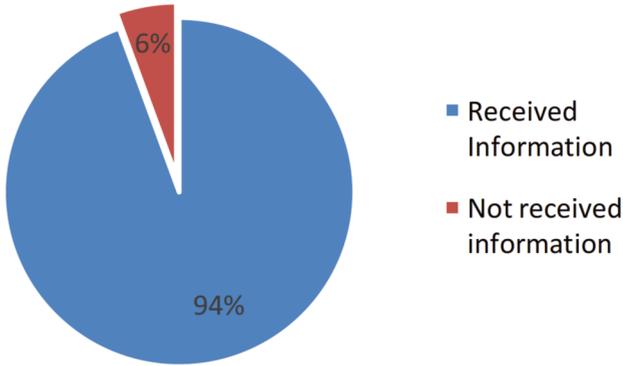
All information was recorded and guarantees of anonymity were given in writing to those taking part.

The peer researchers had extensive experience of UC and their willingness to share personal experiences and difficulties enabled the research to be conducted in a sensitive and informed manner.

4. The Findings

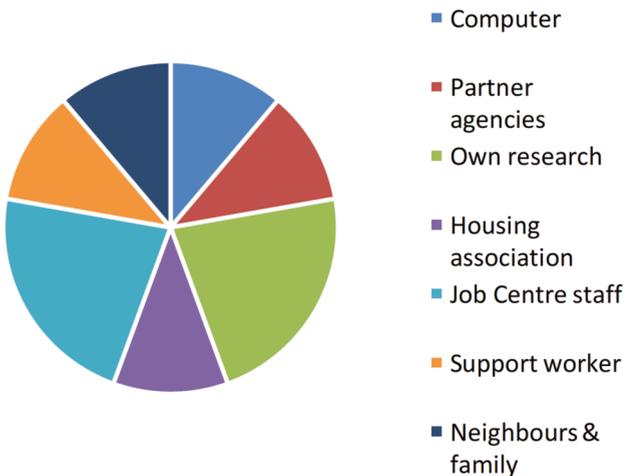
Experience of Universal Credit

Have you received information about UC



All the research participants knew about UC and displayed quite detailed knowledge on some of its aspects. As displayed in the above chart, 94% of the research participants had received information about UC. Some participants were confused about the purpose of the introduction of UC and asked why it had been introduced.

How did you find out about UC?



The information had been mainly provided by Job Centre staff or through participants researching the subject themselves. Participants had very positive comments about the support they had received by support workers and named them often, some participants couldn't read and relied on their support worker for assistance. A key source of information for participants was family, friends and neighbours who often provided clarity about the subject.

“Your benefits are changing...they plastered that on buses and everything but it turns out most people got the information from their neighbours, family...”

“Whereas with other tenants, we’re going through the same thing, we can relate to each other on that level.”

Some participants were motivated to attend the research focus groups in order to find out more information about Universal Credit, to express their concern about it or to tell their neighbour's stories.

“Well when you’re at the bottom you’ve got to care about each other because the people at the top certainly don’t give a shit.”

Research participants who had accessed information from the Job Centre, work agencies or by telephoning UC did not have a positive experience overall.

“They don’t look at me as a person”

“You feel punished for losing your job”

“Left hand doesn’t know what the right hand is doing”

“An absolute technology balls up”

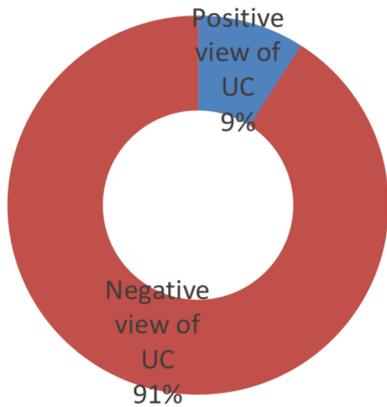
The cost of contacting organisations was prohibitive for some:

“I replied to their texts and it cost me £18”

Some aspects of universal credit were viewed positively, such as an easier administration process for changing working hours.

It was the implementation, communication and management of UC that caused real concern.

Positive/Negative View of UC



“People haven’t worked here for years and then suddenly they have got all this money”

- The attitude of staff and communication from Universal Credit and work agencies was commented upon

“Because they don’t understand, like I said earlier, they’re just sat behind a desk earning 16 odd grand a year, they couldn’t give a crap about me and my problems.”

- The wait for money caused anxiety, with participants mentioning a 4 to 8 week wait to receive Universal Credit payment
- Several participants were using food banks as a direct result of these waiting times
- The time taken to process applications and the amount of money given as a lump sum was causing confusion for some people

“But you’re actually here to help me, I’m on a journey, and the one day the woman in there, she was really loud, she was screaming at me and the whole of the office was looking and I shrunk down to the size of a sugar grain you know? And I walked out!

I thought, hang on a minute, you’re here to support me or you know, to have a go at me you know, and it really affected me”

“Well...? gave me a form to sign and I said I’m not signing it because I don’t understand it, and she said fair enough but your account’s going to get in arrears, she said there’s going to be a £5 shortfall every week that the Universal Credit payments aren’t going to cover on your rent. That’s how I took it... So you’ve got to find £5 yourself? And I just thought, I’m going to wait to see if I get paid extra.”

- The wait for implementation caused huge concern. There was discussion around the date Universal Credit would be received

“I live week by week, when it happens we’ll be in dire straits”

“... because I haven’t been paid, I had a word to say... when am I going to get paid, and how much am I going to get paid? And then I just go from there, rather than overwhelm myself and worry about something that hasn’t happened yet.”

- The amount of money given as a lump sum was also viewed by some as a potential issue

Engagement with Landlord:

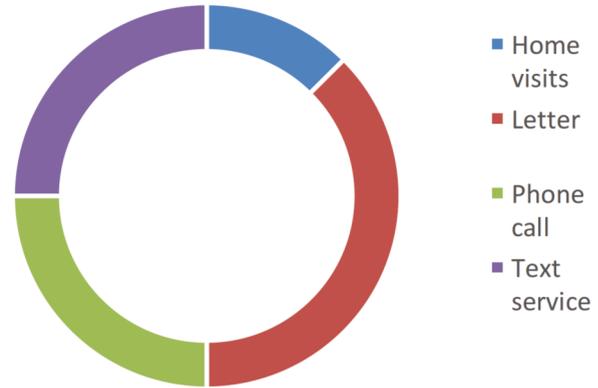
- The most common form of communication used by participants with their landlord was the phone, followed by visit to the office.
- The reception that participants got was vital to their confidence and ability to engage in the rent issue, some had positive experiences and some not so positive.

“I’m too proud to say can you help me please... you feel you are being judged.”

“If that person (reception staff) is a bit “oh well wait” it’s going to get worse from there and I haven’t got through the door, you know just one person...”

The issue of literacy came up frequently during the focus groups, often as a response to the fact that letters are used by landlords. Some liked the letters, whilst others felt that many people couldn’t read or understand the letters.

How does your landlord get in touch with you to discuss rent or benefits?

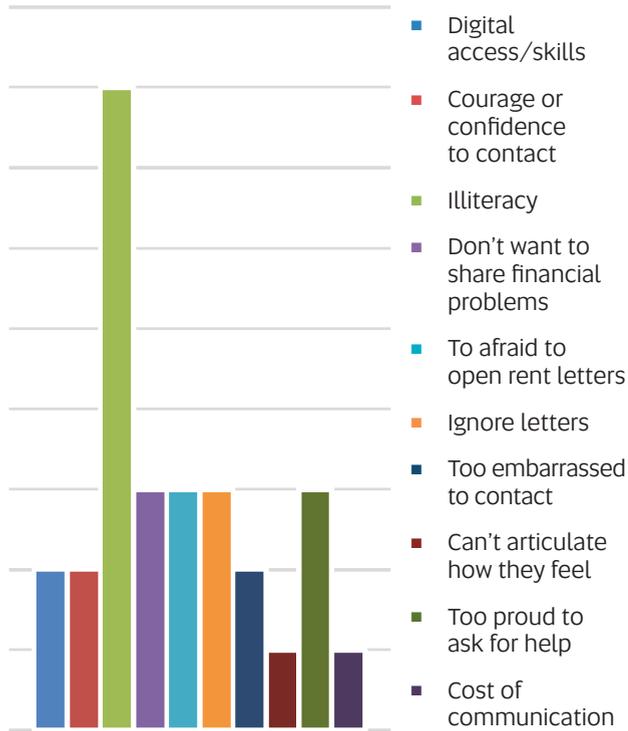


“They (tenants) will say, I need my glasses and pretend they can’t find them...”

“I have got more tenants that come to me who are illiterate than come here (the housing association)”

“I am always amazed by the numbers of older tenants who won’t admit to literacy problems but say, oh can you help me fill that form in, I’ve got bad hands?”

Barriers to engaging with your landlord



Participants in one research group described the housing association rent arrears letter as 'the eviction' letter. They were 'rude and nasty'.

An example was given of how two tenants had received the same letter, one for £2.12 arrears and the other for £300 arrears. When the tenant with £300 arrears discovered this, she was no longer worried about paying her arrears. It had appeared to her that everyone had the same letter, regardless of the amount.

The 'eviction letter' caused most discussion in the focus groups and the participants spoke about the rent arrears letters without connecting them to the positive support they were getting from the housing association.

- The use of formal letters for rent arrears seemed to be ineffective
- Participants said it discouraged them from contacting the association

"Scare you off, those sort of letters, make you wanna do a runner"

"I know people who are literally panicking, if your level of understanding is only a few words you are just going to panic"

"I thought, I can't open that letter and left it for a month"

Words used by participants to describe how they feel when they receive rent arrears letters:

threatening
scary **panic** **angry** **anxiety**
same
annoying
blunt **deplorable**

"Just remember these are human beings sat in their home.... What's going on in their life?"

"I don't care about generated letters"

- The internet/social media was not well used to discover information or contact the housing association.
- Participants were confident in their landlord's ability to help them deal with money matters.

It was the housing association support staff, often named, who the participants valued. They felt there was a clear disconnect with the housing association staff who were writing the rent arrears letters and the supportive staff.

There was an appreciation that rent had to be collected by housing organisations but those who went the "extra mile" were valued greatly.

Solutions:

The main solutions suggested by the participants concentrated on 3 main areas:

1. The rent arrears letters
2. How tenants are told about UC, how long it takes to receive money and what money will be received.
3. How tenants can work with their landlords.

“People need to feel comfortable to talk”

“Remember letters are going to human beings in their homes”

“Try not to alienate your tenants”

“You don’t need know what else is going on in their lives”

“You have to know your client group”

“Say, look babe is there a problem because you’ve missed payments?”

“Tenants have to keep the housing association informed too”

“No big terminologies! Get back down to how we really speak”

1. The rent arrears letters:

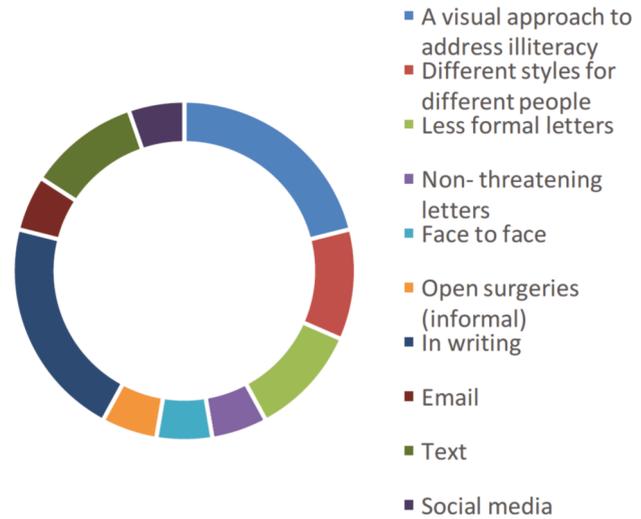
Participants wanted the letter to be “gentle, kind, a personal reminder” another word used was “tender”.

2. How tenants are told about UC, how long it takes to receive money and what money will be received:

Participants valued the focus groups as they could talk to each other. Some suggested dealing with UC and the DWP in groups, so that UC could be explained to a small group at a time.

The use of info graphics (a visual communication tool) was received really positively in the focus groups. Many of the participants mentioned illiteracy as a barrier.

How would you prefer to be communicated with about your rent?



The timing of information was very important with many UC claimants awaiting information as to how much they would receive.

Participants had no way of knowing if rent increase charges had been taken into account and urged for more communication between their landlord and the Department of Work & Pensions.

3. How tenants can work with their landlords:

Participants suggested open surgeries and hubs with available IT to help them look for work.

A friendly voice or face was very important to participants, as was the person who supported them being available to help them.

5. Points to consider around the findings

A thematic analysis of the findings has results in three areas which merit discussion and consideration:

- Impact and effectiveness of formal rent arrears process
- Management, communication of UC, timing of support
- Re-setting of the relationship between landlord and tenant, how to move closer to tenants.

The Tone and Content of the Formal Rent Arrears Letters:

“Gentle, kind, a personal reminder “

“Just remember these are human beings sat in their home....what’s going on in their life”

“I thought, I can’t open that letter and left it for a month”

All participants realised rent was to be collected but wanted and valued a more supportive approach, this is a view evidenced by other research in this area (Herden E, Power A et al, 2015).

Points to consider

- The rent protocol guidelines (2017) do not require formal letters to be in a specific style or manner. Certain key information is required but organisations could consider different approaches to the presentation and content of the letters.
- Consideration could also be given to offer an infographic version of information, in addition to letters. This could help address the barrier of literacy issues.
- Housing Associations could also consider how to evaluate and analyse the impact and efficacy of these letters and work with tenants to devise the most effective approach.

One approach could be to evaluate the cost effectiveness of using different methods of engaging with claimants. There is increasing evidence (Shelter, 2016) that a supportive approach is more cost effective than a formal process driven approach. The Carnegie Trust report (2017) echoes the impact of kindness on the effectiveness of the structural relationships.

DWP/Partners: Implementation of Universal Credit

The findings of this study echo the CASE (2014) request for a more people centred approach – if claimant is at the centre of activity then areas like housing and sustaining a tenancy will be understood as crucial to the ability of a person to work.

The length of time and issue of rent increases were considered to be contributing to high levels of anxiety.

Points to consider

- Working more closely with partners to place the claimant at the centre of process. The argument for a relational approach, rather than a transactional approach (Cottam, op.cit) could be considered here. The DWP model of Universal Support begins this process but. Closer work with the claimant more centrally placed could be considered.
- Facilitate sessions for potential claimants so they can support each other in questioning and understanding the process of claiming. This mirrors the findings of the DWP (2016) report on Universal Support. Claimants are asking for it to be easier and cheaper to contact the DWP.
- Accelerate the use of landlord portal for housing and rent increase information; this was causing anxiety amongst tenants who were waiting to see if the rent increase had been applied.

“..And I thought, I’m going to see if I get paid extra and then just go from there, rather than overwhelm myself about something that hasn’t happened yet”

Claimants were very concerned about the ability to manage money over the time frame and the wait for claims to be processed caused huge worry

- Consider reducing the time for claim to be processed and increase frequency of payments.

Resetting the Relationship between Landlord and Tenant - “Who is my Landlord?”

The welfare reform agenda has changed the relationship between landlords and tenants (LSE 2015). The opinion of the focus groups mirrors previous

research (Power, Herden, 2015) which asks landlords to 'reach out' to tenants, be clear who the point of contact is and facilitate support.

Points to consider

- For Housing Associations, how is your association understood by your tenants? If different departments are working in different ways with different agendas, how is this explained?
- Consider different models of delivery for example; consider the relational approach versus the traditional transactional approach (Cottam 2014). One aspect of this approach is 'infrastructure light and relationship heavy'. This could mean applying a model where the tenant and all aspects of the tenancy were at the centre of any decision making, where a strong relationship is managed with a consistent contact.
- Evaluate approaches within a Value for Money context or consider newer models of evaluation such as a tripartite measurement framework context. Where evaluation might be more holistic using a cost benefit analysis. (Cottam, 2015)

"I have got more tenants that come to me who are illiterate than come here" **(Focus group participant)**

- Organisations may want to consider supporting peer networks so tenants can advise and help others. Focus groups stated the desire for easily accessible facilities, 'open surgeries' with staff on hand in their communities. The groups who met valued the experience of sharing experiences and often advised each other in the group. There was a desire to see this replicated on a day to day basis.

Most organisations conduct some pre tenancy work (Campbell et al, 2016). Support and early intervention was valued by tenants; organisations could consider how the relationship that has been established pre tenancy could be maintained throughout the tenancy.

- Frontline staff and their attitudes and knowledge are crucial to the confidence of claimants in their being able to continue to ask for help. Having available staff to help was highly valued:

"The reception is front of house"

- The methods of communication could be reconsidered in the light of limited internet use. There are now several reports (Herden op cit) on views of tenants which echo this. Tenants told us most people will use telephone or would use drop in space to contact their landlord.

For claimants, incurred expense is often barrier to effective and timely communication. Organisations may wish to consider how they can help reduce this cost to help facilitate cheaper methods of communication and availability and accessibility.

6. Conclusion

This report captures the voice of tenants of housing associations, who were or were going to soon be receiving universal credit payments. What is striking about their comments are that they echo the outcome of other research in this area, that the emphasis of discussion was on solutions to make the system work and that their requests mirror the academic and societal debates around changing service delivery models and revaluation of structural relationships therein.

“The voluntary sector is a much caught up in this ‘institution think’ as government. But a perceived lack of humanity is impinging on our trust in all these institutions and there are important questions about the role of organisations in reasserting basic values.”
(Ferguson, 2016)

It is hoped that the report goes some way to address the answers that are being sought around barriers to engagement, alongside the technological, physical, confidence and literacy issues. However, a fundamental point was the request that relationships are not judgmental and negative but that support and kindness are crucial in working with the tenants to achieve the aim of facilitating the transition into a new way of managing their lives.

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