

National Housing Federation Welfare Reform Impact Assessment

2012 Housing Association Baseline Survey Technical note

Jan-13

A total of 781 housing associations operating in England were invited to complete an online survey with invitations sent to Chief Executives on 21st September 2012.

The fieldwork period lasted for six weeks and during this time four reminders were issued to those that had either not started or had not submitted their survey responses.

Survey results are based on all surveys completed and returned between 21 September and 5 November 2012.

A total of 232 organisations submitted a completed questionnaire, which after taking account of non-effective email addresses (a total of 44 email addresses were invalid, of which 15 were corrected), gives an adjusted response rate of 31%.

The sample of housing associations completing the survey accounts for 53% of the general needs stock nationally. Survey data has been weighted to the national profile of general needs stock by region and by size of association.

An * indicates a score less than 0.5%, but greater than zero. Where percentages do not add up to 100 this is due to computer rounding or multiple responses.

National Housing Federation Welfare Reform Impact Assessment

Ipsos MORI

Overall East of England East Midlands London North East North West South East South West West Midlands Yorkshire & Humberside

A2a

Thinking about the general needs rented stock owned and/or managed by your organisation, how many tenancies do you have that are of working age (under Pension Credit age) on Housing Benefit (full or partial)?

None	27%	7%	12%	47%	27%	20%	36%	42%	27%	9%
1 - 1,999	47%	74%	72%	36%	39%	48%	45%	32%	55%	66%
2,000 - 4,999	14%	16%	14%	11%	26%	16%	14%	17%	11%	18%
5,000 - 6,999	4%	0%	0%	3%	0%	9%	5%	8%	2%	0%
7,000 - 9,999	4%	3%	0%	2%	9%	1%	0%	0%	1%	6%
10,000 - 14,999	3%	0%	2%	0%	0%	6%	0%	0%	4%	0%
15,000 - 19,999	2%	0%	0%	1%	0%	0%	0%	0%	0%	0%
20,000 +	1%	0%	0%	0%	0%	0%	0%	0%	0%	0%

Base size: 217

A3a

Again thinking about the general needs rented stock owned and managed by your organisation, in total, how many, if any, of your properties are under-occupied by working age tenants on housing benefit?

Under-occupied by 1 bedroom - % of stock										
None	10%	16%	14%	28%	12%	9%	25%	16%	3%	9%
<10%	9%	12%	6%	15%	2%	6%	9%	6%	8%	1%
10-19%	25%	12%	6%	16%	0%	10%	25%	29%	32%	22%
20-29%	18%	19%	20%	6%	7%	13%	9%	22%	20%	26%
30-39%	13%	6%	14%	2%	20%	19%	3%	5%	5%	0%
40-49%	7%	2%	0%	1%	8%	7%	0%	0%	8%	7%
50% +	4%	2%	4%	2%	6%	14%	0%	2%	0%	1%
Don't know		30%	36%	29%	46%	23%	29%	21%	25%	34%
Mean %	22%	18%	21%	9%	29%	31%	11%	16%	20%	20%
Mean (Number)	455	271	250	110	633	654	151	212	278	348
Median (number)	100	150	89	0	180	248	0	2	43	218
Maximum	5014	2278	3861	2211	3569	4147	1500	2394	2778	1938

Base size: 173

Under-occupied by 2 or more bedrooms - % of stock										
None	15%	17%	12%	33%	12%	12%	25%	18%	18%	16%
<10%	45%	32%	27%	23%	18%	32%	29%	58%	41%	24%
10-19%	17%	17%	8%	10%	23%	20%	6%	3%	8%	17%
20-29%	7%	2%	5%	2%	2%	12%	10%	0%	5%	9%
30-39%	1%	0%	7%	1%	0%	0%	0%	0%	0%	0%
40-49%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
50% +	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Don't know	15%	34%	40%	31%	46%	25%	30%	21%	28%	34%
Mean %	8%	6%	10%	4%	9%	10%	6%	3%	6%	8%
Mean (Number)	186	144	97	44	182	220	75	51	105	141
Median (number)	20	41	24	0	25	51	0	0	6	71
Maximum	5648	1506	1624	624	988	1191	664	400	1000	1700

Base size: 173

Of these, under-occupied by one or more bedrooms and disabled - % of stock										
None	23%	20%	22%	59%	31%	30%	56%	50%	38%	34%
<10%	18%	13%	6%	6%	7%	12%	15%	15%	6%	4%
10-19%	4%	0%	4%	1%	5%	5%	0%	0%	6%	0%
20-29%	*	0%	0%	0%	0%	1%	0%	0%	0%	0%
30-39%	*	0%	0%	0%	0%	1%	0%	0%	0%	0%
40-49%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
50% +	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Don't know	55%	67%	68%	35%	57%	50%	29%	36%	49%	62%
Mean %	3%	2%	3%	*	2%	4%	1%	1%	2%	*
Mean (Number)	58	20	49	9	51	142	23	17	9	9
Median (number)	0	0	0	0	0	0	0	0	0	0
Maximum	2136	135	879	280	253	2136	476	209	350	174

Base size: 173

A4a	Still thinking about these same properties, how many, if any, are under-occupied by working age tenants on housing benefit with a disabled person in the household, and have been adapted?											
	Minor adaptations (less than £1,000 of adaptations) - % of stock											
	None	27%	26%	27%	41%	21%	21%	39%	28%	31%	29%	
	<10%	6%	6%	8%	2%	6%	6%	4%	4%	5%	9%	
	10-19%	1%	0%	3%	0%	0%	0%	0%	0%	0%	0%	
	Don't know	66%	69%	62%	58%	73%	73%	57%	68%	65%	62%	
	Mean %	1%	*	2%	*	*	*	*	0%	*	1%	
	Mean (Number)	6	14	22	4	7	14	5	1	1	15	
	Maximum	386	386	386	386	50	250	386	16	18	386	
	Base size:	173										
	Major adaptations (£1,000 or more of adaptations) - % of stock											
	None	22%	26%	27%	39%	21%	18%	36%	25%	28%	29%	
<10%	13%	6%	8%	4%	6%	14%	10%	6%	8%	7%		
Don't know	65%	69%	65%	58%	73%	68%	55%	68%	65%	64%		
Mean %	1%	*	1%	*	*	1%	*	0%	*	1%		
Mean (Number)	8	7	14	1	16	17	3	2	1	6		
Maximum	350	115	240	115	120	350	115	52	0	115		
Base size:	173											
A5a	Thinking about the supported and sheltered rented stock owned and managed by your organisation, how many under-occupying working-age tenants may fall outside of this definition and may therefore more affected by the size criteria?											
	Under-occupied by one bedroom - Number											
	None	53%	45%	25%	74%	51%	29%	52%	41%	45%	33%	
	Under 10	12%	10%	17%	6%	2%	22%	18%	13%	11%	8%	
	10 - 24	5%	2%	3%	3%	0%	4%	1%	2%	1%	5%	
	25-49	2%	0%	0%	0%	0%	5%	2%	5%	3%	0%	
	50-99	3%	0%	5%	1%	0%	5%	0%	1%	0%	1%	
	100-499	3%	6%	4%	0%	0%	0%	3%	2%	4%	4%	
	500+	2%	0%	0%	0%	4%	1%	0%	3%	0%	0%	
	Don't know	21%	37%	47%	16%	44%	35%	25%	34%	35%	49%	
	Mean (Number)	41	23	24	1	75	46	8	56	12	32	
	Maximum	1900	329	373	50	1150	1900	184	1850	175	317	
	Base size:	232										
	Under-occupied by 2 or more bedrooms - Number											
	None	66%	66%	48%	81%	57%	48%	74%	53%	65%	39%	
	Under 10	8%	0%	8%	6%	2%	16%	3%	15%	5%	11%	
	10 - 24	2%	4%	3%	0%	0%	2%	3%	0%	0%	6%	
	25-49	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	
	50-99	1%	0%	1%	0%	0%	0%	0%	0%	0%	0%	
	100-499	2%	2%	0%	0%	4%	0%	0%	3%	0%	0%	
	500+	*	0%	0%	0%	1%	0%	0%	0%	0%	0%	
	Don't know	21%	28%	40%	13%	38%	33%	21%	29%	30%	44%	
	Mean (Number)	9	8	3	*	23	11	1	11	*	2	
	Maximum	508	235	93	2	398	508	23	483	5	18	
	Base size:	232										
	Under-occupied by one or more bedrooms and disabled - Number											
	None	63%	51%	38%	74%	57%	48%	69%	40%	57%	48%	
	Under 10	4%	0%	0%	1%	0%	7%	1%	5%	3%	0%	
10 - 24	1%	0%	5%	0%	0%	1%	0%	0%	0%	0%		
25-49	1%	0%	0%	1%	0%	0%	0%	1%	0%	0%		
50-99	1%	0%	0%	0%	0%	2%	0%	2%	0%	0%		
100-499	1%	2%	0%	0%	4%	0%	0%	0%	0%	0%		
500+	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%		
Don't know	29%	47%	57%	24%	40%	42%	30%	53%	41%	52%		
Mean (Number)	4	5	2	*	15	3	*	4	*	0		
Maximum	253	132	16	30	253	65	16	90	2	0		
Base size:	232											

Q6a	What was: the total amount (in £) of arrears outstanding at 31/3/12													
	None	7%	1%	3%	10%	0%	2%	5%	10%	13%	1%			
	Under £99,999	23%	6%	14%	18%	20%	6%	29%	29%	18%	13%			
	£100,000 - £499,999	25%	25%	27%	19%	28%	31%	5%	20%	32%	30%			
	£500,000 - £999,999	16%	19%	7%	5%	0%	11%	10%	6%	13%	20%			
	£1,000,000 - £1,999,999	10%	1%	4%	6%	22%	14%	3%	7%	2%	0%			
	£2,000,000 +	8%	3%	5%	5%	0%	6%	2%	2%	4%	4%			
	Don't know	12%	45%	45%	37%	30%	31%	43%	25%	18%	33%			
	Mean (£)	£950,542	£578,484	£440,758	£845,015	£585,889	£1,248,636	£496,042	£377,404	£561,024	£516,833			
	Median (£)	£315,055	£424,388	£236,333	£192,693	£363,343	£460,818	£65,268	£88,615	£220,795	£381,000			
	Maximum	£17,269,778	£5,793,887	£2,980,000	£8,453,488	£1,493,381	£11,573,437	£2,954,902	£2,667,286	£7,754,000	£3,862,635			
	Base size:	232												
B1	Overall, to what extent if at all do you think your organisation will be affected by the following...													
	a.) Introduction of size criteria (i.e restrictions to housing benefit for working age tenants who are under-occupying													
	1. A great deal	25%	21%	45%	12%	30%	43%	18%	21%	33%	36%			
	2. A fair amount	36%	60%	37%	25%	44%	32%	34%	39%	32%	44%			
	3. Not very much	19%	5%	8%	29%	6%	18%	19%	15%	22%	12%			
	4. Not at all	20%	15%	10%	34%	20%	8%	29%	24%	13%	8%			
	5. Don't know	*	0%	0%	0%	0%	0%	0%	2%	0%	0%			
	A great deal / fair amount	61%	81%	82%	37%	74%	75%	52%	60%	65%	80%			
	b. Introduction of the benefit/welfare cap													
	1. A great deal	6%	1%	9%	8%	10%	10%	5%	4%	9%	15%			
	2. A fair amount	21%	18%	21%	22%	2%	12%	20%	32%	23%	20%			
	3. Not very much	53%	64%	56%	41%	63%	59%	60%	48%	45%	53%			
	4. Not at all	18%	17%	13%	30%	25%	13%	11%	16%	23%	13%			
	5. Don't know	3%	0%	1%	0%	0%	6%	5%	0%	0%	0%			
	A great deal / fair amount	27%	19%	30%	30%	12%	22%	25%	36%	46%	46%			
	c. Introduction of direct payments to tenants													
	1. A great deal	68%	66%	82%	58%	74%	73%	64%	66%	71%	78%			
	2. A fair amount	13%	19%	10%	12%	16%	13%	12%	18%	10%	14%			
	3. Not very much	11%	15%	9%	20%	10%	14%	17%	7%	13%	8%			
	4. Not at all	5%	0%	0%	11%	0%	0%	1%	9%	0%	0%			
5. Don't know	3%	0%	0%	0%	0%	0%	6%	0%	6%	0%				
	A great deal / fair amount	81%	85%	92%	70%	90%	86%	76%	84%	81%	92%			
	Base size:	232												

C1

How likely, if at all, do you think the following are to occur because of the introduction of the size criteria?

A fall in your total rental income

1. Very likely	50%	48%	57%	42%	53%	50%	45%	42%	54%	65%
2. Fairly likely	32%	41%	36%	30%	47%	41%	27%	49%	43%	19%
3. Not very likely	9%	4%	4%	7%	0%	10%	14%	6%	3%	14%
4. Not at all likely	8%	5%	3%	19%	0%	0%	13%	0%	0%	3%
5. Don't know	2%	3%	0%	3%	0%	0%	1%	2%	0%	0%

Very/ fairly likely 82% 89% 93% 72% 100% 91% 72% 91% 97% 84%

Increased difficulty in rent collection

1. Very likely	68%	72%	79%	60%	81%	79%	68%	66%	75%	93%
2. Fairly likely	22%	28%	21%	18%	19%	15%	13%	29%	25%	7%
3. Not very likely	5%	0%	0%	6%	0%	7%	10%	3%	0%	0%
4. Not at all likely	6%	0%	0%	16%	0%	0%	10%	0%	0%	0%
5. Don't know	*	0%	0%	0%	0%	0%	0%	2%	0%	0%

Very/ fairly likely 90% 100% 100% 78% 100% 94% 81% 95% 100% 100%

A rise in the level of arrears

1. Very likely	68%	65%	76%	55%	65%	79%	59%	61%	73%	84%
2. Fairly likely	22%	33%	24%	25%	35%	14%	22%	35%	27%	16%
3. Not very likely	5%	3%	0%	5%	0%	7%	10%	3%	0%	0%
4. Not at all likely	6%	0%	0%	16%	0%	0%	10%	0%	0%	0%
5. Don't know	*	0%	0%	0%	0%	0%	0%	2%	0%	0%

Very/ fairly likely 90% 98% 100% 80% 100% 93% 81% 96% 100% 100%

A change in allocations policy (e.g. prioritising under-occupiers wishing to move)

1. Very likely	55%	48%	60%	43%	40%	52%	48%	57%	58%	59%
2. Fairly likely	24%	26%	20%	22%	38%	27%	15%	33%	21%	24%
3. Not very likely	12%	12%	20%	17%	20%	19%	23%	8%	15%	18%
4. Not at all likely	6%	1%	0%	10%	2%	2%	8%	0%	7%	0%
5. Don't know	3%	14%	0%	8%	0%	0%	7%	2%	0%	0%

Very/ fairly likely 79% 74% 80% 65% 78% 79% 63% 90% 79% 83%

A change in allocations policy relating to the size criteria for working age households on housing benefit

1. Very likely	42%	38%	54%	35%	37%	50%	41%	43%	44%	51%
2. Fairly likely	27%	25%	27%	25%	42%	28%	24%	37%	29%	31%
3. Not very likely	16%	11%	12%	11%	14%	21%	19%	12%	20%	16%
4. Not at all likely	11%	8%	7%	19%	6%	2%	8%	4%	7%	3%
5. Don't know	5%	19%	0%	10%	0%	0%	8%	4%	0%	0%

Very/ fairly likely 69% 63% 81% 60% 79% 78% 65% 80% 73% 82%

A change in allocations policy relating to the size criteria for working age households that do not claim housing benefit

1. Very likely	26%	25%	28%	29%	9%	31%	30%	32%	34%	25%
2. Fairly likely	30%	33%	32%	22%	52%	38%	21%	35%	24%	33%
3. Not very likely	24%	16%	21%	17%	19%	24%	24%	25%	23%	30%
4. Not at all likely	15%	8%	17%	22%	19%	8%	18%	4%	20%	12%
5. Don't know	5%	19%	2%	10%	2%	0%	8%	5%	0%	0%

Very/ fairly likely 56% 58% 60% 51% 61% 69% 51% 67% 58% 58%

Re-classification of a significant number of properties to a smaller number of bedrooms

1. Very likely	3%	0%	0%	7%	2%	2%	0%	2%	0%	0%
2. Fairly likely	9%	3%	11%	7%	19%	14%	11%	14%	8%	18%
3. Not very likely	37%	32%	39%	22%	23%	36%	30%	28%	34%	40%
4. Not at all likely	46%	57%	43%	57%	56%	37%	55%	49%	50%	38%
5. Don't know	6%	8%	7%	8%	0%	12%	5%	7%	8%	5%

Very/ fairly likely 12% 3% 11% 14% 21% 16% 11% 16% 8% 18%

Base size:

210

C2	In the last 6 months, have the number of tenancies requesting a move as a result of under-occupation, increased, decreased or stayed the same?											
	Increased	43%	48%	58%	23%	42%	48%	31%	41%	55%	44%	
	Decreased	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	
	Stayed about the same	57%	52%	42%	77%	58%	52%	69%	59%	45%	56%	
D1	Base size:		210									
	How likely, if at all, do you think the following are to occur because of the introduction of the benefit/welfare cap?											
	A fall in your total rental income											
	1. Very likely	20%	16%	22%	23%	19%	29%	18%	12%	29%	30%	
	2. Fairly likely	29%	40%	28%	29%	17%	39%	27%	47%	30%	27%	
	3. Not very likely	35%	32%	45%	23%	57%	29%	34%	39%	35%	40%	
	4. Not at all likely	12%	12%	6%	15%	7%	3%	15%	1%	7%	3%	
	5. Don't know	4%	0%	0%	10%	0%	0%	7%	0%	0%	0%	
	Very/ fairly likely		49%	56%	50%	52%	36%	68%	45%	59%	59%	57%
	Increased difficulty in rent collection											
	1. Very likely	30%	20%	24%	36%	24%	42%	26%	21%	38%	37%	
	2. Fairly likely	33%	39%	41%	36%	19%	28%	33%	47%	33%	35%	
	3. Not very likely	26%	23%	22%	14%	37%	20%	23%	21%	22%	19%	
	4. Not at all likely	10%	18%	13%	15%	20%	10%	13%	12%	7%	10%	
5. Don't know	2%	0%	0%	0%	0%	0%	6%	0%	0%	0%		
Very/ fairly likely		63%	59%	65%	72%	43%	70%	59%	68%	71%	72%	
A rise in the level of arrears												
1. Very likely	30%	26%	29%	41%	24%	44%	27%	28%	42%	42%		
2. Fairly likely	32%	31%	34%	29%	12%	29%	29%	37%	28%	37%		
3. Not very likely	27%	34%	34%	23%	57%	27%	30%	33%	23%	21%		
4. Not at all likely	8%	9%	3%	8%	7%	5%	8%	0%	7%	0%		
5. Don't know	2%	0%	0%	0%	0%	0%	6%	2%	0%	0%		
Very/ fairly likely		62%	57%	63%	70%	36%	68%	56%	65%	70%	79%	
A change in allocations policy (e.g. prioritising those affected by the cap for internal transfers)												
1. Very likely	12%	8%	9%	16%	12%	6%	10%	10%	6%	15%		
2. Fairly likely	23%	18%	18%	21%	4%	14%	16%	24%	27%	29%		
3. Not very likely	37%	38%	53%	36%	62%	56%	33%	39%	51%	36%		
4. Not at all likely	22%	20%	21%	18%	22%	23%	31%	24%	11%	20%		
5. Don't know	6%	17%	0%	9%	0%	2%	9%	3%	5%	0%		
Very/ fairly likely		35%	26%	27%	37%	16%	20%	26%	34%	33%	44%	
D2	Base size:		232									
	What proportion of your tenants on housing benefit do you estimate will have their housing benefit payment reduced as a result of the introduction of the benefit/welfare cap?											
	No loss of housing benefit											
	None	7%	3%	7%	15%	0%	0%	3%	0%	11%	0%	
	1-49%	2%	0%	5%	0%	0%	4%	0%	3%	0%	0%	
	50-99%	74%	81%	70%	56%	55%	73%	73%	64%	78%	81%	
	100%	18%	16%	18%	29%	45%	23%	24%	33%	11%	19%	
	£1-£49 per week reduction in housing benefit											
	None	23%	16%	25%	29%	45%	30%	31%	36%	22%	19%	
	1-49%	71%	84%	63%	71%	55%	48%	66%	64%	58%	81%	
	50-99%	4%	0%	5%	0%	0%	23%	0%	0%	14%	0%	
	100%	2%	0%	7%	0%	0%	0%	3%	0%	5%	0%	
	£50-£99 per week reduction in housing benefit											
	None	68%	60%	56%	54%	74%	81%	64%	72%	66%	77%	
1-49%	27%	37%	45%	31%	20%	28%	36%	28%	23%	23%		
50-99%	5%	3%	0%	15%	0%	0%	0%	0%	6%	0%		
100%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%		
£100+ per week reduction in housing benefit												
None	86%	69%	83%	75%	100%	93%	81%	87%	90%	85%		
1-49%	13%	31%	17%	25%	0%	7%	19%	13%	4%	15%		
50-99%	1%	0%	0%	0%	0%	0%	0%	0%	6%	0%		
100%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%		
Base size:		109										

E1	How likely, if at all, do you think the following are to occur because of the shift to direct payment to tenants?										
A fall in your total rental income											
1. Very likely	61%	56%	68%	45%	61%	66%	46%	58%	57%	54%	
2. Fairly likely	17%	26%	20%	19%	29%	19%	26%	27%	23%	23%	
3. Not very likely	16%	9%	9%	26%	10%	15%	15%	15%	14%	21%	
4. Not at all likely	3%	10%	3%	6%	0%	0%	8%	0%	0%	2%	
5. Don't know	4%	0%	0%	5%	0%	0%	5%	0%	6%	0%	
Very/ fairly likely	78%	82%	88%	64%	90%	85%	72%	85%	80%	77%	
Increased difficulty in rent collection											
1. Very likely	73%	79%	92%	67%	84%	87%	60%	80%	74%	92%	
2. Fairly likely	17%	13%	8%	14%	16%	12%	20%	17%	20%	8%	
3. Not very likely	5%	0%	0%	13%	0%	1%	8%	4%	0%	0%	
4. Not at all likely	2%	7%	0%	5%	0%	0%	8%	0%	0%	0%	
5. Don't know	3%	0%	0%	0%	0%	0%	5%	0%	6%	0%	
Very/ fairly likely	90%	92%	100%	81%	100%	99%	80%	97%	94%	100%	
A rise in the level of arrears											
1. Very likely	71%	67%	74%	59%	71%	79%	59%	72%	66%	75%	
2. Fairly likely	18%	25%	26%	21%	24%	19%	20%	24%	27%	25%	
3. Not very likely	4%	0%	0%	9%	5%	1%	5%	4%	0%	0%	
4. Not at all likely	3%	7%	0%	5%	0%	0%	11%	0%	0%	0%	
5. Don't know	4%	0%	0%	5%	0%	0%	5%	0%	6%	0%	
Very/ fairly likely	89%	92%	100%	80%	95%	98%	79%	96%	93%	100%	
Your organisation having to provide more resource for things like money advice and arrears management											
1. Very likely	75%	79%	94%	69%	90%	88%	71%	94%	79%	91%	
2. Fairly likely	17%	12%	6%	18%	10%	10%	10%	4%	21%	9%	
3. Not very likely	6%	10%	0%	12%	0%	1%	12%	2%	0%	0%	
4. Not at all likely	1%	0%	0%	1%	0%	0%	1%	0%	0%	0%	
5. Don't know	2%	0%	0%	1%	0%	0%	5%	0%	0%	0%	
Very/ fairly likely	92%	91%	100%	87%	100%	98%	81%	98%	100%	100%	
E2	Base size: 225										
Which, if any, of these groups of tenants do you think should have the housing element of Universal Credit paid directly to their landlord? Tenants with/who are...											
1. Current/history of arrears	90%	89%	96%	89%	99%	99%	79%	82%	100%	96%	
2. Unsecured debt	44%	37%	28%	52%	36%	28%	36%	27%	44%	35%	
3. Drug/alcohol addiction or substance misuse	86%	87%	96%	84%	100%	97%	82%	83%	85%	94%	
4. Mental illness	87%	89%	96%	86%	99%	99%	83%	83%	87%	94%	
5. Previously homeless	44%	40%	36%	45%	54%	52%	35%	48%	35%	28%	
6. Living in short-term supported accommodation	67%	73%	79%	65%	83%	79%	69%	71%	64%	69%	
7. Living in long-term supported accommodation	61%	65%	71%	63%	77%	74%	58%	50%	59%	64%	
8. No bank account/direct debit capability	77%	66%	68%	72%	81%	81%	73%	73%	89%	78%	
9. Unemployed	29%	21%	15%	24%	17%	29%	20%	12%	32%	13%	
10. Other (please specify)	16%	32%	31%	28%	32%	26%	22%	32%	17%	31%	
11. None of the above	3%	0%	0%	5%	0%	0%	1%	7%	0%	0%	
12. Don't know	4%	7%	0%	5%	0%	0%	11%	4%	0%	0%	
E3	Base size: 232										
What proportion of your tenants (who receive at least partial Housing Benefit) pay their rent as follows..?											
The tenant receives the Housing Benefit and is responsible for paying the rent themselves											
None	42%	21%	37%	38%	45%	43%	40%	28%	37%	16%	
1-49%	50%	72%	51%	44%	46%	53%	47%	66%	55%	74%	
50-99%	4%	7%	7%	11%	9%	5%	6%	7%	6%	10%	
100%	5%	0%	4%	7%	0%	0%	8%	0%	3%	0%	
The tenant pays nothing themselves and the full Housing Benefit is paid direct to your organisation											
None	29%	31%	13%	46%	9%	17%	32%	17%	29%	12%	
1-49%	17%	11%	13%	17%	27%	6%	17%	12%	19%	5%	
50-99%	53%	58%	74%	37%	64%	74%	52%	71%	52%	83%	
100%	1%	0%	0%	0%	0%	3%	0%	0%	0%	0%	
Housing Benefit is paid direct to the landlord but the tenant is responsible for paying a shortfall or service charge on top											
None	10%	14%	16%	16%	15%	13%	17%	13%	3%	16%	
1-49%	58%	56%	71%	43%	61%	74%	52%	69%	66%	80%	
50-99%	19%	16%	12%	13%	25%	11%	18%	8%	24%	5%	
100%	14%	14%	2%	28%	0%	2%	12%	10%	7%	0%	
In some other way											
None	88%	82%	90%	90%	89%	73%	90%	86%	80%	86%	
1-49%	12%	15%	10%	9%	11%	27%	9%	14%	20%	14%	
50-99%	1%	3%	0%	1%	0%	0%	1%	0%	0%	0%	
100%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	
Base size: 170											

E4	And what proportion, if any, of your tenants are on housing benefit and do not have a bank account with the facility to pay a direct debit?												
	None	5%	0%	0%	11%	0%	1%	1%	7%	0%	0%		
	<10%	11%	21%	9%	18%	7%	6%	17%	16%	11%	8%		
	10-19%	7%	3%	5%	7%	0%	1%	6%	8%	1%	13%		
	20-29%	10%	13%	19%	7%	15%	17%	16%	9%	4%	15%		
	30-39%	2%	4%	3%	2%	0%	1%	1%	0%	0%	0%		
	40-49%	2%	0%	0%	0%	0%	0%	0%	9%	0%	1%		
	50-59%	3%	0%	0%	1%	0%	8%	6%	2%	0%	0%		
	60-69%	2%	0%	0%	0%	0%	0%	0%	2%	6%	0%		
	70-79%	3%	0%	10%	5%	10%	6%	0%	0%	6%	8%		
	80-89%	3%	0%	0%	5%	0%	6%	0%	0%	6%	0%		
	90% +	3%	0%	0%	1%	0%	0%	5%	2%	6%	0%		
	Don't know	51%	59%	54%	44%	68%	52%	42%	45%	58%	55%		
		Mean %	30%	14%	30%	23%	34%	39%	21%	21%	50%	27%	
	Base size:	232											
F1A	Are you able to quantify how much, if anything, your organisation as a whole has spent/will spend on additional resources to prepare for welfare reforms up to April 2013, and will spend for the period April 2013 to April 2014?												
	Staff costs - Up to April 2013												
	None	29%	29%	21%	25%	24%	22%	43%	7%	51%	21%		
	Under £10,000	3%	8%	8%	5%	0%	8%	5%	6%	1%	0%		
	£10,000 - £24,999	9%	6%	13%	3%	15%	9%	6%	7%	11%	26%		
	£25,000 - £49,999	9%	12%	3%	14%	5%	14%	6%	5%	5%	0%		
	£50,000 - £99,999	7%	4%	3%	2%	0%	9%	6%	8%	3%	3%		
	£100,000 - £199,999	5%	0%	1%	1%	0%	6%	1%	0%	1%	0%		
	£200,000+	3%	0%	0%	0%	2%	6%	1%	2%	3%	0%		
	Don't know	36%	42%	52%	50%	54%	26%	31%	66%	27%	51%		
		Mean (£)	£35,302	£13,898	£13,245	£14,913	£15,342	£89,362	£17,727	£36,835	£15,498	£13,741	
		Maximum	£648,987	£85,000	£100,833	£145,800	£200,000	£648,987	£270,000	£266,000	£229,291	£84,000	
		Base size:	232										
	IT costs (including new transaction methods) - Up to April 2013												
None	55%	51%	41%	45%	36%	58%	59%	25%	64%	47%			
Under £10,000	5%	4%	5%	4%	10%	9%	8%	6%	8%	1%			
£10,000 - £24,999	2%	3%	1%	2%	0%	1%	1%	2%	1%	0%			
£25,000 - £49,999	1%	0%	1%	0%	0%	1%	1%	2%	0%	1%			
£50,000 - £99,999	1%	0%	0%	0%	0%	4%	0%	0%	0%	0%			
£100,000 - £199,999	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%			
£200,000+	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%			
Don't know	36%	42%	52%	50%	54%	26%	31%	66%	27%	51%			
	Mean (£)	£2,536	£825	£1,418	£684	£259	£5,293	£1,478	£2,891	£426	£723		
	Maximum	£89,275	£20,750	£30,867	£13,000	£1,383	£89,275	£38,000	£31,726	£15,000	£27,414		
	Base size:	232											
Legal costs - Up to April 2013													
None	57%	55%	43%	47%	46%	69%	64%	21%	66%	48%			
Under £10,000	4%	2%	6%	1%	0%	4%	5%	8%	6%	0%			
£10,000 - £24,999	2%	1%	0%	2%	0%	0%	0%	0%	0%	1%			
£25,000 - £49,999	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%			
£50,000 - £99,999	*	0%	0%	1%	0%	1%	0%	0%	0%	0%			
£100,000 - £199,999	*	0%	0%	0%	0%	0%	0%	0%	1%	0%			
£200,000+	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%			
Don't know	36%	42%	52%	50%	54%	26%	31%	66%	27%	51%			
	Mean (£)	£1,434	£357	£123	£1,612	£0	£1,694	£149	£2,136	£1,545	£399		
	Maximum	£100,000	£10,908	£1,797	£71,092	£0	£75,000	£3,289	£15,000	£100,000	£15,000		
	Base size:	232											
Rent collection costs - Up to April 2013													
None	65%	53%	47%	48%	46%	62%	64%	24%	61%	49%			
Under £10,000	2%	1%	0%	3%	0%	1%	2%	3%	4%	0%			
£10,000 - £24,999	3%	2%	1%	0%	0%	6%	2%	5%	7%	0%			
£25,000 - £49,999	1%	0%	0%	0%	0%	1%	1%	0%	0%	0%			
£50,000 - £99,999	1%	0%	0%	0%	0%	2%	0%	2%	0%	0%			
£100,000 - £199,999	1%	2%	0%	0%	0%	0%	0%	0%	0%	0%			
£200,000+	1%	0%	0%	0%	0%	1%	0%	0%	1%	0%			
Don't know	28%	42%	52%	50%	54%	26%	31%	66%	27%	51%			
	Mean (£)	£5,503	£4,405	£378	£302	£0	£6,851	£1,326	£4,772	£10,259	£0		
	Maximum	£700,000	£100,000	£13,719	£8,000	£0	£200,000	£44,285	£56,715	£700,000	£0		
	Base size:	232											

Other associated costs - Up to April 2013											
None	51%	53%	38%	42%	34%	45%	54%	23%	48%	40%	
Under £10,000	8%	2%	6%	4%	12%	20%	8%	7%	19%	8%	
£10,000 - £24,999	5%	1%	4%	1%	0%	4%	1%	3%	4%	0%	
£25,000 - £49,999	4%	2%	0%	2%	0%	2%	3%	0%	3%	1%	
£50,000 - £99,999	2%	0%	0%	1%	0%	1%	3%	2%	0%	0%	
£100,000 - £199,999	1%	0%	0%	0%	0%	1%	1%	0%	0%	0%	
£200,000+	*	0%	0%	0%	0%	0%	0%	0%	0%	0%	
Don't know	28%	42%	52%	50%	54%	26%	31%	66%	27%	51%	
Mean (£)	£8,452	£1,220	£1,935	£16,381	£627	£6,041	£6,757	£5,203	£2,723	£1,414	
Maximum	£1,350,000	£25,000	£23,000	£1,093,500	£7,500	£135,000	£256,500	£64,362	£28,661	£45,000	
Base size:	232										
All costs combined - Up to April 2013											
None	22%	24%	16%	23%	21%	13%	41%	7%	36%	20%	
Under £10,000	3%	9%	8%	5%	4%	11%	7%	6%	10%	1%	
£10,000 - £24,999	7%	6%	17%	3%	15%	11%	1%	3%	17%	0%	
£25,000 - £49,999	12%	10%	1%	13%	5%	16%	10%	7%	4%	26%	
£50,000 - £99,999	12%	5%	5%	5%	0%	10%	2%	6%	3%	1%	
£100,000 - £199,999	9%	4%	1%	1%	0%	6%	2%	2%	0%	1%	
£200,000+	6%	0%	1%	1%	2%	6%	3%	3%	0%	0%	
Don't know	28%	42%	52%	50%	54%	26%	31%	66%	27%	51%	
Mean (£)	£53,227	£20,706	£17,099	£33,893	£16,229	£79,231	£27,436	£51,837	£30,451	£16,266	
Maximum	£1,530,000	£120,000	£145,419	£1,239,300	£207,500	£924,000	£290,700	£276,000	£905,000	£144,000	
Base size:	232										
Staff costs - 2013-2014											
None	27%	28%	24%	28%	23%	23%	48%	16%	33%	17%	
Under £10,000	4%	6%	14%	4%	2%	13%	5%	7%	11%	0%	
£10,000 - £24,999	5%	4%	3%	1%	0%	8%	3%	0%	3%	13%	
£25,000 - £49,999	7%	7%	8%	11%	11%	4%	4%	3%	3%	11%	
£50,000 - £99,999	6%	9%	5%	4%	5%	2%	2%	6%	5%	4%	
£100,000 - £199,999	4%	2%	0%	1%	0%	9%	4%	1%	1%	0%	
£200,000+	3%	0%	0%	1%	2%	5%	3%	2%	3%	0%	
Don't know	45%	44%	47%	51%	58%	36%	31%	63%	45%	55%	
Mean (£)	£47,289	£20,635	£12,116	£23,467	£25,899	£68,793	£24,261	£33,597	£23,102	£20,637	
Maximum	£831,000	£100,000	£65,000	£486,000	£300,000	£640,804	£464,105	£257,189	£229,291	£90,000	
Base size:	232										
IT costs (including new transaction methods) - 2013-2014											
None	40%	41%	45%	42%	34%	41%	57%	17%	37%	41%	
Under £10,000	5%	10%	5%	2%	7%	11%	3%	11%	13%	1%	
£10,000 - £24,999	7%	5%	1%	3%	2%	6%	6%	5%	5%	1%	
£25,000 - £49,999	2%	0%	0%	1%	0%	2%	3%	5%	1%	0%	
£50,000 - £99,999	2%	0%	0%	1%	0%	4%	0%	0%	0%	1%	
£100,000 - £199,999	*	0%	1%	0%	0%	0%	0%	0%	0%	0%	
£200,000+	*	0%	0%	0%	0%	0%	0%	0%	0%	0%	
Don't know	45%	44%	47%	51%	58%	36%	31%	63%	45%	55%	
Mean (£)	£5,563	£1,638	£4,623	£3,293	£1,037	£6,367	£2,455	£6,521	£2,401	£2,052	
Maximum	£224,000	£20,750	£153,650	£80,000	£10,000	£50,000	£41,538	£40,000	£25,000	£54,828	
Base size:	232										
Legal costs - 2013-2014											
None	40%	46%	36%	40%	36%	44%	53%	20%	36%	37%	
Under £10,000	5%	7%	14%	2%	2%	13%	9%	12%	14%	1%	
£10,000 - £24,999	6%	3%	3%	4%	5%	6%	2%	0%	2%	6%	
£25,000 - £49,999	3%	0%	0%	3%	0%	0%	5%	5%	0%	0%	
£50,000 - £99,999	*	0%	0%	0%	0%	1%	1%	0%	3%	0%	
£100,000 - £199,999	1%	0%	1%	1%	0%	0%	0%	0%	1%	0%	
£200,000+	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	
Don't know	45%	44%	47%	51%	58%	36%	31%	63%	45%	55%	
Mean (£)	£6,889	£1,341	£4,716	£5,325	£1,271	£4,246	£3,977	£4,098	£8,073	£2,169	
Maximum	£177,000	£22,215	£121,411	£144,785	£10,000	£85,000	£55,385	£34,615	£125,000	£15,000	
Base size:	232										
Rent collection costs - 2013-2014											
None	36%	35%	31%	37%	28%	36%	50%	23%	31%	30%	
Under £10,000	3%	13%	17%	7%	7%	1%	8%	8%	11%	6%	
£10,000 - £24,999	6%	4%	0%	3%	5%	12%	2%	5%	10%	6%	
£25,000 - £49,999	4%	2%	3%	1%	2%	5%	4%	0%	0%	1%	
£50,000 - £99,999	3%	0%	0%	1%	0%	8%	2%	0%	0%	1%	
£100,000 - £199,999	2%	2%	3%	1%	0%	0%	3%	2%	3%	0%	
£200,000+	1%	0%	0%	0%	0%	3%	0%	0%	1%	0%	
Don't know	45%	44%	47%	51%	58%	36%	31%	63%	45%	55%	
Mean (£)	£19,308	£6,866	£9,361	£4,994	£3,717	£23,922	£9,445	£9,751	£23,780	£6,547	
Maximum	£900,000	£100,000	£158,451	£100,000	£25,000	£345,000	£162,900	£152,175	£900,000	£75,000	
Base size:	232										

F1B

Other associated costs - 2013-2014											
None	43%	50%	43%	44%	36%	48%	54%	29%	52%	32%	
Under £10,000	4%	3%	5%	2%	5%	6%	3%	4%	0%	5%	
£10,000 - £24,999	3%	2%	5%	1%	2%	4%	5%	1%	1%	0%	
£25,000 - £49,999	2%	2%	0%	1%	0%	1%	1%	1%	3%	0%	
£50,000 - £99,999	2%	0%	0%	0%	0%	2%	3%	0%	0%	6%	
£100,000 - £199,999	1%	0%	0%	1%	0%	2%	0%	0%	0%	1%	
£200,000+	1%	0%	0%	1%	0%	0%	2%	0%	0%	0%	
Don't know	45%	44%	47%	51%	58%	36%	31%	63%	45%	55%	
Mean (£)	£15,678	£1,155	£2,134	£18,657	£717	£7,737	£14,123	£23,334	£1,683	£10,423	
Maximum	£1,500,000	£25,000	£23,000	£1,215,000	£10,000	£135,000	£369,192	£472,808	£28,661	£100,000	
Base size:	232										
All costs combined - 2013-2014											
None	22%	19%	18%	25%	23%	22%	45%	14%	24%	17%	
Under £10,000	4%	10%	14%	3%	0%	6%	7%	4%	9%	0%	
£10,000 - £24,999	5%	6%	5%	2%	2%	5%	3%	4%	5%	13%	
£25,000 - £49,999	5%	5%	7%	10%	11%	11%	1%	4%	6%	5%	
£50,000 - £99,999	6%	11%	5%	3%	0%	1%	4%	3%	8%	0%	
£100,000 - £199,999	8%	6%	4%	4%	5%	6%	5%	6%	1%	9%	
£200,000+	6%	0%	1%	2%	2%	12%	5%	2%	3%	1%	
Don't know	45%	44%	47%	51%	58%	36%	31%	63%	45%	55%	
Mean (£)	£94,728	£316	£32,950	£54,734	£32,641	£111,066	£52,873	£74,902	£59,038	£41,829	
Maximum	£2,100,000	£1,200	£433,512	£1,701,000	£345,000	£973,000	£742,805	£900,702	£1,135,000	£265,000	
Base size:	232										
Do you expect your rent arrears to increase, decrease or stay the same following the introduction of welfare reforms?											
Increase	84%	93%	100%	68%	95%	92%	81%	87%	100%	100%	
Decrease	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	
Stay the same	16%	7%	0%	32%	5%	8%	19%	13%	0%	0%	
Base size:	232										
If increase or decrease, by what percentage do you expect your rent arrears to increase/decrease?											
Increase											
Under 25%	21%	19%	24%	21%	18%	36%	28%	20%	25%	20%	
25-49%	12%	9%	8%	8%	16%	14%	9%	15%	6%	1%	
50-74%	22%	12%	23%	14%	23%	20%	20%	10%	24%	21%	
75-99%	5%	2%	0%	2%	0%	1%	1%	6%	1%	14%	
100%+	15%	9%	14%	14%	12%	10%	13%	9%	9%	9%	
Don't know	25%	49%	32%	41%	32%	20%	29%	40%	36%	34%	
Mean %	51%	44%	48%	48%	42%	39%	42%	48%	45%	53%	
Base size:	211										

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G1	Which, if any, or these changes is your organisation making or planning to make as a result of welfare reform?										
	Additional assistance										
	1. Providing additional money advice	76%	81%	90%	64%	79%	77%	81%	75%	82%	80%
	2. Providing more resource for arrears management	62%	76%	71%	57%	59%	74%	53%	58%	68%	60%
	3. Providing more resource to help tenants into work	49%	59%	63%	43%	42%	58%	49%	58%	56%	44%
	4. Providing additional advice/assistance to applicants for housing	61%	65%	73%	48%	73%	74%	44%	56%	77%	53%
	Additional intelligence.										
	5. Undertaking further customer analysis to identify and target under-occupiers	66%	81%	91%	46%	80%	83%	57%	64%	75%	85%
	Policy responses:										
	6. Changing policy to stop any new letting where the tenant would under-occupy	46%	49%	54%	34%	40%	51%	40%	43%	51%	60%
	7. Encouraging people to consider taking a lodger	30%	43%	36%	21%	20%	23%	26%	24%	20%	40%
	8. Amending arrears policy to be more flexible/lenient where arrears have arisen because of welfare reform	28%	41%	37%	30%	30%	41%	23%	28%	25%	18%
	9. Amending arrears policy to take speedier action to avoid arrears arising through welfare reform	56%	51%	51%	47%	53%	62%	49%	51%	57%	65%
	10. Amending arrears policy to allow tenants whose benefit has reduced as a result of welfare reform to carry a certain level of arrears until a viable alternative (e.g. downsizing) can be obtained	26%	31%	33%	27%	29%	33%	20%	28%	14%	24%
	Strategic response:										
	11. Changing the planned development programme	22%	17%	17%	11%	25%	19%	17%	13%	15%	30%
	12. Shift towards housing tenants who are in work	12%	13%	11%	8%	2%	19%	10%	7%	9%	3%
	13. Shift towards housing pension age tenants	5%	6%	0%	1%	0%	6%	0%	5%	6%	0%
	14. Other	14%	20%	19%	28%	16%	10%	19%	26%	14%	15%
		Base size:	232								
G2	Which of these statements best describe how much your organisation has thought about the kinds of risks or opportunities welfare reform changes could present?										
	1. We haven't thought at all about welfare reform, and don't plan to	3%	0%	0%	5%	0%	0%	3%	7%	0%	0%
	2. We haven't thought about welfare reform, but plan to in the future	*	0%	0%	0%	0%	1%	0%	0%	0%	0%
	3. We have begun looking at it, but are just getting started	12%	2%	12%	3%	10%	12%	13%	18%	28%	8%
	4. We have looked at present and future risks and opportunities and thought about what to do about them	18%	15%	3%	31%	10%	8%	15%	10%	6%	6%
	5. We have looked at present and future risks and opportunities, identified priorities and have started acting on these	36%	45%	43%	36%	36%	26%	32%	26%	29%	62%
	6. We have comprehensively assessed current and future risks and opportunities, and have fully planned actions, are taking action on priorities and made this part of the way we plan generally	22%	18%	22%	10%	27%	39%	27%	20%	26%	8%
	7. We have comprehensively assessed present and future risks and opportunities, have fully planned and taken action, made it part of how we plan and systematically monitor and implement our actions	7%	20%	20%	12%	16%	14%	11%	17%	10%	15%
	8. Don't know	2%	0%	0%	5%	0%	0%	0%	2%	0%	0%
		Base size:	232								
H2	in this survey again over the coming months to follow-up on welfare reform related issues as they arise. Would you be happy to be contacted again as part of this research?										
	Yes	84%	90%	91%	77%	90%	90%	79%	82%	93%	79%
	No	16%	10%	9%	23%	10%	10%	21%	18%	7%	21%
		Base size:	232								