

# Appendix A

## Classification of areas and SHBE data

### Area classification

The area classification used in this report is a modified version of the National Statistics Area Classification for local authorities at Supergroup level [<http://www.ons.gov.uk/ons/guide-method/geography/products/area-classifications/ns-area-classifications/index/datasets/local-authorities/index.html>] The original classification utilised cluster analysis methods to allocate authorities to groups on the basis on a wide range of socio economic variables from the 2001 Census. The classification was modified slightly for the purposes of this analysis to reflect housing markets by ensuring that all London Boroughs fell within one of the three London classifications and that no authorities outside London were included within these three groups. A further sub group of Large Seaside Towns was also created to look at this sub-group of areas of interest. The modified groupings are as follows:

**London Centre:** Camden, City of London, Hammersmith and Fulham, Islington, Kensington and Chelsea, Tower Hamlets, Wandsworth, Westminster.

**London Cosmopolitan:** Brent, Hackney, Haringey, Lambeth, Lewisham, Newham, Southwark.

**London Suburbs:** Barking and Dagenham, Barnet, Bexley, Bromley, Croydon, Ealing, Enfield, Greenwich, Harrow, Havering, Hillingdon, Hounslow, Kingston Upon Thames, Merton, Redbridge, Richmond Upon Thames, Sutton, Waltham Forest.

**Large Seaside Towns:** Blackpool, Brighton and Hove, Eastbourne, Great Yarmouth, Hastings, Southend-on-Sea, Thanet, Torbay.

**Cities and Services:** Same as ONS classification with exception that Barking and Dagenham, Bromley, Hillingdon, Kingston upon Thames, Richmond upon Thames, Sutton have been included in London Suburbs and Brighton and Hove, Eastbourne, Hastings, Southend-on-Sea have been included in Large Seaside Towns.

**Coastal and Countryside:** Same as ONS classification with exception that Blackpool, Great Yarmouth, Thanet and Torbay have been included in Large Seaside Towns.

**Prospering UK:** Same as ONS classification with exception that Bexley and Havering have been included in London Suburbs and Luton and Slough are included in this group rather than London Suburbs.

**Mining and Manufacturing:** Same as ONS classification.

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### **SHBE data**

The spatial analysis is based on aggregate local authority level data of Housing Benefit records held within the Single Housing Benefit Extract (SHBE). The records include individual and household characteristics including age, household composition and employment status, level of LHA entitlement, contractual rents etc. Data compiled and supplied by DWP only includes records where the claimant was in receipt of LHA and the variable which records the number of bedrooms entitled to under LHA rules was included on the database. The data was provided as aggregate local authority level rather than individual records. The SHBE data is based on returns provided by local authorities, the data has not been cleaned by DWP and so reporting errors may be included in the aggregate data supplied by DWP.

Regular monthly data was not submitted by a small number of local authorities, where this was the case the data from previous months data was used. This led to missing data for on-flows and off-flows in the database for some months. The flows data then appeared as a 'block entry' in a subsequent month's data. In these instances CRESR has smoothed the data backwards. For example if the data was blank for January and February and March's data was noticeably higher than average monthly flows, then the data for March was averaged out across the January to March period.

In a small number of instances the missing data was more substantial. In cases where more than six consecutive month's data was missing the data for these local authorities have been excluded from the time series analysis. The LAs excluded from the analysis are: Allerdale, Blackburn with Darwen, Bracknell Forest, Ipswich, Newcastle-under-Lyme, Newham, Renfrewshire, Richmondshire, Sedgemoor, Sefton, South Lakeland, Staffordshire Moorlands.

# Appendix B

## SHBE records used in analysis

For the analysis in this section, we look only at new Local Housing Allowance (LHA) claims. We, therefore, ignore any SHBE records for LHA claims that had already started before the period of data used for analysis (i.e. before June 2010). For the records that remain – those of new LHA claims – we look at the circumstances of the claimant the first time that they were recorded. Since local authorities (LAs) submit scans of their records once per month, this means that we extract the first monthly scan for each claim, and ignore all subsequent monthly scans

One piece of data cleaning was required in order to ensure that we were defining new claims robustly. Scans from some LAs have a tendency to include claim start dates that have been erroneously reset on a particular date, making the number of new claims appear larger than it really is in that LA on that day and making the start dates of some existing claims appear more recent than they actually are. We were able to identify instances of this by identifying claims which appear to have started soon after (within six months of) a previous active claim by the same claimant, and looking at the proportion of apparent new claims in each LA on each date which have those characteristics. This proportion is far higher than normal in certain LAs on particular days. Where the proportion exceeds 70 per cent on a day in which at least five apparent new claims were made in a certain LA, we conclude that any apparent new claim in that LA on that day which shortly follows a previous active claim by the same claimant is likely to be erroneous. We, therefore, exclude such claims.

To guard against using information that did not genuinely apply at the beginning of a claim, we exclude from analysis claims for which the first monthly scan appears more than four months after the recorded start date of the claim. For example, if a claim is recorded as having started in January 2011, but the first scan of the relevant LA's records which included that claim was submitted in or after June 2011, we would exclude this claim from the analysis.

### **B.1 Definition of key variables**

The derivation of weekly contractual rents in the Single Housing Benefit Extract (SHBE) data is typically straightforward, using a combination of the rent amount reported and the periodicity that it is reported to cover (weekly, monthly, etc).

Additional data cleaning was required in some cases where the periodicity was recorded as weekly when in fact it was monthly. This issue was almost exclusively confined to cases recorded by a single software provider (Civica) and for monthly records no later than early 2011. Misrecording is evident from the fact that average weekly rents in affected LAs appeared to fall by approximately 75 per cent in a single month when the issue was resolved. We corrected for this error by identifying claimants for whom, when comparing one month's record with the next, periodicity changed from weekly to monthly with no change to the reported rent. For such claimants we assume that the periodicity had always been monthly when reported weekly in prior months, and hence multiplied reported rents in prior months by (12/52) in order to weeklyise them.

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For the small number of Civica cases with periodicity recorded as weekly where the claim ended no later than early 2011 (specifically, where the last record of the claim is from a scan submitted before 1 March 2011), we record weekly rents as missing. This is because we know that these periodicities are relatively likely to be incorrect, but some will be correct (i.e. some claimants genuinely report weekly amounts), and we are unable to distinguish between the two without being able to observe a change in periodicity when the error was corrected.

We set rents to missing in four other circumstances:

- a joint tenancy is recorded and the software provider is Saffron/Camino, as there appears to be a tendency for the full rent for the dwelling to be recorded in such cases (rather than just the share of the rent for which the claimant is liable)
- rent is recorded as zero
- dummy values (beginning 9999) appear to have been used for recorded rents
- periodicity is recorded as daily, as implied weekly rents tend to be very high in these cases.

A new claim in Hillingdon in October 2011 had a recorded rent of almost £90,000 per month at the start of the claim. This was clearly due to the omission of a decimal point, as the rent the following month contained exactly the same five digits but with a decimal point added after the third digit. We were, therefore, able to derive the correct weekly rent.

Maximum weekly LHA entitlements, ignoring non-dependent deductions, are deterministic functions of rent and the applicable LHA rate. For claims starting before 1 April 2011, we define them as the minimum of the LHA rate and the rent plus £15. For other claims, we define them as the minimum of the LHA rate and rent. We set maximum LHA entitlement to missing in rare cases where the LHA rate is recorded as zero. As explained in Section 3.3, we also add on any Discretionary Housing Payments (DHPs) in order to capture any effects of the increase in DHP funding in our estimates.

The weekly shortfall is simply defined as rent minus maximum weekly LHA entitlement. Hence, its minimum possible value is -£15 for claims starting before 1 April 2011, and £0 thereafter.

Our estimates that use rent, maximum LHA or shortfall as the dependent variable are all obtained on the common sample for which all three of these variables are non-missing.

# Appendix C

## Topic guide for claimant interviews

### DWP – evaluation of the impact of changes to housing benefit

#### Stage 1 Discussion guide

##### 1. Background and context of the research

This study is part of a larger research programme to evaluate recent changes to Local Housing Allowance (LHA), a type of housing benefit, for DWP customers and their partners. These changes were driven by the Coalition government's concerns over the high cost of housing benefit (HB) to local authorities (LAs), and about making paid work more financially attractive to existing claimants through reducing HB.

The research programme includes a quantitative study with HB claimants which began in summer 2011 and then a qualitative study comprising 437 interviews in total. Participants in this study are drawn from those who took part in the quantitative study last year so will already have been exposed to some of the key issues and themes under discussion.

##### 2. Research scope and objectives

This is the first of three waves of qualitative interviews with HB claimants. It is a longitudinal study – hence we will visit the participants we speak to in this stage again in August 2012, and then once more in October 2012

Overall, the study aims to:

- build a detailed picture of the impact of the HB changes around claimants' **attitudes** (fears, concerns, expectations) and **behaviour** (moving to a new area, changes in employment, relationships with local communities) throughout Stages 1-3 of the research;
- create compelling evidence on **local variations** in the impact of reforms through analysis of the data by area (and in Scotland, Wales and Northern Ireland as well); and
- explore the impact on **different groups** given the variations among LHA claimants.

In this first wave of these interviews, we will focus on claimants' **attitudes and experiences to date**, and their **expectations** for what the HB changes will mean for them based on practical considerations for their household and any tangible effects of the changes. The key research questions for these interviews are therefore:

- What do participants understand about the changes to HB and implications for their household?;
- What is the actual impact of the changes to HB on the household?; and
- What steps are the household taking – or planning to take – as a result of these changes?

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### 3. Checklist for moderators

- Please make observations on the condition and key attributes of the housing in your notes using the **fieldnotes checklist** provided.
- Ensure you have **Stimulus A and B** and the interview templates for each interview.
- The incentive for a **single depth is £30 and for a paired depth, £40**.
- Please take the **advice leaflets** provided with you, and hand to participants if appropriate at the end of the interview.

### 4. Structure of the discussion

Notes	Guide Sections	Guide Timings
1 Introductions and background	Sets the scene, reassures participants about the interview, confidentiality. Discuss the living arrangements and general work/ life circumstances of the participant which provide useful background.	10 mins
2 Awareness and responses to the LHA changes	In this section we first explore the participant's level of knowledge and awareness of the changes to LHA, then investigate their views of the changes and how they feel their household will be affected,	10 mins
3 Claimant journey	This section collects detailed information on the claimant's experience of claiming LHA before and since the changes, including relevant communications and interactions with DWP, advice agencies, landlords and the Local Authority.	10 mins
4 Financial impacts	Here, we conduct a detailed budgeting exercise with the claimant to understand the relative importance of housing costs and LHA to the household. This is followed by discussion on issues related to housing costs: affordability, arrears, paying shortfall and direct payment to landlords.	15 mins
5 Attitudes to paid work	In this section we ask participants to reflect on their attitudes or plans relating to finding or increasing paid work in their household, including any barriers to or support required for finding work.	10 mins
6 Wider impacts of the changes to LHA	In this section we explore participants' experiences of the impact of the changes on children in the household, and on health, education or other impacts on individuals in the family.	10 mins
7 Claimant's next steps	In this section we explore participants' attitudes and possible responses to displacement. We will explore whether participants want to stay or move in light of any difficulties they may face in meeting housing costs, and why, as well as where they will consider moving to.	5 mins
8 Conclusion and final thoughts	Here participants have a chance for some final reflections on the discussion.	5 mins
Total		80 mins

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We use several conventions to explain to you how this guide will be used, described below.

Timings	Questions	Notes and prompts
5 mins	<p><u>Underlined = Title:</u> This provides a heading for a sub-section</p> <p><b>Bold = Question or read out statement:</b> Questions that will be asked to the participant if relevant. Not all questions are asked during fieldwork based on the moderator's view of progress.</p> <p>Bullet = prompt: Prompts are not questions – they are there to provide guidance to the moderator if required.</p>	This area is used to summarise what we are discussing, provides informative notes, and some key prompts for the moderator.
How long it takes	Typically, the researcher will ask questions and use the prompts to guide where necessary. Not all questions or prompts will necessarily be used in an interview.	

Timing	<b>1. Introductions and background</b>	<b>Notes and prompts to moderator</b>
10 mins	<ul style="list-style-type: none"> <li>• Thank participant for taking part.</li> <li>• Introduce self, Ipsos MORI.</li> <li>• Emphasise that we will be talking about their experiences of the Housing Benefits system.</li> <li>• Confidentiality: reassure that all responses are anonymous and that information about individuals will not be passed on to anyone, including back to DWP or any other Government Department.</li> <li>• Explain outline of the research.</li> <li>• Role of Ipsos MORI – independent research organisation (i.e. independent of GOVERNMENT), gather all opinions: all opinions valid.</li> <li>• Remind that there are no right or wrong answers. Commissioned by DWP to conduct the research.</li> <li>• Reassure that a claim for any current or future Housing Benefit claim will not be affected in any way.</li> <li>• Get permission to digitally record – transcribe for quotes, no detailed attribution.</li> </ul> <p><b><u>Eligibility check</u></b></p> <p><b>Can I just check that you are currently receiving Housing Benefit?</b></p> <p><b>Can I just check when you began your most recent claim (or – When was your last assessment with the council for housing benefit?)</b> MODERATOR TO NOTE DATE</p> <p><b>Can I just check if it is a single or a household claim?</b> MODERATOR TO NOTE TYPE OF CLAIM</p> <p>IF RELEVANT: <b>Do you mind if check your age too?</b> MODERATOR TO NOTE IF AGED 34 OR UNDER</p> <p>IF NO LONGER CLAIMING: <b>Please can I check if when your last claim ended? Why did it end?</b></p> <p><b><u>Personal background</u></b></p> <p><b>I'd like to start by learning a little about you.</b></p> <ul style="list-style-type: none"> <li>• <b>Can you just tell me a bit about you and your household?</b> PROBE: Where they live, who they live with, how long they have lived there, number of adults in household, whether they have children? How old are they?</li> <li>• <b>Could you tell me about a typical day for you at the moment?</b> How do you spend your time? Are you working at the moment? What kind of work do you do?</li> </ul> <p>IF NOT WORKING: <b>When were you last in work? Can you tell me about what happened?</b></p>	<p><i>The aim of this section is to find out who the household are, and identify any potential areas for later enquiry around their financial, work, or housing status, and around the wellbeing of their family.</i></p> <p>Claimants are likely to refer to HB rather than LHA, but please use whichever term participants are most comfortable with.</p> <p>If a paired depth, ask these questions to both participants.</p> <p>The date of the last assessment will help you understand whether the participant has moved onto the new rules yet.</p> <p><b>If their latest assessment/ claim was after April 2011, they should be on the new rules. If it was before April 2011, they will be on the old rules, and will make the transition at their next assessment – probably in the next few months.</b></p> <p>Try to understand what is most important to the participant, and if any time is regularly devoted to paid work/ job-hunting/ housing issues.</p> <p>Try to understand what is most important to the participant, and if any time is regularly devoted to paid work/ job-hunting/ housing issues.</p> <p style="text-align: right;">Continued</p>

Timing	1. Introductions and background (continued)	Notes and prompts to moderator
	<p><b>IF WORKING: Can you tell me a little more about your job? What kind of hours do you work?</b></p> <ul style="list-style-type: none"> <li>• <b>How long have you been doing your job?</b> Has your income from your work changed at all recently? How do you find it? What did you do before this job?</li> <li>• <b>Have you considered changing your hours recently</b> – maybe to work more, or work less?</li> <li>• IF PARTICIPANT HAS A PARTNER: What about your partner – what kind of work do they do? Do they work full time/ part time? Number of hours?</li> <li>• <b>I understand that you receive Housing Benefit at the moment. Can you tell me about any other support from the government that you receive at the moment?</b> Or any that you received in the recent past and may not be claiming now?</li> </ul> <p>USE STIMULUS A TO PROMPT IF REQUIRED</p> <p><b><u>Housing background and context</u></b></p> <ul style="list-style-type: none"> <li>• <b>Could you tell me about some more about your home? How long have you lived here?</b> Who else lives here? Is it shared with any other tenants?</li> <li>• <b>Did you move here before you started claiming Housing Benefit?</b></li> <li>• <b>What kind of tenancy do you have? Does it have a fixed end date (and when does it end)?</b></li> <li>• <b>Did you have to pay a deposit when you moved in?</b> How much was it?</li> <li>• <b>How many bedrooms do you rent/ does the house have?</b></li> <li>• <b>What's it like to live here?</b> Do you like living here? Any problems?</li> </ul> <p>USE THE CHECKLIST TO ASK ABOUT ANY ASPECTS OF THE CONDITION OF HOME THAT ARE NOT OBSERVABLE OR COVERED BY PARTICIPANT'S ANSWERS</p> <ul style="list-style-type: none"> <li>• <b>Is it the right size for your household?</b> Any problems?</li> <li>• <b>Why did you move here?</b> Did you know the area before you moved here?</li> <li>• <b>How did you find this place? Was it easy or difficult to do?</b></li> <li>• <b>Were you claiming LHA when you moved here?</b></li> <li>• <b>Have you ever been homeless?</b></li> </ul> <p><b><u>Relationship with landlord</u></b></p> <ul style="list-style-type: none"> <li>• <b>What is your relationship with your landlord like?</b> Has anything changed over the last year or so?</li> <li>• <b>How often do you speak to your landlord?</b> What kind of things would you be in touch with them about? Do you have any difficulties with them?</li> <li>• <b>Did you negotiate with your landlord over the rent initially?</b> What happened?</li> </ul>	<p>PROBE: For who employer/s, are number of employers, number of hours, how long they have been in each role, regularity of hours and income, sector, skills level, seasonality</p> <p>Very important to note if claimants were in receipt of Employment Support Allowance, Incapacity Benefit or Jobseeker's Allowance and have moved off these benefits. This is because they may have experienced difficulties when moving on or off these benefits.</p> <p><b>Take care to note if the participant has already moved because of changes to LHA</b></p> <p>PROBE to see if participant felt in competition with others to secure the property – other LHA claimants/ students/ others?</p> <p>PROBE IF REQUIRED on paying rent, any arrears, repairs, maintenance, quality of home, friendliness, helpfulness.</p>

Timing	<b>2. Awareness and responses to the LHA changes</b>	<b>Notes and prompts</b>
10 mins	<p>I'd now like to speak to you about some changes to Housing Benefit that you may know about.</p> <ul style="list-style-type: none"> <li>• <b>Can you tell me about how Housing Benefit worked until recently?</b> PROBE for awareness that the (Local Housing) allowance was set to local limits, but that there was no specific cap on the amount you could claim.</li> <li>• <b>Were you aware of any changes to your Housing Benefit?</b> What do you know about these changes? Do you know when they came into force?</li> </ul> <p>IF NO AWARENESS: Explain key changes using STIMULUS B</p> <p>IF SOME AWARENESS: Explain other changes using STIMULUS B</p> <ul style="list-style-type: none"> <li>• <b>Where did you hear about these changes?</b> Did anyone tell you about them? Did you hear about them in the media?</li> </ul> <p>TO ALL</p> <ul style="list-style-type: none"> <li>• <b>What do you think of these changes? Do you know how they will affect you?</b> Why do you think they have been introduced? Have you thought about them much? How do you feel about them? USE STIMULUS B AND CAPS FROM THE LHA CALCULATOR/ STIMULUS C TO EXPLAIN</li> </ul> <p>TO EXISTING CLAIMANTS</p> <ul style="list-style-type: none"> <li>• <b>How do you think these changes affect your household?</b> Have you made any plans to respond to these changes?</li> <li>• <b>Have these changes affected you already?</b> Can you explain how?</li> </ul> <p>TO NEW CLAIMANTS</p> <ul style="list-style-type: none"> <li>• <b>Did these changes have any impact on your decisions about where you now live?</b> Can you explain why? Were you able to live where you had hoped to?</li> <li>• <b>Did they affect the cost of the accommodation you looked at?</b> The type of properties? The area you looked for somewhere to live in? Or the rent levels you were willing to pay?</li> </ul> <p>TO SINGLE CLAIMANTS AGED 34 OR UNDER</p> <ul style="list-style-type: none"> <li>• <b>Are you aware of the changes affecting single claimants under 35?</b> IF NOT, MODERATOR TO EXPLAIN. What do you think of this? Do you think it will affect you? How or easy or difficult do you think it will be for you to find accommodation?</li> </ul>	<p><i>The aim of this section is to find out how well claimants understand the changes and explore any early thoughts on how the changes might affect their household.</i></p> <p>Please note closely what participants do and don't know about the policy – what are their gaps in knowledge?</p> <p>Take care to go through list in STIMULUS B thoroughly and explore whether the changes will affect the participant's household. Use STIMULUS C and the LHA CALCULATOR to explain how the caps would work if relevant</p> <p>PROBE on any initial thoughts on impact on where they live, finances, family wellbeing or work.</p> <p>PROBE on financial impacts, needing to move home, needing to find work, negotiating with landlord</p> <p>PROBE on if housing costs were a consideration and if any trade-offs were made on where they chose to live – on rent levels, types of properties, number of bedrooms and rent levels.</p>

Timing	3. Claimant journey	Notes and prompts
10 mins	<p><b>I'd now like to talk to you in a little more depth about your experiences of claiming Housing Benefit.</b></p> <p>USE TEMPLATE A TO MAP THE PARTICIPANT'S INTERACTIONS WITH THE DIFFERENT AGENTS, PROBING FULLY ON THEIR EXPERIENCES AND WHEN THEY HAPPENED</p> <ul style="list-style-type: none"> <li>• <b>Can you tell me about when it was you first made a claim?</b> How did you hear about Housing Benefit? Who did you speak to? Were they helpful? Why did you want to put in a claim?</li> <li>• <b>Did you seek any advice or support regarding your housing over the last year or so?</b> Who did you speak to – and why? How did you contact them? Was the advice helpful?</li> <li>• <b>Have you received any information about the <i>new rules</i> for Local Housing Allowance? When did this happen?</b> Who gave you this information? How did you receive it? Was it explained at all?</li> <li>• <b>How did you feel once you got this information?</b> Was there anything you didn't understand? Did you do anything once you received it?</li> </ul> <p>TO EXISTING CLAIMANTS</p> <ul style="list-style-type: none"> <li>• <b>Did you speak to your landlord/ managing agent about the new rules?</b> What happened?</li> <li>• <b>Has anything changed in your relationship with your landlord since the changes?</b> How?</li> <li>• <b>Did you get any help in moving onto the new rules?</b> Were you in touch with DWP at all? Or you local Housing Office? What happened? Were you happy about things?</li> <li>• <b>Did you get any advice from your Local Authority/ the Council?</b> What kind of advice or help?</li> <li>• <b>Did you need any additional financial support when the rules changed?</b> Was this offered to you? Can you explain what happened? Did anyone help you make the application for support?</li> <li>• <b>Were you aware that some people are eligible for this extra support, called <i>Discretionary Housing Payment</i>, if they have difficulties paying their rent?</b> What did you know about this? Have you applied for this support? What has happened?</li> <li>• IF IN RECEIPT OF DHP: How much do you receive? Does this help? How regularly do you receive it or is it a one-off payment? Do you know why you were awarded a payment?</li> <li>• IF APPLIED BUT DID NOT RECEIVE DHP: Do you know why you did not receive support? How were you told about this? Are you planning to seek additional financial help?</li> </ul> <p>TO NEW CLAIMANTS</p> <ul style="list-style-type: none"> <li>• <b>Did you get any advice from your Local Authority/ the Council on looking for somewhere suitable?</b> What kind of advice or help?</li> <li>• <b>Was your landlord/ managing agent aware of the new rules?</b> Do you think this mattered to them? How?</li> </ul>	<p><i>In this section we are trying to understand the claimant's interactions with DWP, advice agencies, landlords and the Local Authority – were these useful or did they cause difficulties?</i></p> <p><b>Take care to probe on interactions with all agencies.</b> Participants may have also sought help from the council, advice services or registered with housing associations/ local councils to join housing waiting lists.</p> <p>PROBE IN DETAIL if there is any mention of <b>eviction notices</b>, including impact on household and timing of notice</p> <p>PROBE on condition of home, repairs and maintenance</p> <p><b>Take special care to probe on financial support in London interviews</b> - DHP is especially important here as rents are highest and a large proportion of the fund has been allocated for London.</p>

Timing	4. Financial impacts	Notes and prompts
15 mins	<p>I'm interested to find out about how the changes to Housing Benefit have affected your finances.</p> <ul style="list-style-type: none"> <li>• <b>Thinking generally, how easy/difficult do you find it to manage what your incomings/outgoings are?</b> Can you explain any things that are often difficult to pay for? If so, what are they and how do you pay for them?</li> <li>• <b>Has your overall income changed much in the last year or so?</b> Can you tell me how?</li> <li>• <b>Have your housing costs changed at all since the April 2011?</b> Is this because of the changes to Housing Benefit or any other reason?</li> <li>• <b>Do you have any debts that need to be paid back at the moment?</b> How do they fit into your budgeting? How long are these payments for?</li> <li>• <b>And do you have any savings?</b> How often do you save money? What do you use this money for?</li> </ul> <p><b>I'd now like to talk a little about your finances. Can you tell me who is responsible for managing the household budget?</b></p> <p><b>How would you describe your approach to your finances?</b></p> <ul style="list-style-type: none"> <li>• Can you describe your weekly/ monthly incomings and outgoings?</li> <li>• How do you keep track of these? Do you keep any records? How often do you review your finances?</li> </ul> <p><b>I'd like to get a sense of what you need to spend your money on from week to week. Could you talk me through what your regular incomings and outgoings are?</b></p> <p>USE TEMPLATE B TO HELP PARTICIPANT CONSIDER THEIR WEEKLY BUDGETS</p> <ul style="list-style-type: none"> <li>• <b>Of all of things in your weekly/ monthly budgets, which are the most important to make sure you pay for?</b> Can you tell me why?</li> <li>• <b>Which is the least important?</b> Or the one you pay with the money you have left after other things?</li> </ul> <p><b><u>Paying housing costs</u></b></p> <ul style="list-style-type: none"> <li>• <b>How important is paying your rent?</b> Can you explain why? Do you find it expensive? Are you careful about paying it?</li> <li>• <b>Is your rent paid to your landlord or agent directly, or paid by you? How often?</b> Are you happy with this?</li> <li>• <b>Have you ever had problems paying your rent?</b> Can you tell me about them? How did these problems get resolved?</li> <li>• <b>Have you ever struggled to pay your rent in full or on time? IF YES -</b> Can you tell me about how this happened? Are they increasing at the moment, or are you able to pay them back? How has your landlord responded?</li> <li>• <b>What about any problems with receiving Housing Benefit?</b> What kinds of problems?</li> <li>• <b>How much of your rent does your Housing Benefit cover at the moment?</b></li> <li>• <b>Have your spending priorities changed since the changes to Housing Benefit were introduced?</b> Why is that? Do you find you have more or less to spend on anything?</li> </ul>	<p>PROBE: on rent or council tax arrears, loans, credit cards, hire purchase agreements</p> <p>Use Template B to map out the participants current weekly/monthly incomings and outgoings. Try to get a general sense of what they're like at money management, and what kind of impact any changes in their housing costs have had.</p> <p>You may find STIMULUS C is helpful in discussing with participants how the caps may affect them, if relevant.</p> <p><b>PROBE IN DETAIL if there is any shortfall in rent – this section and the following questions are critical</b></p> <p>PROBE on whether using savings, borrowing money or falling into arrears <i>PROBE on if participant has applied for Discretionary Housing Payment</i></p> <p style="text-align: right;">Continued</p>

Timing	4. Financial impacts	Notes and prompts
	<p>IF FACING SHORTFALL (THIS MEANS THAT THEIR LHA DOES NOT COVER THEIR RENT):</p> <ul style="list-style-type: none"> <li>• <b>How are you managing to pay your rent at the moment?</b> Have you asked anyone for financial help?</li> <li>• <b>Have you applied for any other state benefits to help you? Which ones? Or any help from the Council?</b></li> <li>• <b>Have you spoken to your landlord about the shortfall? What happened?</b> Do you think you would be able to ask to pay less rent? Why?</li> <li>• <b>Looking forward, are you concerned about your finances in the future?</b> Which things are you most worried about paying for? What are you planning to do about these concerns?</li> <li>• <b>Do you think any problems you are facing paying your rent will be temporary, or go on for a while?</b> Can you explain why?</li> </ul> <p>IF LHA SHORTFALL LOOKS LIKELY TO EITHER OCCUR OR INCREASE – USE CAPS FROM THE LHA CALCULATOR/ STIMULUS C TO INVESTGATE</p> <ul style="list-style-type: none"> <li>• <b>Given that the new rules may mean that you might face a reduction in the amount of housing benefit you receive, are you concerned about your finances in the future?</b> Which things are you most worried about paying for? What are you planning to do about these concerns?</li> <li>• <b>If this were to happen, what would a reduction of, say, £5 a week in housing benefit mean for you?</b> What would you do to manage? Is there anything you would cut back on? (AS RELEVANT) <b>What about £10? Or £20?</b></li> <li>• <b>Would you look for somewhere else to live if your housing benefit fell?</b> Would it be possible to find somewhere for less money? Would you look for (more) paid work?</li> </ul>	<p><b>PROBE IN DETAIL if there is any mention rent negotiation with landlords</b></p> <p>PROBE on if looking for work or moving to new accommodation if possible</p> <p><b>PROBE IN DETAIL if there is any mention of eviction notices</b></p> <p><b>Please use the new local caps and compare with the participant’s existing rent/ LHA to try and understand if they are likely to face a shortfall when the new rules start to apply to them.</b></p>

Timing	<b>5. Attitudes to paid work</b>	<b>Notes and prompts</b>
10 mins	<p><b>I'd now like to find out a bit more about your thoughts on work.</b></p> <p>IF CURRENTLY WORKING</p> <ul style="list-style-type: none"> <li>• <b>What is your current job like?</b> How do you find it?</li> <li>• <b>Given the recent changes to Housing Benefit, do you think your job pays well enough for you to manage at the moment?</b> Do you plan to make any changes in your work? Are you perhaps thinking of: <ul style="list-style-type: none"> <li>– Working more hours?</li> <li>– Looking for an additional job?</li> <li>– Looking for better paid work?</li> <li>– Looking for work in another area?</li> </ul> </li> <li>• <b>Can you explain why you're planning to do this?</b> Do you have any concerns about this?</li> <li>• <b>How do you think you will manage this?</b> Do you will have any problems?</li> </ul> <p>IF ALSO IN A COUPLE HOUSEHOLD</p> <ul style="list-style-type: none"> <li>• <b>What about your partner?</b> Have they thought about making any changes? Can you explain why?</li> </ul> <p>IF NOT WORKING</p> <ul style="list-style-type: none"> <li>• <b>Are you thinking of looking for work at the moment?</b></li> </ul> <p>IF LOOKING FOR WORK</p> <ul style="list-style-type: none"> <li>• <b>What kind of work are you looking for?</b> Have you seen any jobs that you could apply for? Did you apply? Why?</li> <li>• <b>How did you go about your jobsearch?</b> Has anyone offered you any help or advice?</li> <li>• <b>How easy or difficult do you think you will find it to find a job?</b></li> <li>• <b>Do you think you will be able to pay your rent from the wages you will receive?</b></li> </ul> <p>IF NOT LOOKING FOR WORK:</p> <ul style="list-style-type: none"> <li>• <b>Can you explain to why you're not looking for work at the <i>moment</i>?</b> Is <i>this something</i> you would like to do in the future? What is stopping you at the moment?</li> <li>• <b>Are you at all concerned that you may need to find paid work in order to pay your housing costs?</b> What will you do if you need to find work to stay in your home?</li> </ul>	<p><i>In this section we aim to understand whether participants are finding strategies to increase hours of paid work, find better paid work, or start to look for work to meet increased housing costs – and any problems they may face in doing so.</i></p> <p>Try to explore the full range of practical barriers to work – any difficulties finding suitable vacancies, having requisite skills and making applications, cost of travel to work</p> <p>Try to uncover what support they have had (perhaps from JCP), and what strategies they are using in their search</p> <p>Try to explore any attitudinal barriers to looking for work – lack of confidence, concern about ensuring suitable care for children or other dependent, feeling that it's not worth it financially.</p>

Timing	6. Wider impacts of the changes to LHA	Notes and prompts
10 mins	<p>I'd now like to talk about some of the other ways the changes to Housing Benefit might affect you. First of all, I'd like to talk about what's important to you in your area.</p> <ul style="list-style-type: none"> <li>• <b>What is it like to live here? Do you like it?</b> Can you explain why?</li> <li>• <b>What's good about living here? What's bad about it?</b></li> </ul> <p>Here is a simple map of your local area. Please could you show me some of the places that are important to you and you use every day? I'd like you to think about the local services you use too.</p> <p>USE TEMPLATE C TO HELP PARTICIPANT MAP THEIR IMPORTANT LOCATIONS</p> <ul style="list-style-type: none"> <li>• <b>Overall, would you say that living in this area is important to you?</b> Can you tell me why? Which places do you go to most often?</li> <li>• <b>Given the changes to Housing Benefit we have discussed, have any of the local places you go to changed as a result?</b> Can you tell me which ones? What kind of effect do you think that will have? Will it affect other family members?</li> <li>• <b>Are you concerned about these changes? Can you tell me about this?</b> Do you think there will be changes to the health services you use? Childcare? Schools? Where you work? Your social circle? Where you worship? Anything else?</li> </ul> <p>IF THERE ARE OTHERS IN THE HOUSEHOLD</p> <ul style="list-style-type: none"> <li>• <b>What about your partner? And your children?</b> Can you tell me about this?</li> </ul> <p>TO ALL</p> <ul style="list-style-type: none"> <li>• <b>Do you think any of the changes are going to affect you in the future?</b> Are you likely to need the same size of house? What will happen if you need to change homes? How will you feel about it?</li> </ul>	<p><i>This section aims to understand about the wider impacts of the changes on individuals in the family – the potential loss of local social networks, services such as health and schooling and the effect on wellbeing.</i></p> <p>Take care to probe where relevant on schooling for children, childcare, facilities to support those with health needs in the family, transport and travel.</p> <p>PROBE on whether household changes will have implications for their housing needs (e.g. number of bedrooms needed, number of dependent adults in the household)</p>

Timing	<b><u>7. Claimant's next steps</u></b>	<b>Notes and prompts</b>
5 mins	<p><b>Given all the issues we have talked about, I'd like to talk about what your plans are for the future.</b></p> <ul style="list-style-type: none"> <li>• <b>Are there any concerns you have for the future, given the changes?</b> Can you tell me about these?</li> <li>• <b>How do you see your finances in the future?</b> Can you see any problems ahead or do you think you will manage? How will you cope with the problems?</li> <li>• <b>What about your relationship with your landlord?</b> Do you see this changing in the future? Do you think they would be understanding if you found it hard to pay your rent?</li> <li>• <b>Give the changes to Housing Benefit we have discussed, do you think you would need to move home?</b> What do you think about that? How would you feel about it? Is there anything good about moving away? What would be difficult about it?</li> </ul> <p>IF ALREADY LOOKING TO MOVE</p> <ul style="list-style-type: none"> <li>• <b>Where would you go if you had to move?</b> Why would you choose there? Do you think this would be hard to do? What do you think you could afford to pay? Is it something already considered?</li> <li>• <b>Would you consider looking outside your local area?</b> Why?</li> <li>• <b>If you had to move home, what would be the most important consideration in finding somewhere new to live?</b> Can you explain why?</li> <li>• <b>How easy or difficult do you think it will be to find somewhere new to live?</b> What do you think landlords are looking for?</li> </ul>	<p><i>In this section we aim to understand if participants are willing and/ or able to move to a different property if they are facing difficulties with costs, and what are their key concerns around this issue.</i></p> <p>PROBE on whether household changes will have implications for their housing needs (e.g. number of bedrooms needed, number of dependent adults in the household)</p> <p>Explore what participants would be most willing/ most unwilling to compromise over if forced to move.</p>

Timing	<b><u>8. Conclusion and thanks</u></b>	<b>Notes and prompts</b>
5 mins	<ul style="list-style-type: none"> <li>• <b>Thinking about everything we've discussed today, what would you say is the biggest change in your household given the recent changes in Housing Benefit?</b></li> <li>• <b>And where do you think you'll be in a year's time given these changes?</b></li> <li>• Thank participants; explain the next steps (e.g. what DWP will do with the findings). THANK AND CLOSE. Reassure about confidentiality and <b>explain about recontact for the next stage.</b></li> </ul>	

## Appendix D

# Characteristics of case study areas

Local Authority	Urban/ Rural	Estimate of PRS HH*	Estimate of LHA as % of PRS*	Average weekly LHA rate – March 2011 (£)	Average weekly LHA rate – May 2012 (£)	Overall Average house price – 2012	Out-of- work benefit rate (WA) – February 2012	Total LHA caseload – May 2012	LHA caseload per 1,000 households – May 2012
Westminster	Urban	38,300	17%	459	282	£1,171,900	9.9	6,340	61
Brent	Urban	22,300	64%	274	242	£388,600	16.1	14,380	130
Hackney	Urban	17,500	51%	242	233	£370,600	19.3	8,820	87
Barking and Dagenham	Urban	4,900	123%	190	183	£177,600	18.4	6,030	86
Edinburgh	Urban	28,400	37%	135	126	£220,400	10.7	10,820	47
Portsmouth UA	Urban	14,200	44%	125	123	£166,600	11.5	6,360	74
Tendring	Rural	6,900	87%	125	119	£180,000	15.0	6,140	98
Exeter	Urban	7,800	31%	125	115	£217,400	9.6	2,480	50
Cardiff	Urban	18,900	46%	120	112	£181,500	14.1	8,710	61
Fenland	Rural	4,500	49%	107	103	£142,300	13.4	2,200	52
Thanet	Urban	9,700	75%	107	98	£169,300	18.1	7,320	122
Walsall	Urban	8,500	67%	105	98	£132,000	17.8	5,750	52
Perth and Kinross	Rural	7,000	25%	105	98	£165,202	9.4	1,780	27
North Lanarkshire	Urban	2,900	169%	100	94	£104,769	18.3	4,900	36
Newcastle upon Tyne	Urban	15,500	35%	99	94	£171,060	14.3	5,460	46
Bradford	Urban	23,900	65%	97	90	£141,151	15.8	15,580	77
Denbighshire	Rural	5,800	57%	95	90	£137,707	15.5	3,310	81
Blackburn with Darwen	Urban	6,000	61%	95	87	£118,200	18.7	3,710	64
Rhondda Cynon Taf	Urban	10,100	62%	86	80	£107,247	20.1	6,290	63
GB		2,954,000	44%	133	125	£229,043	11.5	1,330,300	51

Source: SHBE, DWP, VOA, Census.

\*Underestimates PRS as based on 2001 Census per cent PRS multiplied by 2011 number of households, can be updated when 2011 Census data release.

# Appendix E

## Topic guide for qualitative interviews with housing advisers

This topic guide presents prompts which will serve as a guide to the qualitative interviews with housing advisers. It is a guide only. Interviews will vary and prominent issues in one area may not be apparent in another. The topic guide should be adapted to reflect the specific role and remit of Advisers as well as the prominent issues in each area garnered from the preceding interviews with landlords. As with those interviews, encourage respondents to refer to specific cases (subject to normal protocols on anonymity) rather than generalities.

At the start of the interview:

- Thank interviewees for giving up their time to speak to us and give an overview of the research and its aims.
- Explain the reasons why we are speaking to Advisers and what we hope to achieve by doing so.
- Provide the consent form and emphasise the confidentiality and anonymity of all respondents.
- Before asking for permission to record the interview, explain that we would like to do so for two reasons:
  - So that we can have a proper conversation without me having to frantically scribble down notes;
  - So that we do not misrepresent your views.
- Do they have any questions?

### Basic information

Date	
Location of interview	
Housing Adviser Name	
Organisation	
LAD/s covered	

## **The service**

- What is your job title and role within ...?
- How long have you been in this role?
- What is the nature of the service(s) provided? (Generic, targeted, specific eligibility criteria etc.)
- Do you advise landlords as well as tenants?
- Are there any other organisations providing similar services within the local area?
- Has the provision of local housing advice been affected by public sector cuts?

## **Local Housing Allowance and information provision**

- How familiar are you with the LHA system – the way in which Housing Benefit is administered within the PRS?
- Are you aware of the different changes to LHA?
- Do you provide information materials to tenants on the LHA reforms?
- What steps has your organisation taken to prepare for advice on the LHA reforms?  
(*probe: Benefits Department activities as well as Housing departments*)
- Have you written to LHA tenants informing them of the reforms and/or the likely impact on them? (**Ask of LAD Advisers**)

## **Local Housing Allowance and demand for housing advice**

- In terms of PRS housing and LHA tenants, what are the key issues that you are dealing with at the moment?
- Has there been an increase in demand for your service(s) from LHA tenants as a result of the LHA changes? (From when?)
- Are there particular types of LHA tenants / households that are more prominent than others?
  - BME households, young single people, people with disabilities, larger families etc.
- How much of this increase, if any, is directly down to LHA tenants? (The new measures are being phased in from April 2011. Did you notice an increase at this time, before this time or later?)
- Generally speaking, what are the key issues of concern for existing LHA tenants in this area?
- Are you also dealing with potential/future LHA tenants? If so what are their key issues of concern?
- Do you refer PRS tenants to other organisations? (*probe: who? where? do they receive referrals?*)

## **Local Housing Allowance and local impact**

- Are you aware of any changes which have already had an impact on claimants in this area? (*probe*)
- How aware are claimants about the changes? Do you think that claimants understand the impact the changes will have on them?
- Do you think any of the changes will have a significant impact further down the line within this area?
- **caps/30th percentile**: are tenants moving to cheaper accommodation in the same area or further afield?
- **SAR**: increase in demand (and provision?) for shared accommodation? HMO demand and issues locally?
- **non-dependent deductions**: has there been any increase in non-dependents trying to access the PRS? Any implications for families?
- **CPI-pegged increases**?
- Has the local social housing waiting list(s) increased as a result of the LHA measures?
- Are you aware of any impact on homelessness as a direct result of the LHA changes? (*probe: from within and outwith the LAD; particular sub-groups?*)
- Has there been an increase in evictions within the PRS as a direct result of the LHA changes? (*probes: examples*)
- Are tenants waiting to be evicted, rather than leaving voluntarily, so that they can represent as homeless?
- Are you aware of tenants being displaced as a result of the LHA measures? (*probe: specific groups, in-flows, out-flows*)
- If yes, where are they moving from and to?
- Do you know what impacts such moves have had?
  - **Positive**: labour market engagement, affordable rents, more suitable accommodation etc.
  - **Negative**: education and moving schools, work, social networks, places of worship, BME communities and elderly tenants etc.
- Has there been an increase in the use of temporary accommodation, such as B&Bs, to house LHA tenants? (*probe: inside/outside the LAD*)
- Do you think that different types of households are experiencing different issues?
- Are you aware of landlords exiting (or entering) the HB sub-market as a **direct result** of the LHA changes? (*probe: different types of landlord; smaller portfolios, buy-to-let etc.*)
- If you were to identify the **single** main measure in the LHA changes that has made an impact on the PRS (i.e. both l/ords and claimants) what would it be?

## **Shortfalls, rent negotiation and arrears**

- Has there been any noticeable increase in LHA tenants in arrears since the changes were introduced?
- What advice do you give to tenants experiencing shortfalls in their rent?
- Are you aware of any increase in tenants looking to negotiate on their rents?
- Has there been an increase in requests for help with negotiating rents from tenants?
- Do you ever directly contact landlords about rent negotiation? If not, do you think advocacy from a third party would be helpful?
- How successful have rent negotiations been locally?
- Are you aware of the DP safeguard (i.e. paying rents direct to landlords in return for a reduction in the rent)? If so, are landlords taking advantage of the use of the DP safeguard?
- How successful has the DP safeguard been in reducing rents for LHA tenants?
- Are tenants able to meet the shortfall themselves in some instances?
- What impact does this have on household budgeting and debt management?
- What other sources of support are tenants accessing? (*probe: friends and family, credit cards, loans*)
- Has there been an increase in LANDLORDS applying for Direct Payments after an 8-week period of arrears?
- Has there been an increase in tenants and/or landlords requesting DPs since the LHA changes were introduced? And how likely is this to be approved?
- Has the number of landlords receiving DPs increased?

## **Discretionary housing payments**

- How are DHPs used in [LAD]?
- How are applications made / and decided on? (*probe: criteria, time taken*)
- Do you think the DHP budget is sufficient to meet local demand/ need?
- If not, how do you prioritise DHPs?
- Is the LAD making extra funding available for DHP (above the funding allocated from central government)?
- Have you noticed any increase in demand for DHPs?
- Do you advise tenants to apply for DHPs? In what circumstances?
- How easy/ difficult is it for tenants experiencing a shortfall in their rent to access DHPs?
- Are there particular circumstances/ groups for which DHPs are more likely to be granted? (*probe: people with disabilities*)

## **Monitoring the impact of changes to the Local Housing Allowance system of Housing Benefit: Interim report**

- What duration do DHPs tend to be granted for – are they one-off payments, ongoing, or both? If DHPs can be ongoing, are they time-limited or permanent?
- Do they help? (*probe: do they solve problems or help to mitigate?*)
- Are there other sources of financial assistance available to LHA tenants?

## **Local Housing Allowance administration (for LAD advisers)**

- Has the administration of LHA got easier or harder under the new measures?
- In what ways has LHA administration got easier/harder?
- Are there any specific issues related to the administration of direct payments to landlords? (*probe: delays, informing LLs*)
- Are there any specific issues with the administration of LHA under the new rules?
- How responsive do you think the service is for TENANTS?
- How responsive do you think the service is for LANDLORDS?

## **The figure**

- Do you think demand for housing advice will increase over the coming months?
- Is there sufficient provision locally to meet that demand?
- What do you see as the most important factors affecting LHA tenants in your area over the coming months?
- Are there any particular impacts from the LHA reforms which you feel are yet to be properly felt?

## **To conclude ...**

**Thank you very much for your time. Your help and input are extremely important to the research.**

**We will be conducting a series of focus groups with housing advisers in late 2012 and early 2013, as the impact of LHA reforms become more apparent. Would you be willing to take part in a focus group with other housing advisers in your area as part of this research?**

# Appendix F

## A note on methods

Four or five interviews were conducted in each of the 19 case study areas between May and July 2012. Respondents comprised a mix of local authority officers and representatives from voluntary and community sector organisations offering housing advice to private rented sector tenants as part of their service.

Each case study typically involved one-to-one interviews with a mixed group of respondents in terms of their role and primary expertise, reflecting the broadly based nature of local housing advice services, but most included local authority benefits officers and representatives from 'housing options' teams in local authorities. Respondents were identified in collaboration with local authority contacts and through national organisations providing housing advice such as Citizens' Advice Bureau (CAB), Shelter and Crisis. Therefore, the sample is not representative of any wider population, nor is it consistent across the case studies, but is explicitly designed to capture the impacts of the Local Housing Allowance (LHA) reforms across each of the 19 areas from the perspective of housing advisers 'at the sharp end' of service provision. A full list of the respective positions held by respondents is included in Appendix G.

Due to the disparate structures and agencies concerned with providing local housing advice and the different responsibilities of the key officers involved, it was not possible to devise a common structured topic guide to frame the interview discussion. Rather, a less prescriptive topic guide containing key themes, questions and prompts was produced, informed by the findings from claimant and landlord interviews discussed in [Section 4](#) and [Section 5](#). This allowed for a more focused discussion on local impacts, as the key issues cited by respondents varied from place to place. However, it was clear from these interviews, as in much of the analysis in the preceding Sections of this report, that the impacts of the LHA reforms in London were already much more evident, partly reflecting the distinctive nature of the London housing market, and the more marked impact of measures such as the LHA rate caps. The impacts in the four London case studies are, therefore, discussed separately in this report from those in the other fifteen areas.

Interviews with housing advisers (this generic term is used throughout the Section to cover the full range of officers interviewed) typically lasted 45 minutes and ranged in length from 25 to 90 minutes. The majority of interviews were recorded and transcribed and the remainder were recorded with notes produced by interviewers on the key issues and impacts reported by respondents. Just over three-quarters of interviews were conducted face-to-face (64 interviews) at the workplace of respondents, with the remaining quarter of interviews (21 interviews) conducted over the telephone. Telephone interviews took place where respondents were unavailable at the time that interviewers were visiting the area. This was quite common given the unusually high demand for housing advice and the majority of advisers reported that they were 'very busy' during the course of the fieldwork. Consequently, a minority of potential interviewees were unable to take part in the research at all due to the pressures of their day-to-day role.

# Appendix G

## List of organisations represented in the interviews with housing and benefits advisers

Advice Portsmouth

Age UK

London Borough of Barking and Dagenham

Blackburn with Darwen Borough Council

City of Bradford Metropolitan District Council

London Borough of Brent

Brent Private Tenants' Rights Group

Cardiff Bond Board

Cardiff City Council

Citizens' Advice Bureau

Cyrenians

Denbighshire County Council

East London Housing Partnership

City of Edinburgh Council

Edinburgh Housing Advice Partnership

Exeter City Council

Fenland District Council

London Borough of Hackney

Homeless Link

Homelink – Quaker Social Action

Homemaker Southwest

Interlink

Key House

Newcastle City Council

North Lanarkshire Council

OpenMoves

Perth and Kinross Council

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Porchlight

Portsmouth City Council

Rhondda Cynon Taf County Borough Council

Salvation Army

Shelter

SmartMove

St Joseph's Hospice

Tendring District Council

Thanet District Council

The EC Roberts Centre

Walsall Borough Council

Westminster City Council

Z2K (Next Door Project)

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