Tenancy sustainment in social housing: tenant survey findings

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Acknowledgments

Glossary

ALMO	Arm's Length Management Organisation
COM-8	A framework for understanding behaviour that presents behaviour (B) as a result of the interplay between the *'capabilities'* (C) of subjects, the *'opportunity'* (O) they have to enact behaviours, and their *'motivation'* (M).
DWP	Department for Work and Pensions
EHS	English Housing Survey
HB	Housing Benefit
LSVT	Large Scale Voluntary Transfer
RSH	Regulator for Social Housing
UC	Universal Credit
VIF	Variance inflation factor. A statistical measure, it indicates whether an independent variable has a strong relationship with the other independent variables predictor(s).

Contents

![Holding on to Home logo]

Key Messages

As part of the *'Holding on to home: tenancy sustainment in social housing'* study, more than 1,200 social housing tenants of three case study landlords - East Riding of Yorkshire Council, Southern Housing, and Stockport Homes – were surveyed across England. This report presents the findings from this survey.[1]

The survey findings provide valuable learning about the financial difficulties and labour market precarity facing many social housing tenants, and the consequences of these in the form of rent arrears, other debts, going without essentials, and using food banks. Financial precarity is found to be further compounded by the rising cost-of-living, changes to the benefit system, and automatic deductions from their income, with implications for tenancy sustainment. Those currently in rent arrears are, therefore, the tip of an iceberg wherein many more tenants are struggling to pay their rent as well as meet their other basic needs. These findings therefore have implications for national policy (in relation, for example, to the operation of the benefit system, labour market and tenure security, and equality), can help inform social landlords' support and engagement activities, and will be of interest to local and national charities working with low-income households, or campaigning to address poverty and inequality.

Before highlighting the key survey results, it is important to note that the survey was not designed to be representative of the social rented tenant populations of England or the case study landlords included in the survey. This is because of the purposive selection of the neighbourhoods where interviewing took place (areas with higher arrears rates, larger Universal Credit (UC)/ Housing Benefit (HB) populations, and in one case study, larger ethnic minority populations, were targeted). However, there were many similarities between the characteristics of tenants in our survey and tenants, nationally, although there were also differences (which are highlighted in Appendix 2). It is also worth noting that the size of the survey sample size allows for meaningful sub-group analysis, so that (statistically significant) differences between population groups can be highlighted.

The key messages to emerge from the survey results are:

- **The financial circumstances of the social housing tenants surveyed appeared to be very precarious, with many struggling to 'get-by'**. The survey findings indicate low income levels, a relatively high proportion in receipt of benefits, with lower than average employment rates (36 per cent were in paid employment) compared with the national population. Many employed tenants were on casual, insecure or seasonal contracts (31 per cent of employed tenants were in precarious employment) and/ or worked part-time (42 per cent of employed tenants), and had little or no savings (66 per cent of all respondents had no savings at all). For many (43 per cent), their household income did not last until their next payment, one quarter were behind with at least one bill, and use of food banks in the past year was very common (21 per cent).

- **The cost-of-living crisis had compounded social housing tenants' financial precarity, with implications for tenancy sustainment**. The majority of tenants reported struggling to 'get-by' at the time they were surveyed because of the cost-of-living crisis (86 per cent) but the standout result from the survey was the clear correlation between those most affected by the cost-of-living crisis, and those struggling to pay their rent (i.e. those in rent arrears, or stating that they struggled to

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afford their rent, or who were employing strategies such as cutting back on food and selling personal items in order to pay their rent). For a group already experiencing financial stress, any increase in costs or reduction in income potentially impacts on their ability to sustain rent payment.

- Some of those struggling to 'get-by', including those using food banks, were in paid employment (19 per cent of part-time and seven per cent of full-time workers had used a foodbank in the past year) suggesting that for households whose employment is insecure or low paid, **paid work does not necessarily protect** people against experiencing the deepest forms of poverty.

- **There may be a significant cohort of social housing tenants who are 'at risk' of rent arrears but may not be known to be at risk by the landlord**. A small, albeit significant minority of tenants (nine per cent) were in rent arrears, but 70 per cent of all respondents (and 73 per cent of those responsible for paying all or part of their rent) reported difficulties paying their rent across a number of measures. Many of these were employing unsustainable strategies such as cutting back on food, incurring other debt, and selling personal items in order to pay their rent. These tenants may be in need of advice or support to help them sustain their tenancy but may not be known to their landlord as tenants experiencing difficulties.

- A clear implication of the point directly above is that **'rent arrears' alone is a poor measure of whether tenants are managing their rent payments,** so it is important that landlords have preventative measures in place to identify tenants who are struggling, and so need support, but who are not yet behind with their rent. There is, therefore, a **need to rethink how we understand and measure tenancy sustainment**. In its simplest form, tenancy sustainment is concerned with supporting a tenancy so that it does not come to a premature end. However, if tenants are only managing to sustain their tenancies by employing coping strategies, such as selling possessions, incurring debt or not eating in order to pay their rent, and are living in cold homes because they cannot afford the heating, can we really say that these are 'sustained tenancies'? A broader understanding of tenant sustainment is needed which encompasses a range of measures relating to the *health and quality* of a tenancy.

- The survey findings indicate that various **aspects of the benefit system may be undermining tenants' ability to afford their rent.** For example**, tenants on UC** were more likely than their counterparts on HB and other legacy benefits to be in rent arrears, and to face wider financial challenges such as running out of money before the end of the month**.** This highlights the importance of providing support to UC claimants, particularly as they transition on to the benefit. The Government estimates that many claimants are better off under UC and, as a dynamic benefit with tapers in place, UC more quickly adjusts to changes in income. For many tenants responding to our survey, this does not appear to have been the case. Tenants **subject to some welfare reforms**, particularly the benefit cap but also benefit sanctions, as well as those having **automatic deductions** from their benefits were more likely to encounter difficulties affording their rent.

- The vast majority of tenants did not find it difficult to communicate with their landlord about their rent. However, the survey results suggest that **tenants who are in greatest need of contact with their landlord, may also be those who find it most difficult to engage with them**. Tenants in rent arrears and those who report struggling to afford their rent were significantly more likely to express difficulties communicating with their landlord about their rent than those not in arrears or struggling to pay.

- **Anxiety and the stigma associated with financial problems appears to be at the heart of tenants' reluctance to contact their landlord when they fall into arrears**. For landlords looking to engage with tenants who have fallen into arrears, these barriers to engagement may be more difficult to

address than technical ones such as digital poverty. Given the importance that many landlords place on tenants engaging with them when they fall into arrears, with many committed to not evicting tenants who engage, this presents a major challenge. Increased anxiety can also impact on tenants' mental and physical health, potentially further exacerbating difficulties sustaining a tenancy. **Efforts are therefore required to address the stigma associated with financial difficulties in order to allay tenant anxieties, and to foster productive and preventative communication that supports tenancy sustainment**.

- **Tenants with certain socio-demographic characteristics appear at greater risk of financial precarity and, correspondingly, of falling into rent arrears**. Groups who frequently emerged as disproportionately at risk included: minority ethnic tenants and particularly those of Black/ African/ Caribbean/ Black British heritage; households containing children, people with mental ill health; UC claimants; those working part-time; and, tenants who look after the home or family.

- To help make sense of the rent payment behaviour of tenants, and the behaviour of landlords in relation to tenancy sustainment, we are employing a concept from behavioural science – 'COM-B' – as a loose framework for the collection and analysis of the data. At the core of the COM-B framework is a 'behaviour system' which presents behaviour (B) as a result of the interplay between the *'capabilities'* (C) of subjects, the *'opportunity'* (O) they have to enact behaviours, and their *'motivation'* (M). The key message from applying a **COM-B** lens to the survey findings is that it **is only by improving the context within which tenants live their lives (*'opportunity')* - i.e. their financial resources - that they will find it easier to pay their rent** and be in a better position to sustain their tenancies. As such, efforts that focus solely on *'motivation'* and *'capability'* are unlikely to achieve significant positive outcomes in relation to rent arrears and tenancy sustainment. Advice and support in the form of income maximisation, benefit checks, debt advice, and initiatives to facilitate economic activity – support that many landlords already provide – are much more likely to be effective.

Section 1 - Introduction

There is growing evidence that social housing tenants across the country are finding it increasingly difficult to pay their rent with reports that arrears rates are rising in many parts of the UK (Birchall, 2023), with data provided by the Regulator for Social Housing (RSH)[2] showing that the arrears owed to housing associations in England rose by 8.4 per cent in the last year (Inside Housing, 2024). This report, which presents the findings of a survey of more than 1,200 social housing tenants across England about their rent payment and tenancy sustainment experiences, is therefore timely. The survey forms part of the work of the Nuffield Foundation funded study, '*Holding on to home: tenancy sustainment in social housing*', which is being led by a team of researchers at Sheffield Hallam University.

1.1 The 'Holding on to home' study

The overall aim of the study, which began in March 2022 and will conclude in Summer 2024 with the publication of its final outputs, which include a final report and a tenancy sustainment 'good practice guide' for social landlords, is to explore tenancy sustainment in social housing, focusing on the experiences of tenants. Particular attention is paid to highlighting the financial challenges tenants encounter paying their rent, as rent arrears is the most common reason for tenancy failure (Manzi and Bimpson, 2022; Hickman, 2021). In meeting its overall aim, the study also has a number of key research objectives, including:

- Identifying the factors that impact on tenants' ability to pay their rent, in doing so, highlighting the drivers of rent arrears/ difficulty paying rent.
- Identifying which population groups are most likely to experience difficulties paying their rent, highlighting the impact of a range of socio-demographic factors.
- Exploring the impact of the cost-of-living crisis on tenants' ability to 'get-by', financially, and pay their rent.
- Examining the impact of welfare reforms, especially Universal Credit (UC), on tenants' ability to pay their rent.
- Exploring how landlord/ tenant communications in relation to rent payment/ rent arrears impacts on tenancy sustainment.

In addition to the survey, the '*Holding on to home'* study is employing a range of quantitative and qualitative research methods to meet these objectives: in-depth interviews with 'stakeholders' including officers from social housing landlords; more than 60 in-depth interviews with social housing tenants; a tenant diary-keeping exercise; conversation analysis of landlord/ tenant communications; documentary/ secondary data analysis; and, analysis of landlord rent accounts. Data collection is taking place in four case study landlords in England. The social housing sector is too diverse for case studies to be 'representative'. However, landlords were recruited to ensure sufficient diversity for certain key characteristics to be represented in the tenant samples, and so that the findings and learning to emerge from the study will be relevant and transferable to a larger number of landlords. Key considerations in the selection and recruitment of case study landlords were: landlord type (ensuring the sample included at least one local authority, one housing associations and, ideally, an Arm's Length Management Organisation (ALMO) and a Large Scale Voluntary Transfer (LSVT) landlord); stock size (ensuring that larger and smaller landlords were represented); and, geography (ensuring that landlords in the North and South, including London, and operating in different housing markets were represented, as well as ensuring representation of tenants living in urban, sub-urban and rural locations). As the study aims to identify and recommend good practice in relation to tenancy sustainment, landlords were recruited that had been identified (through reviews of

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[2] The RSH regulates registered providers of social housing in England.

research and good practice, national stakeholder interviews, and the team's existing networks) as delivering, or in the process of developing, good practice initiatives. The four case study landlords are:

- **Southern Housing**, a housing association with 77,000 properties in London, the South-east, the Midlands and the Isle of Wight, which was formed in December 2022 with the merger of Optivo and the Southern Housing Group.
- **whg** (Walsall Housing Group), a LSVT housing association with 21,000 properties in the Midlands.
- **East Riding of Yorkshire Council**, which has 11,000 properties in East Yorkshire.
- **Stockport Homes**, an ALMO with 12,000 properties in Greater Manchester.

To help the study team make sense of the rent payment behaviour of tenants (and landlords), it is employing a conceptual framework from behavioural science – 'COM-B' – as a loose frame for the analysis presented in this report.

1.2 COM-B framework[3]

At the core of the COM-B framework is a 'behaviour system' which posits that **behaviour (B)** (in this case, rent payment) is a result of the interplay between the *'capabilities'* **(C)** of subjects, the *'opportunity'* **(O)** they have to enact behaviours, and their *'motivation'* **(M)**, as presented in Figure 1.1. '*Capability'* is concerned with the characteristics of an individual and how they impact on their ability to undertake a behaviour (rent payment). These characteristics can be categorised into two groups: *physiological attributes*, such as disability and health (Alexander *et al*., 2014; Michie *et al*., 2011); and, *psychological attributes,* which includes knowledge, skills, reasoning, comprehension, memory, and in the context of rent payment, digital capability.

'Opportunity' is concerned with the extent to which behaviour is constrained (or not) by potential restrictions external to the individual (Tombor and Michie, 2017). It therefore provides a context to behaviour change, something that many frameworks do not do (Michie *et al*., 2011). Michie *et al*. (2011) make a distinction between '*physical opportunity'*, which is concerned with environmental factors and the resources (including financial resources) available to a person, and '*social opportunity'*, which is the social context within which behaviours are carried out. This includes social pressure exerted on individuals to behave in certain way, such as not smoking or drinking in public or, in the context of housing, ensuring that gardens are well kept and tidy.

'Motivation' is defined as the brain processes that determine behaviour, which can be classified into two categories. *Reflective processes* (or "*thinking with the head*", Alexander *et al*., 2014, p2) involve evaluation, assessment and reasoning by subjects, all of which link to '*psychological capability'. Automatic processes* (or *"thinking with the heart",* Alexander *et al.*, 2014, p2) involve emotions and impulses that stem from inherent dispositions, learning or habit, an example being tenants spontaneously 'misspending' housing cost benefit monies. It may be difficult to distinguish between reflective and automatic processes with the there being an interplay between them (Strack and Deutsch, 2004). Therefore, '*motivation',* is not driven only by the desire of subjects to achieve goals, such as sustaining a tenancy (i.e., reflective processes), although they are a key driver (Abraham and Sheeran, 2003).

It is important to recognise that the COM-B model is not without its limitations. The most commonly cited criticism of it is that it oversimplifies reality as it does not take account of the complexities of human

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[3] This section is based on the description of the COM-B framework provided by one of the authors of this report in Hickman (2021).

behaviour. This is why the COM-B is employed as a loose framework in this report. And one of the outcomes of the study will be to provide an insight into the value of the framework as a way of understanding rent payment behaviour.

Figure 1: The COM-B behaviour system
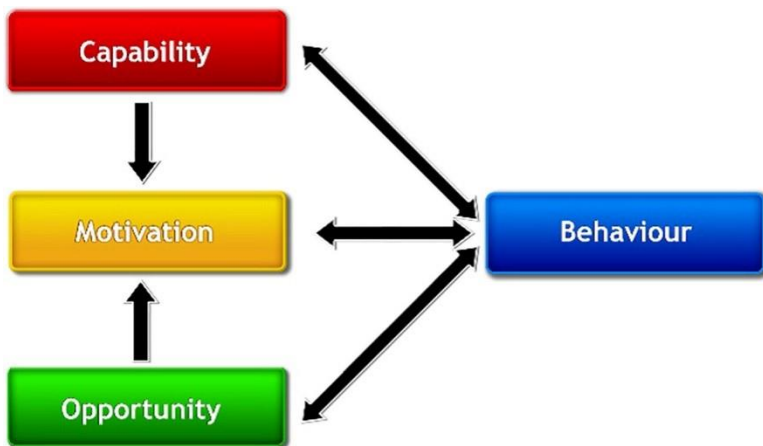
Source: Michie et al. (2011)

1.3 The survey and interpreting the findings

This section provides an overview of our approach to the survey and analysis (a detailed account can be found in Appendix 2). The survey involved 1,213 tenants being interviewed between April and June 2023. We aimed for at least 1,200 completed interviews as a sample of this size would provide us with an opportunity to carry out meaningful sub-group analysis, allowing the identification of (statistically significant) differences between population groups.

The survey, which was conducted by researchers from the market research company, Qa Research, was undertaken in three of the study's case study areas: East Riding, where 293 interviews were conducted; Stockport Homes (465 interviews); and Southern Homes (455 interviews). In each of the case studies, interviewing was concentrated in a small number of neighbourhoods. Two broad criteria were used to select the areas where interviewing took place – ideally, the neighbourhoods selected had to:

- Have arrears rates that were at least average for the landlord and ideally above average. This is because, as noted earlier, one of the key objectives of the research is to explore the experiences of tenants in arrears and highlight the 'drivers' of rent arrears. In practice, most of the areas selected had above average arrears rates, although not all did.

- Be home to reasonable numbers of tenants in receipt of UC and HB and most of the areas selected, were. Again, this is because one of the key objectives of the research is to explore the experiences of UC and HB claimants.

Another factor informed the selection of neighbourhoods: that is, taken together, the sample as a whole should reflect the ethnic diversity of social housing in England. As the proportions of minority ethnic households are lower in Stockport Homes and East Riding (especially) than the average for England as a whole, London was selected as the location for interviewing in Southern Housing as it has an ethnically diverse population. And this was the case for the neighbourhoods selected there.

Given the purposive nature of the selection of the neighbourhoods where interviewing took place, the survey was not designed to be representative of the social rented tenant populations of England or the participating case study landlords. It was only necessary to weight the data in relation to one variable – age[4] – which was done using Census 2021 data in relation to the social housing tenant populations in the case studies. The data presented within this report is therefore weighted data. And there were many similarities between the characteristics of tenants in our survey and those nationally. These are highlighted, alongside the differences between the two, in Appendix 1, which provides a demographic profile of survey respondents, and Appendix 2, which provides more information about the survey.

Some of the key characteristics of the survey respondents include:

- They had an average age of 50 years.
- They had lived in their homes on average for 12 years.
- 61 per cent were women.
- 67 per cent identified as White: English/ Welsh Scottish/ Northern Irish/ British.
- 16 per cent identified as Black/ African/ Caribbean/ Black British.
- More than a third (38 per cent) lived alone.
- A quarter lived with dependent children.
- 16 per cent had a physical disability.
- Over one quarter (26 per cent) had a long-term physical condition or illness.
- The same proportion had a medically diagnosed mental health condition (including stress, depression or anxiety).
- More than a third (36 per cent) reported that they were in work, whether on a full-time, part-time, self-employed or freelance basis.
  - Nearly one third (31 per cent) of these tenants appeared to lack job security, being on zero hours, casual, flexible, temporary or seasonal contracts.
- 21 per cent reported that they were 'long-term sick or disabled'.
- 33 per cent were in receipt of UC with 31 per cent claiming HB.

The study team carried out three levels of analysis of the data, all of which are presented in the report: frequency tables; cross tabulations; and logistic regression analysis. In the cross tabulations and regression analysis the statistical significance of results is highlighted. In the report we focus on reporting statistically significant results as it is highly improbable that they will have happened by chance, although we report the results for key population groups regardless of whether they are statistically significant. A full explanation of statistical significance is provided in Appendix 2.

1.4 About this report

It is important to note the following about the report:

- It is a 'traditional' survey findings report, focusing on presenting the findings of the survey, following the approach taken by other authors researching in the field – see for example, Kemp (2014).

- It is important to acknowledge that the bivariate analysis (cross tabulations) presented within this report is descriptive and does not explain *why* (statistically significant) relationships exist between variables. This is why the study team has employed the statistical technique, logistic regression, to

[4] As highlighted in Appendix 2, tenants aged between 35 and 49-years were under-represented within the survey sample, with all other age groups except tenants aged 65 and over being over-represented, albeit by a relatively small amount.

explore the drivers of rent arrears and rent affordability, which is the main focus of the study (see Section 5), as it allows for the identification of variables that are important in their own right. It is also why in its final report the team will draw on other data sources (qualitative data generated from in-depth tenant interviews with tenants and landlords and tenant diaries; rent account data; documentary and secondary data) to explain the survey findings and will undertake further logistic regression modelling. The final outputs will provide nuanced explanations of the key findings presented in this report, including differences at the case study level: to understand differences at this level, it is imperative to understand the local context.

- It should be read alongside the other outputs produced by the study team.

The report is structured as follows:

- Section two explores the financial circumstances of tenants, exploring whether they are 'getting-by', financially, and the impact of the cost-of-living crisis. Most of the questions explored in this section relate to *'(physical) opportunity'* (financial resources) in the COM-B model.

- Section three examines attitudes towards to money management, with most of the questions examined relating to '*motivation*', although some also explore *'(psychological) capability'*.

- Section four explores tenants' experiences of, and preferences for communication with their landlord. One of the questions examined relates to *'(psychological) capability'*.

- Section five explores how tenants pay their rent, how difficult they find it to pay it and the 'drivers' of rents arrears/ 'difficulty affording rent'. Most of the questions in this section explore *'(physical) opportunity'* (resources).

- Section six, *Conclusion*, highlights the key learning to emerge from the study for key stakeholders. These include: social housing landlords; professional housing bodies across the UK; tenants, including members of tenants and residents' groups; governments across the territories that comprise the UK; agencies that support social housing tenants to sustain their tenancies; and, organisations and policymakers seeking to address poverty and inequality.

- Appendix 1 presents demographic information about the survey respondents, providing information on a range of characteristics, including: age; gender; ethnicity; health; and, disability.

- Appendix 2 provides further information about the approach to the survey and data analysis.

- Appendix 3 presents the questionnaire used in the survey.

Section 2: Financial circumstances and 'getting-by'

2.1 Introduction

Tenants were asked a series of questions about their financial circumstances, including the extent to which they are 'getting-by', financially. In relation to the COM-B framework, these questions elicit information about *'opportunity'*- that is, the extent to which rent payment is constrained by factors external to the individual, specifically, financial resources. Responses revealed that many tenants are in financially precarious situations: living on low incomes, with minimal savings, in receipt of benefits or in insecure employment, compounded by reductions in their income and rising prices.[5] As such, we can see how tenants' *'opportunity'* is constrained by their resources.

2.2 Financial circumstances

Exploring the source of respondents' income reveals that a relatively high proportion were in receipt of welfare benefits, and just 36 per cent of all respondents (and 45 per cent of working age respondents) were in paid employment.

2.2.1 Benefit receipt

Respondents were asked whether they received any benefits. As Table 2.1 highlights, 33 per cent reported that they received Universal Credit (UC) while 31 per cent reported that they were in receipt of Housing Benefit (HB). This means that 64 per cent of respondents were receiving benefits to help with all or part of their housing costs (rent). Exactly one in five respondents reported that they were in receipt of another legacy benefit (other than HB), while more than a quarter (27 per cent) reported that they were on a disability related benefit. Some 18 per cent of tenants reported that they were in receipt of a pensioner benefit (although this applied to 81 per cent of those who reported themselves to be retired, and 76 per cent of those over the age of 65).

Table 2.1: Benefits received by tenants (n:1,213)

Does tenant or partner receive any of the following benefits?[6]	Percentages
Universal Credit	33
Housing Benefit	31
A Legacy benefit such as Income-based Jobseeker's Allowance (JSA), Child Tax Credits, Working Tax Credit, Income Support, and income-based Employment and Support Allowance (ESA)	20
Pensioner benefits (such as State Pension; Pensioner Credit)	18
Disability related benefits (such as Disability Living Allowance; Personal Independence Payment (PIP))	27
Any other benefit not mentioned here	4
Not in receipt of any benefits	19

One of the objectives of the *'Holding on to home'* study is to explore the experiences of tenants in receipt of UC, comparing them with those on HB. It is helpful, then, to highlight the key demographic characteristics of both groups, which are presented in the Table 2.2 overleaf.

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[5] The survey was conducted with one household member so it is not possible to accurately ascertain that the findings apply to the *household.* Some questions were asked of the respondent only so it is possible that other adult household members were in different financial situations, potentially improving the circumstances of the respondent. However, many of these questions asked about the respondent *or* their partner/anyone else in the household, including questions around savings, benefit receipt, running out of money, and use of food banks.

[6] Respondents were asked to highlight all categories that applied to them.

UC claimants were (statistically significantly) more likely than their counterparts on HB to be:

- Aged between 35 and 49 (42 per cent compared to 32 per cent).
- A member of a minority ethnic group (35 per cent compared to 26 per cent).
- A member of a household with children (35 per cent compared to 23 per cent).
- Employed on a part-time, self-employed, or freelance basis (24 per cent compared to 14 per cent).

HB claimants were (statistically significantly) more likely than UC claimants to:

- Be a single occupant (51 per cent compared to 30 per cent).
- Have a physical disability (22 per cent compared to 11 per cent).
- Be retired (25 per cent compared to eight per cent).

It is important to note the differences in the characteristics of each group, because these may, in part at least, influence other experiences that are the focus of this report, for example, financial circumstances and, relatedly, rent payment difficulties.

Table 2.2: Comparing the characteristics of UC and HB recipients (n:778)

	Column percentages	
	Universal Credit	Housing Benefit
Case study		
East Riding	24	23
Southern Housing	34	35
Stockport Homes	42	42
Gender of respondent		
Female	63	63
Male	37	37
Age of respondent*		
16 to 24	5	3
25 to 34	20	9
35 to 49	42	32
50 to 64	23	27
65+	10	29
Ethnicity*		
White: English/ Welsh/ Scottish/ Northern Irish/ British	65	74
White: Irish/ Irish or Gypsy Traveller/ White other	5	7
Mixed/ multiple ethnic group[7]	3	2
Asian/ Asian British	8	4
Black/ African/ Caribbean/ Black British	16	11
Other ethnic group	3	2
Household type*		
Single occupant	30	51
Household with children	35	23
Adult occupants	35	26
Physical disability*		
Yes	11	22
No	89	78
Economic status*		
Full-time employee	10	3
Part-time/ self-employed/ freelance	24	14
Retired	8	25
Looking after home or family	13	11
Signed-off/ long-term sick or disabled	28	35
Unemployed	15	11
Other	3	2

Statistical significance: *** $p<0.001$; ** $p<0.01$; * $p<0.05$

2.2.2 Economic status

Respondents were asked: "*What best describes what you do?*" As Table 2.3 illustrates, 36 per cent were economically active: 19 per cent of all survey respondents were in full-time employment; 15 per cent were in part-time employment; and 2 per cent were self-employed or employed on a freelance basis. Overall, 42 per cent of all employed respondents worked part-time. More than one in five (21 per cent) tenants reported that they were 'long-term sick or disabled'; 19 per cent reported that they were retired; and nearly one in ten (nine per cent) reported that they were 'looking after home or family'.

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[7] Table A.1.5 in Appendix 1 provides more information about the composition of this group and the other ethnic groups included in this (and subsequent) tables.

The employment rate amongst survey respondents is significantly lower than that of the UK population (estimated to be around 75 per cent in July 2023, according to the Office of National Statistics,[8] compared to 36 per cent of the full survey sample and 45 per cent of working age respondents), reflecting lower than average employment rates amongst social housing tenants generally. The English Housing Survey 2021-22, for example, found that 29 per cent of social housing tenants work full-time (higher than the 19 per cent of our sample working full-time) and 15 per cent work part-time (comparable to our sample). The survey also found that eight per cent of renters were unemployed, with 49 per cent being retired, in full-time education or 'other'.

Table 2.3: Economic status (n:1,213)

What best describes what the tenant does?	Column percentages
Full-time employee (30 hours a week or more)	19
Part-time employee (less than 30 hours a week)	15
Self-employed or freelance	2
On maternity or paternity leave	0
Retired (whether receiving a pension or not)	19
In full-time education or training	1
Looking after home or family	9
Signed off sick (short-term or temporarily)	2
Long-term sick or disabled	21
Unemployed and looking for work	6
Unemployed and not looking for work	5
Other	1

The economic status of respondents differed, to some extent, across the case studies, with the most notable differences being:

- Stockport Homes had the highest proportion of respondents who reported that they were 'long-term sick or disabled': 34 per cent compared to 18 per cent in East Riding and 10 per cent in Southern Housing.

- Southern Housing had the highest proportion of respondents who reported that they were full-time employees: 26 per cent compared to 15 per cent in Stockport and 13 per cent in East Riding. This is likely to reflect, in part at least, the relatively low proportion of retired tenants of Southern Housing compared with the other case study areas (13 per cent were retired compared with 17 per cent of respondents in Stockport and 33 per cent in East Riding)

Tenants who lived with at least one other adult were asked whether the other adult(s) worked. As Table 2.4 highlights, 54 per cent reported that they did, with 38 per cent working full-time, 14 per cent working part-time and two per cent being self-employed or working freelance.

Table 2.4: Economic status of other adult household members (n:449)

Apart from you, are any other adult members of your household working?	Column percentages
Yes: working full-time as an employee	38
Yes: working part-time as an employee	14
Yes: self-employed or freelance	2
No: no other adults in household are working	46

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[8] Employment in the UK - Office for National Statistics (ons.gov.uk)

As Table 2.5 shows, around two thirds (67 per cent) of respondents in work reported that they had a permanent contract. However, the contractual situation of nearly a third (31 per cent) could be described as being 'precarious': three per cent did not have a contract; nine per cent had a zero hours contract; six per cent had a casual/ flexible contract; and, 13 per cent had a temporary/ fixed term or seasonal contract.

Table 2.5: Contractual status of in-work respondents (n:423)

Thinking about your main job, do you have a contract?	Column percentages[9]
No: I do not have a contract	3
Yes: a zero-hours contract (also known as a non-guaranteed hours contract)	9
Yes: a casual/ flexible contract	6
Yes: a temporary/ fixed term or seasonal contract	13
Yes: a permanent (or open-ended) job/ contract	67
In full-time education or training	3

Precarious employment was more common amongst virtually all minority ethnic groups than 'White British'[10] respondents, and amongst those in receipt of UC or HB, compared with those on other benefits or not in receipt of benefits (see Table 2.6). Households in East Riding and in London were also more likely to be in precarious employment (34 and 38 per cent, respectively) than those in Stockport (17 per cent).

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[9] Column or row total percentages may not always sum to exactly 100 per cent due to computer rounding or multiple response questions.

[10] White: English/Welsh/Scottish/Northern Irish/British respondents.

Table 2.6: Is the respondent in permanent or precarious employment? (in work respondents only)- sub-groups (n:411)

	Row percentages	
	Precarious	**Permanent**
All respondents	**31**	**69**
Case study**		
East Riding	34	66
Southern Housing	38	62
Stockport Homes	17	83
Gender of respondent		
Female	34	66
Male	28	72
Age of respondent		
16 to 24	88	12
25 to 34	90	10
35 to 49	88	12
50 to 64	90	10
65+	97	3
Ethnicity**		
White: English/ Welsh/ Scottish/ Northern Irish/ British	25	75
White: Irish/ Irish or Gypsy Traveller/White other	48	52
Mixed/ multiple ethnic group	44	56
Asian/ Asian British	42	58
Black/ African/ Caribbean/ Black British	36	64
Other ethnic group	7	93
Household type		
Single occupant	29	71
Household with children	36	64
Adult occupants	29	71
Physical disability		
Yes	33	67
No	31	69
A long-term physical condition or illness		
Yes	22	78
No	32	68
A medically diagnosed mental health condition		
Yes	30	70
No	31	69
Benefit Type***		
Universal Credit	43	57
Housing Benefit	54	46
Other benefit	18	82
Not on benefits	18	82
Economic status		
Full-time employee	13	87
Part-time/ self-employed/ freelance	53	47
Retired	-	-
Looking after home or family	-	-
Signed-off/ long-term sick or disabled	-	-
Unemployed	-	-
Other	-	-

Statistical significance: *** p<0.001; ** p<0.01; * p<0.05

2.2.3 Income reduction: automatic deductions and welfare reforms

Some respondents' income was being reduced, as well as frequently being insecure for those in paid employment, contributing to an overall picture of relatively low income amongst this cohort of the sample. For example, as Table 2.7 shows, 12 per cent of respondents were subject to direct deductions from their income (mostly from benefit income, with nearly two thirds of these having more than one deduction), seven per cent were subject to the benefit cap, five per cent were subject to the 'bedroom tax[11]', and two per cent (representing 19 people) had had their benefit sanctioned in the past 12 months, around half of whom were being sanctioned at the time of the survey. These respondents will all have had their (already low) income, reduced further.

Table 2.7: Proportion of respondents subject to reductions in earnings or benefits[12]

Reduction in earnings or benefits	Percentages
Currently subject to the benefit cap	7
Currently subject to the 'bedroom tax'	5
Subject to a benefit sanction within past 12 months	2
Currently has automatic deductions made from earnings or benefits to pay back arrears or other debts	12

2.2.4 Savings

Savings can act as a vital buffer against unexpected expenses or a temporary reduction in income, for example due to illness, benefit sanctions or automatic deductions, and fluctuating hours for those on flexible employment contracts. Savings can also help households manage the transition from paid employment to UC during the five-week waiting period, and can reduce the need to borrow and accrue the interest payments that accompany most debt. Two thirds (66 per cent) of respondents lived in households that had no savings at all and a further 14 per cent had less than £500 in savings (see Table 2.8.). A small minority (five per cent) had between £500 and £999 saved and 14 per cent had £1,000 or more.

Looking at the profile of those with over £1,000 saved suggests that they are an older cohort more likely, perhaps, to have stable or higher incomes. For example, they are more likely than the sample as a whole to be over the age of 65 (40 per cent compared to 23 per cent of the full sample), to be in full-time employment (36 per cent compared to 19 per cent of the full sample) and are less likely to be in precarious employment (eight per cent, compared to 31 per cent of the full sample) or on UC (11 per cent compared to 33 per cent of the full sample) or HB (17 per cent compared to 31 per cent).

The groups most likely to have no savings at all were those with mental and physical health conditions (84 per cent and 72 per cent, respectively, had no savings), with physical disabilities (75 per cent), people looking after the home or family (83 per cent), those on UC (82 per cent), and people who are unemployed and looking for work (87 per cent).[13]

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[11] Or the 'Removal of the Spare Room Subsidy': https://www.gov.uk/government/collections/local-authorities-removal-of-the-spare-room-subsidy#:~:text=This%20means%20those%20tenants%20whose,spare%20bedrooms%20will%20lose%2025%25

[12] The survey question regarding automatic deductions was asked of all respondents (n: 1,153); whereas only those in receipt of benefits were asked survey questions on benefit cap, the 'bedroom tax', and benefit sanctions (n: 982).

[13] 100 per cent of those who were signed off sick reported having no savings but this only represented 18 respondents.

Table 2.8: Do you and your partner have any savings? (n:995[14])

Savings?	Column percentages
No savings	66
Less than £100	4
£100 - £249	5
£250 - £499	5
£500 - £999	5
£1,000 or more	14

2.3 'Getting-by'

It is perhaps not surprising, given the constrained financial circumstances outlined above, that many respondents reported difficulties managing on their household income. Around one third of respondents reported that their household income lasted until their next payment and a further 23 per cent of households 'hardly ever' ran out of money before the end of the week or month. However, this leaves a significant proportion (43 per cent) running out of money on a regular basis, with 22 per cent and 21 per cent, respectively, 'very' or 'fairly' often running out of money before the end of the week or month.

As Table 2.9 shows, the extent to which respondents were able to manage on their income from week-to-week or month-to-month varied according to their socio-demographic characteristics. Some groups were (statistically significantly) more likely to run out of money than others:

- Minority ethnic households were more likely than 'White British' households to run out of money very or fairly often. This was particularly true of Black Caribbean and Black African respondents (59 per cent and 55 per cent, respectively) and those of 'Other' ethnic groups (56 per cent compared with 39 per cent of 'White British' households).

- Households containing children were more likely to run out of money (58 per cent) than single adult households (36 per cent) or adult occupancy households (41 per cent). There may be particular challenges for lone parent households, so the experiences of this cohort will be explored through further analysis in the final reports.[15]

- Households over the age of 65 were much less likely to run out of money (20 per cent) compared with all other age groups.

- People looking after the home or family, and people with mental health issues were particularly likely to run out of money often (61 per cent and 58 per cent, respectively).

To some extent these findings are likely to reflect broader inequalities that produce income differentials and leave certain population groups at greater risk of poverty. Statistical significance testing tells us that there is a statistical relationship between two variables (for example, ethnicity and running out of money in the case of this analysis) such that we can have confidence in the validity of the results (they could not have happened by chance), but cannot tell us about causation. Nevertheless, it is important and instructive to identity certain population groups that (whatever the underlying reasons) are the most disadvantaged.

In addition, those on UC were much more likely to run out of money (58 per cent) than those with other benefit or earned income sources. It is interesting to compare UC recipients with those on other benefits

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[14] Some 180 tenants refused to respond to this question, with 38 responding 'don't know'.

[15] 'Lone parents' were not a household type distinct from other households containing children but through further analysis and disaggregation we can identity lone parents and will explore their particular experiences and situations in our final outputs.

(legacy benefits and HB) because the Government estimates that many claimants are better off under UC and, as a dynamic benefit with tapers in place, UC more quickly adjusts to changes in income. Table 2.9 shows, however, that lower proportions of those on other benefits (29 per cent) and on HB (44 per cent) run out of money regularly than those on UC.[16] Tenants with deductions from their income were also at particular risk of running out of money. For example, 67 per cent of those subject to the benefit cap and 80 per cent of those with automatic deductions from their income reported running out of money 'very' or 'fairly' often.[17]

Table 2.9 also shows differences across the case studies but it is important to acknowledge that differences highlighted here and elsewhere in the report may be less a result of their characteristics *per se*, but more a result of the attributes of the tenants that reside within them. As noted earlier, this is why the study team has employed logistic regression to explore the drivers of rent arrears and rent affordability (see Section 5) and why the final report from the study will draw on other data sources to explain the survey findings.

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[16] It is important to acknowledge that differences in the results between the UC and HB tenants highlighted here and elsewhere in the report is likely in part to be a result of their differing demographic characteristics, which were highlighted in Table 2.2. These differences are a result of the process by which UC has been rolled-out, which has seen the benefit rolled-out incrementally by claimant cohorts, some of which have related to household type. It is also important to note that UC has been rolled-out at different speeds across England and one population group will not be moved onto UC and will remain on HB: pensioners.

[17] This also applied to those subject to a benefit sanction in the past 12 months, 72 per cent of whom ran out of money 'very' or 'fairly' often, but this represented just 19 people.

Table 2.9: How often respondents or other adult in the household run out of money before the end of the week/ month? – sub-groups (n:1,194)

	Row percentages		
	Fairly or very often	**Hardly ever**	**Never**
All respondents	**44**	**22**	**34**
Case study*			
East Riding of Yorkshire	41	19	40
Southern Housing	47	29	24
Stockport Homes	45	15	40
Gender of respondent			
Female	46	22	32
Male	40	24	36
Age of respondent*			
16 to 24	42	33	25
25 to 34	51	29	20
35 to 49	55	21	24
50 to 64	45	22	33
65+	20	19	61
Ethnicity*			
White: English/ Welsh/ Scottish/ Northern Irish/ British	39	21	40
White: Irish/ Irish or Gypsy Traveller/ White other	46	22	32
Mixed/ multiple ethnic group	45	33	21
Asian/ Asian British	51	26	22
Black/ African/ Caribbean/ Black British	56	28	16
Other ethnic group	56	10	34
Household type*			
Single occupant	36	22	42
Household with children	58	22	20
Adult occupants	41	24	34
Physical disability			
Yes	35	21	44
No	45	23	32
Medically diagnosed mental health condition*			
Yes	58	19	23
No	40	23	36
A long-term physical condition or illness			
Yes	40	18	42
No	45	24	31
Benefit Type*			
Universal Credit	58	19	22
Housing Benefit	44	24	33
Other benefit	29	21	50
Not on benefits	30	28	42
Economic status*			
Full-time employee	36	28	36
Part-time/ self-employed/ freelance	50	27	23
Retired	16	20	64
Looking after home or family	61	21	17
Signed-off/ long-term sick or disabled	53	20	27
Other	44	28	28

Statistical significance: *** p<0.001; ** p<0.01; * p<0.05

When households run out of money, they will struggle to fulfil financial obligations, and will have to find other ways of meeting their day-to-day needs. This can involve borrowing, falling behind with regular bill payments, or relying on charitable services such as food banks. We will see later in this report, for

example, that some tenants do without essentials such as food and heating, they incur debt, and raise funds by selling personal items in order to meet rent payments (see Section 5).

Over the last decade the need for food banks in the UK has increased significantly. Food banks in the Trussell Trust network, the largest network of food banks in the UK, reported a 37 per cent increase in the number of food parcels distributed in the year 2022-23 compared with the same period in the preceding year.[18] More than one in five (21 per cent) of our survey respondents reported that they, or someone in their household, had used a food bank at least once in the 12 months prior to completing the survey, with 11 per cent relying on a food bank more than once, and six per cent using a food bank at least once every month in the preceding year. The most recent Family Resources Survey (FRS) finds that three per cent of households in the UK surveyed between May 2021 and April 2022 had used a food bank in the 12 months prior to being surveyed. [19] Although not directly comparable (the FRS was undertaken in the year prior to the *'Holding on to home'* survey and covers the UK), this suggests that food bank use was considerably higher amongst the survey sample than the UK average.

People with mental health issues, and those on HB or UC were particularly likely to have used a food bank (see Table 2.10). Those subject to benefit reductions and deductions (benefit cap, 'bedroom tax', benefit sanctions and automatic deductions) were also disproportionately likely to use food banks. For example, 42 per cent of those subject to the benefit cap and 41 per cent of those subject to the 'bedroom tax' had used a food bank in the past year, while this was also true for 45 per cent of those with automatic deductions (compared to 21 per cent of the full sample).

It is also worth highlighting that 19 per cent of part-time workers had used a food bank. While this is significantly lower than the proportion of people looking after the home or family (36 per cent) and unemployed respondents (35 per cent) using food banks, it strongly suggests that paid employment does not necessarily protect people against experiencing the deepest forms of poverty. In fact, although full-time workers were least likely to use food banks, seven per cent had done so in the last year.

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[18] Microsoft Word - EYS UK Factsheet 2022-23_FINAL (trusselltrust.org)
[19] Family Resources Survey: financial year 2021 to 2022 - GOV.UK (www.gov.uk)

Table 2.10: Has the respondent used a food bank in last 12 months? – sub-groups (n:1,206)

	Row percentages	
	Used a foodbank	Not used a foodbank
All respondents	**21**	**79**
Case study*		
East Riding of Yorkshire	29	71
Southern Housing	17	83
Stockport Homes	19	81
Gender of respondent		
Female	22	78
Male	19	81
Age of respondent*		
16 to 24	21	79
25 to 34	24	76
35 to 49	28	72
50 to 64	19	81
65+	10	90
Ethnicity		
White: English/ Welsh/ Scottish/ Northern Irish/ British	21	79
White: Irish/ Irish or Gypsy Traveller/ White other	19	81
Mixed/ multiple ethnic group	18	82
Asian/ Asian British	19	81
Black / African/ Caribbean/ Black British	21	79
Other ethnic group	16	84
Household type		
Single occupant	21	79
Household with children	26	74
Adult occupants	18	82
Physical disability		
Yes	23	77
No	20	80
Medically diagnosed mental health condition*		
Yes	37	63
No	17	83
A long-term physical condition or illness		
Yes	23	77
No	20	80
Benefit type*		
Universal Credit	24	76
Housing Benefit	32	68
Other benefit	12	88
Not on benefits	4	96
Economic status*		
Full-time employee	7	93
Part-time/ self-employed/ freelance	19	81
Retired	7	93
Looking after home or family	36	64
Signed-off/ long-term sick or disabled	31	69
Unemployed	35	65
Other	28	72

Statistical significance: *** p<0.001; ** p<0.01; * p<0.05

Despite these apparent financial difficulties, the majority of respondents were keeping up to date with their bills. Nevertheless, at the time of the survey, between 10 and 13 per cent were behind with their Council Tax, electricity, and gas bills. Only a very small minority (1-2 per cent) were behind with telephone (including mobile), TV, internet or 'other' bill payments.

One quarter of respondents overall were behind with at least one bill and eight per cent were behind with two or more bills. Those groups most likely to be behind with at least two bills were: Black/ African/ Caribbean/ Black British households (28 per cent). Households containing children (23 per cent), unemployed people (33 per cent) and those subject to benefit deductions and reductions (37 per cent of those subject to the benefit cap, 33 per cent subject to the 'bedroom tax', and 42 per cent of those with automatic deductions[20]). People in receipt of HB or UC, however, were slightly *less likely* to be behind with more than two bills (24 per cent and 19 per cent, respectively) than those not in receipt of benefits (28 per cent of whom were behind with at least two bills). The numbers here are very small and so must be treated with caution but could be explained in part by the much higher proportion of UC and HB recipients paying for utilities through prepayment meters where usage must be paid for upfront (37 and 39 per cent, respectively, compared with 14 per cent of those not in receipt of benefits). Rent arrears is discussed in detail in Section 5, but it is worth noting here that nine per cent of respondents were also behind with their rent.

The survey findings suggest that the cost-of-living crisis at the time the survey was conducted was having a considerable impact on the capacity of respondents to 'get-by'. Only 14 per cent of survey respondents said that their ability to 'get-by', financially was not affected at all by the current cost-of-living, whilst half of all tenants surveyed said their ability to manage financially was affected either 'quite a lot' (26 per cent) or 'very much' (24 per cent) by the current cost-of-living. In total, then, 86 per cent were struggling to 'get-by' to some extent because of the cost-of-living crisis. Tenants between the ages of 25-49, minority ethnic households, households containing children, people on UC or HB, and people working part-time or who are unemployed or looking after the home were most likely to report being affected 'a lot' by the cost-of-living crisis (see Table 2.11).

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[20] This also applied to 50 per cent of people who had been subject to a benefit sanction in the past 12 months but that only represents 19 respondents.

Table 2.11: The extent to which respondents are affected by the cost-of-living – sub-groups (n:1,213)

	Row percentages		
	Not at all	**A bit**	**A lot**
All respondents	**14**	**35**	**51**
Case study*			
East Riding	21	41	38
Southern Housing	7	28	66
Stockport Homes	17	38	45
Gender of respondent			
Female	13	33	54
Male	15	37	47
Age of respondent*			
16 to 24	12	41	47
25 to 34	9	32	59
35 to 49	9	29	62
50 to 64	14	37	49
65+	26	41	33
Ethnicity*			
White: English/ Welsh/ Scottish/ Northern Irish/ British	18	38	44
White: Irish/ Irish or Gypsy Traveller/ White other	13	20	67
Mixed/ multiple ethnic group	6	32	62
Asian/ Asian British	3	31	66
Black/ African/ Caribbean/ Black British	6	27	67
Other ethnic group	3	31	66
Household type*			
Single occupant	21	37	42
Household with children	5	26	69
Adult occupants	13	38	49
Physical disability			
Yes	23	33	44
No	13	35	52
Medically diagnosed mental health condition			
Yes	11	33	56
No	15	35	50
A long-term physical condition or illness*			
Yes	20	36	44
No	12	34	54
Benefit type*			
Universal Credit	10	28	63
Housing Benefit	12	32	56
Other benefit	19	48	33
Not on benefits	21	40	39
Economic status*			
Full-time employee	17	42	41
Part-time/ self-employed/ freelance	5	31	64
Retired	29	40	30
Looking after home or family	2	31	67
Signed-off/ long-term sick or disabled	12	31	56
Unemployed	9	32	59
Other	20	28	52

Statistical significance: *** p<0.001; ** p<0.01; * p<0.05

Price increases for essential goods and services will have the greatest impact on those with low incomes, with limited or no disposable income and/ or savings and so lacking a financial buffer to absorb increased financial commitments. As we have seen, this applies to many of those responding to our survey. And, indeed, there is a notable relationship between the extent to which tenants run out of money before the end of the week/ month and the extent to which they are affected by the cost-of-living crisis: 65 percent of those who run out of money state that they are 'very much' affected by the cost-of-living, while this applies to just eight per cent of those who never run out of money. By contrast, 72 per cent of those who never run out of money state that they are not affected by the cost-of-living at all, compared to five per cent of those who 'very often' run out of money.

2.4 Conclusion

The analysis presented in this chapter suggests that social housing tenants are experiencing multiple indicators of financial stress – low incomes, relatively high numbers in precarious employment, unemployed and in receipt of benefits, many of whom appear to be struggling to pay bills and who run out of money regularly. And, of course, some households are experiencing several of these indicators of financial difficulty. We know, for example, that 16 per cent of respondents were behind with at least one bill, *and* had hardly any or no savings, *and* regularly run out of money at the end of the week or month. We have also seen that some households are more likely to face financial difficulties than others. Across the various measures reported in this section, some ethnic minority households but particularly those of Black/ African/ Caribbean/ Black British heritage, households containing children, people looking after the home, and people with mental ill health, amongst others, were often disproportionately likely to have difficulties 'getting-by', financially. The impact of reduced income, particularly as a result of automatic deductions but also through certain welfare reforms such as the benefit cap, also emerged as having an impact on respondents' ability to 'get-by', financially.

Section 3: Approach and attitudes to money management

3.1 Introduction

In this section, we explore respondents' approaches and attitudes to managing money, including the extent to which they prioritise payment of rent. In relation to the COM-B framework, these questions elicit information about 'motivation'.

3.2 Managing Money

Tenants were presented with a series of statements aimed at capturing different aspects of managing money, and asked to what extent they agreed or disagreed with them.

Table 3.1 shows that the majority of respondents identified as organised money managers who mostly did not buy things impulsively that they could not afford. Nearly three quarters of respondents (74 per cent) agreed that they were very organised when it comes to managing their money day-to-day (with a further 14 per cent neutral on this issue), while 20 per cent – a small but nevertheless significant minority - agreed that they were impulsive and tended to buy things they could not afford. This is consistent with the findings of a previous survey of social housing tenants conducted in 2012 that asked the same questions (Kemp *et al*, 2012), suggesting that social housing tenants' attitudes to money management have remained consistent over the past decade, even if their financial circumstances have worsened due to, for example, the rising cost-of-living (see Section 2).[21]

There were no significant differences in responses to these questions between different socio-demographic groups – also consistent with the findings of the 2012 survey – although younger people were more impulsive in their spending than older people, with levels of impulsiveness decreasing as age increased. Thus, 28 per cent of 16-25 year olds reported that they were impulsive and tended to buy things they could not afford compared with just 11 per cent of those aged 65 and over.

Table 3.1: Did tenants agree or disagree with the statement that: *"I am very organised when it comes to managing my money day-to-day?"* **(n:1,206)**

Statement	Row percentages				
	Strongly agree	**Tend to agree**	**Neither agree nor disagree**	**Tend to disagree**	**Strongly disagree**
"I am very organised when it comes to managing my money day-to-day"	43	31	14	8	4
"I am impulsive and tend to buy things even when I can't really afford them"	9	12	15	22	42

3.3 Attitudes to rent payment

With its focus on tenancy sustainment, the *'Holding on to home'* study is particularly interested in the drivers of rent arrears (explored in detail in Section 5) and so respondents were asked a series of questions about their attitudes to rent payment.

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[21] It should be noted, however, that all respondents to the Kemp survey were social housing tenants in receipt of Housing Benefit.

Respondents were asked: *"If you have had to choose between expenses so you can afford to pay your rent, to what extent do you prioritise paying your rent?"* As Table 3.2 reveals, most (82 per cent) reported that they 'always' prioritised paying their rent. A further 14 per cent reported they 'sometimes' did so with only one per cent reporting that they 'never' prioritised paying their rent.

Table 3.2: The extent to which tenants prioritised paying their rent (tenants who were responsible for paying all or part of their rent) (n:945)

Extent to which rent prioritised?	Column percentages
Always prioritise paying rent	82
Usually prioritise paying rent	14
Sometimes prioritise paying rent	3
Never prioritise paying rent	1

Tenants in receipt of Universal Credit (UC) or Housing Benefit (HB) were asked whether they agreed with the following statement: *"If I had an unexpected expense or large bill that was difficult to pay, I would use Housing Benefit/ Universal Credit money to pay for it".* As Table 3.3 highlights, 45 per cent 'strongly disagreed' with this statement with a further 17 per cent reporting that they 'tended to disagree'. Interestingly, given the prioritisation of rent payment by most tenants highlighted above, more than one in five (21 per cent) disagreed with the statement and reported that they would use UC/ HB to pay for an unexpected expense/ large bill.

Table 3.3: Did tenants agree or disagree with the statement that: *"If I had an unexpected expense or large bill that was difficult to pay, I would use Housing Benefit/ Universal Credit money to pay for it?"* **(n:651)**

Agree or disagree*?	Column percentages
Strongly agree	13
Tend to agree	8
Neither agree nor disagree	18
Tend to disagree	17
Strongly disagree	45

However, given the precarious financial circumstances of many tenants, which was highlighted earlier, this finding is perhaps not unexpected. Respondents who routinely run out of money and who did not have savings (or had little savings) were more likely to report that they would use UC/ HB monies to pay for a financial 'emergency'. Some 51 per cent routinely ran out of money (compared to 44 per cent of all respondents who did the same), while 76 per cent had no savings (compared to 66 per cent of the sample as a whole). This suggests that this attitude is very much driven by necessity and is not a positive choice by tenants. Furthermore, it is important to note that using rent monies to pay for an unexpected expense/ large bill can in certain circumstances – such as when tenants have no or a small amount of arrears - be an economically rational course of action as it effectively represents an 'interest free' loan (interest is not charged on arrears).

As Table 3.4 reveals, there were statistically significant differences in the results when they were disaggregated at the sub-group level. A notable difference was tenants aged between 16 and 24 being more likely to report they would use UC/ HB monies to pay for an unexpected expense/ large bill (31 per cent compared to six per cent of respondents aged 65 or over and 23 per cent of tenants between the age of 50 and 64). Tenants with a medically diagnosed mental health condition (27 per cent) and unemployed

30

respondents (29 per cent) were more likely than the sample as a whole to report that they would use UC/ HB monies to cover for an unexpected expense/ large bill. Those with a long-term physical condition or illness were more likely to report that they would not (70 per cent did). Another difference of note was that tenants in receipt of UC were more likely than HB claimants to report that they would use their (housing cost) benefit payment to pay for a financial 'emergency': 25 per cent compared to 15 per cent. And 87 of the 133 tenants (or 65 per cent) who responded in this way were UC claimants.

Other population groups were statistically significantly more likely to report than the survey sample as a whole that they would use HB/ UC money to pay for an unexpected expense: tenants with a learning disability (40 per cent); respondents subject to the 'bedroom tax' (54 per cent); and, tenants who had experienced a benefit sanction.

Table 3.4: Did tenants agree or disagree with the statement that: *"If I had an unexpected expense or large bill that was difficult to pay, I would use Housing Benefit/ Universal Credit money to pay for it?"* – sub-groups (n:652)

	Row percentage		
	Agree	**Neither**	**Disagree**
All respondents	**21**	**18**	**61**
Case study***			
East Riding	28	14	58
Southern Housing	11	32	57
Stockport Homes	26	7	67
Gender of respondent			
Female	18	19	63
Male	25	17	58
Age of respondent**			
16 to 24	31	19	50
25 to 34	29	18	54
35 to 49	21	18	61
50 to 64	23	16	61
65+	6	22	72
Ethnicity***			
White: English/ Welsh/ Scottish/ Northern Irish/ British	23	14	63
White: Irish/ Irish or Gypsy Traveller/ White other	14	31	56
Mixed/ multiple ethnic group	24	12	65
Asian/ Asian British	3	21	76
Black/ African/ Caribbean /Black British	19	32	49
Other ethnic group	17	11	72
Household type			
Single occupant	23	18	58
Household with children	20	15	65
Adult occupants	18	20	62
Physical disability			
Yes	18	17	65
No	21	18	61
A long-term physical condition or illness*			
Yes	17	13	70
No	21	20	59
A medically diagnosed mental health condition*			
Yes	27	12	61
No	18	20	62
Benefit type***			
Universal Credit	25	14	62
Housing Benefit	15	23	61
Economic status***			
Full-time employee	19	15	67
Part-time/ self-employed/ freelance	19	26	55
Retired	8	18	74
Looking after home or family	22	14	64
Signed-off/ long-term sick or disabled	24	11	65
Unemployed	29	25	46
Other	19	31	50

Statistical significance: *** p<0.001; ** p<0.01; * p<0.05

Tenants in receipt of UC/ HB were asked another question about how they viewed their (housing cost) benefit payment: "*To what extent do you agree or disagree with the following statements? I could be tempted to spend some or all of the Housing Benefit/ Universal Credit money on something other than the rent*". As Table 3.5 reveals, most (70 per cent) respondents did not agree with this statement. However, 14 per cent did.

Table 3.5: To what extent did tenants agree or disagree with the following statement?: *"I could be tempted to spend some or all of the Housing Benefit/ Universal Credit money on something other than the rent."* **(n: 670)**

Agree or disagree?	Column percentages
Strongly agree	6
Tend to agree	8
Neither agree nor disagree	16
Tend to disagree	17
Strongly disagree	53

There were statistical differences in the findings when the results were broken down at the sub-group level, as Table 3.6 reveals. Notable differences include tenants with a medically diagnosed mental health condition being more likely to report that they would spend UC/ HB monies on something other than rent: 21 per cent compared to 12 per cent of respondents who did not have a mental health condition. And UC recipients were more likely than tenants on HB to respond in the same way: 16 per cent compared to 11 per cent.

There were statistical differences in the findings when the results were disaggregated by economic status. Retirees were less likely to report than the survey sample as a whole that they would use UC/ HB monies on something other than rent: 4 per cent did. Conversely, the following groups were more likely to report than the sample survey as a whole that they would spend UC/ HB monies on something other than rent: tenants who reported that they were 'looking after home or family' (18 per cent); those who were 'signed-off/ long-term sick or disabled' (18 per cent); and, unemployed respondents (18 per cent).

Four other population groups were identified as being (statistically significantly) more likely to report than the survey sample as a whole that they would use HB/ UC monies to pay for something other than rent: respondents with 'health problems due to alcohol' (56 per cent), respondents with 'health problems due to illicit drugs' (43 per cent); tenants with learning difficulties (30 per cent); and, tenants who had been subject to a benefit sanction (46 per cent).

Table 3.6: Did tenants agree or disagree with the statement that: *"I could be tempted to spend some or all of the Housing Benefit/ Universal Credit money on something other than the rent?"* **– sub-groups (n:672)**

	Row percentage		
	Agree	**Neither**	**Disagree**
All respondents	**14**	**16**	**70**
Case study*			
East Riding	23	15	62
Southern Housing	10	30	60
Stockport Homes	13	5	82
Gender of respondent			
Female	12	18	70
Male	17	13	70
Age of respondent			
16 to 24	19	18	63
25 to 34	19	17	64
35 to 49	15	16	69
50 to 64	14	12	74
65+	5	21	74
Ethnicity*			
White: English/ Welsh/ Scottish/ Northern Irish/ British	15	13	72
White: Irish/ Irish or Gypsy Traveller/ White other	14	17	69
Mixed/ multiple ethnic group	6	19	75
Asian/ Asian British	3	23	75
Black/ African/ Caribbean/ Black British	12	30	58
Other ethnic group	17	6	78
Household type			
Single occupant	17	15	68
Household with children	11	17	72
Adult occupants	12	17	71
Physical disability			
Yes	17	13	70
No	13	17	70
A long-term physical condition or illness			
Yes	14	12	74
No	14	18	68
A medically diagnosed mental health condition**			
Yes	21	11	68
No	12	18	71
Benefit Type*			
Universal Credit	16	13	71
Housing Benefit	11	21	68
Economic status*			
Full-time employee	10	10	80
Part-time/ self-employed/ freelance	10	29	61
Retired	4	16	80
Looking after home or family	18	11	71
Signed-off/ long-term sick or disabled	18	9	73
Unemployed	18	21	61
Other	12	13	75

Statistical significance: *** p<0.001; ** p<0.01; * p<0.05

Importantly, further analysis revealed that the financial circumstances of most of the tenants who reported that they were tempted to use their benefit on things other than rent were precarious: 78 per

cent routinely ran out of money and 82 per cent had no savings. Again, this suggest that this attitude (and potentially, behaviour informed by it) is driven by financial necessity rather than any desire to 'misspend' housing cost benefit monies.

Respondents were asked whether they thought they would be evicted if they did not pay their rent in full. Nearly a quarter (22 per cent) reported that they did not know with 35 per cent disagreeing with the statement, as Table 3.7 highlights. Some 21 per cent thought that they would not be evicted. This relatively high figure may be explained by the commitment that many landlords across the country, including our case studies, and representative bodies such as the National Housing Federation, have made to not evict tenants who engage when they accrue arrears.

Table 3.7: Did tenants agree or disagree with the statement that: *"I am unlikely to be evicted if I don't pay my rent in full"* **(n:778)**

Agree or disagree?	Column percentages
Strongly agree	13
Tend to agree	8
Neither agree nor disagree	15
Tend to disagree	13
Strongly disagree	22
Don't know	22
Not answered	7

There were statistical differences in the results at the sub-group level, as Table 3.8 shows. The following sub-groups were more likely to report than the survey sample as a whole that they did not think they would be evicted if they did not pay their rent in full: respondents who reported that they had a medically diagnosed mental health condition (44 per cent); and, tenants who were 'signed-off/ long-term sick or disabled' (41 per cent). The same proportion – 30 per cent - of UC and HB recipients reported that they did not think they would be evicted if they did not pay their rent in full.

Table 3.8: Did tenants agree or disagree with the statement that: *"I am unlikely to be evicted if I don't pay my rent in full?"* **– sub-groups (n:553)**

	Row percentages		
	Agree	**Neither**	**Disagree**
All respondents	**30**	**20**	**50**
Case study***			
East Riding	54	9	37
Southern Housing	11	34	54
Stockport Homes	34	13	53
Gender of respondent			
Female	29	20	51
Male	31	21	48
Age of respondent**			
16 to 24	32	23	45
25 to 34	32	22	47
35 to 49	33	16	51
50 to 64	34	16	49
65+	16	34	50
Ethnicity*			
White: English/ Welsh/ Scottish/ Northern Irish/ British	35	19	46
White: Irish/ Irish or Gypsy Traveller/ White other	14	27	59
Mixed/ multiple ethnic group	21	14	64
Asian/ Asian British	32	23	45
Black/ African/ Caribbean/ Black British	17	27	56
Other ethnic group	22	6	72
Household type			
Single occupant	30	22	48
Household with children	29	15	56
Adult occupants	30	23	47
Physical disability			
Yes	34	23	43
No	29	20	51
A long-term physical condition or illness			
Yes	35	22	43
No	28	20	52
A medically diagnosed mental health condition***			
Yes	44	15	41
No	26	22	52
Benefit type***			
Universal Credit	30	15	55
Housing Benefit	30	26	44
Economic status***			
Full-time employee	29	17	55
Part-time/ self-employed/ freelance	19	25	56
Retired	16	29	55
Looking after home or family	33	9	59
Signed-off/ long-term sick or disabled	41	16	43
Unemployed	32	22	45
Other	36	36	29

Statistical significance: *** p<0.001; ** p<0.01; * p<0.05

3.4 Conclusion

The analysis presented in this chapter suggests that despite (or perhaps because of) the precarious financial circumstances experienced by many tenants highlighted in Chapter 2, most reported being organised money managers who prioritised rent payments. Some of those with the least financial flexibility – those with no savings or who ran out of money regularly, for example – acknowledged that they would use their rent money to cover an unexpected expense, which may contribute to the rent arrears some accrue, discussed further in Section 5. Taken together, however, the findings suggest that this is a product of financial necessity and precarity, rather than poor money management or attitudinal drivers.

Section 4: Tenant experiences of, and preferences for communication with their landlord

4.1 Introduction

We will see in Section 5 that a relatively high proportion of tenants find it difficult at times to afford their rent. Many of these households manage to pay their rent, even if it means sacrificing essentials, selling personal items, or accruing other debts. A small but significant minority, however, fall into arrears. When tenants are at risk of falling into arrears it is essential that they have contact with their landlord. Many landlords have money advice/ financial inclusion teams, employment support schemes, or can refer to other support agencies. This advice and support can prevent arrears from accruing or escalating, and arrangements can be made for arrears to be repaid over time. In addition, many landlords will not instigate possession proceedings if a tenant is engaging with them, and courts are very unlikely to grant a possession order in such circumstances. Thus, for tenants at risk of falling into arrears, or who are already behind with their rent, communication with the landlord can be essential for their tenancy to be sustained. For this reason, survey respondents were asked whether they found it difficult to communicate with their landlord about their rent.

4.2 Ease or difficulty communicating with the landlord about rent

Encouragingly, the majority (92 per cent) of survey respondents reported not finding it difficult to communicate with their landlord about their rent, but an important minority (eight per cent) reported that they did.

There were no stark differences by socio-demographic sub-group on this issue, but it is noteworthy that respondents in rent arrears and who are struggling to afford their rent were more likely to report difficulties communicating with their landlord. Respondents in rent arrears were around three times more likely than those up to date with their rent to say they found it difficult to communicate with their landlord about their rent (22 per cent of those in rent arrears, compared with seven per cent of those who were up to date). Similarly, 39 per cent of those struggling to afford their rent, compared to 10 per cent of those finding it easy to afford their rent, reported difficulties communicating with their landlord.

This represents a relatively small number of respondents[22] and we cannot determine from the survey responses alone whether tenants find it difficult to communicate with their landlord because they are in arrears, or whether they are at greater risk of arrears because they did not contact their landlord for preventative support (or, indeed, whether there is a causal relationship at all). But, it is concerning, nevertheless, that those who were, arguably, in greatest need of communication with their landlord to help them sustain their tenancy, were also those who find it most difficult to do so.

With the caveat that sample numbers here are very small, survey responses suggest that anxieties and stigma are greater barriers to communications than practical challenges such as digital access and capabilities. Thus, 23 per cent (n: 22) of those who reported difficulties communicating with their landlord about their rent said it was because they were 'nervous about contacting their landlord', 12 per cent reported that they were 'too embarrassed to contact their landlord about their rent' (n: 11) and 11 per

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[22] 24 respondents who were in rent arrears and 41 respondents struggling to afford their rent reported difficulty communicating with their landlord about rent.

cent (n: 11) said that difficulties communicating stemmed from being 'worried to open/ read letters from their landlords'. These were the three most common reasons cited. It is also worth noting that these tenants, albeit small in number, were much more likely to be in rent arrears and to report difficulties affording their rent than the sample as a whole. Increased anxiety can also impact mental and physical health, potentially further exacerbating difficulties sustaining a tenancy.

With reference to the COM-B model and the '*psychological capability*' of tenants, in particular (that is their knowledge, skills, reasoning), it is interesting to note that only nine per cent of respondents who reported difficulties communicating with their landlord about rent (n:9) said this was because they did not understand how to communicate digitally.

4.2 Communication preferences

Respondents were asked how they would like their landlords to communicate with them. As Table 4.1 shows, telephone was the preferred method of communication, cited by 58 per cent of tenants, followed by letter, cited by 34 per cent (respondents could select more than once preference). Notably, only 10 per cent wanted their landlord to communicate with them through a face-to-face conversation and hardly any respondents selected online communications such as social media and webchat.

Table 4.1. How tenants preferred their landlord to communicate with them about their rent (including arrears) (n:1,213)

Communication medium	Column percentages
By telephone	57
In writing - Letter	34
In writing - Email	26
In person through a face-to-face conversation	10
In writing - Text message	5
In writing - Webchat	0[23]
Through social media [e.g. Facebook]	0[24]
Other	1

There was some indication that different groups had preferred forms of communication. A preference for communication by letter, for example, increased with age (from just 22 per cent of 16-25 year olds to 45 per cent of people aged 65+) while some ethnic minority respondents (particularly, 'Other', Black/ African/ Caribbean/ Black British, and Asian/ Asian British respondents) were less likely to express a preference for telephone contact than 'White British' respondents.

4.3 Conclusion

It is encouraging that the majority of respondents reported finding it easy to communicate with their landlord about their rent. The analysis presented in this chapter does, however, suggest that those in most need of contact with their landlord – i.e. those at risk of or who have fallen into arrears – struggle most to communicate with their landlord. The findings also suggest that anxiety and stigma may be at the heart of tenants' reluctance to contact their landlord when they fall into arrears. Efforts may therefore be required to address the stigma associated with financial difficulties in order to allay these anxieties and ensure that tenants most at risk feel comfortable having the conversations that can help them sustain their tenancy.

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[23] N: 3
[24] N: 2

Section 5: Rent payment, rent arrears and the affordability of rent

5.1 Introduction

This section focuses on two issues which lie at the heart of the research: how difficult tenants found it to pay their rent; and identifying those factors that are driving rent arrears and difficulties paying rent. The section begins by examining the rent paid by respondents, specifically, what it covered and how they paid it.

5.2 Rent payment

Respondents were asked a number of questions about their rent. They were asked: *"Does your rent include payment for service charges or any household bills? By 'household bills', I mean things like water and heating charges or Council Tax".* Some 52 per cent of tenants reported that it did. As Table 5.1 shows, the most common charges were: service charges (cited by 37 per cent of respondents); water bills (25 per cent); and, Council Tax (6 per cent).

Table 5.1: Inclusion of 'service' charges within rent payment (n:1,213)

Service charge	Percentages
Water bills	25
Heating bills	2
Other utility bills	1
Council Tax	6
Home contents insurance	0
Service charges	37
Something else	1
None of the above	46
Don't know	2

Respondents in receipt of Universal Credit (UC) or Housing Benefit (HB) were asked: *"Is your Housing Benefit or Universal Credit currently paid to you (and your partner) or directly to your landlord?"* Some 42 per cent reported that they were on 'direct payment' (i.e. had the benefit paid to them), while 58 per cent were on 'landlord payment' (i.e. the benefit was paid directly to their landlord). Four out of five (80 per cent) of UC recipients[25] were on direct payment.

Table 5.2 compares the characteristics of UC claimants on direct payment with those on landlord payment. As it reveals, the following groups were (statistically significantly) more likely than the survey sample as a whole to be on direct payment: tenants in East Riding (89 per cent) and Southern Housing (88 per cent); households with children (86 per cent); adult occupants (87 per cent); tenants with a physical disability (95 per cent); and respondents with no savings (93 per cent). Tenants who reported that they 'hardly ever' (87 per cent) or 'never' (88 per cent) ran out of money before the end of the week were also found to be (statistically significantly) more likely to be on direct payment.

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[25] Direct payment is only a feature of UC so people in receipt of Housing Benefit will always have that benefit paid to the landlord. The housing cost element of UC can be paid direct to the tenant or to the landlord. The presumption is that UC housing costs will be paid to the tenant (direct payment) but there are circumstances under which it will be paid to landlord. This includes when people get into rent arrears or if vulnerabilities make it difficult for them to manage their rent payments.

The following groups were (statistically significantly) more likely to be on landlord payment: Stockport Homes tenants (32 per cent); single occupants (36 per cent); individuals with a medically diagnosed mental health condition (32 per cent); tenants who were signed-off/ long-term sick or disabled (28 per cent); and, unemployed respondents (27 per cent).

Table 5.2: Comparing the characteristics of UC tenants on 'direct payment' with those on landlord payment (n:398)

	Row percentages	
	Direct	**Landlord**
All respondents	**80**	**20**
Case study*		
East Riding	89	11
Southern Housing	88	12
Stockport Homes	68	32
Gender of respondent		
Female	78	22
Male	82	18
Age of respondent		
16 to 24	68	32
25 to 34	76	24
35 to 49	79	21
50 to 64	80	20
65+	95	5
Ethnicity		
White: English/ Welsh/ Scottish/ Northern Irish/ British	76	24
White: Irish/ Irish or Gypsy Traveller/ White other	85	15
Mixed/ multiple ethnic group	77	23
Asian/ Asian British	90	10
Black/ African/ Caribbean/ Black British	89	11
Other ethnic group	83	17
Household type*		
Single occupant	64	36
Household with children	86	14
Adult occupants	87	13
Physical disability		
Yes	95	5
No	78	22
A long-term physical condition or illness		
Yes	82	18
No	79	21
A medically diagnosed mental health condition		
Yes	68	32
No	82	18
Savings*		
No savings	93	7
Savings	74	26
Economic status*		
Full-time employee	76	24
Part-time/ self-employed/ freelance	86	14
Retired	97	3
Looking after home or family	84	16
Signed-off/ long-term sick or disabled	72	28
Unemployed	73	27
Other	92	8

Statistical significance: *** p<0.001; ** p<0.01; * p<0.05

Respondents in receipt of UC or HB were asked whether their (housing cost) benefit covered all or part of their rent. As Table 5.3 shows, 52 per cent reported that it covered all of the rent, while 48 per cent reported that it covered part of the rent.

Table 5.3: UC and HB claimants: partial and full benefit receipt (n:778)

	Column percentages	
	All of the rent	**Some of the rent**
All respondents	**52**	**48**
UC claimants	46	54
HB claimants	57	43

Respondents in receipt of UC and HB were asked to highlight how (including, where) they paid their rent. As Table 5.4 reveals, tenants paid in a range of ways. Only one approach was cited by more than 10 per cent of respondents: paying online, which was cited by 34 per cent. The next most commonly cited responses were: in person at the landlord's offices (eight per cent); mobile phone (four per cent); in person at the post office (four per cent); in person at the bank (three per cent); PayPoint outlet (two per cent); and, telephone (landline) (two per cent).

Table 5.4: How tenants in receipt of UC or HB paid their rent (n:757)

Way of paying	Column percentages
In person at the landlord's offices	8
In person at the post office	4
In person at the bank	3
PayPoint outlet	2
Post	0
Telephone (landline)	2
Mobile phone	4
Online	34
Another method (specify)	20
Don't know	22

UC and HB recipients who were responsible for paying all or part of their rent were also asked to identify the payment method they used to pay their rent. As Table 5.5 highlights, the most common responses were: Direct Debit (52 per cent); debit card (11 per cent); bank transfer (nine per cent); and rent payment card, such as Allpay (6 per cent). Some 8 per cent of tenants cited 'another method'.

Table 5.5: Financial payment methods employed by UC and HB recipients to pay their rent (n:557)

Payment method	Column percentages
Cash	4
Postal order	0
Cheque	0
Debit card	11
Credit card	1
Standing order	5
Direct debit	52
Bank transfer	9
Rent payment card (e.g. Allpay)	6
Another method (specify)	8
Don't know (not on showcard)	4

5.3 Affordability of rent

Respondents were asked a series of questions relating to rent arrears and how difficult they found it to pay their rent. They were asked whether they were up to date with their rent or in arrears. As Table 5.6 reveals, nearly one in ten – nine per cent – reported that they were in arrears. It is important to note that this should not be seen as a measure of arrears in the case studies because, as noted in Section 1, we purposively selected neighbourhoods which had above average arrears rates. This was because the primary aim of the study is to identify the drivers of rent arrears/ difficulty paying rent and explore the experiences of tenants who are finding it difficult to pay their rent.

Table 5.6: Tenants currently in rent arrears (n:1,198)

Currently up to date with the rent or are you in arrears?	Column percentages
Up to date	91
In arrears	9

There were significant statistical differences in the results at the sub-group level, as Table 5.7 reveals. The following groups were more likely than the survey sample as a whole to be in arrears: households with children (13 per cent); tenants who reported that they were 'looking after home or family' (17 per cent); and, unemployed respondents (17 per cent).

Table 5.7: Tenants currently in rent arrears – sub-groups (n:1,213)

	Tenants in arrears – percentage
All respondents	**9**
Case study**	
East Riding	10
Southern Housing	12
Stockport Homes	6
Gender of respondent*	
Female	10
Male	7
Age of respondent**	
16 to 24	12
25 to 34	10
35 to 49	12
50 to 64	10
65+	3
Ethnicity*	
White: English/ Welsh/ Scottish/ Northern Irish/ British	8
White: Irish/ Irish or Gypsy Traveller/ White other	9
Mixed/ multiple ethnic group	3
Asian/ Asian British	11
Black/ African/ Caribbean/ Black British	12
Other ethnic group	21
Household type**	
Single occupant	7
Household with children	13
Adult occupants	8
Physical disability*	
Yes	5
No	10
A long-term physical condition or illness	
Yes	9
No	9
A medically diagnosed mental health condition	
Yes	8
No	9
Benefit type***	
Universal Credit	14
Housing Benefit	8
Other benefit	5
Not on benefits	6
Economic status***	
Full-time employee	8
Part-time/ self-employed/ freelance	10
Retired	2
Looking after home or family	17
Signed-off/ long-term sick or disabled	8
Unemployed	17
Other	4

Tenants in receipt of UC were also more likely to be in arrears: 14 per cent compared to eight per cent of HB recipients, which is consistent with the findings of other studies (Hunter, 2020; Peabody Trust, 2019; National Housing Federation, 2019). The difference between UC and HB claimants is slightly more pronounced when UC/ HB covers all of the rent compared to when it only covers part of the rent. For

example, where UC/ HB covers all of the rent, nearly twice as many UC recipients as HB recipients were in arrears (10 per cent compared with five per cent) but this difference reduces to around one third when we compare arrears rates amongst 'partial' UC and HB recipients (17 per cent and 12 per cent, respectively). This is likely to reflect the much greater difference in the operation of UC and HB when all the rent is covered (where it is paid directly to the landlord for all HB claimants, but for only a minority of UC claimants) compared to when part of the rent is covered (where both UC and HB claimants will be responsible for paying at least part of the rent themselves).

Further analysis highlighted two other variables where there were statistically significant differences in the results: benefit and income deductions and reductions. Specifically, as Table 5.8 shows, the following groups were statistically significantly more likely than the survey sample as a whole to be in arrears:

- Tenants who had been subject to a benefit sanction (42 per cent).[26]
- Those who had been subject to automatic deductions from earnings or benefits, including paying back Council Tax arrears, a benefit advance or overpayment, or a DWP[27] loan (27 per cent). It is worth noting that the vast majority of these were in receipt of benefit income only and were mostly tenants who reported that they were 'looking after home or family' or who were unemployed.
- Those who had been subject to the benefit cap (20 per cent).

Perhaps surprisingly, tenants who had been subject to the 'bedroom tax' were not statistically significantly more likely than the survey population as a whole to be in arrears.

Table 5.8: Proportion of tenants subject to a benefit/ income reduction who are in rent arrears (n:1,213)

	Tenants in arrears - percentage
All respondents	**9**
Subject to benefit cap**	20
Subject to 'bedroom tax'	13
Automatic deductions***	27
Subject to benefits sanctions***	42

Statistical significance: *** p<0.001; ** p<0.01; * p<0.05

Respondents in arrears were asked how much they owed. As Table 5.9 reveals, more than half (55 per cent) reported that they owed £500 or more, with 33 per cent owing at least £1,000.

Table 5.9: Amount of arrears owed (n:60[28])

Value of arrears in £	Column percentages
£0-99	20
£100-499	25
£500-999	22
£1,000 and over	33

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[26] It is important to note the small sample size, here: eight of the 19 respondents who were currently subject to a sanction, or had been in the last 12 months, were in arrears.
[27] Department for Work and Pensions.
[28] Some 30 respondents in arrears responded 'Don't know' to this question, with 19 not providing an answer.

Respondents were asked how easy or difficult they found it to afford their rent. As Table 5.10 highlights, more than one in five (22 per cent) of tenants who were responsible for paying all or part of their rent found it difficult to afford,[29] with nine per cent finding it very difficult to do so.

Table 5.10: How easy or difficult tenants found it to afford their rent (tenants who were responsible for paying all or part of their rent) (n:945)

	Column percentages
Easy or difficult?	
Very easy	24
Fairly easy	34
Neither easy nor difficult	20
Fairly difficult	13
Very difficult	9

As Table 5.11 highlights, the results for 'difficulty affording rent' varied by sub-group with the differences being statistically significant for a number of them. These included case study landlord, with Southern Housing tenants being more likely to report that they found it difficult to afford their rent (28 per cent compared to 14 per cent and 18 per cent of East Riding and Stockport Homes tenants, respectively). This finding is not surprising given the higher cost-of-living in London.[30]

There were also significant differences at the age level with tenants aged between 35-49 being more likely to report that they found it difficult to afford their rent, with 30 per cent doing so. The results also differed when they were disaggregated by the ethnicity of respondents. While 16 per cent of 'White British' respondents found it difficult to pay their rent, nearly a third (29 per cent) of Black/ African/ Caribbean/ Black British respondents did.[31] And respondents who identified as Asian (43 per cent) were also more likely to find their rent difficult to pay, although it is important to note that it is a relatively small sub-group. It is also important to note that most (93 per cent) Black/ African/ Caribbean/ Black British respondents lived in the case study area with the highest proportion of tenants who found it difficult to afford their rent, so this result may be less about ethnicity *per se* and more about wider contextual factors in that case study area.

There were also significant statistical differences in the results when they were broken down by household type. The most notable difference was that households with children were more likely to find it difficult to afford their rent, with 31 per cent reporting this to be the case. In line with the findings on rent arrears, tenants on UC were more likely than HB claimants to find it difficult to afford their rent: 27 per cent compared to 16 per cent. There were statistically significant differences in the results when they were broken down by economic status: tenants who were 'looking after home or family' (32 per cent) or unemployed (31 per cent) were more likely to find it difficult to afford their rent.

Tenants with an automatic deduction(s) were also more likely to find it difficult to afford their rent: 37 per cent did compared to 20 per cent of respondents who did not have a deduction. This finding is important

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[29] Some 19 per cent of *all* respondents reported that they found it difficult to afford their rent.

[30] https://www.centreforcities.org/data/cost-of-living-tracker/

[31] An insight into the importance of ethnicity in its own right is provided later in this chapter when logistic regression modelling is used to identify the variables associated with having higher odds of being in rent arrears and 'difficulty affording rent.' And the final report, which will draw on a range of other quantitative and qualitative data sources, will provide further insight into causality, exploring the relationship between variables.

as it demonstrates that there is an income effect associated with deductions – they reduce tenants' disposal income making it more difficult for them to pay their rent.

Table 5.11: How easy or difficult tenants found it to afford their rent (respondents who paid all or some of their rent) – sub-groups (n:945)

	Row percentage		
	Easy	**Neither**	**Difficult**
All respondents	**58**	**20**	**22**
Case study***			
East Riding	70	16	14
Southern Housing	45	27	28
Stockport Homes	68	14	18
Gender of respondent			
Female	56	21	23
Male	61	20	19
Age of respondent***			
16 to 24	57	30	13
25 to 34	54	28	19
35 to 49	49	21	30
50 to 64	57	19	24
65+	77	15	9
Ethnicity***			
White: English/ Welsh/ Scottish/ Northern Irish/ British	69	16	16
White: Irish/ Irish or Gypsy Traveller/ White other	45	31	24
Mixed/ multiple ethnic group	63	17	20
Asian/ Asian British	38	19	43
Black / African/ Caribbean/ Black British	36	34	29
Other ethnic group	32	20	48
Household type***			
Single occupant	68	19	13
Household with children	48	21	31
Adult occupants	56	22	22
Physical disability**			
Yes	72	17	11
No	56	21	23
A long-term physical condition or illness			
Yes	63	19	18
No	57	21	23
A medically diagnosed mental health condition			
Yes	59	20	21
No	61	18	21
Benefit type***			
Universal Credit	55	17	27
Housing Benefit	47	37	16
Other benefit	65	21	14
Not on benefits	62	19	19
Economic status***			
Full-time employee	62	19	19
Part-time/ self-employed/ freelance	45	31	24
Retired	78	14	8
Looking after home or family	49	19	32
Signed-off/ long-term sick or disabled	60	16	24
Unemployed	48	20	31
Other	48	22	30

Statistical significance: *** p<0.001; ** p<0.01; * p<0.05

Respondents were asked another question concerned with exploring how difficult they found it to pay their rent: in the last 12 months, had they had to employ a coping strategy, such as cutting back on their expenditure or selling possessions, in order to pay their rent? As Table 5.12 reveals, nearly half (46 per cent) reported that they had cut back on their spending on heating, with 43 per cent and 35 per cent reporting that they had reduced their expenditure on food and 'other essentials', respectively. Nearly half of respondents (46 per cent) reported that they had reduced their expenditure on 'non-essentials'.[32]

Respondents had had to employ other coping strategies in order to pay their rent. Some 19 per cent reported that they had had to borrow money from friends and family; five per cent had taken out new loans from commercial lenders; and the same proportion had increased the amount owed on a credit card. Notably, one in ten respondents had resorted to selling possessions in order to pay their rent.

Table 5.12: Coping strategies used by tenants in order to pay their rent (n:1,213)

Coping strategy	Column percentages
	Tenants
Cut back on spending on food	43
Cut back on spending on heating	46
Cut back on spending on other essentials	35
Cut back on non-essentials	46
Sold things owned to raise extra cash	10
Borrowed from friends, family or other individuals	19
Taken out new loans from commercial lenders	5
Increased the amount owed on a credit card	5
Delayed making payments on money owed	5

More than two thirds of respondents (69 per cent) reported that they had employed at least one coping strategy in order to pay the rent in the last 12 months.[33] Some 61 per cent had reduced their expenditure on at least one 'essential' (food, heating and 'other essentials') and more than one in five (22 per cent) had reduced their expenditure on all three.

Table 5.13. highlights the characteristics of those tenants who had had to reduce their expenditure on food, heating or other essentials in order to pay their rent. As it reveals, the following groups were (statistically significantly) more likely than the survey sample as a whole to have cut back on their expenditure in at least one area: tenants from East Riding (68 per cent had); respondents aged between 35 and 49 (70 per cent); households with children (70 per cent); individuals with a medically diagnosed mental health condition (67 per cent); respondents who were 'part-time/ self-employed/ freelance' (75 per cent); tenants who 'looked after home or family' (68 per cent); and respondents who were 'signed-off/ long-term sick or disabled' (66 per cent). Notably, UC claimants were also more likely to have reduced their expenditure: 72 per cent had. This compares to 65 per cent of HB recipients who had done the same.

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[32] An initial analysis of data generated by the ongoing in-depth interviews the study team is carrying out with a cohort of survey participants provides an insight into the nature of 'non-essentials', or 'luxuries' as many described them. Expenditure identified by interviewees as being 'luxuries' included: buying healthier and better quality food; purchasing clothing and footwear for themselves and their children; having a meal/ night out; the cost of entertaining their children; day trips; and, going on holiday.

[33] Given the apparent nature of 'non-essential' expenditure, much of which, as noted earlier, could be described as being 'essential', it was felt appropriate to include this coping strategy within this calculation.
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Table 5.13: Characteristics of respondents who had cut back on their spending on either food, heating, or other essentials in order to pay the rent compared to those who had not – sub-groups (n:1,213)

	Row percentages	
	Tenants who had not cut back	Tenants who had cut back
All respondents	**39**	**61**
Case study*		
East Riding	32	68
Southern Housing	37	63
Stockport Homes	46	54
Gender of respondent		
Female	38	62
Male	42	58
Age of respondent*		
16 to 24	51	49
25 to 34	45	55
35 to 49	30	70
50 to 64	39	61
65+	48	52
Ethnicity		
White: English/ Welsh/ Scottish/ Northern Irish/ British	40	60
White: Irish/ Irish or Gypsy Traveller/ White other	40	60
Mixed/ multiple ethnic group	34	66
Asian/ Asian British	37	63
Black/ African/ Caribbean/ Black British	36	64
Other ethnic group	42	58
Household Type*		
Single occupant	43	57
Household with children	30	70
Adult occupants	42	58
Physical disability		
Yes	34	66
No	40	60
A long-term physical condition or illness		
Yes	35	65
No	41	59
A medically diagnosed mental health condition*		
Yes	33	67
No	41	59
Benefit type*		
Universal Credit	28	72
Housing Benefit	35	65
Other benefit	52	48
Not on benefits	53	47
Economic status*		
Full-time employee	52	48
Part-time/ self-employed/ freelance	25	75
Retired	49	51
Looking after home or family	32	68
Signed-off/ long-term sick or disabled	34	66
Unemployed	42	58
Other	36	64

Statistical significance: *** p<0.001; ** p<0.01; * p<0.05

Table 5.14 profiles those tenants who perhaps had employed the most drastic and 'desperate' coping strategy, and one that might be described as being, to some extent, a behaviour of 'last resort': selling

possessions. The table reveals (statistically significant) differences in the results when they were broken down by sub-groups. The following groups were more likely than the survey sample as a whole to have sold possessions: tenants aged 35-49 (14 per cent had); households with children (16 per cent); respondents with a medically diagnosed mental health condition (15 per cent); respondents who were employed on a part-time/ self-employed/ freelance basis (16 per cent); and, tenants who 'looked after home or family' (15 per cent). Tenants on UC were also more likely to have sold possessions: 16 per cent had. This compares to 10 per cent of HB claimants who had done the same.

Table 5.14: Comparing the characteristics of tenants who had sold possessions in order to pay their rent with those who had not – sub-groups (n:1,213)

	Row percentage	
	Tenants who had not sold items	Tenants who had sold items
All respondents	**90**	**10**
Case study		
East Riding	91	9
Southern Housing	89	11
Stockport Homes	92	8
Gender of respondent		
Female	89	11
Male	92	8
Age of respondent*		
16 to 24	88	12
25 to 34	89	11
35 to 49	86	14
50 to 64	90	10
65+	98	2
Ethnicity		
White English/ Welsh/ Scottish/ Northern Irish/ British	91	9
White: Irish/ Irish or Gypsy Traveller/White other	91	9
Mixed/ multiple ethnic group	86	14
Asian/ Asian British	91	9
Black / African / Caribbean/ Black British	88	12
Other ethnic group	94	6
Household type*		
Single occupant	94	6
Household with children	84	16
Adult occupants	92	8
Physical disability		
Yes	92	8
No	90	10
A long-term physical condition or illness		
Yes	93	7
No	90	10
A medically diagnosed mental health condition*		
Yes	85	15
No	92	8
Benefit type*		
Universal Credit	84	16
Housing Benefit	90	10
Other benefit	96	4
Not on benefits	97	3
Economic status*		
Full-time employee	95	5
Part-time/ self-employed/ freelance	84	16
Retired	98	2
Looking after home or family	85	15
Signed-off/ long-term sick or disabled	89	11
Unemployed	87	13
Other	84	16

Statistical significance: *** $p<0.001$; ** $p<0.01$; * $p<0.05$

5.4. An overall assessment of how difficult tenants find it to pay their rent

Some 70 per cent of tenants found it difficult to pay their rent as they exhibited at least one of the following markers: they were in arrears; they found it difficult to afford their rent; and/ or they had had to employ a coping strategy in the last year in order to pay their rent. When those tenants who were not responsible for paying their rent (because their HB or UC covers all of their rent and is paid direct to the landlord) are removed from the analysis, an even higher proportion (73 per cent) were identified as finding it difficult to pay their rent.

As Table 5.15 highlights, some groups were (statistically significantly) more likely to find it difficult to pay their rent than the survey sample as a whole: Southern Housing tenants (76 per cent); women (73 per cent); tenants aged between 35 and 49 (79 per cent); tenants who identified as Black/ African/ Caribbean/ Black British (78 per cent); respondents who identified as Asian (77 per cent); households with children (82 per cent); tenants with a medically diagnosed mental health condition (75 per cent); tenants who were employed on a 'part-time/ self-employed/ freelance' basis (85 per cent); and, respondents who were 'looking after home or family' (80 per cent). UC claimants were also more likely to find it difficult pay their rent (80 per cent) and found it harder to do so than HB recipients (72 per cent).

These differences are likely to be influenced by the wider experiences and characteristics of the tenants and the places that they live in - for example, the higher cost-of-living in London might partly explain the greater difficulties tenants in that case study faced, or that women, part-time workers and some minority ethnic respondents found it more difficult might reflect the greater prevalence of poverty and low income amongst those groups.

The following groups were (statistically significantly) less likely to find it difficult to pay their rent: Stockport Homes tenants (62 per cent); men (65 per cent); respondents aged 65 and over (57 per cent); single occupants (63 per cent); full-time employees (62 per cent); and retirees (56 per cent).

Table 5.15: An overall assessment of the affordability of rent: comparing tenants who found it difficult to pay the rent with those who did not – sub-groups (n:1,213)

	Row percentages	
	Tenants who did not find it difficult to pay their rent	Tenants who found it difficult to pay their rent
All respondents	**30**	**70**
Case study ***		
East Riding	28	72
Southern Housing	24	76
Stockport Homes	38	62
Gender of respondent**		
Female	27	73
Male	35	65
Age of respondent***		
16 to 24	35	65
25 to 34	30	70
35 to 49	21	79
50 to 64	31	69
65+	43	57
Ethnicity*		
White: English/ Welsh/ Scottish/ Northern Irish/ British	33	67
White: Irish/ Irish or Gypsy Traveller/ White other	27	73
Mixed/ multiple ethnic group	24	76
Asian/ Asian British	23	77
Black/ African/ Caribbean/ Black British	22	78
Other ethnic group	38	63
Household type***		
Single occupant	37	63
Household with children	18	82
Adult occupants	31	69
Physical disability		
Yes	31	69
No	30	70
A long-term physical condition or illness		
Yes	28	72
No	31	69
A medically diagnosed mental health condition*		
Yes	25	75
No	32	68
Benefit type***		
Universal Credit	20	80
Housing Benefit	28	72
Other benefits	41	59
Not on benefits	42	58
Economic status***		
Full-time employee	38	62
Part-time/ self-employed/ freelance	15	85
Retired	44	56
Looking after home or family	20	80
Signed-off/ long-term sick or disabled	29	71
Unemployed	33	67
Other	20	80

Statistical significance: *** p<0.001; ** p<0.01; * p<0.05

5.5. Further insight into the drivers of rent arrears and difficulty paying rent

5.5.1 Reasons given by tenants for being in arrears

Tenants who were in arrears were asked to identify the reasons why this was the case, with respondents being instructed to highlight all that applied. As Table 5.16 highlights, most tenants highlighted financially related reasons with the most commonly cited being: rising prices (48 per cent); low income (41 per cent); a rent increase (27 per cent); and, unexpected expenses (25 per cent). And 11 per cited problems with the administration of their UC/ HB payments. Notably, only nine per cent attributed their arrears (in part) to them spending their rent money on something else.

Table 5.16: Reasons given by tenants for being in arrears (n:109)

Reason	Percentages
Loss of income due to redundancy	2
Loss of income due to sickness or disability	6
Loss of income due to relationship breakdown	5
Loss of income due to Covid-19/ Long-Covid	8
Loss of income due to other reasons	6
Rising prices	48
Low income	41
Unexpected expenses	25
Over-committed financially	9
I spent my rent money on something else	9
Increase in rent	27
Problems with Housing Benefit/ Universal Credit administration	11
Confusion over the due dates for rent payment	1
Drug or alcohol habit/addiction	3
Mental health problems	8
Health problems due to Covid-19/ Long-Covid	5
Some other reason (specify)	12
Nothing/ none of these	3

5.5.2 Risk factors for rent arrears and 'difficulty affording rent'

Earlier it was noted that nine per cent of tenants were in rent arrears and 22 per cent found it difficult to afford their rent. This section uses the statistical technique, logistic regression, to identify the factors that are statistically associated with both outcomes, identifying those factors that (in lay and highly simplified terms) are important in their own right. We included in the analysis those factors that might be expected to influence the likelihood of being in rent arrears/ 'finding it difficult to afford rent', including socio-demographic factors and a range of variables relating to *'capability'*, *'opportunity'* and *'motivation'*.

Odds ratios are used to compare the relative odds of being in rent arrears/ experiencing 'difficulty affording rent', given exposure to a predictor variable (such as employment status, a health characteristic, needing to use a food bank and so on). Odds ratios greater than one mean that exposure to the predictor variable is associated with higher odds of being in rent arrears/ 'difficulty affording rent'. Odds ratios less than one mean that there are lower odds of being in rent arrears/ 'difficulty affording rent' when exposed to the predictor variable. Odds ratios and significance levels are reported only for the predictor variables in the rent arrears and 'difficulty affording rent' models that were statistically significant. Further information about logistic regression modelling and how it works is provided in Appendix 2.

Risk factors for rent arrears

As Table 5.17 highlights, seven variables were identified in the logistic regression model for rent arrears which was run for all respondents. Five of them related to tenants' financial circumstances and financial precarity (or '*opportunity*' in the COM-B model): the odds of being in arrears were higher for tenants who:

- Were behind on at least two bills, with the odds (3.8) being the highest of all the variables identified.
- Had automatic deductions from their wages or benefits to pay back arrears or other debts (3.1 odds).[34]
- Had used a food bank in the past 12 months (2.5 odds).
- Had no savings (2.4 odds).
- Had cut back on spending to pay the rent (2.0 odds).

Tenants who had difficulty communicating with their landlord about their rent were also found to have higher odds (2.9) of being in rent arrears. Finally, tenants who reported that they would use their HB/ UC to pay for an unexpected bill or large bill were also found to have higher odds (2.7). This finding, along with the prevalence (and importance) of finance related variables in the model, strongly suggests that the decision of tenants on UC to use the benefit to pay for expenditure other than their rent is driven by financial necessity rather than a desire to 'misspend' it.

It is important to reflect on those variables that there were not identified as being significant in the model. In relation to the COM-B model, no variables relating to 'motivation' and 'capability' were highlighted as being significant. And this was all the case for all socio-demographic factors, including household type and economic status, which were identified earlier (in Table 5.7) as having a statistically significant relationship with rent arrears (households with children, tenants who reported that they were 'looking after home or family' and unemployed respondents were identified as being more likely to be in arrears than the survey population as a whole).

Table 5.17: Logistic regression odds of being in rent arrears (n:1,213)

	Respondents in rent arrears	
	Sig	**Odds**
Behind on at least two bills***	0.000	3.8
Automatic deductions**	0.000	3.1
Difficulty communicating with landlord about rent**	0.002	2.9
Use HB/ UC to pay for unexpected expense/large bill**	0.005	2.7
Foodbank use in last 12 months***	0.001	2.5
No savings*	0.018	2.4
Cut back spending on food to pay rent*	0.010	2.0
Base		1,213

Statistical significance: *** $p<0.001$; ** $p<0.01$; * $p<0.05$

It is interesting to compare these findings with those of the last major study into the drivers of rent arrears conducted in this country: the evaluation of Direct Payment Demonstration Projects (Hickman *et al*., 2017). As part of this study, HB tenants, a cohort of whom were on direct payment (as a trial), were surveyed at

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[34] As noted earlier, deductions may take the form of rent arrears repayments, so this finding is perhaps not unexpected. However, as noted earlier, there is also in an income effect associated with deductions as tenants' disposal income is reduced, making it more difficult for them to pay their rent – as noted earlier, tenants with an automatic deduction were statistically more likely to find it difficult to afford their rent.

three points. Peter Kemp (Kemp, 2014) used logistic regression to identify the odds at the last survey of being: i) in rent arrears; and ii) being in new arrears. There are some similarities between his and our findings:

- Most of the factors Kemp identified in both his models were related to tenants' financial circumstances.
- Being behind on bills was highlighted in both the 'arrears' and 'new arrears' models.
- 'Automatic deductions from benefits or earnings' was included in the 'new arrears' model.
- 'Would use HB [benefit payment] if had a bill that was difficult to pay'[35] was highlighted in the 'new arrears' model.
- No socio-demographic factors were identified as being significant in either of the models.

The other factors identified by Kemp were:

- 'HB only covers part of the rent' ('rent arrears' and 'new arrears' models).
- 'Fluctuating income' ('rent arrears' model).
- 'HB is paid to the tenant' (or direct payment) ('arrears' model)
- 'Keeps separate HB or rent cash/ bank account' ('rent arrears' model).
- 'Not claiming HB' ('rent arrears' model).
- 'Welfare reform benefit reduction' (new arrears).

Risk factors for 'difficulty affording the rent'

Table 5.18 presents the logistic regression for the odds ratios for 'finding it difficult to afford the rent' for those tenants who were responsible for paying all or part of their rent. Eight variables were identified as being significant by the analysis. Four related to tenants' financial circumstances and financial precarity ('*opportunity*'): specifically, the odds of 'finding it difficult to afford the rent' were higher among tenants who:

- Were affected 'a lot' by the current cost-of-living, which had the highest odds ratio of all the variables highlighted by the model (7.8) and was statistically significant at $p<0.001$.
- Paid rent that included a service charge (3.2 odds).
- Had cut back on spending on other essentials in order to pay the rent (1.3 odds).
- Ran out of money by end of week either 'fairly' or 'very' often (1.9 odds).

Two of the variables identified related to household type: households with children (2.4) and 'households with other adults' (2.3) had higher odds of finding it difficult to afford their rent. The final variables identified in the model were 'found it difficult to communicate with the landlord about their rent' (3.7) and 'highest level of education: Secondary (A-level; BTEC)', which had an odds ratio of 0.4, meaning that tenants in this group were less likely to find it difficult to afford their rent.

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[35] As noted earlier, HB is paid directly to landlords. However, the Direct Payment Demonstration Projects trialled direct payment for HB tenants, meaning that they did have opportunity to use their benefit payment to pay for a bill that was difficult to pay.

Table 5.18: Logistic regression odds of finding it difficult to afford the rent (respondents responsible for paying all part of their rent) (n:945)

	Respondents finding it difficult to afford rent	
	Sig	Odds
Affected by the cost-of-living: A lot***	0.000	7.8
Difficulty communicating with landlord about rent***	0.000	3.7
Rent includes a service charge***	0.000	3.2
Households with children*	0.017	2.4
Households with other adults**	0.010	2.3
Run out of money before end of the week*	0.019	1.9
Cut back spending on other essentials to pay rent**	0.003	1.3
Highest level of education: Secondary (A-level; BTEC)***	0.000	0.4
Base		945

5.6. Conclusion

This chapter has highlighted the difficulties that many survey respondents faced paying their rent. It has also shown that rent arrears is a poor measure of affordability: while only nine per cent of tenants were in arrears, 70 per cent had encountered difficulties paying their rent. And many tenants were only able to afford their rent by employing coping strategies, such as cutting back on expenditure on food, heating and essentials, and selling possessions. The analysis presented in this chapter, and logistic regression modelling, in particular, revealed that it is 'opportunity' (financial precarity) in the COM-B framework and not 'capability' and 'motivation' that appears to the main driver of rent arrears/ 'difficulty affording rent.'

Section 6: Conclusion

This report has presented the findings from a survey of over 1,200 social housing tenants in England conducted April – June 2023. Further survey analysis will be conducted and presented in a final report in the Summer of 2024 alongside the findings from over 60 in-depth interviews with social housing tenants, interviews with social landlords and support agencies, analysis of tenant rent accounts, and 'conversation analysis' of communication between tenants and landlords. These additional datasets will provide valuable and rich insights, allowing us to explore and interrogate the survey results further, and adding depth and nuance to the findings presented in this report.

From the survey analysis alone, however, some key findings and messages have clearly emerged, for example, about the financial constraints facing social housing tenants and the sacrifices they have to make to sustain their tenancies, about the impact of the cost-of-living crisis, labour market precarity and the operation of the benefits system on people with low incomes, and the ways in which some population groups appear at a greater disadvantage in these regards than others. These findings provide valuable learning for how social landlords can support tenants to sustain their tenancies, but they also have relevance far beyond the social rented sector, offering important evidence and learning for organisations and policymakers seeking to address poverty and inequality. In particular, we would draw attention to the following key findings.

Many social housing tenants surveyed were experiencing financial precarity
The survey findings indicate low income levels amongst social housing tenants, with a relatively high proportion of respondents in receipt of benefits, in insecure and/ or part-time employment, and showing much lower employment rates than is found in the general population. Few had savings of more than a few hundred pounds, and most had no savings at all (66 per cent), to act as a buffer against unexpected expenses or interruption to income and, for many, (43 per cent) their income did not last until their next payment. Furthermore, a significant minority had their, already low, income reduced further through automatic deductions, or benefit caps and reductions.

In this context it is, perhaps, not surprising that some respondents were behind with their bills (one quarter were behind with at least one bill) using food banks, and unable to keep up with rent payments. This included people in employment, suggesting that work, when insecure or low paid, does not necessarily protect against the deepest forms of poverty.

Most social housing tenants surveyed found it difficult to pay their rent
A small but significant minority of the tenants surveyed (nine per cent) were in rent arrears. However, this masks a much larger group of tenants who may not be in arrears, but who are struggling to afford their rent, nevertheless. This applied to the majority of those surveyed (70 per cent) with some groups at greater risk than others (see below). Many of these tenants were making sacrifices such as cutting back on food, heating and other essentials, were selling possessions, or accruing debt in order to maintain their rent payments. As well as having implications for their health and the quality of their tenancy, such strategies are not sustainable so these tenants may only be one step away from falling behind with their rent. There may, therefore, be a large but invisible cohort of social housing tenants 'at risk' of rent arrears.

This has implications for the way in which landlords assess the stability and sustainability of tenancies. **Clearly 'rent arrears' is an inadequate measure of how difficult tenants find it to pay their rent and the**

overall 'health' of a tenancy. Landlords therefore need to look beyond rent arrears, particularly when identifying those tenants in need of support.

There is a need to rethink how we understand and measure tenancy sustainment
In its simplest form, tenancy sustainment is concerned with supporting a tenancy so that it does not come to a premature end. Therefore, it follows that a tenancy is 'successful' if this does not happen with, historically, tenancy sustainment rates measuring whether tenants are able to remain in their property (or 'hold on to their homes') for a period of 12 months. However, it is clearly evident from the survey that many tenants are only managing to sustain their tenancies by employing coping strategies, most of which are unsustainable. Can we really say that someone is sustaining their tenancy when they are living in cold homes, or not eating, or selling possessions, or incurring additional debt in order to pay their rent? Therefore, a broader understanding of tenant sustainment is needed which encompasses a range of measures relating to the health of a tenancy. The study team will offer thoughts about what these measures should be and how tenancy sustainment should be conceptualised in the good practice guide it produces for landlords later this year.

Tenants on Universal Credit were more likely than those on Housing Benefit to report difficulties paying their rent
Universal Credit (UC) claimants were more likely than their counterparts on Housing Benefit (HB) (and the sample population as a whole) to be in rent arrears and be encountering difficulties paying their rent. And claimants who reported that if they had an unexpected expense or large bill that was difficult to pay they would use HB/ UC money to pay for it, nearly two thirds of whom were on UC, were identified by logistic regression modelling as having (statistically significant) higher odds of being in arrears. The in-depth interviews will shed more light on why this is the case, but it is important to make the point, here, that higher arrear rates are to be expected under UC. This is because it provides those tenants on 'direct payment' with an opportunity to use benefit monies on things other than their rent, such as a financial 'emergency' like an unexpected large bill or a washing machine needing to be replaced, an opportunity that it is not afforded to HB tenants whose benefit is paid directly to landlords (landlord payment).

However, households on UC also emerged as much more likely than those on HB and other legacy benefits to face wider financial challenges such as running out of money at the end of the month/ week. It is interesting to compare UC recipients with those on legacy benefits because the Government estimates that many claimants are better off under UC and, as a dynamic benefit with tapers in place, UC more quickly adjusts to changes in income. For many tenants responding to our survey, this does not appear to have been the case.

The cost-of-living crisis compounded tenant's financial precarity and may have presented a risk for tenancy sustainment
A rise in living costs will always disproportionately affect households on low incomes, and we have already noted that this applies to many of those living in social housing. It is perhaps not surprising, then, that the survey findings show that the recent cost-of-living crisis is having a very considerable impact on social housing tenants' financial circumstances, including their ability to pay their rent, with implications for the sustainability and liveability of their tenancies. A great majority of the tenants surveyed (86 per cent) reported struggling to 'get-by' because of the cost-of-living crisis, and there was a clear correlation between households most affected by the cost-of-living crisis and those in arrears, those struggling to pay their rent, and those who run out of money at the end of the week/ month.

In a context of financial insecurity, reductions to income through welfare reforms and other measures are having a detrimental impact on social housing tenants' ability to manage their outgoings

Reduced income as a result of welfare reforms (particularly the benefit cap) or automatic deductions (nearly always from benefit rather than earned income in the case of survey respondents) was strongly related to financial insecurity. Those subject to income reductions and/ or deductions were disproportionately likely to run out of money regularly, to rely on food banks, to be behind with bills, and to be in rent arrears. The standout finding here is the relationship between rent arrears and automatic deductions, including paying back Council Tax arrears, a benefit advance or overpayment, or a DWP loan. Over two thirds of those in rent arrears were subject to automatic deductions from benefits or income, and automatic deductions emerged as a key driver of rent arrears in the regression analysis. Local authorities, social landlords and the DWP therefore need to think carefully about the levels at which automatic deductions are set. It seems clear that, at present, the level at which repayments are set creates risks of rent arrears.

The financial circumstances of some of the socio-demographic groups surveyed were particularly precarious and, not unexpectedly, it was these groups who found it most difficult to pay their rent

The analysis has revealed that a majority of tenants are finding it difficult to 'get-by', financially, but this was even more likely to be the case for certain population groups. Across various measures of financial insecurity – for example, running out of money often, getting behind with bills, use of food banks, having no savings – certain groups frequently emerged as being disproportionately affected. These included some minority ethnic tenants but particularly those of Black/ African/ Caribbean/ Black British heritage, households containing children, people with mental ill health, and those on UC. In turn, financial precarity can make tenants vulnerable to difficulties paying their rent and so to accruing rent arrears. In relation to rent payment, the following groups experienced the greatest difficulties: UC claimants; women; tenants aged 35-49; tenants who identified as Black/ African/ Caribbean/ Black British, those whose employment status was part-time/ self-employed/ freelance; tenants who look after the home or family; and, households with children.

It is very important to highlight the experiences of key population groups, as we have done above. But it is important to note that no socio-demographic factors were identified as being significant in the logistic regression model for arrears and only two in the one for 'difficulty affording rent' (households with children and 'households with other adults'). This means that with exception of the last two characteristics, it is not socio-demographics attributes *per se* that are driving rent arrears/ 'difficulty affording rent' but other characteristics, like being subject to an automatic deduction, which emerged as being statistically significant in the rent arrears model. **Critically, however, these characteristics may interact with socio-demographic attributes and be inextricably linked and impossible to disentangle.**

Anxiety and stigma are the greatest barriers to landlord/ tenant communication about rent, particularly amongst tenants experiencing difficulty paying their rent

The survey findings suggest that most social housing tenants do not find it difficult to communicate with the landlord about their rent but, for the small proportion who do (eight per cent of our survey respondents), barriers to engagement relating to anxieties and stigma – e.g. being 'nervous', 'embarrassed' and 'worried' – were more common than practical barriers such as digital exclusion.

When tenants are at risk of falling into arrears, or who are already behind with their rent, communication with the landlord can be essential for their tenancy to be sustained. Advice and support can prevent arrears from accruing or escalating, and arrangements can be made for arrears to be repaid over time. It is

concerning, therefore, that respondents in rent arrears and who were struggling to afford their rent – arguably those in greatest need of contact with their landlord - were most likely to report difficulties communicating with their landlord about their rent. While acknowledging the resource and financial pressure that landlords face, engaging proactively and making efforts to address stigma in order to allay tenant anxieties is likely to be important. When doing so it is important that landlords are mindful that it is tenants in rent arrears who feel the most worried and nervous about communicating with their landlord. It will also be useful to landlords to know that contact by telephone was the most commonly preferred method of communication cited by survey respondents.

It is (lack of) '*opportunity*' in the COM-B model, specifically, financial precarity, that is driving rent payment behaviour and resulting in tenants finding it difficult to pay their rent
The behavioural science model, COM-B, is being used by the *'Holding on to Home'* study team to help understand tenant rent payment behaviours. It has been used as a loose frame for the analysis presented in this report and was also used to inform the design and content of the survey questionnaire. COM-B posits that behaviour – in this case, rent payment – is a result of the interplay between the '*capabilities*' (C) of subjects, the '*opportunity*' (O) they have to enact behaviours, and their '*motivation*' (M).

A clear finding to emerge from the survey is that (lack of) '*opportunity*' – in this case financial precarity - is the main reason why tenants find it difficult to pay their rent and accrue arrears. Five of the seven variables that were highlighted in the 'risk of arrears' regression model were related to tenants' financial circumstances: being behind on at least two bills; automatic deductions from benefits or earnings (as noted earlier); used a food bank use in last 12 months; had no savings; and, had cut back on spending to pay the rent. Similarly, four of the eight variables highlighted in the regression model for 'difficulty affording rent' were related to tenants' financial situations: being affected 'a lot' by the cost-of-living crisis; paying rent that included a service charge; had cut back on spending on other essentials in order to pay the rent; and, ran out of money by end of week/ month 'fairly' or 'very' often.

In relation to '*psychological capability*' (knowledge, skills, reasoning), most tenants reported that they were effective money managers. Not unexpectedly, the small number of respondents who reported that they were not good at managing their money were more likely to accrue arrears. With regard to '*physiological capability*', tenants who had a medically diagnosed mental health condition were more likely to have sold possessions in order to pay their rent and to have reduced their expenditure one or more of heating, food and 'other essentials'. However, disability and health conditions were not highlighted in the risk to arrears/ 'difficulty paying rent' regression models.

In relation to '*motivation*', most tenants prioritised paying their rent and most reported that they would not spend their (housing cost) benefit on other things. And the inclusion of the variable *"If I had an unexpected expense or large bill that was difficult to pay, I would use Housing Benefit/ Universal Credit money to pay for it"* in the logistic regression model for rent arrears noted earlier appears to be less about '*motivation*' and more about financial necessity and '*opportunity*' - most tenants did not have a financial buffer they could fall back on in the face of a financial 'emergency'.

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Appendix 1: Demographic profile of survey respondents

Introduction

This appendix profiles the respondents who took part in the survey, presenting data on a range of characteristics including age, gender, ethnicity, disability and health conditions, economic status, the contractual status of in-work respondents, and benefit receipt. Where possible, the survey data is compared with data at the national level derived from the English Housing Survey (EHS). For most characteristics, EHS data is presented for 2021-22.[36] However, for three – ethnicity, health conditions and disability – it is presented for 2022-23[37] as this data was recently made available.

A1.1 Age

Table A1.1 presents the age profile of tenants using Census categories.[38] Nearly one in five (18 per cent) were aged 34 or under. More than three quarters (77 per cent) were under the age of 65, with 22 per cent aged 65 or over. Tenants in East Riding were older than their counterparts in Stockport Homes and Southern Housing: 55 per cent of respondents there were aged 50 or over compared to 48 per cent in Stockport Homes and 42 per cent in Southern Homes.

Table A1.1: Age of respondents (n:1,212)

| | Column Percentages | | | |
Tenants age at their last birthday	All tenants	Southern Housing	East Riding of Yorkshire Council	Stockport Homes
24 & under	**4**	3	4	5
25-34	**14**	13	13	16
35-49	**34**	41	28	31
50-64	**25**	23	21	30
65+	**22**	19	34	18

A1.2. Length of residence

Respondents were asked how long they had lived in their properties for. As Table A1.2 reveals, more than one quarter (27 per cent) had lived in their homes for less than five years, with eight per cent being resident for less than a year. Some 28 per cent of tenants had lived in their properties for between five and nine years with 21 per cent being resident in their homes for at least 20 years.[39] Southern Housing had the smallest proportion of tenants who had lived in their properties for less than 5 years: 21 per cent compared to 31 per cent in Stockport Homes and 30 per cent in East Riding. The average length of

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[36] https://www.gov.uk/government/collections/english-housing-survey#2021-to-2022

[37] https://www.gov.uk/government/collections/english-housing-survey#2022-to-2023

[38] We have used Census categories here and elsewhere in the report because we use the Census to profile the characteristics of the local tenant populations with respect to two variables where it is often necessary to weight survey data: age and ethnicity. Re-presenting the data using EHS categories provides us with an insight into how the survey data compares, nationally. This comparison reveals that the two samples were broadly similar with the only significant differences being higher proportions of our sample were aged 65 and over (28 per cent compared to 22 per cent in the EHS) and aged 35-44 (24 per cent compared to 16 per cent).

residence for tenants in our sample was 12.0 years. This compares to 12.7 years for respondents to the English Housing Survey in 2021-22.[40]

Table A1.2: Length of residence (n:1,213)

Length of residence at current address	All tenants	Southern Housing	East Riding of Yorkshire Council	Stockport Homes
		Column percentages		
0-4 years	**27**	21	30	31
5-9 years	**28**	32	2	31
10-14 years	**1**	16	1	14
15-19 years	**7**	7	8	8
20+ years	**21**	24	23	17
Total	**100**	100	100	100

A1.3. Property type

As Table A1.3 illustrates, nearly three quarters (72 per cent) of tenants lived in in a self-contained flat, maisonette or apartment, with 28 per cent living in a house or bungalow. Most tenants in East Riding lived in a house or bungalow - 76 per cent did – with most respondents in Southern Housing (92 per cent) and Stockport Homes (72 per cent) living in a self-contained flat, maisonette or apartment.

A1.3: Property type (n:1,116)

Property type	All tenants	Southern Housing	East Riding of Yorkshire Council	Stockport Homes
		Column percentages		
A house or bungalow	**28**	7	76	28
A self-contained flat, maisonette or apartment	**72**	92	24	72
Other	**0**	1	0	0

A1.4. Gender

As Table A1.4 reveals, 61 per cent of respondents identified as female, with 39 per cent identifying as male. One tenant identified as non-binary. The proportion of female respondents (54 per cent) was lower in Stockport Homes, where 46 per cent of tenants were male. This compares to 34 per cent and 37 per cent of respondents in Southern Housing and East Riding, respectively, who were men.

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[40] https://www.gov.uk/government/collections/english-housing-survey#2021-to-2022

Table A1.4: Gender of respondents (n:1,213)

			Column percentages	
Gender	All tenants	Southern Housing	East Riding of Yorkshire Council	Stockport Homes
Male	**39**	34	37	46
Female	**61**	66	62	54
Non-binary	**0**	0	0	0

A1.5. Ethnicity

Table A1.5 below presents the ethnicity of respondents. As it reveals, two thirds (67 per cent) identified as English/ Welsh/ Scottish/ Northern Irish/ British. The next largest groups were: African (10 per cent); Caribbean (6 per cent); and 'any other white background' (five per cent).[41] Of the three case study areas, the Southern Housing population is the most ethnically diverse with 69 per cent not identifying as English/ Welsh/ Scottish/ Northern Irish/ British, compared to six per cent in East Riding and 12 per cent in Stockport Homes who did the same. For each of the case study areas, the largest ethnic groups[42] were:

- Southern Housing: White: English/ Welsh/ Scottish/ Northern Irish/ British (31 per cent); African (24 per cent) and Caribbean (14 per cent).
- East Riding: White: English/ Welsh/ Scottish/ Northern Irish/ British (94 per cent); 'Any other white background' (three per cent).
- Stockport Homes: White: English/ Welsh/ Scottish/ Northern Irish/ British (88 per cent); 'Any other white background' (three per cent); Asian Pakistani (two per cent); and, African (two per cent).

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[41] Comparing our survey respondents with the national picture is not straightforward, as the English Housing Survey does not provide disaggregated data for all of the categories presented in Table A1.5. Instead, it provides figures for combined categories. Some 79.6 per cent of EHS (social renter) respondents were White which compares to 73 per cent of survey respondents. Some 8.3 per cent of EHS respondents were Black (survey: 16 per cent) and 6.1 per cent were Asian (survey: 6 per cent). Some 20.4 per cent of EHS respondents were categorised as 'all ethnic minority', which compares to 27 per cent of survey respondents.

[42] Table A2.2 in Appendix 2 presents further information about the ethnicity of respondents at the case study level.

Table A1.5: Ethnicity of respondents (n:1,213)

Ethnic group	Column percentages
White	
English/ Welsh/ Scottish/ Northern Irish/ British	67
Irish	1
Gypsy or Irish Traveller	0
Any other white background (specify)	5
Mixed/multiple ethnic group	
White and Black Caribbean	1
White and Black African	1
White and Asian	1
Any other mixed/ multiple ethnic background (specify)	1
Asian/Asian British	
Asian/ Asian British - Indian	1
Asian/ Asian British - Pakistani	2
Asian/ Asian British - Bangladeshi	2
Asian/ Asian British - Chinese	0
Any other Asian background (specify)	0
Black/African/Caribbean/Black British	
African	10
Caribbean	6
Any other Black/ African/ Caribbean background (specify)	0
Other ethnic group	
Arab	1
Any other ethnic group (specify)	2

A1.6. Education

Respondents were asked to indicate the highest level of education they had completed. As Table A1.6 reveals, the most commonly cited responses were: 'secondary school up to 16 years' (47 per cent); 'college or university' (23 per cent); and, 'higher or secondary or further education (A-levels, BTEC, etc.)' (21 per cent). In East Riding and Stockport Homes, higher proportions of tenants – 61 per cent and 59 per cent respectively - were educated to secondary school level. This compares to 27 per cent in Southern Housing, where 31 per cent of tenants were educated at 'college or university' level'.

Table A1.6: Highest level of education (n:1,213)

	Column percentages			
Education level	All tenants	Southern Housing	East Riding of Yorkshire Council	Stockport Homes
Primary	**4**	6	3	2
Secondary school to16	**47**	27	61	59
Higher or secondary or further education	**21**	29	19	21
College or university	**23**	31	14	15
Post-graduate degree	**5**	7	3	3

A1.7. Household type

Respondents were asked whether anyone else lived with them. As Table 1.7 highlights, nearly two out of five (38 per cent) reported that they lived alone. Nearly a third (32 per cent) reported that they lived with adults aged 17-64[43], with more than one in five (21 per cent) reporting that they lived with children aged between 4 and 16, and four per cent reporting that they lived with children under the age of four. This compares to 33 per cent of respondents to the English Housing Survey in 2021-22 who reported that they lived with children aged 16 and under.

Table A1.7: Household type (n:1,213)

Does anyone else live with respondent at this address?	Column percentages
No	38
Yes: children under 4 years	4
Yes: children 4-16	21
Yes: adults 17-64	32
Yes: adults 65+	5

A1.8. Disability and health conditions

Tenants were asked whether they had any health conditions or disabilities.[44] More than half (51 per cent) reported that they did. This compares to 56.5 per cent of (social renter) respondents to the English Housing Survey 2022-23. As Table A1.8 highlights, more than a quarter of our survey respondents (26 per cent) reported that they had 'a long-term physical condition or illness', with the same proportion reporting that they had a 'medically diagnosed mental health condition (including stress, depression or anxiety)'. Some 16 per cent of tenants reported that they had a physical disability, with 12 per cent reporting that they had 'other health problems or disabilities'. No other health condition or disability was cited by more than 10 per cent of respondents.

Table A1.8: Health conditions and disabilities (n:1,213)

Health conditions or disabilities identified by tenants	Column percentages
A physical disability	16
A long-term physical condition or illness	26
Medically diagnosed mental health condition (including stress, depression or anxiety)	26
Health problems due to alcohol	1
Health problems due to illicit use of drugs	1
Learning difficulties	3
Health problems due to Covid-19/ Long-Covid	1
Other health problems or disabilities	12
None of these	49

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[43] It is likely that in some of these households one or more of the 'adults aged '17-64' were dependent children of one or more of the other adults in the household, for example, 17-19 year olds still in full-time education. There were, therefore, a higher proportion of 'families' in the sample than these figures indicate.
[44] Tenants were asked to highlight all conditions/ disabilities that applied to them.

Appendix 2: Tenant survey: further information

A2.1 Survey design, the selection of areas and targets

The survey involved 1,213 tenants being interviewed between April and June 2023. Our overall target was 1,200 interviews from the three case study landlords included in the survey: East Riding; Southern Housing; and, Stockport Homes. We aimed for a sample size of 1,200 as it would allow for meaningful sub-group analysis. Because the survey is a sample of the population from which it is drawn, the results are subject to a margin of error (or 'confidence interval') between the results from our survey sample and the values in the population of interest. Most commonly, analysts use the 95 per cent significance level to make such estimates. This means that the chances are 95 in 100 that the 'true' values will fall within the confidence interval. With a confidence level of 95 per cent and a confidence interval of three (margin of error: +/- 3), we needed a minimum sample of 1,067. With a sample size of 1,200, a confidence level of 95 per cent and, assuming a worst-case scenario of 50-50 per cent question response, it would be possible to assess key relationships with a confidence interval of 2.6.

We set broad targets for each of the case study landlords: East Riding: 300; Southern Housing: 450; and, Stockport Homes: 450. A lower target was set in East Riding because of dispersed stock – the Council covers a large geographic area – and the relatively small number of larger estates within the authority. In practice, 293 interviews were achieved in East Riding, 465 interviews in Stockport Homes, and 455 interviews in Southern Housing.

Table A2.1: Target sample and actual interviews achieved by case study area

Case Study	Target interviews	Achieved total
East Riding	300	293
Southern Housing	450	455
Stockport Homes	450	465
Total	**1,200**	**1,213**

As noted earlier, we purposively selected neighbourhoods and targeted areas with higher arrears rates and higher proportions of tenants in receipt of Universal Credit (UC)/ Housing Benefit (HB). We also selected neighbourhoods in the Southern Housing case study with higher ethnic minority populations. The study team worked closely with landlords on selecting neighbourhoods and they supplied the study team with contextual information about potential neighbourhoods to be surveyed.

Interviews took place in 15 areas across the three participating case study landlords. This was more than initially intended but these were required to hit our target of 1,200 responses. Interviewing took place in the following areas: East Riding (Beverley; Goole; Withernsea; and Bridlington); Stockport Homes (Brinnington, Reddish, and Lancashire Hill); and Southern Housing (Lansdown Green; St Martins; Warner Road; Dawson's Heights; Ixworth Place; Wanston Place; East Village, Olympic Village; and Beckton, which are all in London).

A2.2. Fieldwork

The study team worked closely with the case study landlords to ensure that residents in each of these areas were aware of the survey and two of the landlords – Southern Housing and Stockport Homes - wrote to tenants to inform them about the survey, and to provide them with an opportunity to opt out. In these case studies, the market research company who undertook survey, Qa Research, were supplied with a list of contact names and addresses with opts out removed.

In East Riding, there was no opt out letter, but local housing officers were contacted about the survey, which was featured in news updates (Stockport Homes and Southern Housing also ran features about the survey and the team also liaised with local officers, there). The study team supplied Qa with maps of the areas where they were to interview in East Riding.

The COM-B framework was used to inform the design of the questionnaire. Most of the questions used in the questionnaire were taken from other questionnaires. The survey lasted 15 minutes. In all three case study landlord areas, Qa interviewed in the evening and at weekends as well as during the day. For participating in the survey tenants were given the option of being entered into a prize draw. Qa interviewers undertook the fieldwork in accordance with the MRS Code of Conduct and in line with ISO: 20252. Data was captured using Askia CAPI software.

A2.3. The sample and weighting

Some demographic groups can be prone to being under-/over-represented in survey samples, with this particularly being the case in relation to ethnicity and age. Where there are significant differences between survey samples and local populations, it is necessary to weight the data. Census data was used to generate ethnicity and age profiles of the social housing tenant populations in the participating case studies. As Table A2.2 highlights, the survey sample was broadly representative of the local populations in relation to ethnicity.

Table A2.2: Ethnicity of respondents in survey compared to social housing Census[45] data in case study areas

	Column percentages					
	East Riding		Stockport		Southern	
Ethnicity	Survey	Census	Survey	Census	Survey	Census
White: English/ Welsh/ Scottish/ Northern Irish/ British	94	96	88	87	31	29
White: Irish/ Irish or Gypsy Traveller/ White other	3	2	3	3	9	9
Mixed/ multiple ethnic group	0	1	3	2	4	5
Asian/ Asian British	2	1	2	3	11	10
Black/ African/ Caribbean/ Black British	0	0	3	3	38	40
Other ethnic group	0	0	1	2	6	7

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[45]https://www.nomisweb.co.uk/query/select/getdatasetbytheme.asp?theme=93

However, in relation to age there was a difference in the characteristics of the survey population and local, case study populations. Specifically, the survey under-represented the 35–49 years old age group and over-represented some of the other age groups, as can be seen in Table A2.3.

Table A2.3: Ethnicity of respondents in survey compared to social housing Census[46] data in case study areas

| | Column percentages | | | | | |
| | East Riding | | Stockport | | Southern | |
Age group	Survey	Census	Survey	Census	Survey	Census
18-24	7	4	7	5	4	3
25-34	14	11	18	14	15	14
35-49	23	25	25	33	35	39
50-64	21	23	31	25	25	25
65 & over	35	37	19	23	21	19

It was therefore necessary to weight the data using Census data. Table A2.4 presents the outcome of weighting.

Table A2:4 Weighting by age

| | Column percentages | |
Age group	Unweighted	Weighted
18-24	6	4
25-34	16	14
35-49	28	34
50-64	27	25
65 & over	23	23

As noted earlier, because of the purposive approach to the selection of neighbourhoods where interviewing took place, it was not the aim of the survey to be representative of the national (English Housing Survey[47]), social housing tenant population. However, there were many similarities between the two populations, some of which were highlighted in Appendix 1:

- The mean average age of survey respondents was 50 years – this compares to 53 years at the national level (EHS 2021-22).
- Survey and EHS respondents had lived in their homes for a similar length of time: 12 years (survey) and 12.7 years (EHS 2021-22).
- Some 60 per cent of respondents were women, compared to 58 per cent, nationally (EHS 2021-22).
- Exactly one in ten of survey respondents were unemployed, compared to 8 per cent of tenants, nationally (EHS 2021-22).

But is also important to note that there were some differences between the characteristics of the two populations, although most were not marked:

- Just over half (51 per cent) of survey respondents had a disability or health condition compared to 56.5 per cent of (social housing) respondents to the EHS 2021-22.

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[46] https://www.nomisweb.co.uk/query/select/getdatasetbytheme.asp?theme=93
[47] https://www.gov.uk/government/statistics/english-housing-survey-2021-to-2022-social-rented-sector

Holding on to Home

- Some 38 per cent of survey respondents were single person households, compared to 43 per cent, nationally (EHS, 2021-22).
- Some 36 per cent of survey respondents were in paid employment, compared to 43 per cent, nationally (EHS 2021-22).

Interpreting the data and logistic regression

The findings from the survey were subject to descriptive data analysis and bivariate crosstabulation analysis to identify associations between variables of interest. Following this, tests of statistical significance were used to identify whether a relationship between two variables is caused by something other than chance. Where differences in the results between sub-groups are statistically significant at the 95 per cent level or greater, this is highlighted in tables. In the tables, asterisks have been used to indicate the significance level of the results: 0.05 (*), 0.01 (**) and 0.001 (***). Where there is no asterisk, the differences in responses between respondents are not statistically significant (that is, they could have occurred by chance).

A statistical analysis of the full survey was conducted in order to identify the characteristics and attitudes of tenants who were in rent arrears compared to those who were not, and those who found it difficult to afford the rent, compared to those who are not. The analysis used a statistical technique known as logistic regression. Logistic regression is used to predict a binary outcome based on a set of independent variables. A **binary outcome** is one where there are only two possible scenarios—either the event happens (1) or it does not happen (0). So, for our first analysis, being in rent arrears (1) or not being in rent arrears (0); and for our second analysis, finding it difficult to afford rent (1) or not finding it difficult to afford rent (0). Our **independent variables** are those factors predicted to influence the likelihood of being in rent arrears/ 'finding it difficult to afford rent', including socio-demographic factors and a range of factors relating to '*capability*', '*motivation*', and '*opportunity*' in the COM-B framework.

Key socio-demographic variables – age, gender, ethnic status, household composition, disability status and case study landlords – were entered into the models first, *so were analysed in the model prior to the introduction of other variables*. The socio-demographic variables were not statistically significant. Subsequently, other variables, including those related to 'capability', 'opportunity' and 'motivation', were added to the models. The key socio-demographic variables were retained in the models in order to hold them constant while analysing the other independent variables.

The outcomes of the analysis are reported in odds ratios, which are used to compare the relative odds of the occurrence of the outcome of interest (e.g. being in rent arrears), given exposure to the variable of interest (for example, whether a respondent is subject to automatic deductions from their benefits/ income or not). Of course, correlations could exist between our independent variables, and therefore we want to avoid problems associated with multicollinearity. Multicollinearity exists when there is a strong correlation between two or more independent variable predictors in a regression model. This is problematic because it makes it difficult to assess the individual importance of an independent variable predictor. We therefore ran a collinearity diagnostics test known as the 'variance inflation factor' (VIF). The VIF indicates whether an independent variable has a strong relationship with the other independent variables predictor(s). Field (2013) suggests that a VIF value of 10 or above is problematic, whilst tolerance values below 0.1 indicate serious problems with multicollinearity.

In Table A2.5 below, we test the tolerance and VIF scores for the independent variables included in the rent arrears model and the difficulty affording rent model. It is shown that the tolerance values for all independent predictor variables are noticeably above 0.1, well above the criterion for concern. The VIF values are all notably less than 10, well below the criterion for concern.

Table A2.5: VIF and tolerance tests for multicollinearity

Independent Variables	Rent Arrears model		Difficulty affording rent model	
	Tolerance	VIF	Tolerance	VIF
Case studies	.517	1.933	.504	1.985
Age	.522	1.916	.526	1.900
Gender	.913	1.095	.910	1.098
How many people live at address	.796	1.256	.796	1.256
Health condition	.704	1.421	.697	1.435
Ethnicity	.526	1.899	.523	1.912
Highest level of education	.694	1.440	.697	1.434
Does income fluctuate	.858	1.166	.859	1.164
Rent includes a service charge	.772	1.295	.770	1.299
Cut back on spending on food	.584	1.713	.588	1.700
Cut back on spending on heating	.700	1.429	.703	1.423
Cut back on spending on other essentials	.506	1.977	.509	1.964
Cut back on spending on non-essentials	.594	1.683	.599	1.670
Sold things I/ we owned to raise extra cash	.799	1.252	.796	1.256
Borrowed from friends, family or other individuals	.676	1.480	.678	1.476
Taken out new loans from commercial lenders	.863	1.158	.863	1.159
Delayed making payments on money owed	.833	1.200	.833	1.201
Find it difficult to communicate with your landlord about your rent?	.900	1.111	.899	1.112
Automatic deductions	.784	1.276	.790	1.266
Organised with money	.834	1.199	.835	1.197
Use UC/ HB to pay unexpected bill	.287	3.480	.285	3.487
Affected by the cost-of-living	.642	1.557	.643	1.556
Subject to the Benefit cap	.695	1.439	.694	1.442
Any savings	.742	1.348	.740	1.351
Run out of money before end of the week	.572	1.748	.574	1.743
Won't be evicted if rent not paid	.513	1.948	.507	1.971
Other benefit	.534	1.872	.524	1.910
Not on benefits	.349	2.863	.345	2.902
Universal Credit partial payment	.605	1.652	.600	1.666
Housing Benefit partial payment	.672	1.489	.663	1.508
Economic status	.462	2.164	.465	2.151
Used a foodbank in last 12 months	.730	1.370	.730	1.370
Behind on at least two bills	.720	1.388	.721	1.387

Appendix 3: The survey questionnaire

INTERVIEWER to record: What property type does the respondent live in?

- A house or bungalow
- A self-contained flat, maisonette or apartment
- Other

1.DEMOGRAPHIC CHARACTERISTICS

I'd like to start off by asking a few questions about yourself. Firstly, can I just check that you are a tenant of (Southern Housing / East Riding of Yorkshire Council / Stockport Homes) Interviewer read out appropriate Landlord depending on your location
~~Yes~~
Southern Housing
East Riding of Yorkshire Council
Stockport Homes
(proceed to main survey Q1)
No
(End interview. Thank participant for their time)

Q1 How long have you lived at this address? Please tell me in years and in months – so, for example, 2 years would be 2 years and 0 months. Record exact amount
Length of time lived at current address:
Interviewer: if respondent knows years but not months, record 2 years and don't know (i.e. record to nearest year). if 6 months, record 0 years and 6 months. If unsure, probe for estimate.
Enter years and months (logic check 0-99 years, 0-11 months)

Q2 Record exact age in years. What was your age at your last birthday?
numeric

Q3: Which of the following best describes you?
Please code only one answer.

1. Female
2. Male
3. Non-binary
4. Prefer to self-describe – write in
5. Prefer not to say

Q4 From this card, which of these groups do you personally belong to? SHOWCARD
Interviewer: Please code only one answer.
White
1. English/Welsh/Scottish/Northern Irish/British
2. Irish
3. Gypsy or Irish Traveller
4. Any other white background (specify)

Mixed/multiple ethnic group
5. White and Black Caribbean
6. White and Black African
7. White and Asian
8. Any other mixed/multiple ethnic background (specify)
Asian/Asian British
9. Asian/ Asian British – Indian
10. Asian/ Asian British- Pakistani
11. Asian/ Asian British – Bangladeshi
12. Asian/ Asian British – Chinese
13. Any other Asian background (specify)
Black/African/Caribbean/Black British
14. African
15. Caribbean
16. Any other Black/ African/ Caribbean background (specify)
Other ethnic group
17. Arab
18. Any other ethnic group (specify)

Q5 What is the highest level of education you have completed?
Interviewer: Please Code only one answer
1. Primary school
2. Secondary school up to 16 years
3. Higher or secondary or further education (A-levels, BTEC, etc.)
4. College or university
5. Post-graduate degree
6. Prefer not to say

Q6 Does anyone else live at this address?
(Please say how many of each category)

1. No
2. Yes: children under 4 years
3. Yes: children 4-16
4. Yes: adults 17-64
5. Yes: adults 65+
Interviewer: This question should be answered if live with any other adults (aged 17+) Q6 = codes 3-4

Q7 Do you live with a partner or spouse?

1. Yes
2. No

I'd now like to ask you about your health and well-being

Q8 I would like to ask you a question about your health or any disabilities you may have. Looking at the CARD can you tell me which, if any, of the following apply to you?
Interviewer Please code all that apply.

1.   A physical disability
2.   A long-term physical condition or illness
3.   Medically diagnosed mental health condition (including stress, depression or anxiety)
4.   Health problems due to alcohol
5.   Health problems due to illicit use of drugs
6.   Learning difficulties
7.   Health problems due to Covid-19/ Long-Covid
8.   Other health problems or disabilities
9.   None of these
10.   Don't know (DO NOT READ OUT)

2.FINANCIAL CIRCUMSTANCES

I'd now like to ask you about your financial circumstances, including your main sources of income. As a reminder this is confidential and won't have any effect on your relationship with your landlord or any benefits you may get.

Q9 Looking at the card, what best describes what you do?
Interviewer: Please code only one answer.

1.   Full-time employee (30 hours a week or more)
2.   Part time employee (less than 30 hours a week)
3.   Self-employed or freelance
4.   On maternity or paternity leave
5.   Retired (whether receiving a pension or not)
6.   In full-time education or training
7.   Looking after home or family
8.   Signed off sick (short-term or temporarily)
9.   Long-term sick or disabled
10.   Unemployed and looking for work
11.   Unemployed and not looking for work
12.   Other
13.   Prefer not to say

Interviewer: Please answer this question if you are employed Q9 =1 or Q9 =2
Q10 Thinking about your main job, do you have a contract?
Interviewer: Please code only one answer.

1. No: I do not have a contract
2. Yes: a zero-hours contract (also known as a non-guaranteed hours contract)
3. Yes: a casual/ flexible contract
4. Yes: a temporary/ fixed term or seasonal contract
5. Yes: a permanent (or open-ended) job/ contract
6. Yes: something else (please say what)
7. Don't know
8. Prefer not to say

Interviewer: This question should be answered if live with any other adults (aged 17+) Q6 = codes 3-4
Q11 Apart from you, are any other adult members of your household…
Interviewer Please code all that apply.

1. Working full-time as an employee
2. Working part-time as an employee
3. Self-employed or freelance
4. No other adults in household are working
5. Prefer not to say

Q12 Are you or your partner in receipt of any of the following benefits at all?
Interviewer Please code all that apply.

1. Universal Credit
2. Housing Benefit (please select this even if the benefit goes directly to your landlord)
3. A Legacy benefit such as Income-based Jobseeker's Allowance (JSA), Child Tax Credits, Working Tax Credit, Income Support, and income-based Employment and Support Allowance (ESA).
4. Pensioner benefits (such as State Pension; Pensioner Credit)
5. Disability related benefits (such as Disability Living Allowance; Personal Independence Payment (PIP)
6. Any Other benefit not mentioned here
7. No, not in receipt of any benefits

Q13 Do you and your partner have any savings?
Interviewer: Please code only one answer.

1. No savings
2. Less than £100
3. £100 - £249
4. £250 - £499
5. £500 - £999
6. £1000 or more
7. Don't know
8. Refused

Q14 Does your income normally vary a lot from week to week or month-to- month, or is it fairly stable?
Interviewer: Please code only one answer

1.   Fluctuates
2.   Fairly stable
3.   Don't know

Interviewer: Please answer this question if you are in receipt of any benefits (Q12 = Codes 1-6)
Q15 To the best of your knowledge are you currently subject to the benefit cap? The benefit cap is a policy that limits the total amount of money you can get from benefits. Your benefits are reduced if you get more than the limit that applies to your circumstances.
Interviewer: Please code only one answer.
1.   Yes
2.   No
3.   Don't know
4.   Prefer not to say

Interviewer: Please answer this question if you are in receipt of any benefits (Q12 = Codes 1-6)
Q16 Are you currently having your benefit award reduced because you are considered to have a spare bedroom, i.e. the 'bedroom tax' or under occupancy charge?
Interviewer: Please code only one answer.

1.   Yes
2.   No
3.   Don't know

Q17 Do you currently have automatic deductions being made from your earnings or benefits to pay back any arrears or other debts, including paying back Council Tax arrears, a benefit advance or overpayment, or a DWP loan?

INTERVIEWER: PROBE IF YES –
Is that one or more than one?
Interviewer: Please code only one answer.
1.   Yes – one
2.   Yes – more than one
3.   No
4.   Don't know
5.   Refused

Interviewer: Please answer this question if you are in receipt of any benefits (Q12 = Codes 1-6)
Q18 Have you or your partner experienced a benefit sanction in the last 12 months?
A benefit sanction happens when you fail to meet the conditions of your benefit and your benefit payment is stopped or reduced.
Interviewer: Please code only one answer.

1.   Yes, and I am/ we are currently sanctioned
2.   Yes, have been sanctioned in the last 12 months but I am / we are not currently sanctioned
3.   No
4.   Don't know

Q19 Sometimes people are not able to pay every bill when it is due.
May I ask, which, if any, of the household bills on this CARD are you currently behind with?
Interviewer: Please code all that apply.

1.   Council Tax
2.   Water rates
3.   Electricity bill
4.   Gas bill
5.   Other fuel bills like coal or oil
6.   Telephone bill (including mobiles)
7.   Childcare bill
8.   Internet bill
9.   Sky/ cable TV
10.   Another bill (specify)
11.   None of these
12.   Don't know
13.   Refused

Q20 (SHOWCARD) How do you currently pay for the utilities (e.g. gas, electricity) you use in your home?
Interviewer: Please code all that apply.

1) Direct Debit/ Standing Order
2) Quarterly bill (payment on demand)
3) Pre-payment meter (or card or key meter)
4) Other
5) Don't know (NOT ON SHOWCARD)

3.MONEY MANAGEMENT
I'd now like to ask you about managing money.

Q21 How often, in the last 12 months, did you (or any adult in your household) run out of money before the end of the week or month? Please include any times when you have run out of money and had to use your credit card, an overdraft or borrow to get by.
Interviewer: Please code only one answer.

1.   Very often
2.   Fairly often
3.   Hardly ever
4.   Never
5.   Don't know

Q22 Interviewer: This question should be answered by everyone
I am now going to read out some things that other people have said about managing money. Thinking about yourself, please tell me how strongly you agree or disagree with each of the statements.
Interviewer: Please code only one answer per statement.

Q22a "I am impulsive and tend to buy things even when I can't really afford them".
Q22b "I am very organised when it comes to managing my money day-to-day".

1. Strongly agree
2. Tend to agree
3. Neither agree nor disagree
4. Tend to disagree
5. Strongly disagree
6. Don't know

Q23 In the last 12 months. have you ever sought advice or help about money management, bank accounts or debt problems from an advice agency, a debt management service or your landlord?
1. Yes
2. No
3. Don't Know

4.GETTING-BY AND PAYING YOUR RENT
I'd like to ask now about the current cost-of-living situation, your rent, and how it is affecting your ability to get by, financially.

Q24 To what extent is the current cost-of-living affecting your ability to get by financially?
Interviewer: Please code only one answer

1. Not affecting me at all
2. Affecting me a bit
3. Affecting me quite a lot
4. Affecting me very much

Q25 In the last 12 months, how many times, if at all, have you, or anyone else in your household, received a parcel of food from a food bank?
Interviewer: Please code only one answer.

1. Once
2. More than once, but not every month
3. Every month or more often
4. Never
5. Don't know (Don't read out)

Q26 If you have had to choose between expenses so you can afford to pay your rent, to what extent do you prioritise paying your rent?
Interviewer: Please code only one answer.

1.   Always prioritise paying rent
2.   Usually prioritise paying rent
3.   Sometimes prioritise paying rent
4.   Never prioritise paying rent

Q27 Can I check, does your rent include payment for service charges or any household bills? By 'household bills', I mean things like water and heating charges or Council Tax.
Interviewer: Code all that apply
1.   Water bills
2.   Heating bills
3.   Other utility bills
4.   Council Tax
5.   Home contents insurance
6.   Service charges
7.   Something else (specify)
8.   None of the above
9.   Don't know

Interviewer: This question should be answered If Q12 = 1 or Q12 = 2
Q28 Can I just check, is your Housing Benefit or Universal Credit currently paid to you (and your partner) or directly to your landlord?
Interviewer: Please code only one answer.

1.   Paid to the tenant
2.   Paid directly to the landlord
3.   Don't know

Interviewer: Ask if respondent is in receipt of Housing Benefit or Universal Credit Q12 = 1 or 2
Q29 Does your Universal Credit/ Housing Benefit cover all of the rent or just some of the rent (excluding include payment for service charges or any household bills)?
Interviewer: Please code only one answer

1.   All of the rent
2.   Some of the rent
3.   Don't know

Interviewer: This question should be answered if Q28=1 or Q28 =2
Q30 Looking at the CARD what method do you normally use to pay the rent?
Interviewer: Please code only one answer

1.   Cash
2.   Postal order
3.   Cheque
4.   Debit card
5.   Credit card
6.   Standing order
7.   Direct debit
8.   Bank transfer
9.   Rent payment card (e.g. Allpay)
10.   Another method (specify)
11.   Don't know (not on showcard)

Interviewer: This question should be answered if Q28 =1 or Q28 =2
Q31 And do you normally pay the rent in any of the following ways? (Show card)

1.   In person at the landlord's offices
2.   In person at the post office
3.   In person at the bank
4.   PayPoint outlet
5.   Post
6.   Telephone (landline)
7.   Mobile phone
8.   Online
9.   Another method (specify)
10.   Don't know

Q32 How easy or difficult is it for you (or your household) to afford the rent? That is, the amount of rent you have to pay after any Housing Benefit or Universal Credit that you may receive?
Interviewer: Please code only one answer.

1.   Very easy
2.   Fairly easy
3.   Neither easy nor difficult
4.   Fairly difficult
5.   Very difficult
6.   Don't know (DO NOT READ OUT)

Interviewer Ask if Q12 = 1 or 2
To what extent do you agree or disagree with the following statements?
Single Code FOR EACH

Q33a If I had an unexpected expense or large bill that was difficult to pay, I would use Housing Benefit/ Universal Credit money to pay for it.

Q33b I could be tempted to spend some or all of the Housing Benefit / Universal Credit money on something other than the rent.

Q33c I am unlikely to be evicted if I don't always pay my rent in full.

1.   Strongly agree
2.   Tend to agree
3.   Neither agree nor disagree
4.   Tend to disagree
5.   Strongly disagree
6.   Don't know
7.   Not applicable

Q34 In the last 12 months, have [you / anyone in your household] done any of the following things on the CARD in order to pay the rent?
CODE ALL THAT APPLY

1. Cut back on spending on food
2. Cut back on spending on heating
3. Cut back on spending on other essentials
4. Cut back on spending on non-essentials
5. Earned extra income by taking on more work or hours
7. Sold things I/we owned to raise extra cash
8. Borrowed from friends, family, or other individuals
9. Taken out new loans from commercial lenders
10. Increased the amount owed on a credit card or overdraft
11. Delayed making payments on money owed
12. None of these

Q35 Are you currently up to date with the rent or are you in arrears?
Interviewer: Please code only one answer.

1.   Up to date
– GO TO Q38
2.   In arrears
– GO TO Q36
3.   Don't know
– GO TO Q38

This question should be answered if Q35 =2
Q36 By approximately how much are you currently in arrears on this accommodation?
Interviewer: Please code only one answer.

1.   £ (approximation)
2.   Don't know
3.   Refused

Interviewer: Ask if Q35 = 2

Q37 Looking at the reasons on this CARD please could you select all of the reasons why you are currently in arrears?
Interviewer: Please code all that apply.

1. Loss of income due to redundancy
2. Loss of income due to sickness or disability
3. Loss of income due to relationship breakdown
4. Loss of income due to Covid-19 / Long-Covid
5. Loss of income due to other reasons
6. Rising prices
7. Low income
8. Unexpected expenses
9. Over-committed financially
10. I spent my rent money on something else
11. Increase in rent
12. Problems with Housing Benefit / Universal Credit administration
13. Confusion over the due dates for rent payment
14. Drug or alcohol habit/addiction
15. Mental health problems
16. Health problems due to Covid-19 / Long-Covid
17. Some other reason (specify)
18. Nothing/none of these
19. Don't know

Q38 Do you find it difficult to communicate with your landlord about your rent?

1. Yes
– Go to 38a
2. No
3. Don't Know

Interviewer This question should be answered if Q38 = 1
Q38a Looking at this list, what makes it difficult to communicate with your landlord about your rent?
Interviewer: Code all that apply

1. I don't have access to digital devices, like a smart phone, tablet, or PC, that are needed to communicate digitally
2. I don't have access to the internet in my home
3. I don't understand how to communicate digitally
4. The cost of communication [e.g. I can't afford to ring my landlord]
5. I get nervous about contacting my landlord
6. Financial problems are private
7. When I receive a rent letter I am too worried to open it/read it
8. I am too embarrassed to contact my landlord about my rent
9. I am very busy and have lots of things to deal with
10. Communicating with my landlord about my rent is not a priority
11. Don't know

Q39 How would you prefer your landlord to communicate with you about your rent (including arrears)?
Code all that apply

1. In writing
 - Letter
 - Email
 - Text message
- Webchat
2. By telephone
3. In person through a face-to-face conversation
4. Through social media [e.g. Facebook]
5. Other (specify)
6. Don't know
7. Prefer not to say

Re-contact Question

Would you be happy for Qa to pass your name and contact details as well as (and your answers to this survey) to the Sheffield Hallam University team, which is led by Professor Paul Hickman, for them to carry out further research later this year. This will involve them carrying out longer interviews with tenants and a diary keeping exercise. Your name and contact details will be stored securely by Sheffield Hallam University with your answers to this survey and will only be used to contact you in relation to this follow-up research. There is no obligation to take part in the follow-up research and if you are contacted and decide not to take part your name and contact details will be deleted. You can also contact the Sheffield Hallam University team if you change your mind before the start of the follow-up research and ask for your contact details to be deleted. If you know now that you do not want to take part in the follow-up research the only information that will be provided to Sheffield Hallam University will be the answers you have given to this survey. Participants in the follow up research will receive a shopping voucher to thank them for their time.

Yes
No

IF YES– CONTACT DETAILS TO BE RECORDED:
name
address
telephone number
mobile number
email address

PD1. Finally, would you like to be entered into a free prize draw to win a Love2Shop gift voucher (first prize £100, second and third prize £50)?

The draw will be administered by Qa Research. To enter, you must give your consent and provide your name and contact details so Qa can contact you if you win, to arrange delivery of the prize. Your contact details will not be used for any other purpose and will be securely stored by Qa for 12 months after completion of the research. Winners have the right to remain anonymous.

SINGLECODE
Yes, I consent to being entered into the draw
No

Terms and Conditions of free prize draw:

The closing date is 30th June 2023. Late entries will not be accepted. There are three Love2Shop gift voucher prizes, one prize is a £100 and there are two further prizes worth £50 each; no cash alternative is available. One entry per person, one prize per person. Entries on official questionnaire only. The winners will be drawn at random within one week of the closing date and notified by the contact details provided. Winners will receive their prize within 6 weeks of the draw being held. The decision of Qa Research is final, and no correspondence will be entered into. Full Terms and Conditions can be viewed here: https://www.qaresearch.co.uk/xxx/

IF 'Yes' AT PD1, OTHERS THANK & CLOSE
PD2. Can I take some contact details please?
IF YES– CONTACT DETAILS TO BE RECORDED:
name
telephone number
mobile number
email address