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Understanding the impact of Universal Credit on the Council Tax Reduction Scheme and Rent Arrears in Wales: Research, Survey and Interview Questions

Mae'r ddogfen yma hefyd ar gael yn Gymraeg.

This document is also available in Welsh.

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Views expressed in this report are those of the researcher and not necessarily those of the Welsh Government

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1. Research Questions

The key research questions as set out at the start of the project in January 2019 are listed below. Any variation from the initial research questions was made with the agreement, or at the request of, the Welsh Government.

Strand 1: An assessment of the impact of Universal Credit on the CTRS	
1.1.	What is the probable impact of Universal Credit on CTRS eligibility and award levels in Wales? (SHBE, surveys)
1.2.	What is the probable impact of Universal Credit on household income in Wales? (Note this is not part of the tender but required to inform impact) (SHBE, surveys)
1.3.	What types of household are likely to gain or lose CTR support as a result of the transition to Universal Credit? (SHBE)
1.4.	What is the probable impact of Universal Credit on CTRS caseload in Wales? (SHBE, surveys)
1.5.	What is the impact of making changes (such as to the taper rate or to non-dependant deductions) to Wales' CTRS on scheme costs, award levels and eligibility for CTRS? (SHBE, surveys)
1.6.	What is the probable impact of making changes to Wales' CTRS on CTRS caseload? (SHBE, surveys)
Strand 2: Understanding the wider impacts of Universal Credit on arrears	
2.1.	What are the patterns of financial risk in Wales (based on levels of financial crisis, council tax arrears and rent arrears) (SHBE, arrears data, surveys)

2.2.	How do these patterns of debt vary by region and social demographic? (arrears data, surveys)
2.3.	What is the probable impact of Universal Credit patterns of debt and risk across Wales? (arrears data, surveys)
2.4.	What are the causal process linking Universal Credit and rent arrears? (surveys)
2.5.	Is the impact of Universal Credit on rent arrears likely to vary according to demographic characteristics? (arrears data, surveys)

2. Survey and Interview Questions

Claimant Survey

Q2. What is your gender?
Male
Female
Other
Prefer not to say
Q3. What is your age?
Q4. Which of the following best describes your relationship status
Single
Married or in a civil partnership
Living with a partner (but not married or in a civil partnership)
Prefer not to say
Other (please specify)
Q5. How many other people live in your household?
Adults (aged over 16)
Children (aged 16 or under)
Q6. Which of the following best describes your employment status?

In full time employment
In part time employment
Self-employed
Full-time student
On a government sponsored training scheme
Doing unpaid work for a business that you or a relative owns
Waiting to take up paid work already obtained
Unemployed and looking for work
Intending to look for work but prevented by temporary sickness or injury (28 days or less)
Unable to work because of long-term sickness or disability
Retired
Looking after home or family
Other (please specify)
Q7. Which of the following best describes your housing situation?
Renting from private landlord
Renting from council or local authority
Renting from Housing association

Owner-occupier
Temporary accommodation
Other (please specify)
Q8. Do you have any disabilities or long-term health conditions (any physical or mental health condition or illness lasting or expecting to last for 12 months or more)?
Yes - my ability to carry out day to day activities is severely limited
Yes - my ability to carry out day to day activities is somewhat limited
Yes - my ability to carry out day to day activities is not limited
No
Q9. Have you (or your partner) received any Universal Credit payments in the last 3 months?
Yes
No
Don't know
Q10. Do you get help towards your housing costs as part of your Universal Credit claim?
Yes
No

Don't know
Q11. Is the housing element of your Universal Credit paid to you, or is it paid directly to your landlord?
The housing element is paid to me
The housing element is paid directly to my landlord
Q12. Were you aware (before starting this survey) that the housing element of Universal Credit can be paid directly to your landlord?
Yes
No
Possibly, but not sure
Q13. How helpful is it/would it be for you to have the housing element of your Universal Credit paid directly to your landlord?
Very helpful
Somewhat helpful
Not helpful
Q14. Who receives the Universal Credit payment in your household?
Me
My partner (if applicable)
Me and my partner receive the payment split between the two of us(if applicable)

Don't know
Someone else (please specify)
Q15. Were you aware (before starting this survey) that Universal Credit payments can be split between partners in a couple?
Yes
No
Possibly, but not sure
Q16. How helpful is it/would it be for you to have your household's Universal Credit payments split between you and your partner?
Very helpful
Somewhat helpful
Not helpful
Q17. How frequently do you receive your Universal Credit payments?
Monthly
Every two weeks
Other (please specify)
Q18. Were you aware that Universal Credit payments can be paid more frequently than monthly?
Yes

No
Possibly, but not sure
Q19. How helpful is it/would it be for you to receive your Universal Credit payments more frequently than monthly?
Very helpful
Somewhat helpful
Not helpful
Q20. Did you receive support for budgeting and money management as part of your Universal Credit application?
Yes
No
Don't know
Q21. How helpful was this support you received around budgeting and money management?
Very helpful
Somewhat helpful
Not helpful
Q22. Did you receive support for the digital application process as part of your Universal Credit application?

Yes
No
Don't know
Q23. Were you aware that support for the digital application process is available to people claiming Universal Credit?
Yes
No
Possibly, but not sure
Q24. How helpful was the support you received with the digital application process
Very helpful
Somewhat helpful
Not helpful
Q25. When you made your Universal Credit claim, did you take an advance to help pay your bills or cover other costs while waiting for your first payment?
Yes
No
Not sure

Q26. Were you aware that if you take an advance to help pay your bills or cover other costs while waiting for your first Universal Credit payment, this advance is then paid back through your Universal Credit payments over a maximum period of 12 months?

Yes

No

Possibly, but not sure

Q27. Please read the following statements about Universal Credit and tell us whether you think they are true or not (please do not look up information to help you answer these questions before answering - these questions are about your perceptions of the Universal Credit system).

When you make a Universal Credit claim, you will be automatically registered for Council Tax Reduction if you are eligible.

When you make a Universal Credit claim, you will be automatically registered for Council Tax Reduction if you have previously received Council Tax Reduction from your local authority.

When you make a Universal Credit claim, you must make a separate application with your local authority in order to receive Council Tax Reduction.

(Of those on UC)

Q28. When making your Universal Credit claim did you receive support or assistance from any of the following? (E.g., guidance on how to claim, assistance with the claim process, budgeting support etc)?

Housing officer
Private landlord
Social landlord or housing provider
The Universal Credit helpline
Citizens Advice Bureau
Local Council
Job Centre Plus adviser
Charity
Care worker
Social worker
Spouse / partner
Friend / relative
I have received no support
Other (please specify)
Q29. How helpful was the support you received (where applicable)
Housing officer
Private landlord

Social landlord or housing provider
The Universal Credit helpline
Citizens Advice Bureau
Local Council
Job Centre Plus adviser
Charity
Care worker
Social worker
Spouse / partner
Friend / relative
I have received no support
Other (please specify)
(Of those on UC who got support or assistance when making claim)
Q30. Do you currently receive a reduction to your Council Tax bill as part of the Council Tax Reduction Scheme?
Yes
No
Don't know

Q31. Were you aware (before starting this survey) that the housing element of Universal Credit can be paid directly to your landlord?

Yes

No

Possibly, but not sure

Q32. Were you aware (before starting this survey) that Universal Credit payments can be split between partners in a couple?

Yes

No

Possibly, but not sure

Q33. Were you aware that Universal Credit payments can be paid more frequently than monthly?

Yes

No

Possibly, but not sure

Q34. Were you aware that if you take an advance to help pay your bills or cover other costs while waiting for your first Universal Credit payment, this advance is then paid back through your Universal Credit payments over a maximum period of 12 months?

Yes

No
Possibly, but not sure
Q35. Please read the following statements about Universal Credit and tell us whether you think they are true or not (please do not look up information to help you answer these questions before answering - these questions are about your perceptions of the Universal Credit system).
When you make a Universal Credit claim, you will be automatically registered for Council Tax Reduction if you are eligible.
When you make a Universal Credit claim, you will be automatically registered for Council Tax Reduction if you have previously received Council Tax Reduction from your local authority.
When you make a Universal Credit claim, you must make a separate application with your local authority in order to receive Council Tax Reduction.
(Respondents not on UC)
Q36. 1. [If 9b] If you needed support making a Universal Credit claim, which of the following would you be able to access?
Housing officer
Citizens Advice Bureau
Care worker
Social worker
Local Council

Job Centre Plus adviser
(Respondents not on UC)
Q37. If you were to begin claiming Universal Credit (either as a new claimant, or by migrating from the current benefits system), how likely would you be to make an application for Council Tax Reduction
I would probably apply for CTR
I probably would not apply for CTR
I would need more information in order to decide
I don't know
Q38. Do you currently receive a reduction to your Council Tax bill as part of the Council Tax Reduction Scheme?
Yes
No
Don't know
Q39. Which of the following factors are stopping you from applying for Council Tax Reduction?
I don't know whether or not I am eligible
I know that I am not eligible
I didn't know that I needed to apply separately under Universal Credit

I wasn't aware of the scheme.
The application forms are too complex
The eligibility requirements are unclear
The savings are not enough to make it worth applying
It is unclear how much reduction I would receive
I am concerned about the risk of falling into debt due to overpayments
Other (please specify)
Q40. Not everyone is able to pay every bill on time. Are you (and your household) currently 2 or more consecutive payments behind on your rent?
Yes
No
Don't know
Q41. How much do you owe for missed or overdue rent payments?
Less than £50
£50 to £99
£100 to £249
£250 to £499
£500 to £749

£750 to £999
£1,000 to £2,499
£2,500 or more
Don't know
Exact amount
Q42. Were you (and your household) 2 or more consecutive payments behind on your rent before migrating to Universal credit?
Yes
No
Don't know
Q43. Has your level of rental debt changed as a result of moving onto Universal Credit?
Yes, my level of rental debt has increased
No, my level of rental debt has not changed
Yes, my level of rental debt has decreased
Q44. Why do you think your level of rental debt has increased (please tick any that apply to you)?
Being eligible for less money under Universal Credit than the previous system
Change in personal/household circumstances

Debts incurred whilst waiting for the first UC payment
Difficulties budgeting due to monthly payment cycle of Universal Credit
Having the housing element of Universal Credit paid to you, rather than directly to your landlord
Delays in receiving Universal Credit payments
Difficulties with the online claims process for Universal Credit
Other (please specify)
Q45. Why do you think your level of rental debt has decreased (please tick any that apply to you)?
Being eligible for more money under Universal Credit than the previous system
Change in personal/household circumstances
Easier time budgeting due to monthly payment cycle of Universal Credit
Easier time budgeting due to flexible payment arrangements available under Universal Credit
Other (please specify)
Q46. Are you (and your household) 2 or more consecutive payments behind on your council tax payments?
Yes
No

Don't know
Q47. How much do you owe for missed or overdue council tax payments?
Less than £50
£50 to £99
£100 to £249
£250 to £499
£500 to £749
£750 to £999
£1,000 to £2,499
£2,500 or more
Don't know
Exact amount
Q48. Were you (and your household) 2 or more consecutive payments behind on your council tax payments before migrating to Universal credit?
Yes
No
Don't know

Q49. Has your level of council tax debt changed as a result of moving onto Universal Credit?

Yes, my level of council tax debt has increased

No, my level of council tax debt has not changed

Yes, my level of council tax debt has decreased

Q50. Why do you think your level of council tax debt has increased (please tick any that apply to you)?

Being eligible for less money under Universal Credit than the previous system

Change in personal/household circumstances

Debts incurred whilst waiting for the first UC payment

Difficulties budgeting due to monthly payment cycle of Universal Credit

Having the housing element of Universal Credit paid to you, rather than directly to your landlord

Delays in receiving Universal Credit payments

Difficulties with the online claims process for Universal Credit

Other (please specify)

Q51. Why do you think your level of council tax debt has decreased (please tick any that apply to you)?

Being eligible for more money under Universal Credit than the previous system

Change in personal/household circumstances
Easier time budgeting due to monthly payment cycle of Universal Credit
Easier time budgeting due to flexible payment arrangements available under Universal Credit
Other (please specify)
Q52. You have now reached the end of the core survey. If you have time, there is a short supplementary survey with some additional questions. This supplemental survey is entirely optional, but would provide us with very useful additional information. Would you like to fill out the supplementary survey?
Yes
No
Q53. Are you an unpaid carer for a family member or friend (excluding dependent children under the age of 16)?
Yes, full-time carer (20 hours of care or more per week)
Yes, part-time carer (Less than 20 hours of care per week)
No
Q54. On average, how many hours of paid work do you do per week?
15 hours or less
16-30 hours

31-48 hours
49 hours or more
Not currently in work
Q55. Are you currently claiming any of the following benefits? (please tick any that apply to you)
Housing Benefit
Job Seeker's Allowance (JSA)
Employment and Support Allowance (ESA)
Income Support (IS)
Child Tax Credits
Child Benefit
Working Tax Credits
Disability Living Allowance (DLA)
Personal Independence Payment (PIP)
None of the above
Other (please specify)
Q56. When did you initially apply for your Universal Credit?
Within the last week

Within the last month
Within the last 3 months
Within the last 6 months
Within the last year
More than a year ago
Not currently claiming Universal Credit
Don't know
Q57. In the 6 months before you began claiming Universal Credit, did you receive any of the following benefits? (please tick any that apply to you)
Housing Benefit
Job Seeker's Allowance (JSA)
Employment and Support Allowance (ESA)
Income Support (IS)
Child Tax Credits
Child Benefit
Working Tax Credits
Disability Living Allowance (DLA)
Personal Independence Payment (PIP)

None of the above
Not currently claiming Universal Credit
Other (please specify)
Q58. When did you receive your most recent Universal Credit payment?
Not yet received
Don't know
Date received (DD/MM/YY)
Q59. How has your overall financial situation changed as a result of moving onto Universal Credit?
My overall financial situation has improved
My overall financial situation has not changed
My overall financial situation has got worse
Q60. Are you (and your household) currently 2 or more consecutive payments behind with any of the following bills? (please tick any that apply to you)
Electricity/Gas
Telephone/Internet
Water
Credit or Charge Card payments

Loans
Child maintenance payments
Court fines
VAT
Not behind on any bills
Other (please specify)
Q61. How much do you owe in total for missed or overdue bill payments (of any kind)?
Less than £50
£50 to £99
£100 to £249
£250 to £499
£500 to £749
£750 to £999
£1,000 to £2,499
£2,500 or more
Don't know
Exact amount

Q62. Thinking about the total amount you owe due to overdue or missed bill payments, how much of a burden are any repayments you have to make?

A heavy burden

A slight burden

Not a burden at all

Q63. Were you (and your household) 2 or more consecutive payments behind on bills (of any kind) before migrating to Universal credit?

Yes

No

Don't know

Q64. Has your level of overall debt changed as a result of moving onto Universal Credit?

Yes, my level of overall debt has increased

No, my level of overall debt has not changed

Yes, my level of overall debt has decreased

Q65. Why do you think your overall level of debt has increased (please tick any that apply to you)?

Being eligible for less money under Universal Credit than the previous system

Change in personal/household circumstances

Debts incurred whilst waiting for the first UC payment
Difficulties budgeting due to monthly payment cycle of Universal Credit
Having the housing element of Universal Credit paid to you, rather than directly to your landlord
Delays in receiving Universal Credit payments
Difficulties with the online claims process for Universal Credit
Other (please specify)
Q66. Why do you think your overall level of debt has decreased (please tick any that apply to you)?
Being eligible for more money under Universal Credit than the previous system
Change in personal/household circumstances
Easier time budgeting due to monthly payment cycle of Universal Credit
Easier time budgeting due to flexible payment arrangements available under Universal Credit
Other (please specify)
Q67. Do you have any feedback on this survey?

Claimant Interview Discussion Guide

Introduction

- Thank you for agreeing to do this interview
- I work for Policy in Practice, and we are carrying out interviews for the Welsh Government
- What you say will go into a report to the Welsh Government, so that they can make recommendations for change.
- Everything you say in this interview is treated anonymously, so your name won't be used in any reports, and we won't pass your name on to anyone else.
- If it's ok with you I'd like to audio record the interview – that's just so we have an accurate record of everything you say. Only the research team at Policy in Practice have access to the recordings.
- The interview will take about 45 minutes
- We'll get your address at the end of the interview so that we can send you the incentive payment of a £20 shopping voucher
- Any questions?

(Switch on recorder)

Section 1: Background

1. Which benefits do you receive? (Esp. whether on UC or legacy benefits)
2. Who do you live with?
 - Alone / with partner
 - With children – how many, what are their ages?
 - Anyone else

3. Are you in work, looking for work, studying, retired, etc?

- If working, how many hours a week?
- Check whether self-employed if not covered

4. And what kind of housing do you live in?

- Private landlord
- Council/local authority
- Housing association
- Temporary accommodation
- Owner occupier

5. Do you have any disabilities or long-term health conditions?

- If yes, how do they affect you day to day?

Section 2: Housing Payments

6. Do you (or your partner) get any help towards your housing costs as part of your Universal Credit/legacy benefit claim?

- Explore how much they get, what they have to pay themselves
- Is it paid directly to them or to the landlord?

If it is paid to them

7. How well does having the housing benefit element of your benefit paid directly to you work? Explore.

8. Did you know that the housing costs element of UC can be paid directly to your landlord?

- How helpful would this be? Why
- Would you prefer it? Why?

If applicable

9. Who receives the UC payment in your household?

Ask all

10. Did you know that UC payments can be split between partners living as a couple?

11. How helpful is it/would it be to have your household's UC payment split between you and your partner? Explore.

Section 3: Council Tax Reduction Scheme

12. Have you heard of the Council Tax Reduction Scheme?

If on UC

13. Do you get a reduction to your Council Tax bill as part of the Council Tax Reduction Scheme?

- If not, why not/why didn't you apply? E.g.
 - Not eligible / didn't think I'd be eligible
 - Not aware of the scheme
 - Application too complex
 - Concerned about risk of falling into debt due to overpayments
 - Others?

If on legacy benefits

14. Do you get a reduction to your Council Tax bill as part of the Council Tax Reduction Scheme?

15. If you were to start claiming UC, do you think you would you apply for the CTRS? Explore.

16. If they don't think they would apply, why is this? E.g.

- Not eligible / didn't think I'd be eligible
- Not aware of the scheme
- Application too complex
- Concerned about risk of falling into debt due to overpayments
- Other?

Section 4: Rent and Council Tax Arrears

17. Do you have any rent arrears?

- How behind are you?
- How much do you owe for overdue rent payments?

18. Do you have any council tax arrears?

- How behind are you?
- How much do you owe on council tax payments?

If on UC

19. Were you behind on your rent or council tax before you came onto UC?

20. Has your level of rent or council tax arrears changed since you were on UC?

If arrears have increased

21. Why do you think your arrears have increased since you started claiming UC? E.g

- Eligible for less money on UC than under the old system
- Because the housing payment come to me not my landlord
- Change in circumstances
- Went into debt waiting for first payment
- Difficult to manage on monthly payments

- Other

If arrears have decreased

22. Why do you think your arrears have decreased since you started claiming UC? E.g

- Eligible for more money on UC than under the old system
- Change in circumstances
- Easier to manage on monthly payments / UC flexible payment arrangements
- Other

23. Since you started on UC, has your overall financial situation changed? If yes, explore how and why.

24. Since you started on UC have you had any additional debts e.g.

- Other bill payments (utilities, telephone internet etc)
- Loans or credit cards
- Other

If they receive legacy benefits, skip to Section 6

Section 5: Universal Credit Arrangements

25. How often do you receive UC payments?

- Monthly, every two weeks, other
- How well does this frequency work for you?

If paid monthly, ask Q7 & 8, otherwise skip to Q9

26. Did you know that UC payments can be paid more often than monthly?

- How did you find this out?

27. How helpful would it be to have more frequent payments? Explore.

Budgeting support

28. Did you get any support on budgeting and money management as part of your UC application?

If yes

- Explore what this consisted of and how helpful it was. Was there additional money management support that they would also have liked?

If no

- Would you have like this? Explore what would have been most helpful and why.

29. Did you get any support on budgeting and money management as part of your UC application?

If yes

- Explore what this consisted of and how helpful it was. Was there additional money management support that they would also have liked?

If no

- Would you have like this? Explore what would have been most helpful and why.

Digital support

30. Did you get any support for the digital online application process as part of your UC application?

If yes

- Explore what this consisted of and how helpful it was. Was there additional money management support that they would also have liked?

If no

- Did you know it was available?

- Would you have like this? Explore what would have been most helpful and why.

Other support

31. Did you receive support from anyone else to help you apply for and manage your UC claim?

- Explore who (e.g. housing officer, private landlord, CAB, JCP adviser, social worker, charity, care worker, partner, friend or relative, etc).
- How did they help you?

32. Was there any support that you would have liked but did not get? Explore.

Advance payments

33. Do you know about the Advance payment to help with bills and other living costs while waiting for the first UC payment to come through?

34. When you made your UC claim, did you take an Advance to tide you over?

If yes

35. Did you know how you would be paying this back? (i.e. it would be taken out of your UC payments over a maximum period of 12 months)

Skip to Section 4 on Housing payments

Section 6: Legacy Benefits

To find out what those on legacy benefits know about UC

36. Did you know that UC payments can be paid more often than monthly?

- How helpful would it be to have more frequent payments? Explore.

37. Do you know about the Advance payment to help with bills and other living costs while waiting for the first UC payment to come through? Explore what they think of this.

38. Did you know that you can get support for the digital online application process as part of a UC application?

Finally

39. Are there any other things you'd like to say on the topics we've been talking about?

(Switch off recorder)

Thanks and close

Stakeholder Survey

Q3. Do you work directly with people claiming welfare benefits as part of your role?

Yes

No

Q4. Which of the following best describes you or your organisation?

Private rented sector landlord

Social rented sector landlord or Housing Association

Welfare advisor (e.g., at a Citizens Advice Bureau or Job Centre Plus)

Working for a third party organisation

Other (please specify)

Q5. How many tenants do you have?

10 or fewer

10-100

100-500

500-1000

1000+

Q6. How many of your tenants have their rent supported or covered by Housing Benefit or the housing element of Universal Credit? (if you do not know the exact

number, please provide your best estimate - you can state this as a percentage if preferred)
less than 50%
more than 50%
Q7. How many of your tenants are receiving Universal Credit? (if you do not know the exact number, please provide your best estimate - you can state this as a percentage if preferred)
less than 50%
more than 50%
Q8. How many of your Universal Credit tenants have their housing element paid directly to you? (if you do not know the exact number, please provide your best estimate - you can state this as a percentage if preferred)
less than 50%
more than 50%
Q9. Do you or your organisation offer any type of support for your tenants to help them manage their rent payments?
Yes
No
Q11. How many of your tenants make use of the support you offer? (if you do not know the exact number, please provide your best estimate - you can state this as a percentage if preferred)

0-10%
10-20%
20-30%
30-40%
40-50%
50-60%
60-70%
70-80%
80-90%
90-100%

Q12. In your experience, has the demand for support changed under Universal Credit, compared to the legacy benefit system?
Demand for support has increased under Universal Credit
Demand for support is the same under Universal Credit as it was under the legacy benefits system
Demand for support has fallen under Universal Credit
Demand has changed for certain types of support, but not others (please give a short description of what areas of support demand has changed)

Q13. How many clients do you have who are receiving benefits? (if you do not know the exact number, please provide your best estimate or a percentage)

0-10%

10-20%

20-30%

30-40%

40-50%

50-60%

60-70%

70-80%

80-90%

90-100%

Q14. How many of your clients are receiving Universal Credit? (if you do not know the exact number, please provide your best estimate - you can state this as a percentage if preferred)

0-10%

10-20%

20-30%

30-40%

40-50%
50-60%
60-70%
70-80%
80-90%
90-100%

Q15. How many of your Universal Credit clients are making use of (or have applied for) the following alternative payment arrangements (if you do not know the exact number, please provide your best estimate - you can state this as a percentage if preferred)

Direct payment of the housing element to their landlord
More frequent payments (e.g., fortnightly rather than monthly payments)
Split payments between members of a couple

Q16. Which of the following types of support do you provide? (please tick any that apply)

Money support for claiming Universal Credit
Support with the digital claims process for Universal Credit
General budgeting and money support (i.e., Support not specifically related to your Universal Credit claim)

Other (please specify)

Q17. How many of your clients (who are claiming Universal Credit) make use of the following types of support (if you provide it)

Money support for claiming Universal Credit

Support with the digital claims process for Universal Credit

General budgeting and money support (i.e., Support not specifically related to their Universal Credit claim)

Q18. In your experience, has the demand for support changed under Universal Credit, compared to the legacy benefit system?

Demand for support has increased under Universal Credit

Demand for support is the same under Universal Credit as it was under the legacy benefits system

Demand for support has fallen under Universal Credit

Demand has changed for certain types of support, but not others (please give a short description of what areas of support demand have changed)

Q19. In your experience, has the rollout of Universal Credit led to changes in the prevalence of rent arrears amongst your clients/tenants?

The number of clients/tenants in rent arrears has increased as a result of Universal Credit

The number of clients/tenants in rent arrears has not changed as a result of Universal Credit

The number of clients/tenants in rent arrears has decreased as a result of Universal Credit

**Q20. Why do you think more households are in rent arrears under Universal Credit?
(tick any that apply)**

Clients/tenants being eligible for less money under Universal Credit than the previous system

Change in clients'/tenants' personal/household circumstances

Debts incurred whilst clients/tenants wait for their first UC payment

Clients/tenants having difficulties budgeting due to monthly payment structure

Having the housing cost element paid to clients/tenants, rather than directly to the landlord

Delays to clients/tenants receiving their benefit payments

Clients/tenants having difficulties with the online claims process

Other (please specify)

**Q21. Why do you think fewer households are in rent arrears under Universal Credit?
(tick any that apply)**

Being eligible for more money under Universal Credit than the previous system

Change in personal/household circumstances

Easier time budgeting due to monthly payment cycle of Universal Credit

Easier time budgeting due to flexible payment arrangements available under Universal Credit

Other (please specify)
Q22. In your experience, has the rollout of Universal Credit led to changes in the severity of rent arrears amongst your clients/tenants?
Clients/tenants' levels of rent arrears have increased as a result of Universal Credit
Clients/tenants' levels of rent arrears have not changed as a result of Universal Credit
Clients/tenants' levels of rent arrears have decreased as a result of Universal Credit
Q23. Why do you think levels of rent arrears have increased under Universal Credit? (tick any that apply)
Clients/tenants being eligible for less money under Universal Credit than the previous system
Change in clients'/tenants' personal/household circumstances
Debts incurred whilst clients/tenants wait for their first UC payment
Clients/tenants having difficulties budgeting due to monthly payment structure
Having the housing cost element paid to clients/tenants, rather than directly to the landlord
Delays to clients/tenants receiving their benefit payments
Clients/tenants having difficulties with the online claims process
Other (please specify)
Q24. Why do you think levels of rent arrears have decreased under Universal Credit? (tick any that apply)

Being eligible for more money under Universal Credit than the previous system

Change in personal/household circumstances

Easier time budgeting due to monthly payment cycle of Universal Credit

Easier time budgeting due to flexible payment arrangements available under Universal Credit

Other (please specify)

Stakeholder Interview Discussion Guide

Introduction

- Thank you for agreeing to do this interview
- I work for Policy in Practice, and we are carrying out interviews for the Welsh Government
- What you say will go into a report to the Welsh Government, so that they can make recommendations for change.
- Everything you say in this interview is treated anonymously, so your name won't be used in any reports, and we won't pass your name on to anyone else.
- If it's ok with you I'd like to audio record the interview – that's just so we have an accurate record of everything you say. Only the research team at Policy in Practice have access to the recordings.
- The interview will take about 45 minutes
- Any questions?

(Switch on recorder)

Section 1: Background

1. Which of the following best describes you or your organisation?
 - Private rented sector landlord;
 - Social rented sector landlord or Housing Association;
 - Welfare advisor (e.g., at a Citizens Advice Bureau or Job Centre Plus);
 - Working for a third party organisation;
 - Other.

If they are working for an organisation

2. What is the name of your organisation?
3. What is your role within your organisation?
4. Do you work directly with people claiming welfare benefits as part of your role?

Section 2: Experience and Knowledge/Awareness of Universal Credit

5. Are any of your tenants/clients receiving Universal Credit?
6. Do any of your Universal Credit tenants/clients make use of (or have applied for) alternative payment arrangements?
 - Do any of your Universal Credit tenants/clients have their housing element paid directly to you/their landlord?
 - Do any of your Universal Credit tenants/clients have more frequent payments (e.g., fortnightly rather than monthly payments)?
 - Do any of your Universal Credit tenants/clients split payments between partners in a couple?

If tenants/clients use (or have applied for) these alternative payment arrangements

7. What impact have these alternative payments arrangements had on your Universal Credit tenants/clients?

If tenants/clients have not used (or have applied for) these alternative payment arrangements

8. Why do some of your Universal Credit tenants/clients not make use of these alternative arrangements?
9. Do you or your organisation offer any type of support for your tenants/clients to help them manage their rent payments or in relation to Universal Credit?
 - If yes, what support do you offer?
 - How many of your tenants/clients make use of the support you offer?
 - Has this support impacted on your tenants/clients?

If tenants/clients do not make use of this support

10. Why do some of your Universal Credit tenants/clients not make use of this support?
11. In your experience, has the demand for or certain types of support changed under Universal Credit, compared to the legacy benefits system?
 - If yes, how has this demand changed?
 - Why has this demand changed?

Section 3: Council Tax Reduction Scheme

12. Have any of your Universal Credit tenants/clients applied or are in the process of applying for Council Tax Reduction?

If tenants/clients have not used applied for Council Tax Reduction

13. Why do you think some of your Universal Credit tenants/clients have not applied for a Council Tax Reduction?

14. Are your Universal Credit tenants/clients aware of what they need to do to receive a Council Tax Reduction when they make a Universal Credit claim?

Section 4: Rent and Council Tax Arrears

15. In your experience, what effect has the rollout of Universal Credit had on your tenants'/clients' debt in general, and rent arrears in particular?

16. Why has Universal Credit had this effect on your tenants'/clients' debt in general, and rent arrears in particular?

Finally

17. Are there any other things you'd like to say on the topics we've been talking about?

(Switch off recorder)

Thanks and close