

Universal Credit Survey Results: Q4 2017/18

June 2018

1. Summary

This report presents the results of a survey to understand any impact of Universal Credit (UC) on housing associations. It was run by the National Housing Federation in April/May 2018 with figures provided for 31 March 2018.

The key findings were:

- We received a total of 60 valid responses from members of the Federation to the survey with a further three responses from ALMOs. The total responses were 61 complete (97%) and 2 partial (3%)¹.
- There were a total of 1,067,395 tenancies across 62 organisations. Of these 51,214 were known to be paid using Universal Credit (4.8%).
- For Q4 2017/18, a total of 67.9% of UC tenancies were in arrears and 36.5% of non-UC tenancies as of 31 March 2018.
- As of 31 March 2018, these 22 housing associations had a median average arrears for UC claimants of £589.95 (min. £260.59, max. £1,173.50) and for non-UC tenants in arrears it was £364.34 (min. £126.08, max. £722.27).
- Looking at comparison data for 11 organisations who responded to both the Q3 and Q4 2017/18 survey, the median average arrears for UC claimants rose from £651.76 in Q3 2017/18 to £689.00 in Q4, with median average arrears for non-UC tenants falling from £409.03 to £378.87.
- When asked about historic arrears, 12 organisations were able to provide figures on historic arrears for claimants. This showed that 5,523 of 6,034 (91.5%) UC tenants were in arrears prior to their claim.
- For organisations where data was available, there was no difference between proportion of UC and non-UC tenants at risk of eviction. 13 organisations provided data for both, showing that 1,463 UC tenants were at risk of eviction (14.7% of all known UC claimants, n=9,962) and 23,047 non-UC claimants (14.2% of all non-UC claimants, n=162,403).
- Respondents operating under Live Service were most happy with applying for an APA MPTL/TPD (49%, n=51, were satisfied or very satisfied). They were least satisfied with the helpline (38%, n=50, were dissatisfied or very dissatisfied) and receipt of APA payments (385, n= 50, were dissatisfied or very dissatisfied).
- In terms of Full Service, respondents were most satisfied with partnership managers and the housing verification process. Again, receipt of APAs was an area for concern – over half were

¹ Where two or more responses were received from organisations, the first complete response was used.

dissatisfied or very dissatisfied, with the journal service and receipt of new claim notification letters also being cause for dissatisfaction.

- With regard to claimant letters, survey answers showed that over a third were receiving as many letters as needed, but a fifth were receiving too few.
- Advance on the first payment is the area landlords believe tenants to be most satisfied with and least satisfied with the information/advice about claiming UC and payment of UC.
- Welfare advice and issuing of food bank vouchers had the largest reported increase in demand from those who responded. Staff resources in relation to rent collection had increased, but the demand for other services had not greatly changed from Q3 to Q4.
- When asked about changing costs associated with rent collection, most respondents said they had stayed about the same compared to this time last year. Two fifths of associations said that these had increased, and 5% said they had greatly increased.
- Commenting on rent collection costs, themes focused on changes to income/rent collection or changes to their arrears policy. Landlords talked about increasing use of automation (such as reminder texts to customers) and increasing staff numbers to provide advice and support as tenants move onto and claim UC and to work through more complex claims by tenants.
- Other comments given on UC related to the design of the system (particularly issues with APAs and explicit consent), working with customers on UC (including issues of engagement and tenants understanding that they are now responsible for paying rent), inconsistent knowledge and advice from DWP staff, and a desire for wider rollout of the landlord portal and trusted partner status.

2. Introduction

The purpose of the survey is to understand any impact of UC on housing associations' rent collection and wider services. It also seeks feedback on the UC service, including APAs, receipt of payments, support systems and communication.

All results are reported anonymously. Totals are given for those who answered the questions (not including those where responses are missing). The reported findings are not necessarily representative of all housing associations and percentages may not add up to 100 due to rounding.

3. Who responded

We received a total of 60 valid responses from members of the Federation to the survey with a further three responses from ALMOs. The total responses were 61 complete (97%) and 2 partial (3%)². Members who responded represented 38% of all stock. Two members had recently merged, but figures given were for subsidiaries rather than the group, so were included separately.

Most organisations who responded had their headquarters in the North West (27%, n=63), followed by the South West (14%, n=63). A more detailed breakdown can be seen in Table 1.

² Where two or more responses were received from organisations, the first complete response was used.

Table 1 Response by region

| Region within which headquarters are located | Number | Percent |
|--|--------|---------|
| North West | 17 | 27% |
| South West | 9 | 14% |
| West Midlands | 8 | 13% |
| London | 8 | 13% |
| South East | 7 | 11% |
| Yorkshire and Humber | 6 | 10% |
| East | 4 | 6% |
| North East | 2 | 3% |
| East Midlands | 2 | 3% |
| Total | 63 | 100% |

Mainly medium to large-sized organisations responded, with around a fifth of 2,500-4,999 and almost a quarter of associations who owned 20,000-49,999. Again, a more detailed breakdown is available in Table 2.

Table 2 Response by size of organisation

| Size of organisation (own or manage) | Number | Percent |
|--------------------------------------|--------|---------|
| <1,000 | 5 | 8% |
| 1,000-2,499 | 3 | 5% |
| 2,500-4,999 | 12 | 19% |
| 5,000-9,999 | 10 | 16% |
| 10,000-19,999 | 9 | 14% |
| 20,000-49,999 | 14 | 22% |
| 50k+ | 6 | 10% |
| No stock info | 4 | 6% |
| Total | 63 | 100% |

There was a fairly even split for whether organisations were traditional/managing or formed from a large scale voluntary transfer (LSVT), as can be seen in Table 3. A small number of organisations provided supported housing (14%, n=63), as seen in Table 4.

Table 3 Response according to whether Large Scale Voluntary Transfer (LSVT), part-LSVT or traditional/managing association

| | Count | Percent |
|-------------------------|-------|---------|
| LSVT | 22 | 35% |
| Mixed Group | 12 | 19% |
| Traditional or managing | 22 | 35% |

| | | |
|--|----|-----|
| ALMO | 6 | 10% |
| Subsidiary (Group parent already included) | 1 | 1% |
| Total | 63 | 10 |

Table 4 Response by whether provider or manager of supported housing

| | Count | Percent |
|------------------------------------|-------|---------|
| Supported housing provider/manager | 9 | 14% |
| No supported housing | 54 | 86% |
| Total | 63 | 100% |

Most organisations who responded were in both live and full service areas (71%, n=63), followed by Full Service only (16%, n=63) and finally Live Service only (13%, n=63).

Given that most respondents had their headquarters in the North West, it is difficult to present a regional picture. Where possible, a more detailed breakdown of results by size or stock has been provided.

4. Figures on Universal Credit claimants, arrears and APAs

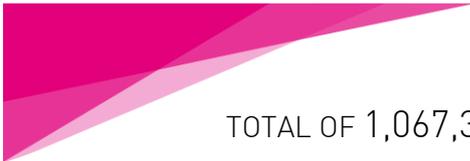
This section presents the first part of the survey on numbers of tenants claiming UC, level of rent arrears and Alternative Payment Arrangements.

4.1 Tenants claiming Universal Credit

There were a total of 1,067,395 tenancies across 62 organisations. Of these 51,214 were known to be paid using Universal Credit (4.8%). 54 organisations, were able to give figures on number of new claims for UC this quarter – 21% of all UC rent accounts were a new claim this quarter (9,711 new claims for 46,264 rent accounts known to be paid with UC).

4.2 Rent arrears

About a third of respondents (22 of 63) were able to give details of both UC and non-UC rent accounts in arrears at 31 March 2018. For Q4 2017/18 a total of 67.9% of UC tenancies were in arrears and 36.5% of non-UC tenancies as of 31 March 2018. When looking at percentage of tenants in arrears across these organisations, a median of 70.3% of UC tenancies (min. 35.9%, max. 93.0%) were in arrears compared to a median of 31.6% of non-UC tenancies (min. 11.2%, max. 58.2%).



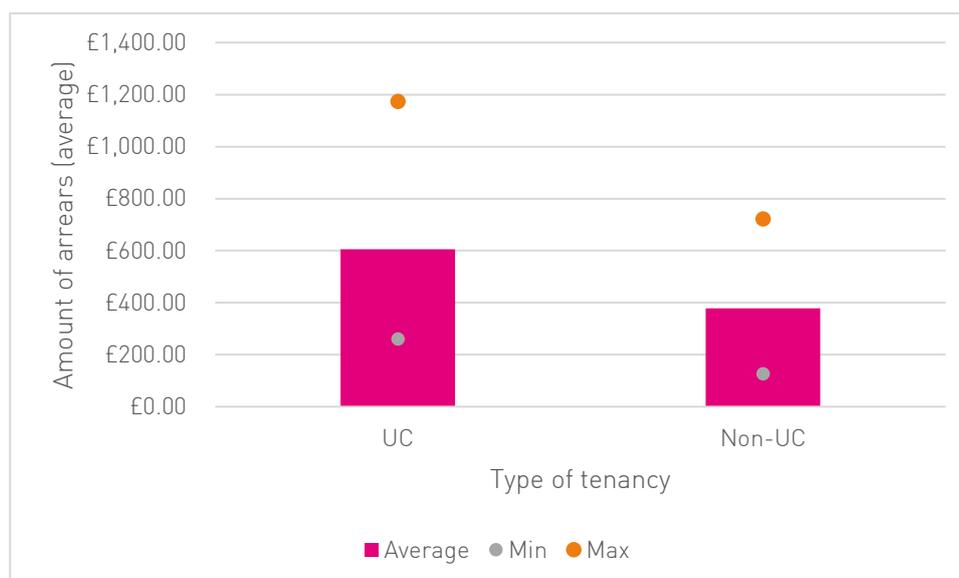
TOTAL OF 1,067,395 TENANCIES
ACROSS 62 ORGANISATIONS. OF THESE,
51,214 WERE KNOWN TO BE PAID USING
UNIVERSAL CREDIT (4.8%)

Table 5 Rent accounts in arrears as of 31 March 2018 (data from 22 organisations)

| Answer | Count | Percentage of tenancies | Median % in arrears | Minimum % of tenants in arrears | Maximum % of tenants in arrears |
|---|---------|--|---------------------|---------------------------------|---------------------------------|
| Number of tenants on UC in arrears on 31 March 2018 | 13,562 | 67.9% (total of 19,972 UC tenancies) | 70.3% | 35.9% | 93.0% |
| Number of tenants NOT on UC in arrears on 31 March 2018 | 123,934 | 36.5% (total of 339,128 of non-UC tenancies) | 31.6% | 11.2% | 58.2% |

As of 31 March 2018, these 22 housing associations had a median average arrears for UC claimants of £589.95 (min. £260.59, max. £1,173.50) and for non-UC tenants in arrears it was £364.34 (min. £126.08, max. £722.27) – see Figure 1.

Figure 1 Average arrears for UC and non-UC tenants (data from 22 organisations)

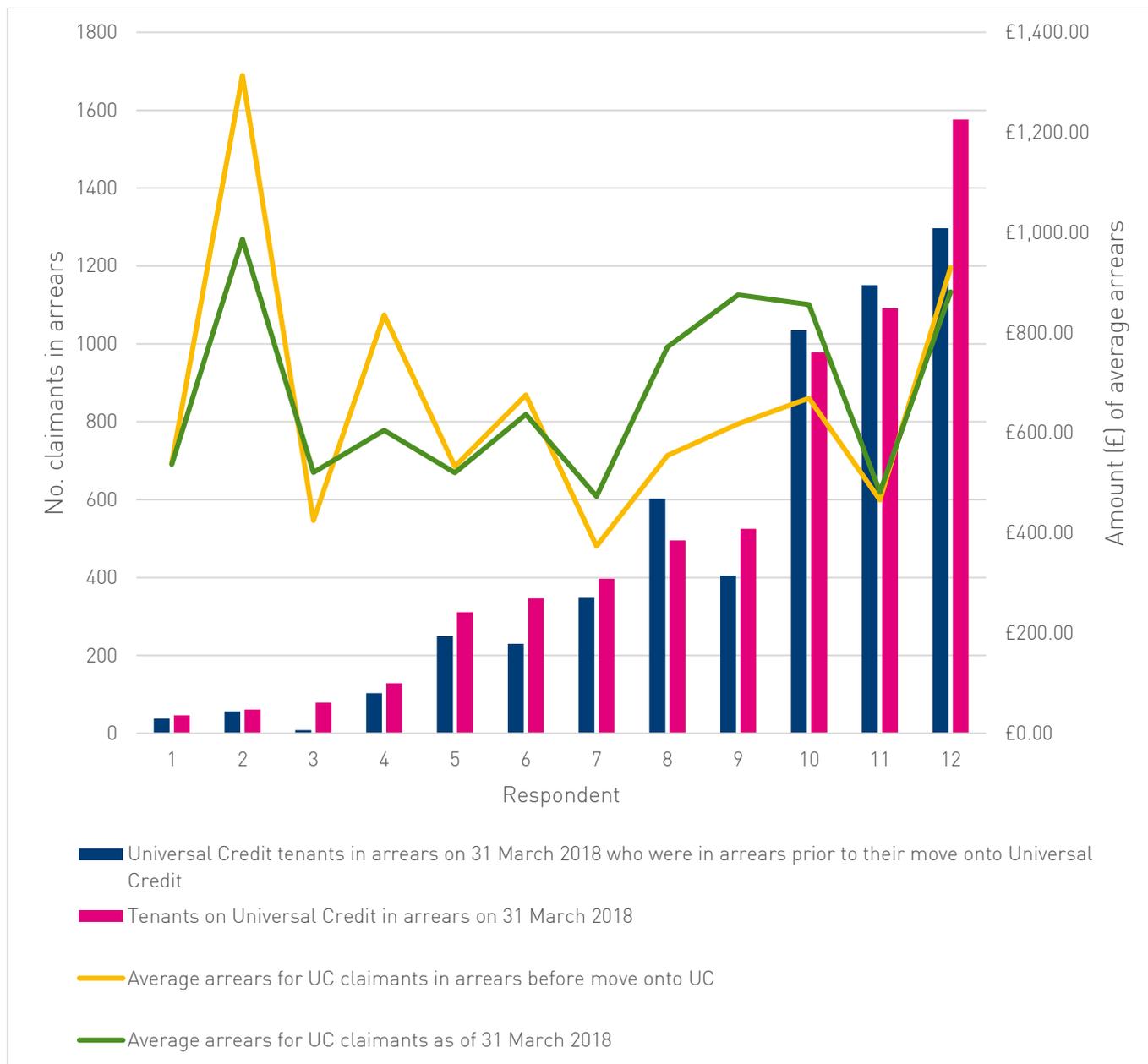


When asked about historic arrears, 12 organisations were able to provide figures on historic arrears for claimants. This showed that 5,523 of 6,034 UC tenants were in arrears prior to their claim (91.5%) with a total arrears of £3,621,421.74 prior to a claim, compared to a total arrears for all UC claimants of £4,367,843.62. The median average arrears across all 12 associations increased once a claim was made – from £586.26 (min. £373.72, max. £1,313.83) to £621.16 (min. £473.06, max. £987.05). This does not mean that all 12 organisations saw their average arrears rise after a claim; five organisations saw their average arrears fall.

Figure 2 shows how complicated the picture of historic/current arrears is. Some saw the number of tenants in arrears reduce after claiming UC, even if the total arrears figure rose (so higher average arrears for UC claimants in arrears). Some saw both the number of tenants and level of arrears rise,

one the number of tenants in arrears rise, but the total arrears figure fall, and some saw both the number of tenants in arrears and level of arrears fall after a claim.

Figure 2 UC claimant numbers with historic and current arrears



Looking at comparison data for 11 organisations who responded to both the Q3 and Q4 2017/18 survey, the total arrears for UC claimants rose from Q3 to Q4. The total amount of arrears for UC tenancies has grown from £5,163,726.62 to £5,436,699.96. In general, however, while there has been a 10% increase in UC claimants in arrears in Q4 when compared to Q3 (from 6,292 to 6,948), this is less of a rise than the 19.3% increase in UC tenants (from 8,396 to 10,016). Even as the number of claimants rise, the number of claimants in arrears is not increasing at the same rate.

Ten of the 11 organisations had fewer UC tenants in rent arrears as a percentage of total UC tenants (though the median remained at 69% of UC claimants in arrears). There was a fall in non-UC claimants from a median of 38% in arrears in Q3 to 33% in Q4. The median average arrears for UC claimants rose from £651.76 in Q3 2017/18 to £689.00 in Q4, with median average arrears for non-UC tenants falling from £409.03 to £378.87. This means median average arrears for UC claimants are higher than for those paying through housing benefit or other means.

We had 24 responses to the question of total arrears as a percentage of rent owed at 31 March 2018 2017. For UC claimants, the median total arrears as a percentage of rent owed was 8.15% (min. 0.11%, max. 43.8%). For non-UC tenants, the median was lower at 3.87% (min. 0.80%, max. 98.0%).

4.3 Alternative payment arrangements

Just under half of respondents (29 organisations) gave data on the number of APAs. For these respondents, 64.9% of all their UC claimants had an APA.

For third party deductions (TPD), fewer organisations gave figures here (23 organisations). Of these organisations, a fifth of UC tenants in arrears had a TPD for rent arrears (20.7%, 2,414 TPDs across 11,658 UC claimants in arrears or 14.1% of all UC tenancies, n=17,112).

It is not possible to track changes in the number of APAs across the surveys as the Q3 survey asked for number of APAs and TPDs, but this was separated for the Q4 survey.

Table 6 Alternative payment arrangements as a Managed Payment to landlords (MPTL) for the housing element of their UC and level of arrears as of 31 March 2018

| Answer | Count | Percentage |
|---|--|--|
| Number of APAs (data from 29 organisations) | 12,579 APAs for UC claimants | 64.9% of all UC claimants have APAs (total 19,379) |
| Rent arrears by APAs (data from 19 organisations) | £2,922,122.06 across 3,735 APAs – average arrears £782.36 | 25.9% of all UC claimants have APAs (n=14,403) 37.8% of UC tenants in arrears have an APA (n=9,867) |
| Rent arrears by UC paid directly to claimant (data from 19 organisations) | £3,975,614.36 across 10,668 tenancies (14,403 UC tenants – 3,735 APAs) – average arrears £372.67 | |

5. Universal Credit and risk of eviction

For organisations where data was available, there was no difference between proportion of UC and non-UC tenants at risk of eviction. 13 organisations provided data for both, showing that 1,463 UC tenants were at risk of eviction (14.7% of all known UC claimants, n=9,962) and 23,047 non-UC

claimants (14.2% of all non-UC claimants, n=162,403). These organisations largely came from the south west, with a mix of sizes and LSVT/traditional.

Where data is available (six organisations), nearly a third (31.6%) of those facing eviction were facing eviction prior to their UC claim – of 421 UC tenants facing eviction on 31 March 2018, 133 of these were facing eviction before their UC claim. 10.1% of all UC claimants (n=4,168) were facing eviction across these six organisations, with 3.2% facing eviction prior to their move onto UC.

Six organisations could provide data on risk of evictions in both December 2017 and March 2018. This shows that for these organisations UC claimants were more likely to be at risk of eviction than non-UC. In December 2017, 6.4% of UC claimants and 1.2% of non-UC claimants were at risk of eviction. In March 2018, this rose to 13.0% of UC claimants and 1.7% of non-UC claimants.

Table 7 Tenancies at risk of eviction as of 31 March 2018 (data from 13 organisations)

| Answer | Count | Percentage of UC/non UC tenancies |
|---|--------|-----------------------------------|
| Number of tenants known to be on UC | 1,463 | 14.7% (n=9,962) |
| Number of tenants known to NOT be claiming UC | 23,047 | 14.2% (n=162,403) |

6. Service feedback

6.1 Feedback on UC service

Respondents who were operating under Live Service and answered the question were most happy with applying for an APA MPTL/TPD (49%, n=51, were satisfied or very satisfied). They were least satisfied with the helpline (38%, n=50, were dissatisfied or very dissatisfied) and receipt of APA payments (385, n= 50, were dissatisfied or very dissatisfied).

Table 8 Satisfaction with the following aspects of Live Service in Q4 2017/18

| | Very dissatisfied | Dissatisfied | Neutral | Satisfied | Very satisfied | Not relevant |
|--|-------------------|--------------|---------|-----------|----------------|--------------|
| Applying for APA MPTL/TPD (n=51) | 2% | 16% | 28% | 37% | 12% | 6% |
| Housing verification process (n=51) | 2% | 16% | 26% | 33% | 12% | 12% |
| Escalation line (n=48) | 8% | 15% | 29% | 29% | 10% | 8% |
| Email address into the service centre (n=50) | 4% | 16% | 38% | 28% | 4% | 10% |
| Receipt of APA MPTL/TPD payments (n=50) | 12% | 26% | 26% | 24% | 6% | 6% |
| UC helpline (n=50) | 10% | 28% | 32% | 22% | 2% | 6% |
| Receipt of new claim notification letters (n=50) | 12% | 24% | 26% | 22% | 4% | 12% |

In terms of Full Service, respondents were most satisfied with partnership managers and the housing verification process, where over half of the 54 respondents were satisfied or very satisfied. Again, receipt of APAs was an area for concern – over half were dissatisfied or very dissatisfied, with the journal service and receipt of new claim notification letters being cause for dissatisfaction. Further comments on experiences here were given later in the survey (see Section 8). With regard to claimant letters, survey answers showed that over a third were receiving as many letters as needed, but a fifth were receiving too few (see Table 10Table 1).

Table 9 Satisfaction with the following aspects of Full Service in Q4 2017/18

| | Very dissatisfied | Dissatisfied | Neutral | Satisfied | Very satisfied | Not relevant |
|--|-------------------|--------------|---------|-----------|----------------|--------------|
| Housing verification process (n=54) | 2% | 13% | 15% | 35% | 30% | 6% |
| Applying for APA MPTL/TPD (n=54) | 2% | 20% | 19% | 31% | 22% | 6% |
| Partnership managers (n=53) | - | 8% | 17% | 43% | 23% | 9% |
| Receipt of new claim notification letters (n=53) | 8% | 17% | 19% | 23% | 13% | 21% |
| Landlord portal (n=52) | 4% | 8% | 12% | 33% | 13% | 31% |
| Receipt of APA MPTL/TPD payments (n=52) | 21% | 35% | 10% | 21% | 8% | 6% |
| Journal service (n=50) | 6% | 14% | 38% | 18% | 6% | 18% |

Table 10 Number of verification letters per claimant received in Q4 2017/18

| Answer | Count | Percentage |
|--------------------------------|-------|------------|
| None received | 8 | 14% |
| Not enough per claimant | 12 | 21% |
| As many as needed per claimant | 21 | 36% |
| A few too many per claimant | 13 | 22% |
| Far too many per claimant | 4 | 7% |
| Total | 58 | 100% |

6.2 Service feedback – claimants

Advance on the first payment is the area landlords believe tenants to be most satisfied with. As borne out in later comments, respondents said tenants were not happy with the information and advice about claiming UC and payment of UC. One respondent, however, said that they only hear from a tenant when they have a problem or issue, so there may be other tenants who have no issues with UC.

Table 11 Generally how satisfied believe tenants have been with the following UC services in Q4 of 2017/18

| Answer | Very dissatisfied | Dissatisfied | Neutral | Satisfied | Very satisfied | Don't know |
|---|-------------------|--------------|---------|-----------|----------------|------------|
| Advance on first payment (n=62) | 2% | 16% | 31% | 21% | 3% | 27% |
| Information and advice about claiming UC (n=62) | 8% | 37% | 19% | 19% | - | 16% |
| Making a new claim (n=62) | 5% | 19% | 37% | 18% | - | 21% |
| Applying for APAs (n=62) | 5% | 21% | 23% | 16% | 3% | 32% |
| Payment of UC (n=62) | 8% | 39% | 21% | 16% | - | 16% |
| Assessment (n=62) | 6 | 29% | 23% | 15% | - | 27% |
| UC decision letter (n=62) | 6% | 23% | 32% | 13% | 2% | 24% |
| Helpline (n=61) | 10% | 33% | 20% | 8% | - | 30% |

7. Changing demand for housing association activities and services

Welfare advice and issuing of food bank vouchers had the largest reported increase in demand from those who responded. Staff resources in relation to rent collection had increased, but the demand for other services had not greatly changed from Q3 to Q4 (see Table 12). When it came to explaining any change, respondents' answers were focused on issues with customers themselves (such as lack of understanding of UC or budgeting skills), administrative issues in connection with UC (including lack of information and delays in payment), concerns over the design of UC, and changes to internal policies and procedures:

- *Customers are not aware of Universal Credit until the day they try to claim JSA, they then find the process difficult to follow.*
- *Demand for assistance from foodbanks has been increasing for some time. We believe that this relates to a squeeze on incomes related to the rising cost of living, coupled with growing public awareness of the help that foodbanks can provide.*
- *Increase on welfare services is because of implicit consent which means that we cannot easily discuss cases with the service centre. Cases are more involved generally. Decisions when they are made are not being acted on quickly enough so we need to chase them.*
- *Increased financial hardship due to delays in receiving UC payments.*
- *Staff resources have remained the same as we don't have budgets to increase the number of people working in this area. We are also looking at different ways of working, introducing increased automation so that staff can concentrate on more complex cases that our tenants are presenting themselves with. Welfare advice has increased as tenants need the help to understand the new benefit and we are receiving more referrals from other agencies. Debt advice has increased due to tenants presenting themselves with complex problems. We have introduced a short term welfare advice team who are visiting our tenants who we believe will move onto to Universal Credit, this has generated referrals for Welfare Benefit and Debt Advice.*

Table 12 Change in demand for housing association activities and services Q4 compared to Q3 2017/18

| Answer | Greatly decreased | Decreased | About the same | Increased | Greatly increased | Don't know |
|---|-------------------|-----------|----------------|-----------|-------------------|------------|
| Issuing of food bank vouchers (n=62) | - | 2% | 37% | 37% | 11% | 13% |
| Staff resources in relation to rent collection (n=62) | - | 2% | 53% | 36% | 8% | 2% |
| Welfare advice to tenants (n=62) | - | - | 34% | 35% | 29% | 2% |
| Advice to tenants on other matters (not welfare) (n=62) | - | - | 55% | 27% | 8% | 10% |
| Developing new homes (n=62) | 2% | 2% | 48% | 19% | 2% | 19% |
| Funding to outsourced support services (n=62) | 2% | - | 53% | 15% | 7% | 24% |
| Housing allocations (n=62) | - | 2% | 68% | 3% | 2% | 26% |

7.1 Rent collection

When asked about changing costs associated with rent collection, most respondents said they had stayed about the same compared to this time last year. Two fifths of associations said that these had increased, and 5% said they had greatly increased.

Table 13 Change in costs associated with rent collection since this time last year (n=62)

| Answer | Count | Percentage |
|-------------------|-------|------------|
| About the same | 28 | 45% |
| Increased | 25 | 40% |
| Greatly increased | 3 | 5% |
| Don't know | 6 | 10% |
| Total | 62 | 100% |

Commenting on rent collection costs, themes focused on changes to policies/processes for income/rent collection or arrears. Landlords talked about increasing use of automation (such as reminder texts to customers) and increasing staff numbers to provide advice and support as tenants move onto and claim UC and to work through more complex claims by tenants. Comments included:

- *Financial Inclusion Team are still reviewing higher end cases of over £1,500. Mandatory visits in the first 3 weeks of someone moving onto UC so we can support residents. UC reminder texts still being sent 3 days before someone's UC payment and on the day of their payment.*
- *Started to triage customers as HB stops as research showed arrears increasing up to 3 months before UC claim made. also triaging those about to go full service but a 'mini' triage - 3 key q's*

asked "could you wait 5 weeks for money" (and if no, put a plan in place) "do you have a bank account" "do you have access online"

- *We are much less likely to apply for APAs now that we have more experience of these. We find we spend more time chasing up the DWP for these payments than we did chasing up the customer in the first place - which more often than not defeats the objective of the APA!*
- *We have introduced a SWAT team (specialist welfare action team) to contact our tenants who we believe will move onto to Universal Credit to advise the steps they need to take to make sure their claim is successful and is not delayed. We have increased the automation of our arrears recovery processes and will continue to do so in order that the arrears recovery team can concentrate on complex cases and offer advice and support to new tenants.*

8. Any other comments

Aside from comments on the survey, many of the other comments related to the design of UC (particularly issues with APAs and explicit consent), working with customers on UC (including issues of engagement and tenants understanding that they are now responsible for paying rent), inconsistent knowledge and advice from DWP staff, and a desire for wider rollout of the landlord portal and trusted partner status:

- *Some tenants still struggle with checking their journal and understanding what housing costs they are being paid whether direct to them or direct to landlord. Tenants being deducted housing costs monthly and landlords being paid 4 weekly also resulting in a missed month also causes great confusion to both tenant and landlord resulting in increased customer contact and demands on time.*
- *DWP staff knowledge still appears to be inconsistent and we still find speaking to different people about the same claim will result in different information being provided. We were told by one member of staff that a customer had not received payments as they had been moved across to full-service from live (despite full-service not being available in our area), when we chased this up at a higher level we were told this was not true and they were unsure where that information had come from - but they were not able to advise why the payments stopped though we started to receive them again after this contact.*
- *We have low numbers on UC at present but are set up to measure payment trends on UC cases. It's producing very interesting data and shows immediate peak of arrears at 8 weeks - However by 52 weeks most accounts have reduced balances to less than their pre-existing arrears situation. So it's about holding our nerve as transition affects greater numbers at once.*
- *The lack of information obtainable from the DWP for tenants who do not engage or do not understand the process is very frustrating. The portal is creating so much work, as soon as a tenant enters information on their journal this generates another verification via the portal and sometimes with an SRS as well, so we are completing 2/3 verifications per tenant which is very time consuming. Not every tenant who reports a change should mean their rent has to be verified again - the rents only change once a year. If you call the DWP, by the time you pick the option you think you want and then get through, you get informed they are unable to give you the information as the*

tenant must make contact, this is not always possible. Most times we are trying to avoid court referrals or evictions with tenants who do not engage, but the DWP are not helpful at all.

9. Conclusion

The number of tenants on UC remains low, but it is clear the introduction of the new welfare systems is causing changes in average levels of arrears. Landlords who responded continue to report issues with the administration and design of UC, particularly the four-weekly payment cycle for APAs and need for tenant consent when talking to DWP. These, and a perceived lack of information about UC, leads to additional confusion for customers as they move to a new welfare system.

For more information on the survey and results, please contact Bekah Ryder, Senior Researcher on Bekah.Ryder@housing.org.uk.