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# Early evaluation of Discretionary Housing Payments

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# Executive summary

## About the research

The Discretionary Housing Payment (DHP) scheme was introduced in 2001 to support vulnerable claimants that need additional assistance with housing costs.

This research was commissioned to better understand recipients' experiences of claiming and to collect evidence about how DHP funding contributes towards improving quality of life, in terms of helping to prevent the build-up of rent arrears and therefore preventing evictions and homelessness and helping households through periods of transition.

## The impact of DHPs

The survey explored the extent to which receiving DHPs supported those in need to address financial challenges. Over three-quarters of recipients said that receiving DHPs had *significantly* helped them to do this.

Half (49%) of recipients reported that not receiving DHPs would have impacted on them financially. This included over a third (36%) that would have cut back on food spending, 31% that would have cut back on utilities and other bills, and a quarter (27%) who would have ended up in more debt.

The survey also explored whether recipients would have managed to get by without DHP funding. Overall, three-quarters (75%) reported that they would *not* have managed to pay their rent without DHPs. In the absence of DHP funding, two-thirds (63%) of recipients would have had to cut back spending (e.g. food and heating). The findings suggest that DHPs can play an important role in reducing debt and supporting vulnerable people through challenging financial situations.

Three-quarters (75%) of recipients had been in rent arrears at some point. The survey found evidence that DHPs helped to reduce the likelihood of being in rent arrears. The majority of respondents (87%) agreed that if they had not received DHPs, then they would have been more likely to be in rent arrears.

DHPs also played a vital role in protecting recipients' mental health and wellbeing. Overall, seven in ten (70%) reported that if they had not received DHPs, this would have had a detrimental impact on their mental health and stress. DHPs had made recipients worry less about paying their rent (90%), being evicted (86%) or about their financial situation more generally (85%).

However, DHPs had little impact on recipients' employment prospects. A key reason for this was that a majority (64%) were not working at the time of their application while over a third (37%) of recipients reported they were unable to work (due to health reasons or disability), or because they were full time carers, retired or on maternity leave.

The vast majority of recipients had not moved because they had received DHPs (92%). Of those affected by the removal of the spare room subsidy, only four percent had used the DHP to move accommodation.

One of the main reasons recipients gave for not moving accommodation was that suitable and affordable alternative accommodation was hard to find or not available at all. Recipients with disabilities found it particularly challenging to find alternative accommodation that was suitable for their needs.

## Claiming DHP

Most research participants had disabilities or long-term health conditions (or lived with someone in their household who had these) which impacted their daily activities (79%). Disability status appears closely associated with individuals' financial circumstances and in turn, whether or not someone is likely to need support with paying for their housing. This is likely because those with long-term conditions may be unable to work, which could limit their income and rent affordability; only six percent of recipients with long-term health conditions or disabilities were currently working.

Most DHP recipients said they were under financial pressure and applied for DHPs to help them pay for their housing costs, which they could not manage using income from work or benefit payments alone. Therefore for some, the council was a 'last resort' when they felt they had no other means to pay their rent.

When they first applied for DHP support, over two thirds (68%) expected the support to be temporary, while one in five (20%) thought it would be permanent. The findings indicate that DHPs are mainly considered a temporary measure of support, while recipients find alternative ways to improve their income or deal with difficult situations.

The research explored what support recipients needed to be in place before their DHP payments could come to an end. Recipients who experienced changes in their circumstances after the start of their award, were more prepared for - and comfortable with - DHP ending. For some, this meant having their application for a different benefit processed, and for others it meant addressing some of the factors that were causing them financial difficulty, such as not having rent arrears, other debt, or obligations to energy providers. The reverse of this was also true. Those whose financial circumstances had not changed were less confident about DHP ending.

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# Glossary

<b>Term</b>	<b>Definition</b>
Benefit Cap	A limit on the total amount of benefit households can get. It applies to most people aged 16 or over, who have not reached State Pension age.
Discretionary Housing Payments (DHPs)	Discretionary Housing Payments are payments for recipients of DWP housing support to help with housing costs.
Housing Benefit	A form of welfare that is paid to help individuals pay their rent if they are unemployed, on a low income and claiming benefits. For working age tenants, it is being replaced by the housing element of Universal Credit.
Local Housing Allowance	Local Housing Allowance (LHA) rates are used to calculate housing support for tenants renting from private landlords who are in receipt of housing benefit or the housing element of Universal Credit.
Removal of the spare room subsidy	Since April 2013, Housing Benefit (and subsequently the housing element of Universal Credit) for working age tenants in the social rented sector has been based on the number of people living in the household and the size of their accommodation. If someone rents from their local authority, housing association, or another registered social landlord, then their housing support may be reduced if they have more bedrooms than the rules say they need.
Universal Credit	A form of welfare to help with individuals' living costs. It is usually paid monthly. Individuals may be awarded this support if they are on a low income, out of work or cannot work.



# Abbreviations

<b>Abbreviation</b>	<b>Full term</b>
COVID-19	The coronavirus pandemic
DHPs	Discretionary Housing Payments
DLA	Disability Living Allowance
ESA	Employment and Support Allowance
LA	Local Authority
LHA	Local Housing Allowance
PIP	Personal Independence Payment
RSRS	Removal of the spare room subsidy
SHBE	Single Housing Benefit Extract
UC	Universal Credit

# 1. Introduction

This report presents findings from a survey and in-depth interviews with current and former recipients of Discretionary Housing Payments (DHPs), undertaken on behalf of the Department for Work and Pensions (DWP). The research was commissioned to understand, from the recipients' perspective, the impacts that DHPs have in preventing households from experiencing financial difficulties, which can impact on their housing circumstances.

## 1.1 Research objectives

Discretionary Housing Payments (DHPs) were introduced in 2001 to support vulnerable claimants needing additional assistance with housing costs. In general, housing costs mean rental liability but can be interpreted more widely to include:

- rent in advance,
- deposits,
- other lump sum costs associated with housing need, such as removal costs.

The scheme is administered by Local Authorities (LAs) who have full discretion as to whether a claimant will receive an award based on their own list of priorities.

In 2013, to build on the existing scheme, DHP funding across Great Britain was greatly increased to help mitigate the impact of the welfare reforms, including:

- restrictions to Local Housing Allowance (LHA) rates,
- the removal of the spare room subsidy (RSRS) and;
- the Benefit Cap.

There is currently an evidence gap about the impact of DHPs from the perspective of recipients. There is also limited information about how DHP funding contributes towards improving quality of life, in terms of preventing homelessness and evictions, and helping households through periods of transition. Further, there is an evidence gap on the extent to which DHPs enable those affected by the RSRS to move into smaller or more affordable housing, or where there is a need for additional bedrooms which are not covered by the policy exceptions.

Ipsos MORI were commissioned to undertake mixed-methods research, including a survey and in-depth interviews to bridge this evidence gap, to enable DWP to assess the effectiveness of DHPs in preventing the build-up of rent arrears or eviction.

Specifically, the principal aims of the research were to understand:

- the demographics of DHP recipients,
- the effect of DHPs on individuals' financial security,
- the extent to which DHPs support vulnerable individuals from building up arrears or protect them from poverty and homelessness,
- whether DHPs sustain tenancies,
- whether DHPs sustain links with the labour market,
- the likely impacts if recipients had not received a DHP.

## 1.2 Summary of the methodology

The focus of this research was on individuals who were currently receiving DHPs or had received DHPs in the last two years. Using this timeframe enabled Ipsos MORI to include recipients that had applied before and since the start of the coronavirus pandemic, and improved the quality of the research by generating sufficient sample sizes to achieve a higher volume of interviews and reducing recall issues by focussing on more recent claims.

The research involved:

- a telephone survey of 1,000 DHP recipients. Participants were sampled from the Single Housing Benefit Extract (SHBE), which is a monthly electronic scan taken directly from LA computer systems<sup>1</sup>. The sample consisted of adults living in England or Wales who had received a DHP in the last two years and was stratified by region, age and housing tenure. To ensure that Universal Credit (UC) claimants were included in the sample, data was matched between Housing Benefit records and UC data to find DHP recipients who previously claimed Housing Benefit but had moved on to UC (housing element). The survey findings were weighted to be representative of the DHP recipient population as identified from SHBE by age, gender, and region. Interviews took place between 4 October and 14 November 2021.
- in-depth interviews with 30 recipients<sup>2</sup> to understand the findings in more detail. Aside from those included in the pilot study, participants were sampled from those who took part in the telephone survey and agreed to be recontacted for follow-up research. Recruitment quotas were set to ensure a good spread across the following characteristics: employment status, experience of welfare reforms, age, type and timing of DHP award (i.e. one-off or recurring), and household composition. Interviews took place between 13 July and 12 November 2021.

Further details can be found in the Technical Annex.

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<sup>1</sup> The SHBE sample identifies Housing Benefit claimants as receiving DHPs, but the sample was enhanced to also include individuals on Universal Credit with a Housing Element.

<sup>2</sup> A pilot study comprising of the first 10 of these interviews took place between 13 July to 18 August 2021. Participants were selected using free-find methods.

## 1.3 Interpreting the findings

### **Survey**

This report presents weighted survey findings and provides comments on differences that are statistically significant. Reporting on small base sizes (less than 100 individuals) are noted. Where figures do not sum to 100%, this is either due to rounding or because survey participants were able to select more than one answer.

### **In-depth interviews**

As with all qualitative research, findings from the in-depth interviews cannot be considered to be representative of the recipient population. Quotations from the interviews have been included to provide rich, detailed accounts, as given by participants.

## 2. The impact of DHPs on housing affordability

This chapter explores what impact receiving DHPs had on recipients' financial situations. It also considers whether the payments helped to address the support needs of recipients.

### 2.1 Supporting those in need

Recipients applied for DHPs for a variety of reasons. Some required help with paying rent (45%) or clearing rent arrears (23%), whilst others needed support to reduce the impact of the removal of the spare room subsidy (40%). These findings are described in more detail in Chapter 4.

The survey explored whether recipients would have managed to get by without DHP funding. Overall, three-quarters (75%) reported that they would not have managed to pay their rent without DHPs, one in five (21%) thought they would have, and four percent did not know.

Those with children or other dependents (82%) were more likely to report they would not have been able to pay rent without DHPs, compared to those with no dependents (72%). Those who would have been able to pay their rent without DHP funding were more likely to be working when they first applied (37%) than not (17%) and less likely to be affected by the Benefit Cap (24%) than be affected by it (12%).

In the absence of DHP funding, around two-thirds (63%) of recipients reported that they would have had to cut back spending (on areas such as food and heating). This was common among recipients that were not working at the point of application (66% compared to 46% that were working). This was supported by the qualitative interviews, which showed how recipients often made trade-offs and prioritised certain essential expenses (such as rent) over expenses that they could forego.

*"I would've missed other bills to make sure the rent was paid."*

***One parent family, with dependents under 18, several one-off awards***

Over half of recipients said that they would have borrowed money if they had not received DHP funding (54%). This included:

- borrowing money from family or friends (47%)
- taking out a loan from the bank (12%)
- taking out a payday loan (15%)

The qualitative interviews with recipients demonstrated that borrowing money was not an option recipients felt comfortable with, as they did not want to impose on family and friends or put pressure on others who were also financially strained.

*"[I would be] living on the breadline, skipping meals per day, probably asking for help from my family. But they've all got kids to be looking after, so it's not their position to be looking after me."*

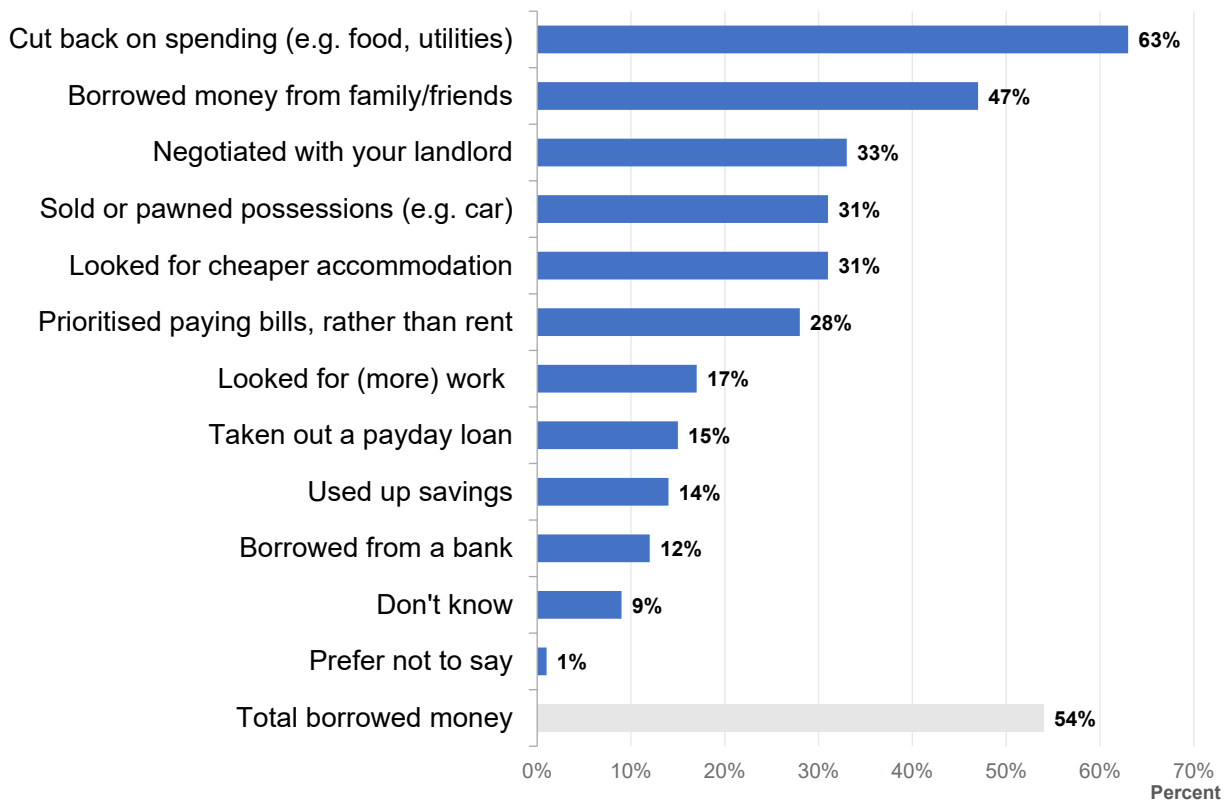
*Single person with no dependents, recurring award*

The remaining actions that recipients would have taken in the absence of DHP funding are shown in the figure below. These findings suggest that DHPs can prevent recipients taking on (further) debts and building arrears.

### Most recipients would have cut back on spending or borrowed money in the absence of DHPs

Figure 2.1: Actions that recipients would have taken without DHPs (participants were able to select more than one answer)

11b - If you had not received DHP, which of the following actions would you have taken, if any?



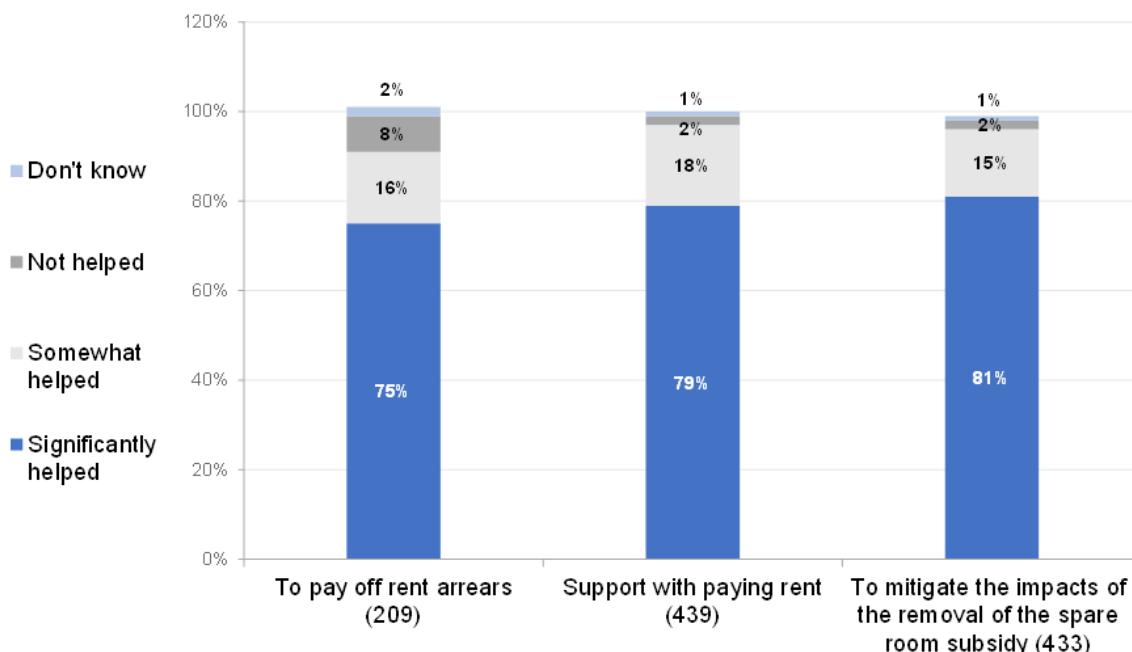
Base: All participants (1000)

Overall, recipients felt that DHPs had a definite, positive impact on helping them to pay off rent arrears, pay their rent, pay for deposits on new properties, and to mitigate the impact of the removal of the spare room subsidy (RSRS). The extent to which recipients felt DHPs provided this support is shown in the figure below.

### Receiving DHPs helped recipients to mitigate the impact of the removal of the spare room subsidy

Figure 2.2: Extent to which receiving DHPs helped recipients to resolve accommodation finances challenges

I1 - You mentioned earlier that you applied for DHP because you wanted... To what extent, if at all, has receiving DHP helped you to do this? Summary table



Base: All who provided a reason for applying for DHPs (as shown in chart)

Recipients who said that they applied for DHP funding to mitigate the impact of the RSRS were most likely to say that it had significantly helped (81% said this).

While very small proportions overall reported that receiving DHPs had not helped them, this was highest among those who applied to pay off rent arrears (8%). There were no significant differences between the types of recipients that were more likely to say this.

## 2.2 Impact on recipients in the absence of DHPs

### 2.2.1 Impact on accommodation payments and arrears

One in five recipients applied for a DHP to help clear their rent arrears (23%), Being in rent arrears at some point was common for DHP recipients; overall, three-quarters of respondents (75%) had been in rent arrears at some point, one-quarter had not (24%) and one percent did not know.

Having been in rent arrears at some point was more common amongst recipients who:

- rented from their local council or housing association at the time of their application (both 80%), compared to those renting privately (63%),
- were living in an urban area (78%), compared to those living rurally (57%),
- were affected by the RSRS (39%) or the Benefit Cap (45%), compared to those not affected by either benefit reform (19%),
- either were disabled or had long-term health conditions (77%), compared to those who did not (65%),
- came from a minority ethnic background (94%) compared to those from a White background (72%).

Although most recipients were currently up to date with their accommodation payments (65%), a significant minority (33%) were still in arrears, and two percent did not know. Being in arrears was more common among recipients who had received DHPs in the past (37%) compared to those who were currently receiving DHPs (27%). Findings from the qualitative research showed that recipients often credited DHPs as the reason they were able to avoid accumulating arrears, and some reported they were able to pay off arrears whilst in receipt of DHPs.

*“Without it, I wouldn’t be where I am today. It takes that pressure off now I know I’m not in arrears with my housing. I don’t have to hide from them anymore, as I’m always on time with my rent.”*

***One parent family, with dependents under 18, recurring award***

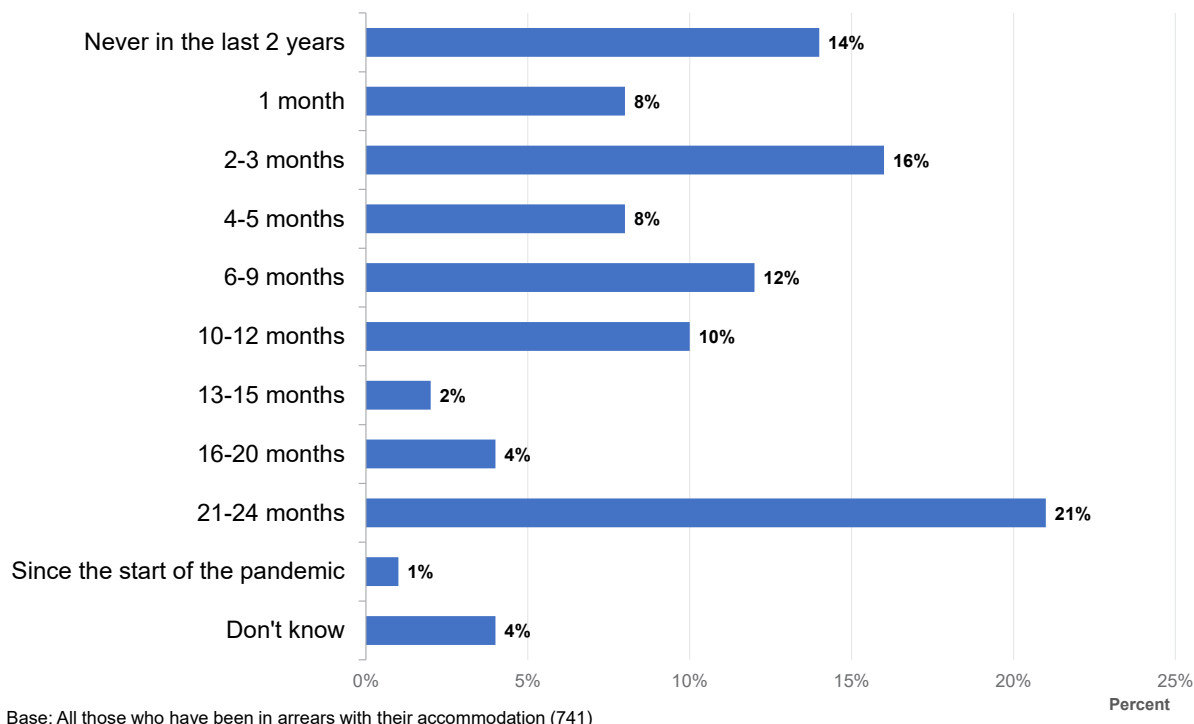
A quarter of those who had been in arrears (24%) reported having been in arrears for more than 12 months in the last two years. Those recipients who were affected by either the removal of the spare room subsidy (27%) or Benefit Cap (29%) were more likely to have been in arrears for more than 12 months in two years, compared to those not affected by these welfare reforms (16%).



## One in five recipients who had been in arrears with their accommodation, had been in arrears for around two years

Figure 2.3: How long in the past two years recipients had been in arrears

F4 - In total, how long have you been in arrears with your accommodation payments over the last 2 years?



As shown in the figure above, a fifth (21%) had been in arrears for nearly two years. There were no differences between current and previous DHP recipients, nor in their working or disability status. However, these individuals were more likely to be currently living in socially rented accommodation than not. One in five (22%) were renting from the council and had been in arrears for nearly two years, almost three in ten (28%) rented from a housing association accommodation, and one in ten (10%) rented from a private landlord or company.

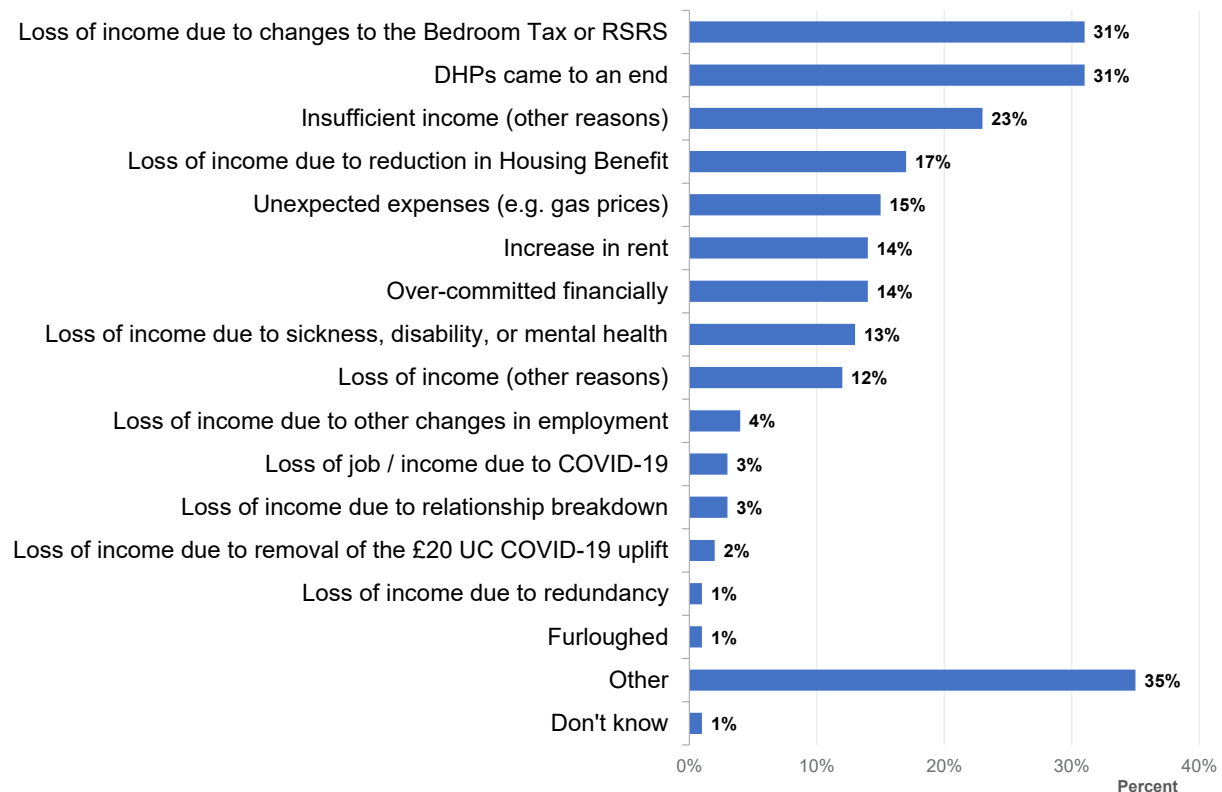
Overall, three in ten recipients cited loss of income due to changes from the removal of the spare room subsidy (31%) and DHPs coming to an end (31%), as the reason for being in rent arrears. A third (35%) cited other reasons, which included: being affected by the Benefit Cap, changes to benefits or loss of income due to illness.

## Three in ten recipients were in arrears due to the removal of the spare room subsidy

Figure 2.4: Reasons that recipients were currently in arrears (participants were able to select more than one answer)

## Early Evaluation of Discretionary Housing Payments

F2 - For what reasons are you currently in arrears?



Base: All those in arrears with their rent payments (342)

The qualitative research also explored the timelines of, and reasons for, changes in income and circumstances. There were instances where recipients experienced changes in circumstances, such as children leaving home as they grew older. These changes brought recipients into scope of the removal of the spare room subsidy and therefore their housing costs increased while their income remained the same. For these recipients, this often led to the accumulation of arrears or the application to DHP to avoid accumulating arrears.

*"We couldn't afford the shortfall, the rest of the rent basically. We were living pretty basic, and we just really couldn't afford it."*

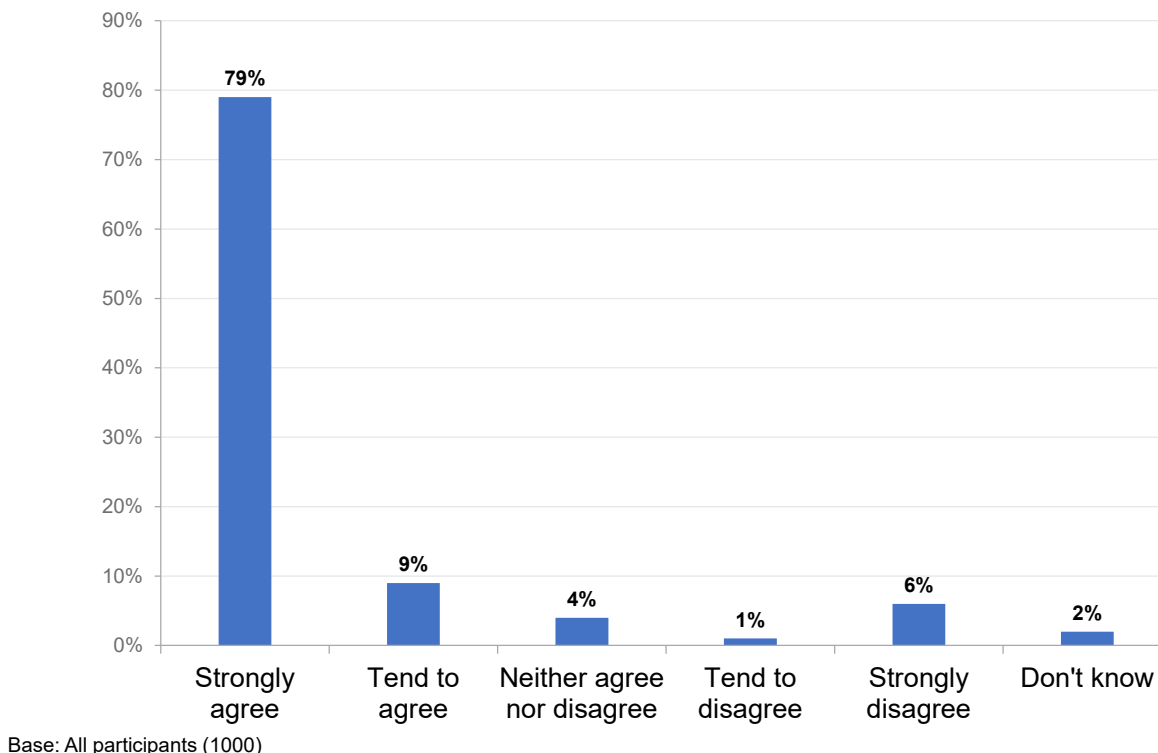
***Two parent family, with dependents who have left home, recurring award***

These findings suggest that DHPs helped to reduce the likelihood of being in rent arrears. The vast majority of respondents (87%) agreed that if they had not received DHPs, then they would have been more likely to be in rent arrears. Eight in ten (79%) strongly agreed with this sentiment, and only seven percent disagreed. There were few differences between types of recipients who said this, although those who had never been in arrears were less likely to agree (74%) than those who have ever been in arrears (92%).

## Most recipients agreed that if they had not received DHPs, they would have been more likely to be in rent arrears

Figure 2.5: Impact of DHPs on rent arrears

F5 - To what extent would you agree or disagree that, if you had not received DHP you would have been more likely to be in rent arrears?



These findings were also evidenced in the qualitative research:

*"[DHP made a] massive difference, because it helped me not get into rent arrears. I was able to offer something to my landlord and explain to her the situation about the back payments I was waiting for. It just made things a lot easier."*

*Single person with no dependents, recurring award*

DHPs helped to reduce financial pressures during challenging times, and often provided the space for recipients to either pay off their arrears or organise to do so with their housing provider.

## 2.2.2 Impact on financial circumstances

The majority of recipients stated that DHPs helped prevent them falling into rent arrears. Overall, nearly nine in ten (88%) recipients reported that they were likely to fall into rent arrears without DHPs, and four in five (79%) reported that they were very likely to do this. This was more common among recipients who were currently or had previously been in arrears (91%, regardless of whether this was before or after receiving DHPs) than those who were not (76%).

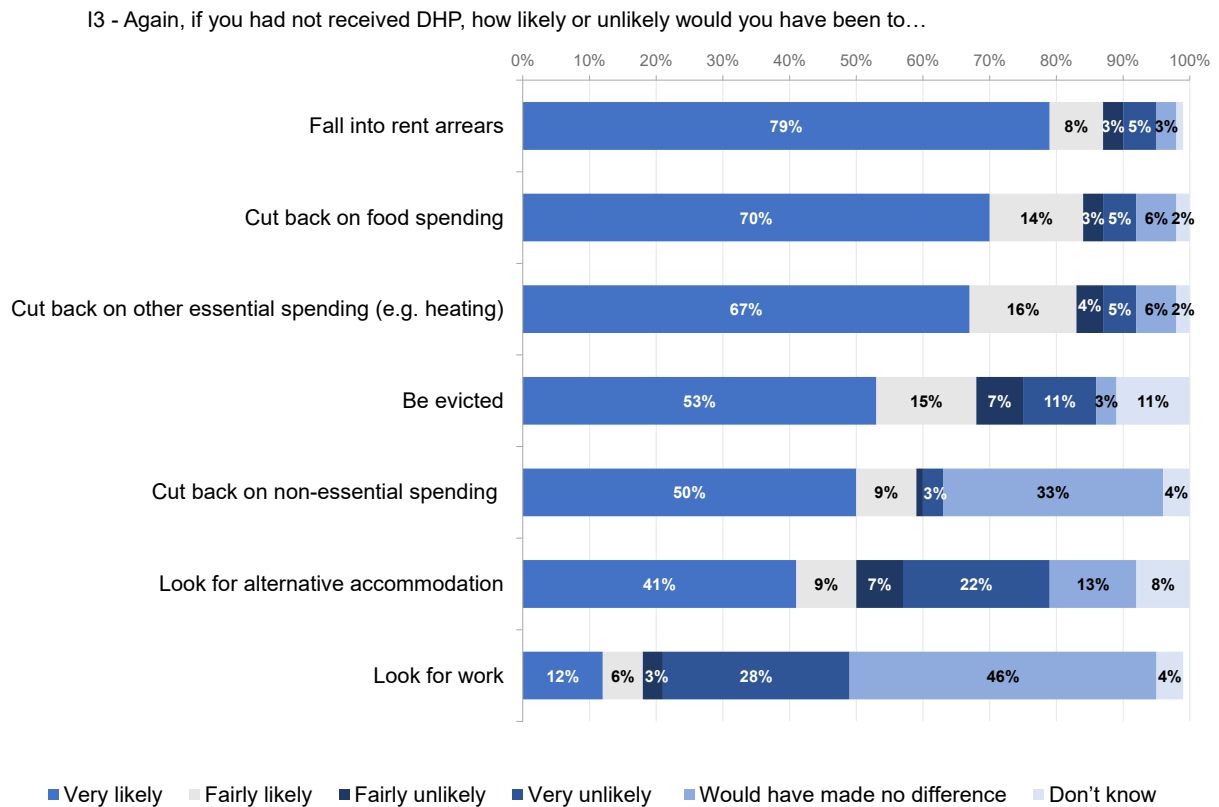
Over four in five recipients reported that they were likely to cut back on food spending or other essential spending without DHPs (84% and 83% respectively). Recipients that were most at risk of cutting back on food spending were renting from a private landlord or company (91% compared to 82% of those renting from their council). They were also more likely to be disabled (for example, 87% of those claiming Employment and Support Allowance and 90% of those claiming Disability Living Allowance were likely to cut back on food spending, compared to 79% that were not disabled and not claiming these disability benefits).

Similarly, over two-thirds (68%) said they were likely to be evicted without DHPs. These recipients were more likely to have been affected by the Benefit Cap (81%) than not (69%). Together, the findings suggest that from the recipients' perspectives, DHPs are meeting key policy objectives of supporting vulnerable individuals and preventing eviction and potential homelessness.

### **Without DHPs, recipients were highly likely to fall into rent arrears**

Figure 2.6: Impact of not receiving DHPs on financial circumstances

## Early Evaluation of Discretionary Housing Payments



Base: All participants (1000)

Nearly half of recipients (46%) said that, if they had not received DHPs, this would not have made a difference in their likelihood to look for work. This was common among recipients that were already working at the point of application (63% compared to 45% that were not) and those who were disabled (51% compared to 37% who were not) that may have prevented their ability to work or find suitable work. As described earlier, the qualitative research found evidence that some recipients were unable to work (due to health reasons) or were already looking for work. Others were unable to change their working patterns due to factors like care responsibilities, or cited health restrictions affecting their capacity to work.

In the survey, most carers reported that not receiving DHPs would have had no impact (39%) on their likelihood to look for work or that they would have been unlikely to look for work (38%).

# 3. Other impacts of DHPs

This chapter explores what impact receiving DHPs had on recipients' wellbeing and employment prospects.

## 3.1 Impact on recipients

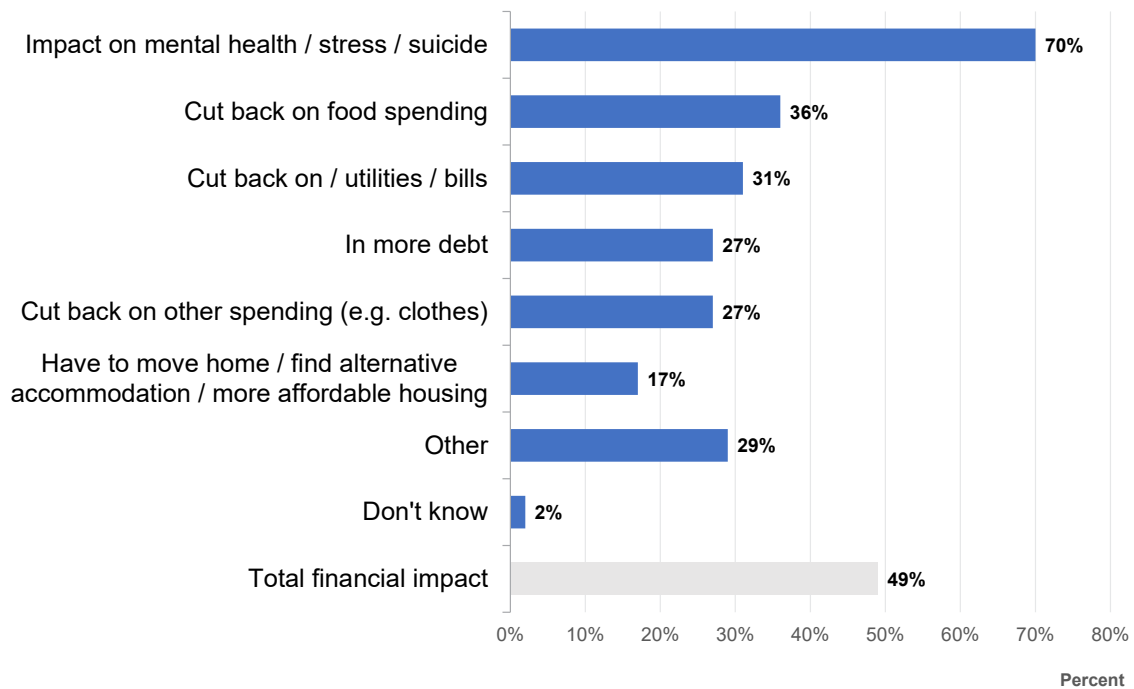
### 3.1.1 Impact on recipients in the absence of DHPs

DHPs played a vital role in protecting recipient's mental health and wellbeing. Overall, seven in ten (70%) reported that if they had not received DHPs, this would have had a detrimental impact on their mental health and stress.

### Without DHPs, most recipients' mental health would have been negatively impacted

Figure 3.1: Impact of not receiving DHPs

I4 - If you had not received DHPs, what do you think the impact on you would have been?



Base: All participants (1000)

Half (49%) of recipients reported that not receiving DHPs would have impacted on their essential spending or ability to meet essential costs. This figure consists of those who would have:

- cut back on food spending (36%)
- cut back on utilities and other bills (31%)
- ended up in more debt (27%)

The qualitative interviews indicated that while more debt was not a preference among recipients, it was sometimes seen as a necessary last resort. Recipients interviewed in the qualitative research discussed making trade-offs, such as cutting back on food and energy bills as well as other expenses, such as their cars.

Recipients that would have been financially impacted without DHPs were more likely to be younger (55% of 16–34-year-olds and 57% of 35–44-year-olds, compared to 40% of those aged 45–54 and 49% of those aged 55+). This was particularly evident in the proportion that would have cut back on their food and utilities spending (29% of 16–34-year-olds and 23% of 35–44-year-olds, compared to 12% of those aged 45–54 and 10% of those aged 55+).

Overall, three in ten (29%) reported that not receiving DHPs would have impacted them in other ways. This included those who mentioned they would have become homeless or evicted without DHPs. These findings were also evidenced in the qualitative research.

### **3.1.2 Impact on mental health and wellbeing**

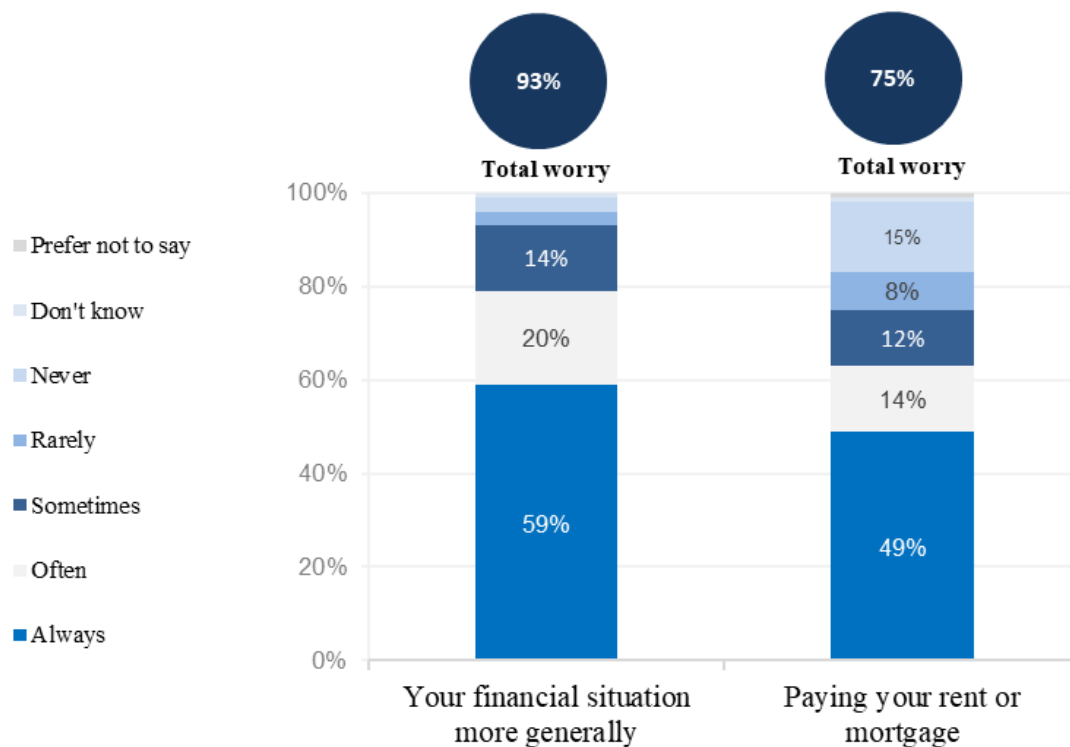
Nearly all DHP recipients (93%) worried about their financial situation generally, and a large majority (75%) worried about paying their rent or mortgage.

Across both these measures, recipients who were worried were more likely to have experienced arrears either at the time of the survey or at some point in the past. Recipients who had been in arrears were significantly more likely to worry about their financial situation generally and paying their rent or mortgage (95% and 81% respectively), than those who had never been in arrears (86% and 59% respectively).

### **Most recipients currently worry about their financial situation and paying rent**

Figure 3.2: How often recipients worried about accommodation payments and their financial situation more generally

W1 - How often, if at all, do you currently worry about ...?



Base: All participants (1000)

Note: For worrying about financial situation more generally - 3% of respondents answered Rarely, 3% answered Never and 1% answered Don't Know; for worrying about you rent or mortgage - 1% of

The survey suggests that DHPs helped to alleviate these worries. Specifically, a significant majority agreed that receiving DHPs had made them worry less about paying their rent (90%), about being evicted (86%) or about their financial situation more generally (85%).

The survey found that DHPs were significantly more likely to make those who had previously been in arrears worry less about being evicted as well as paying their rent. Nine in ten (89%) of those who had ever been in arrears said that DHPs made them worry less about being evicted, compared to 77% of those who had never been in arrears. Similarly, 92% of those who have been in arrears said DHPs made them worry less about paying their rent or mortgage compared to 84% of recipients who had never been in arrears.

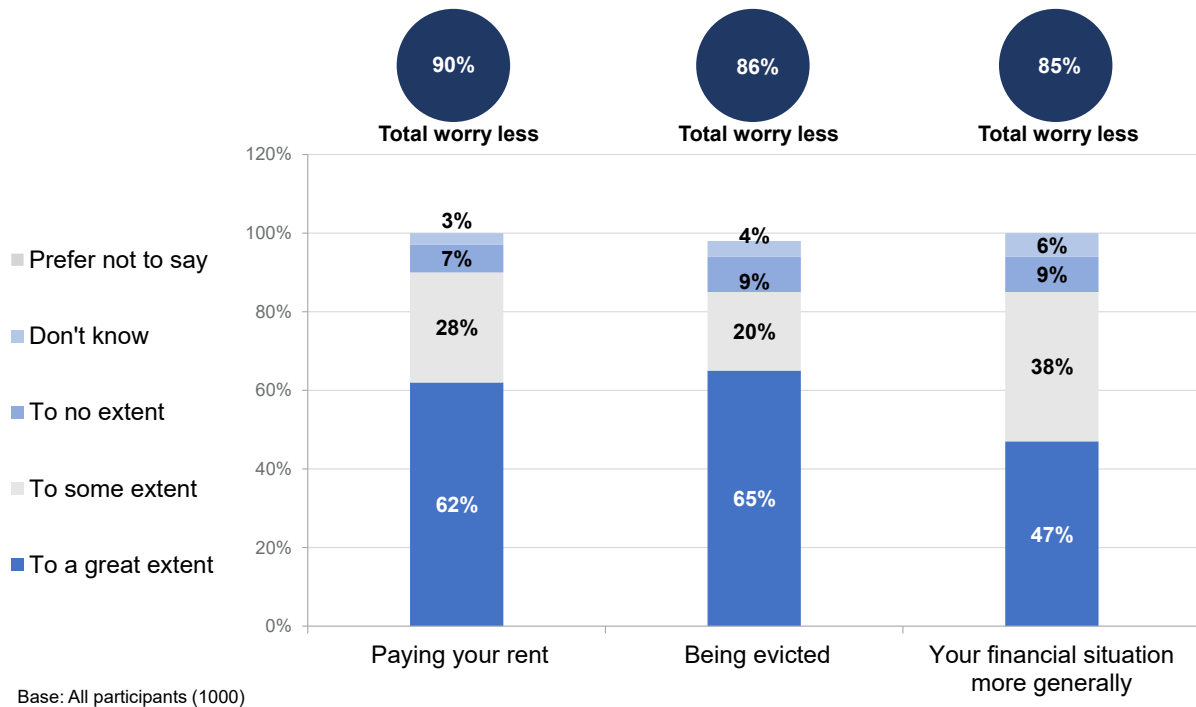
### DHPs helped recipients to worry less about paying rent or being evicted

Figure 3.3: Whether receiving DHPs helped to alleviate financial worries or not



## Early Evaluation of Discretionary Housing Payments

W2 - To what extent did/does receiving DHP make you worry less about...?



As shown in the figure above, DHPs had less of an impact on alleviating worries about recipients' general financial situation, with opinion split more evenly between 'to a great extent' and 'to some extent' than when looking at the other areas tested. As highlighted by the qualitative research, this may reflect that many DHP recipients had numerous financial difficulties, including, for example, private debt (such as credit card debts accrued by previous partners), benefit overpayments or debt with utility providers. For these recipients, DHPs only helped to address a part of their financial concerns (relating to accommodation).

In the survey, most recipients (89%) reported that receiving DHPs had improved their wellbeing, and over half (53%) said it had improved their wellbeing to a great extent. This further supports the finding that DHPs have had beneficial impacts on recipients' mental health and wellbeing. There were no differences in the types of recipients who reported that their wellbeing had improved. This finding was also evidenced in the qualitative research; recipients reported feeling positive about the impact of DHP on their stress and anxiety levels:

*"It made a massive impact, it meant that I could keep my house which meant that I could keep my kids. I could sort my life out and get back on track basically...It was the starting point of turning my life around."*

**One parent family, with dependents under 18, one-off award**

The qualitative research also found further evidence that DHPs helped to alleviate financial pressures, by giving recipients more time and opportunities to address their financial circumstances, such as applying for a more appropriate benefit or arranging a payment plan with energy providers.

*"It just means I don't have to put everything into the rent each month and then have to worry about what we're going to do for food that week."*

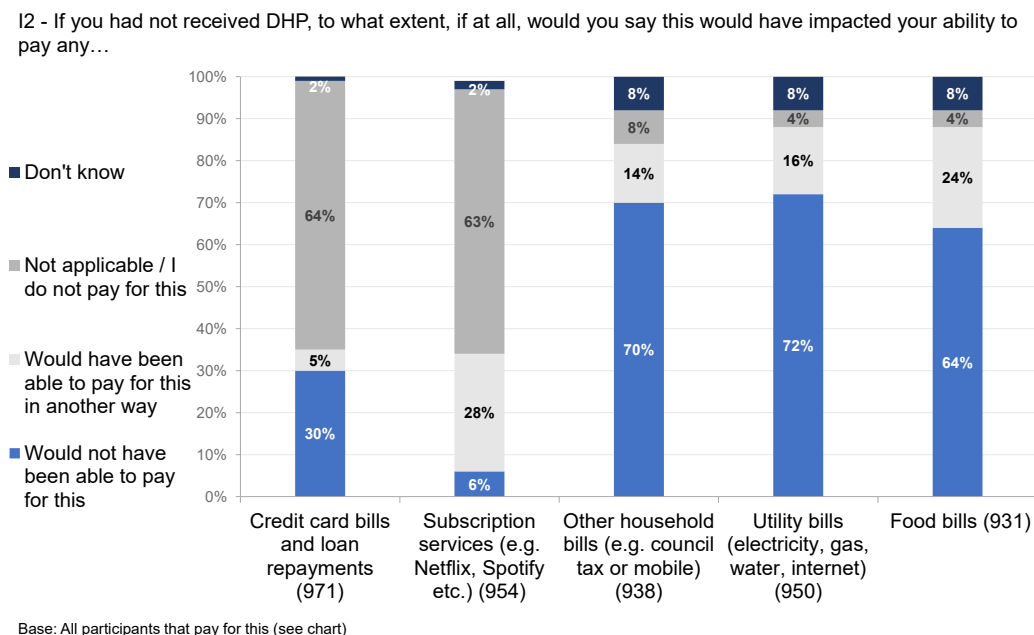
*One parent family, with dependents under 18, one-off payment*

### 3.1.3 Impact on expenditure

More than three-quarters of recipients said that they would not have been able to pay credit card bills and other loan repayments (81%), pay for subscription services (77%), other bills (76%) or utility bills (75%) without DHPs. The survey did not explicitly capture whether participants were currently paying for subscription services or not.

### Without DHPs, most recipients would not have been able to pay bills

Figure 3.4: Impact of not receiving DHPs on ability to pay bills



While two-thirds (66%) of recipients mentioned that they would not have been able to pay food bills without DHPs, a quarter mentioned they would have been able to find money for food bills in another way (25%). It was more common for those who were in work to be able to pay food bills in another way, compared to those who were unemployed (42% compared to 20%). The qualitative research found that food banks were common alternative options for being able to pay for food.

*"I would have had to make do and I would probably end up going to the food bank again."*

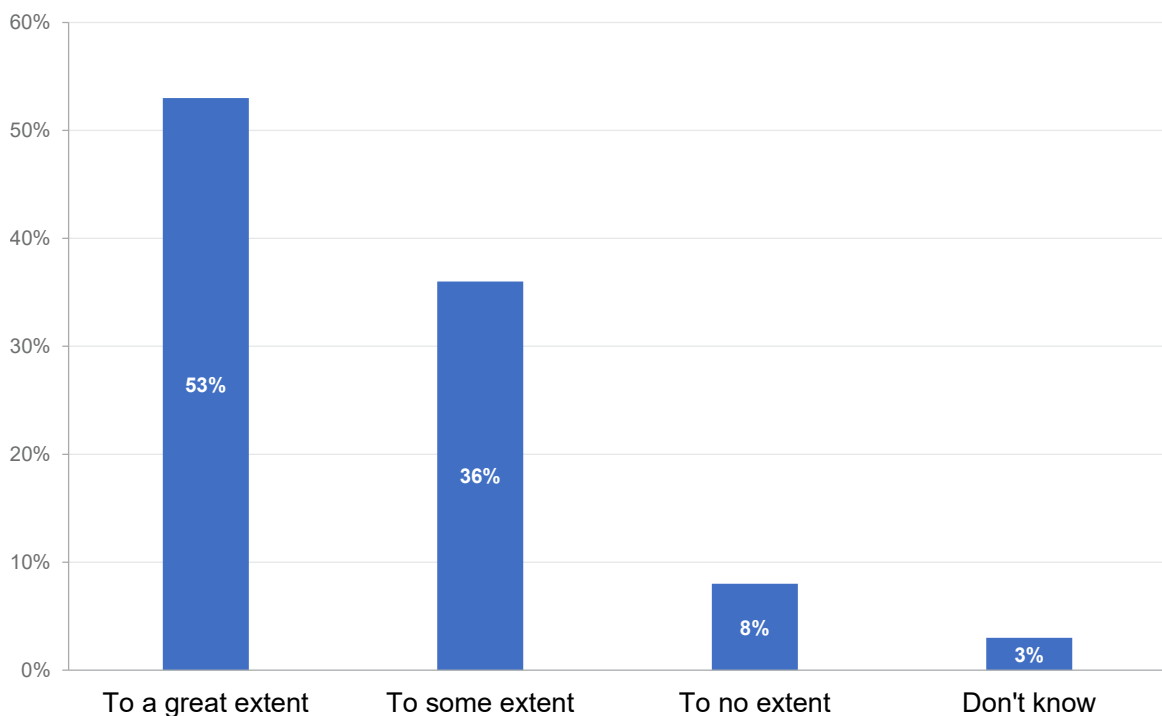
**Two-person family, with no dependents, recurring award**

The findings suggest that receiving DHPs helped to alleviate broader financial pressures (outside of accommodation expenses) for example by providing recipients with the means to pay for expenses like food and bills.

## Over half of recipients said receiving DHPs greatly helped to improve their wellbeing

Figure 3.5: Whether receiving DHPs helped to improve wellbeing

W3 - To what extent, if at all, would you say that receiving DHP improved your wellbeing?



Base: All participants (1000)

In the survey, eight percent of recipients reported that receiving DHPs did not help to improve their wellbeing. The qualitative interviews found that this was common if the participant had a pre-existing health condition (such as epilepsy) or when the DHP payments did not help to address their core financial stresses (such as lack of income due to job loss). While receiving DHPs did not help to improve wellbeing in these instances, it did help to protect participants' mental health from deteriorating further.

In the survey, reporting that DHPs did not help to improve wellbeing was more common among recipients who were affected by the Benefit Cap than those who

were not (12% and 7% respectively). There were no other significant differences between different types of recipients.

### 3.1.4 Impact on employment prospects

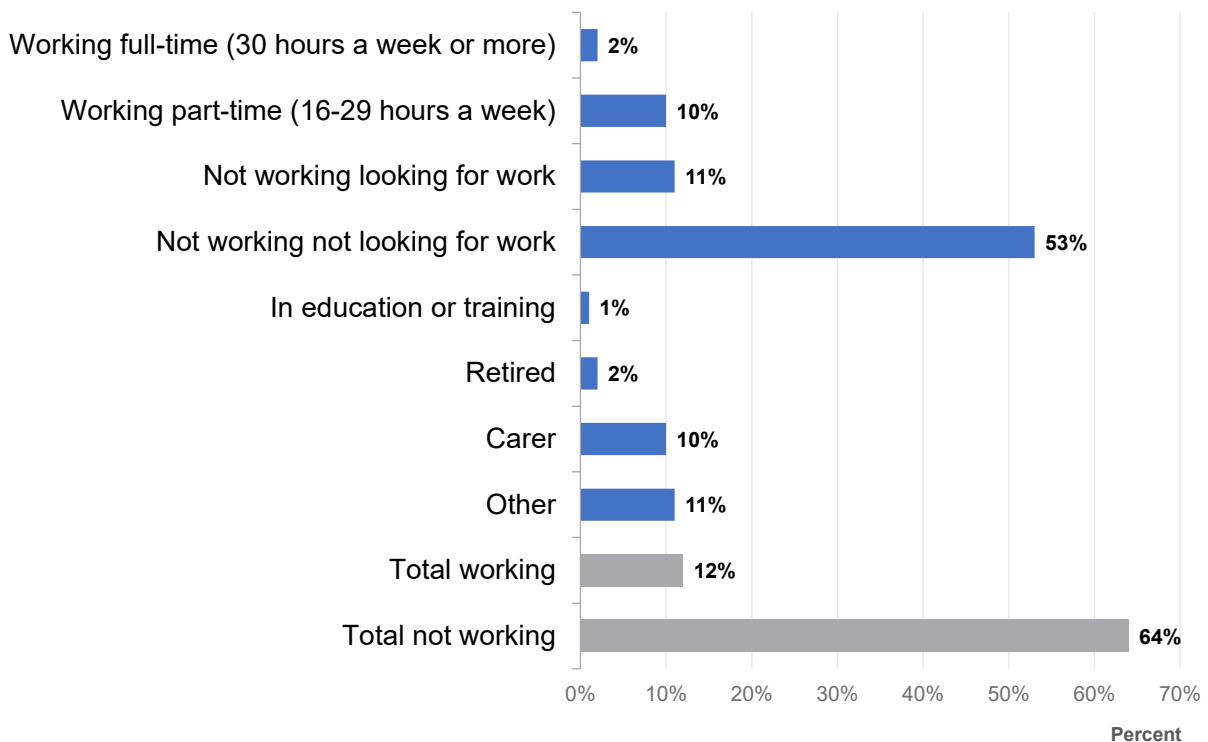
The research found that DHPs have little impact on the employment prospects of recipients, typically because those claiming DHPs are unable to work due to health reasons, personal circumstances, or disabilities. However, DHPs can help to ease the stress of financial pressures, which enables some recipients to focus on finding better work.

At the time of the survey, one in eight recipients were working (12%). Those who were currently working were more likely to be younger (18% aged 16-34 and 24% aged 35-44, compared to 7% who were older), be living with children (24% compared to 7% without dependents) or have an ethnic minority background (28% compared to 9% who were White).

### Most DHP recipients are not currently working

Figure 3.6: Current employment status

F8 - What is your current working status?



Base: All participants (1000)

As shown in the figure above, most recipients (64%) were not working at the time of the survey. Not working was more common amongst recipients with long-term health

conditions or disabilities (71%, compared to 57% of those without health conditions or not disabled). Seven in ten (69%) of those claiming ESA were not working and not looking for work. The findings suggested that there was little change in respondent’s working status over time: only four percent of those not working at the point of application were working at the time of the survey.

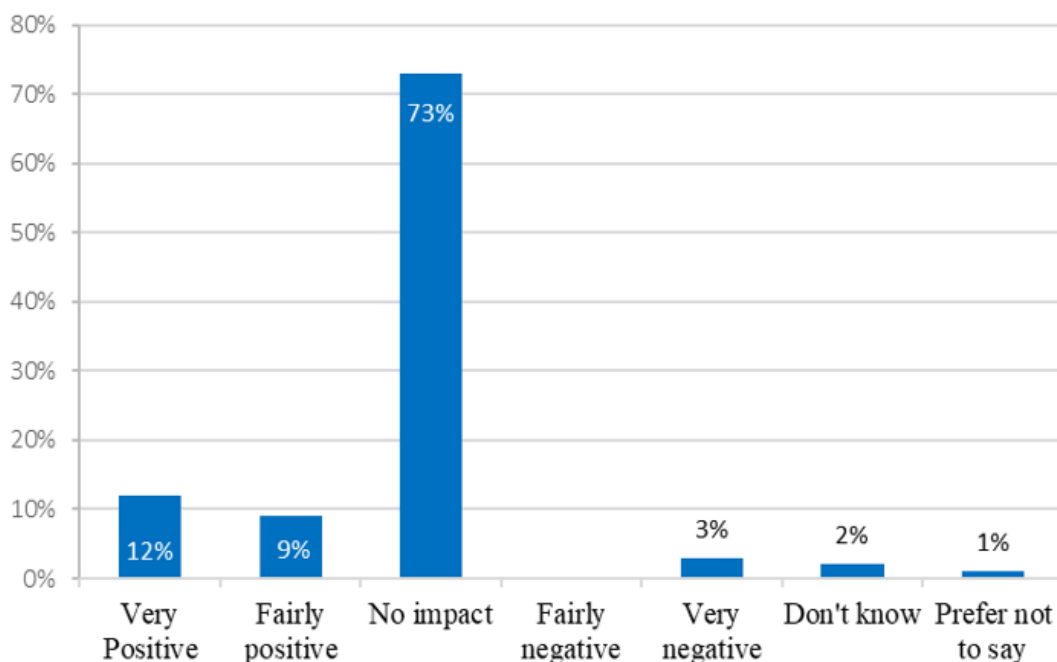
Very few recipients overall (13%) reported that DHPs had a positive impact on their employment prospects. As described above, a key reason for this was that over a third (37%) of recipients felt unable to work (due to health reasons or disability), or because they were full time carers, retired or on maternity leave. Excluding those who were unable to work, one in five (20%) reported that DHPs had a positive impact on their ability to work. These recipients were more likely to be currently working (31% compared to 18% not working) or individuals who were not disabled (31% compared to 15% who were).

Four percent of those who were able to work reported that DHPs had a negative impact, but the majority (73%) reported it had no impact at all on their employment prospects. Recipients who reported it had no impact were more likely to be White (76% compared to 54% with ethnic minority backgrounds).

### DHPs did not have any impact on most recipients’ employment prospects

Figure 3.7: Whether receiving DHPs helped to improve employment prospects

F9 - To what extent has receiving DHP had a positive or negative impact on your work prospects, or has it made no impact at all?



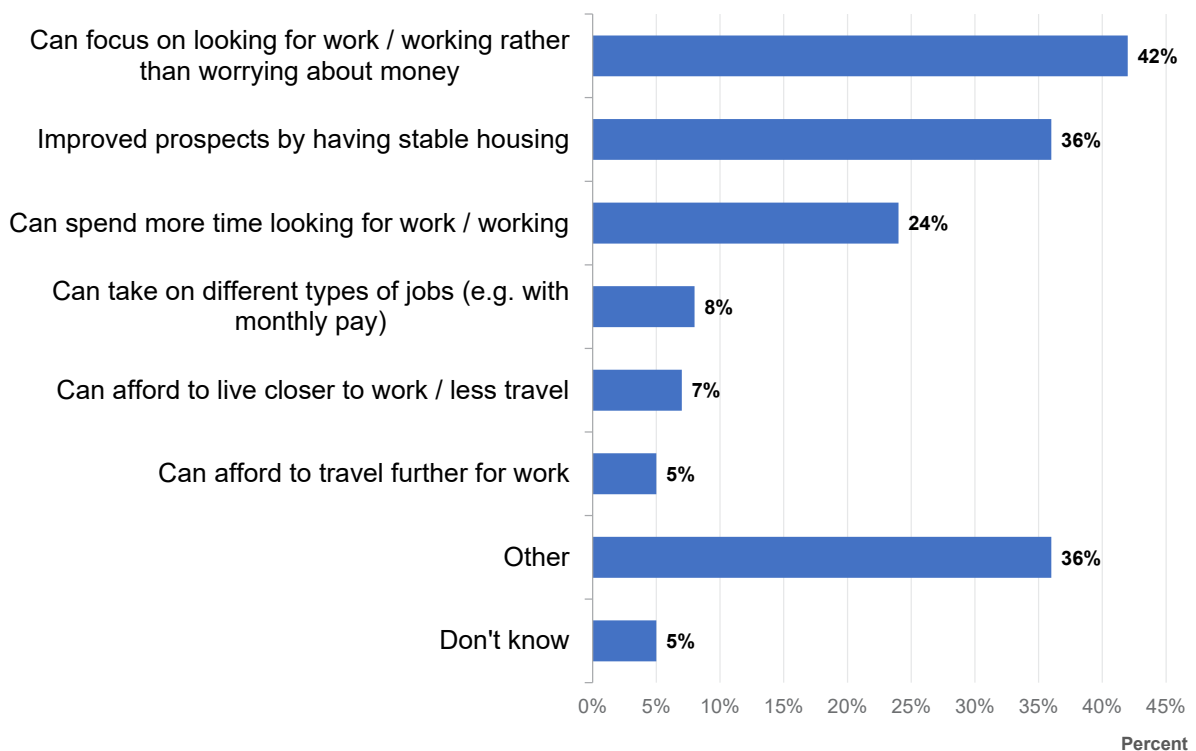
Base: All respondents who are able to work (633)

Among all recipients who reported positive impacts including those who were unable to, two in five (42%) said that receiving DHPs helped to ease their financial worries, which enabled them to focus on finding work, over a third (36%) said having stable housing helped to improve their ability to find work, and a quarter (24%) said they were able to spend more time looking for work. Over a third (36%) cited other reasons that were not captured in the survey.<sup>3</sup>

### Receiving DHPs helped recipients to focus on finding suitable work for those that reported positive impacts

Figure 3.8: Ways by which receiving DHPs had a positive impact on employment prospects (participants were able to select more than one answer)

F10 - In what ways has receiving DHP had a positive impact on your work prospects?



Base: All those that believe their DHP award had a positive impact on their job prospects (125)

There were few differences between different types of recipients, however disabled recipients were less likely to say that they could focus on looking for work than those who were not disabled (33% compared to 47% respectively).

<sup>3</sup> Responses do not add up to 100% due to multiple answers given.

## 3.2 DHPs and welfare reform

### 3.2.1 Policy background

Since April 2013, Housing Benefit (and subsequently the housing element of Universal Credit) has been based on the number of people living in the household and the size of their accommodation. This is known as the removal of the spare room subsidy. Some welfare claimants may have their Housing Benefit reduced if they have more bedrooms than the rules say they need<sup>4</sup>.

Most people do not experience the removal of the spare room subsidy as a reduction in their Housing Benefit, but instead as having to pay something towards their housing costs for the first time. Housing Benefit is paid directly to the landlord (and some recipients may not be aware that they claim it), so they may experience the impact of the removal of the spare room subsidy as having to pay something towards their housing costs for the first time<sup>5</sup>. This is therefore different to Universal Credit payments which, in the main, are paid direct to the claimant.

The Benefit Cap is a limit on the total amount of benefit that individuals can claim. It applies to most people aged 16 or over who have not reached State Pension Age.

### 3.2.2 Which recipients are affected

Over half of DHP recipients (53%) were affected by the removal of the spare room subsidy at the time of the survey, one in five (21%) were affected by the Benefit Cap, and one in three (35%) were not affected by either.

### **Over half of recipients were affected by the removal of the spare room subsidy**

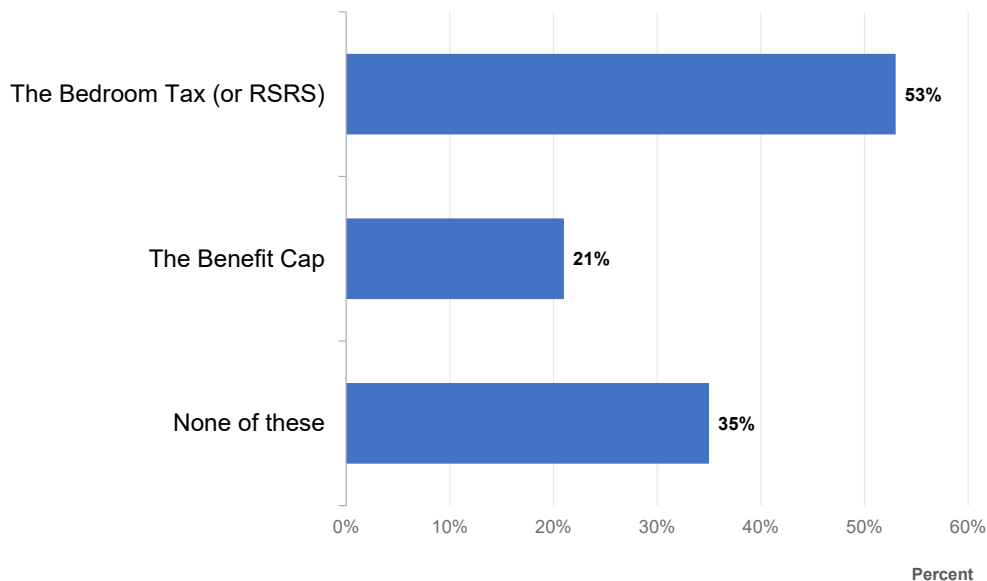
Figure 3.9: Proportions affected by the removal of the spare room subsidy or the benefit cap

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<sup>4</sup> Under current rules, you are allowed one bedroom for each person who is single and aged 16 or over.

<sup>5</sup> More information on this can be found on [the GOV.UK website](#).

F7. To the best of your knowledge, are you and your household currently affected by any of the following?



Base: All participants (1000)

Being subject to the RSRS was more common for current DHP claimants (65%) than those who had stopped claiming (44%). As previously discussed, using DHPs specifically to help mitigate the impact of the RSRS was the second most common reason recipients gave for applying (40%).

By contrast, being affected by the Benefit Cap (21%) was more common for recipients who were younger (for example, 40% of those aged 16-34 were affected by the benefit cap), living in households with children (39%), or renting from a private landlord or company (28%). One in ten recipients (9%) were affected by both the removal of the spare room subsidy and the Benefit Cap.

Being affected by neither welfare reform (35%) was more common amongst recipients who were not disabled (44%), and were currently in work (58%).

### 3.2.3 Moving accommodation

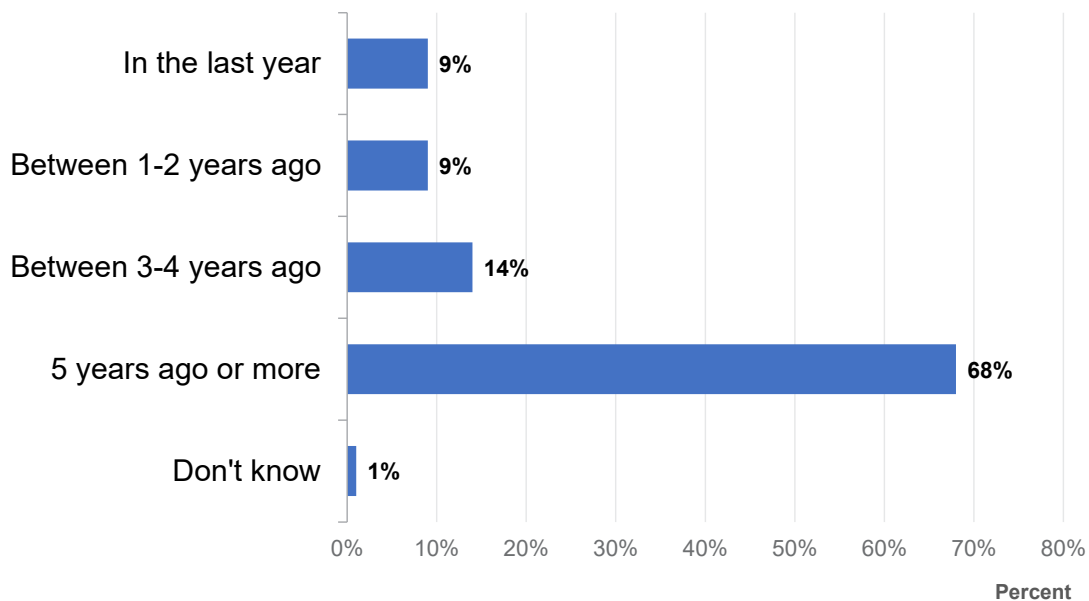
In general, DHP recipients had not moved accommodation recently, with seven in ten (68%) reporting that the last time they had moved was five or more years ago.

#### Most recipients had not recently moved accommodation

Figure 3.10: The last time recipients moved accommodation (not just due to DHP)



H2. When was the most recent time you moved accommodation?



Base: All participants (1000)

One in four recipients (27%) were looking to move from their current accommodation at the time of the survey, seven in ten were not (72%) and one per cent did not know. Recipients were much more likely to be looking to move if they were affected by the benefit cap (44%) than those affected by the removal of the spare room subsidy (23%). Recipients' current housing type was also a factor: those who were renting from a private landlord or company (40%) were more likely to be looking to move than those renting from their local council (22%) or a housing association (24%). These findings are linked – recipients that were affected by the benefit cap were more likely to be renting in the private sector than from the local council or from a housing association.

Where recipients were looking to move from their current accommodation, the most common reasons were:

- because their accommodation was not suitable for themselves or their child(ren) (38%)
- the cost due to changes in rent (29%)
- the cost due to changes in benefits (18%)
- because it was too far away from family or friends (8%)

### 3.2.4 The removal of the spare room subsidy and moving accommodation

Lack of suitable and affordable alternative accommodation, particularly for disabled recipients, was a key barrier to moving accommodation.

In the qualitative interviews, recipients highlighted a number of different reasons for not moving into smaller accommodation, despite being subject to the removal of the spare room subsidy. The vast majority of recipients said they had never moved accommodation as a result of receiving a DHP (92%). Of those who were affected by the removal of the spare room subsidy, [REDACTED] only four percent said their DHP helped them move accommodation [REDACTED]. [REDACTED] The barriers they faced in moving are discussed in turn below and supported by the relevant survey findings where available.

One of the main reasons was that **suitable and affordable alternative accommodation was hard to find or not available at all**. Many recipients stated that, although they were open to moving, their local council did not have any smaller housing available, and private sector accommodation was too expensive. Recipients who were open to moving explained that the pandemic had also made looking for a house or moving more challenging, as they could not view properties face-to-face, and some had faced delays and cancellations with planned house moves in 2020 during the various national lockdowns.

**Disabled recipients**, or those living with someone who was disabled, also noted that they **could not find alternative accommodation that was suited to their needs**. For example, one recipient with mobility issues explained that their current house had a stair lift, no steps up to the front door, and a driveway with easy access to the house for a wheelchair user. She explained that alternative accommodation with these necessary adjustments was not available within her budget, even with her DHP.

*“We need to downsize into smaller rented accommodation, so we don’t have to pay the bedroom tax, but we’ve been waiting for 10 years. We just can’t move into another house. We’re okay in this one because I’ve adapted to it.”*

*Two parent family with no dependents, recurring award*

Recipients with other health conditions explained that they needed their spare rooms either for family members who provided informal support or care to stay overnight when necessary, or for their partners to sleep in a separate room. Under current rules, individuals that receive regular overnight care from a carer or a team of carers are allowed an additional bedroom, if the carers do not live at the property<sup>6</sup>.

As well as issues with supply, recipients found that a lack of quality accommodation was also a barrier to moving. Where alternative accommodation was available, recipients explained that it was often of lower quality, despite the rent being the same as they were currently paying. Recipients were reluctant to pay the same amount for

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<sup>6</sup> <https://www.gov.uk/government/collections/local-authorities-removal-of-the-spare-room-subsidy>

a smaller house, in a worse area (for example, an area with a higher crime rate), worse transport links, reduced access to amenities, or moving out of a school catchment area.

Recipients who had been in their current accommodation for a number of years felt especially reluctant to move as a result of the RSRS. These recipients explained that they were settled in their current accommodation, had developed strong community links and were in close proximity to family support structures who could provide help with day-to-day tasks, such as shopping and childcare. This was particularly important for the most vulnerable DHP recipients (overall, 79% of recipients (or someone in their household) had a long-term illness, health problem, or disability that limited their daily activities).

*"The Housing Association want me to move out as it's a two-bedroom house, but it's only small. The rent is reasonable, and I've been living here for 13 years."*

***Single person, with no dependents, recurring award***

Finally, recipients that did not live with their child(ren) (for example, if their child was at university) were reluctant to move into smaller accommodation in case their children wanted or needed to move back home in the future, or because they wanted to keep a spare room for them to use when they – or other family members – visited. In one example, a lone parent's children were taken into care, and she needed to maintain the spare room in order to demonstrate that she was able to provide suitable accommodation for her children, as part of her case to have her children returned to her custody.

In all of the above instances, recipients used DHPs to help them meet their rent payments and not fall into rent arrears or (further) debt elsewhere. The research found evidence where some recipients had eventually found suitable accommodation that meant they were no longer subject to the removal of the spare room subsidy, and their DHPs provided much needed support whilst they waited for this accommodation to become available.

These findings are illustrated in the case studies below:

**Case study:**

A couple were given a three months' notice by their landlord. They struggled to find anywhere suitable in their local area, and eventually had to move to a larger property where they became impacted by the removal of the Spare Room Subsidy.

Both parents were unemployed at the time (and in receipt of housing and disability benefits) and could not meet the additional rent cost as a result of the removal of the Spare Room Subsidy. It was at this time that they applied for DHP.

Although the family were prepared to move to smaller accommodation, they were concerned that they may have to move away to a different area (due to lack of smaller housing). As their daughter was severely autistic, they were concerned that the move would have a detrimental impact on her.

The DHP helped them to meet their housing costs, until they were able to find a smaller property in their area and therefore stop their claim.

*"It really helped us and made us feel able to stay where we were. We were settled, which was particularly important for my daughter."*

***Two parent family, with dependents under 18, recurring payment***

**Case study:**

This recipient and her (now previous) partner moved into a two-bedroom flat as they were expecting a baby. The partner was abusive, and the recipient relied on him for financial assistance.

Once she experienced a miscarriage, the relationship ended and she became subject to the removal of the Spare Room Subsidy. As a result, she struggled to pay the rent on her own.

She applied for DHPs to help meet her rent payments and whilst she was open to moving to a smaller one-bedroom flat, she struggled to find anything suitable within her area.

The one-off payment helped alleviate the pressure in the short-term, but she continued to struggle both financially and mentally. She found job searching challenging and was planning to move back in with her parents.

*"I experienced a miscarriage and when my relationship came to an end, it became more difficult to pay the bills and rent. It's difficult to find a one-bedroom social rented property."*

***Single person with no dependents, one-off payment***

**Case study:**

One recipient suffered from epilepsy and explained that they needed a spare room so their father (who is also their carer) could stay over when required.

The recipient was unable to work due to his epilepsy, which also caused nocturnal seizures and incontinence. He struggled with the additional costs of replacing clothes and bedding.

This, together with the extra cost from the removal of the Spare Room Subsidy, put a strain on his finances, which caused him to get into rent arrears.

As he was unable to work due to his long-term illness, DHPs have prevented him from getting into arrears, whilst also having a positive impact on his mental health.

*“I was always having to buy new clothes, replace bed linen and then taxi fares. But it does catch up with you when you have successive seizures and visits to the hospital.”*

***Single person with no dependents, recurring payment***

## 4. Claiming DHPs

This chapter explores the profile of those who were receiving DHPs or had received DHPs in the past two years. It explores the circumstances of recipients before claiming, looking at their financial, housing and working situation at the point of application. It also explores how recipients heard about DHPs and their experiences of applying. Lastly, this chapter provides insight into the reasons why individuals apply for DHPs, how they receive the payments, and their ability to meet any conditions attached to their award.

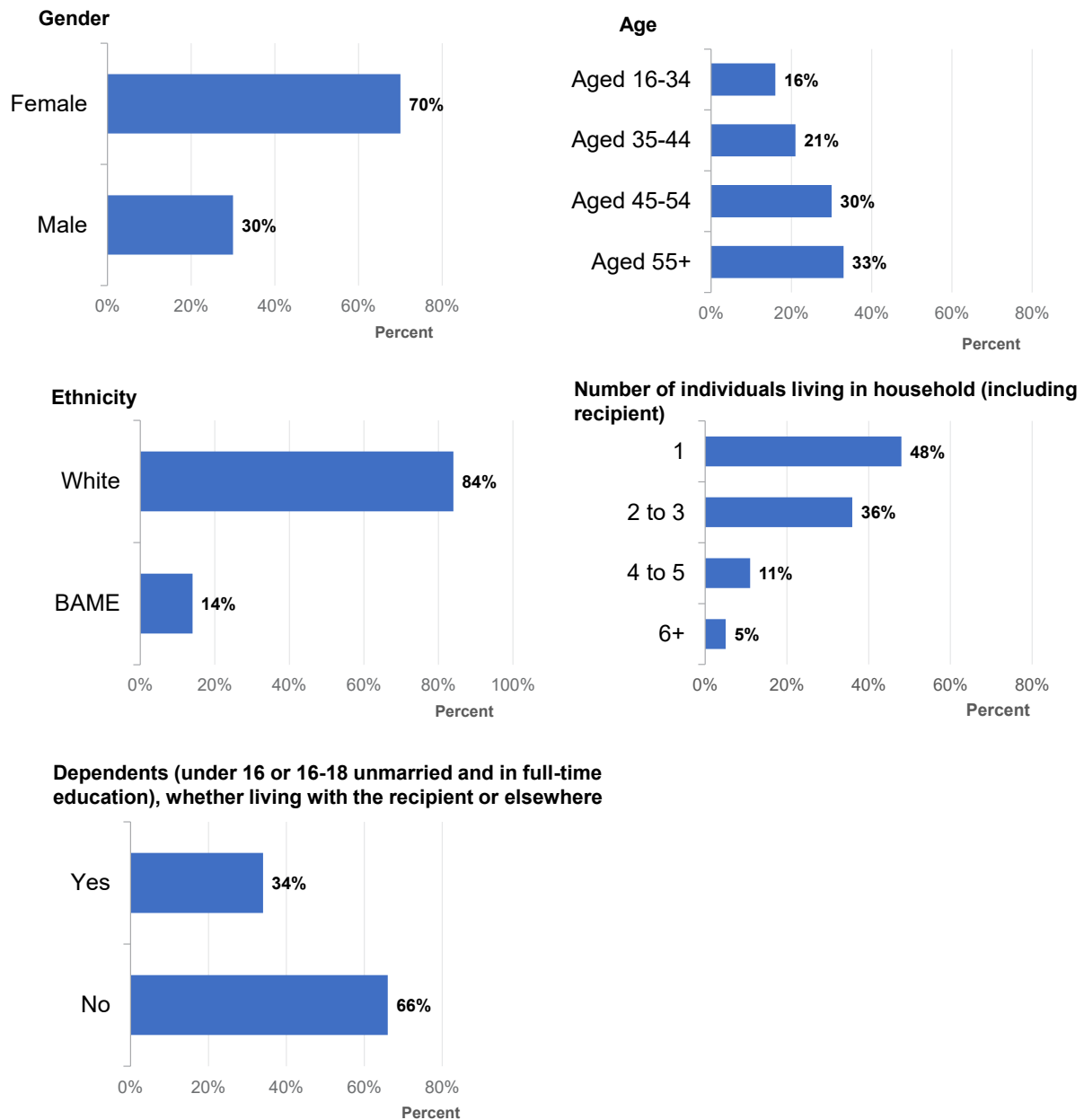
### 4.1 The profile of research participants and their circumstances before claiming

Key characteristics of the DHP recipients interviewed in the survey are shown in the figure below. The DHP recipients interviewed in the survey more commonly:

- were female (70%),
- were aged 55 or over (33%),
- had a White ethnic background (84%),
- lived on their own (48%),
- did not have dependents (66%).

## The majority of survey participants were female, aged 55 or over, and disabled

Figure 4.1: The demographic profile of participants



Base: All participants (1000). Don't know and refused not shown on chart

Four in five (79%) reported they, or someone else in their household, were disabled or had a long-term health condition which impacted their daily activities. This included nearly seven in ten (68%) who were disabled or had health conditions themselves, and a quarter (23%) that lived with someone else who did.

Nearly all recipients interviewed in the survey (or someone else in their household) were currently receiving other benefits. Three-quarters (75%) were receiving Housing Benefit, seven in ten (71%) were receiving Council Tax Support, and half (50%) were

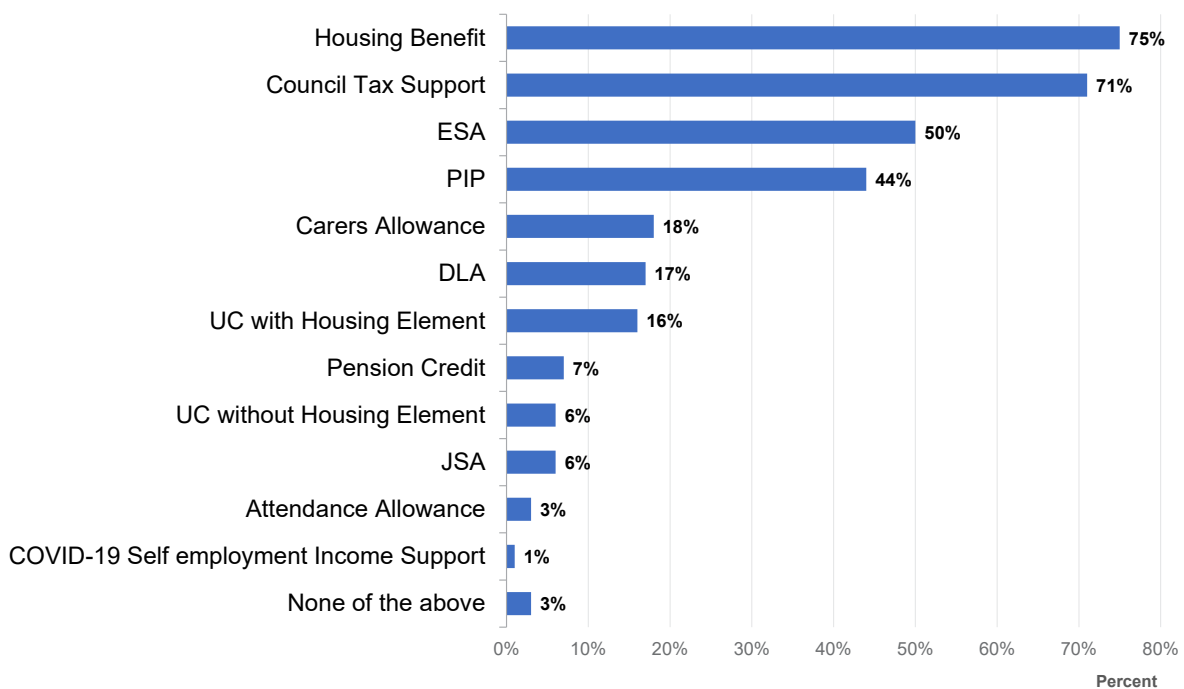
receiving ESA. Further, 44% were receiving PIP and 17% were receiving DLA (i.e. 61% when combined).

Due to the way the sample was constructed (see Technical Appendix), it is likely that Housing Benefit claimants were over-represented and Universal Credit claimants were under-represented. As such, the characteristics of DHP claimants listed above may partially reflect the characteristics of Housing Benefit claimants (who, for example, are more likely to be female).

## Most DHP claimants self-reported they or someone else in their household claimed Housing Benefit or Council Tax Support

Figure 4.2: Benefits claimed

F6. Thinking about your household finances, please indicate whether anyone in your household (including you) is currently in receipt of the following:



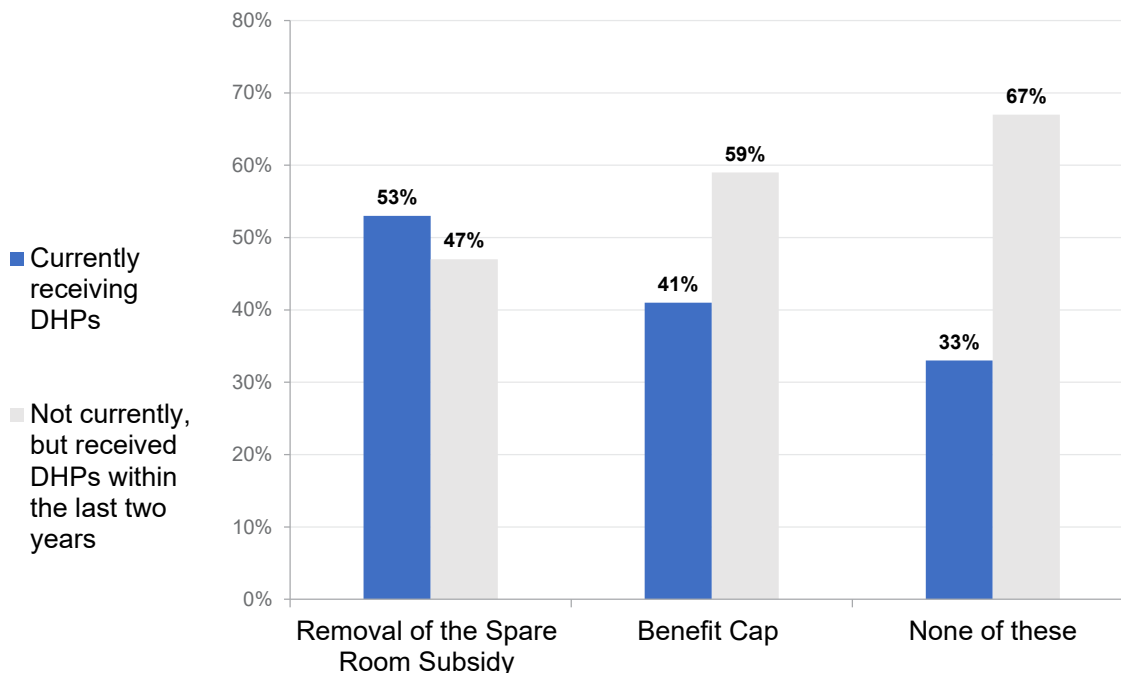
Base: All participants (1000). Don't know and refused not shown on chart



## Current DHP recipients were more likely than previous recipients to be affected by the removal of the spare room subsidy

Figure 4.3: Whether current and previous recipients were affected by welfare reforms

F7. To the best of your knowledge, are you and your household currently affected by any of the following?



Base: Recipients who are currently affected by the removal of the Spare Room Subsidy (568), affected by the Benefit Cap (205), none of these (320)

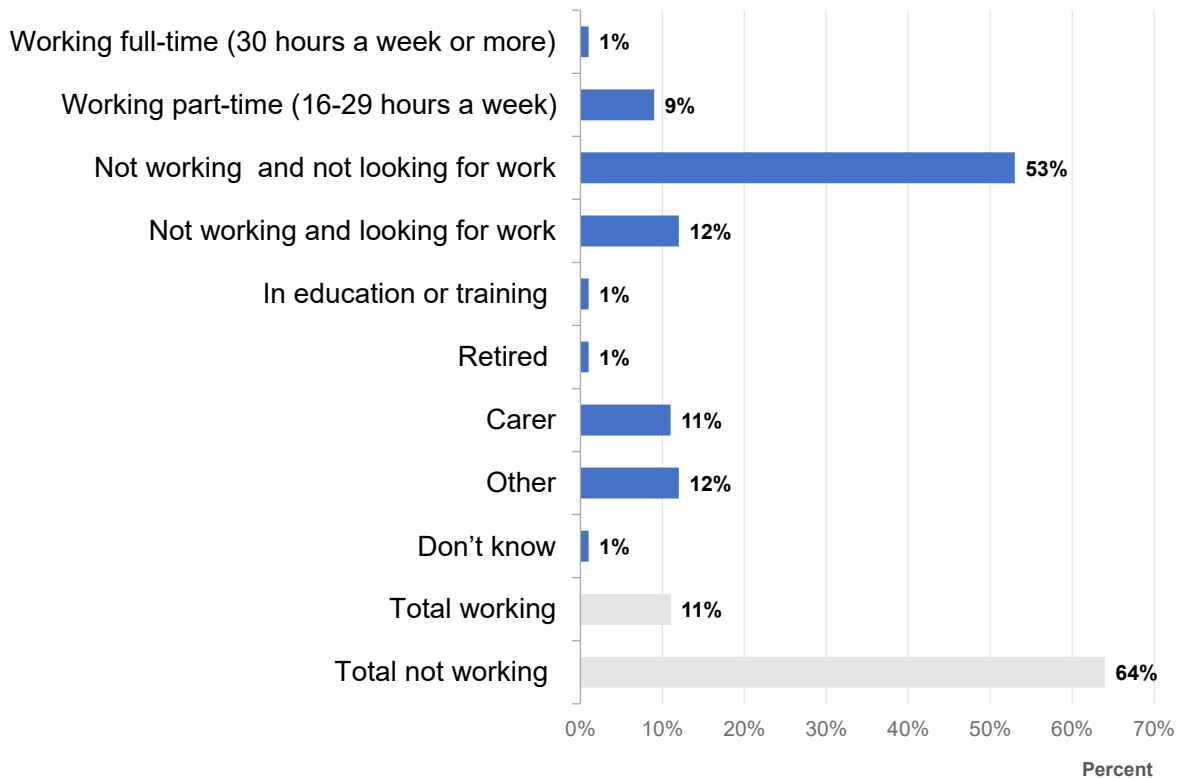
### 4.1.1 Working situation at the time of applying

The majority of surveyed DHP recipients were not working when they first applied. Most recipients (64%) were not working when they first applied for DHPs and over half (53%) were not working and not looking for work. Only one in ten (11%) were working when they applied for DHP support. This included nine percent who were working part-time (16-29 hours per week). Those aged 35-44 were most likely to be working when they first applied for DHP, however this accounts for only around one in five overall (18% of 35-44-year-olds were working when they first applied). Again, these figures may reflect the characteristics of Housing Benefit claimants more than Universal Credit claimants.

## Most DHP recipients were not working at the point of application

Figure 4.4: Employment status at the point of application

EA1. The first time you applied for DHP, what was your work status?



Base: All participants (1000)

Work circumstances were linked to disability; nearly two thirds (63%) of disabled recipients or those with a long-term health condition were not working or looking for work at the time of applying, compared to just a third (30%) of those who were not disabled.

The qualitative interviews similarly provided evidence that those who were unable to work due to a disability or health condition, struggled to cover their housing costs with income from benefits alone. This was a typical reason for applying for DHPs.

*"We panicked as there was nothing spare from the ESA... I couldn't just find it from somewhere. Most of my money from the PIP goes onto the car, so there's not much money aside left."*

***Two parent family, with dependents, recurring award***

Others were looking for work but faced barriers that made it challenging to do so due to their personal circumstances, such as caring responsibilities or mental health issues.

*“I previously had a break from work as I was pregnant but then I had a miscarriage. I’m now looking for work but it’s hard; my mental health isn’t very good. I’m on medication for migraines.”*

*Single person, with no dependents, one-off payment*

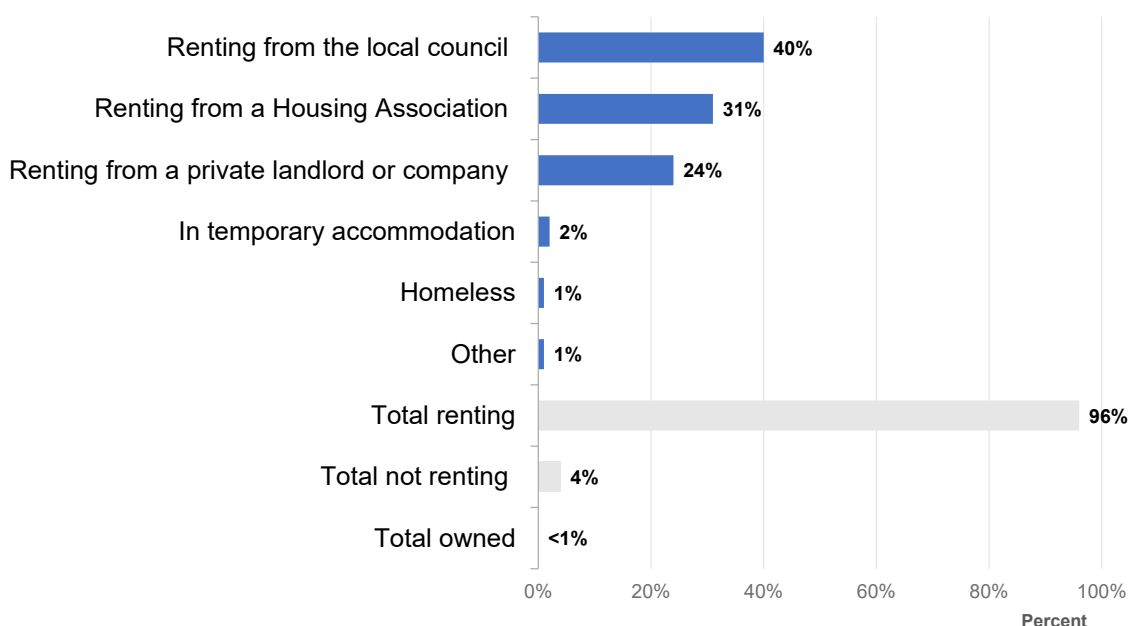
### 4.1.2 Housing situation at the time of application

Most recipients were renting their accommodation when they first applied. Two in five (40%) were renting from the local council when they first applied for DHPs, whilst almost a third (31%) were renting from a housing association and a quarter (24%) were renting from a private landlord or company.

### The majority of DHP recipients were renting their accommodation when they first applied

Figure 4.5: Tenure at the point of application

EA2. When you made your first application for DHP, what was your housing situation at that time?



Base: All participants (1000). Top answers shown only

## 4.2. Awareness and understanding of DHPs

The qualitative research explored recipients' awareness and understanding of DHPs before their DHP application. In these conversations, participants were probed on how they came to know about this financial support with housing, and what their initial thoughts were when learning about it.

A prevalent theme that came out of these conversations was that recipients who were financially strained and struggled to make accommodation payments, turned to their council as a 'last resort' when they felt they had no other means to pay their rent. Local councils and council benefits teams were common sources of first hearing about DHPs. Recipients were typically unaware of DHPs before making contact with the council but made contact to seek general help and advice. Citizens Advice and social workers were some other examples of where people first heard about DHPs when they were seeking support with their housing costs.

*"There were days when I couldn't eat because I wanted to feed my children. There was so much stress around that time and then I went to the council for help, which is where I first heard about it."*

***One parent family with dependents under 18, recurring award***

Others learnt about DHPs when they sought support after being impacted by the removal of the spare room subsidy. Council housing services or housing association officials recommended DHPs to those who were in rent arrears, to help alleviate their financial strains.

The qualitative research also showed that private landlords, housing associations and housing officials in the social rented sector commonly signposted tenants to DHPs when tenants were in rent arrears more generally.

*"The Housing Association are just great. They don't want anyone to lose their home and so we made an arrangement. That was when they told me about the DHP."*

***Single person with no dependents, recurring award***

Given that many recipients were experiencing financial hardship when they first heard about DHPs, they mostly felt relieved when they learnt about the policy.

*"Relief. I thought it was a fantastic thing they were doing. I would have lost my house without it."*

***One parent family with dependents under 18, recurring award***

*"I just thought, what a relief to be getting some help. It wasn't like I wasn't trying my best to pay the rent, and to get that support during such an awful time meant a lot."*

**One parent family with dependents under 18, recurring award**

There was evidence that some recipients had reservations when they first heard about it, stemming from worries of having to pay the money back. There were also some criticisms of wider types of welfare or housing support. For example, some recipients also felt that their housing costs and other expenses should have been covered by Housing Benefit or Universal Credit.

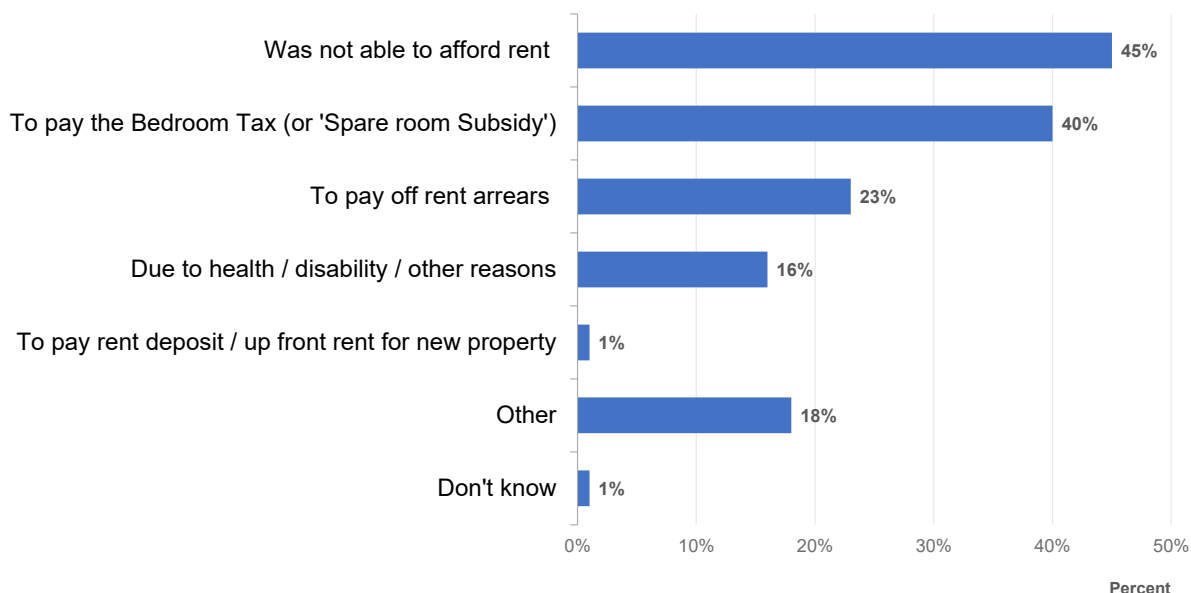
### 4.3. Reasons for applying for DHP

As expected, the most common reason for applying for DHPs was not being able to afford rent, mentioned by nearly half (45%) of surveyed recipients.

#### Not being able to afford rent was a key motivation for applying for DHPs

Figure 4.6: Reasons for applying for DHP funding (participants were able to select more than one answer)<sup>7</sup>

EA4. For what reasons did you decide to apply for DHP?



Base: All participants (1000)

<sup>7</sup> The proportion of recipients applying for DHPs to pay rent deposit/ up front rent for a new property may differ from that recorded in the regularly published [DHP statistics](#). This is because the value in the statistics represents a percentage of DHP expenditure, rather than recipients, and covers a broader category.

Rental affordability was a key reason for applying for DHPs for both private and social rented tenants. Nearly three-quarters (73%) of those renting privately cited this as a reason for applying for DHPs, while 68% of social tenants mentioned being affected by the removal of spare room subsidy as a reason for applying.

Whilst the survey did not capture data on the size of recipients' accommodation when they first applied, it did capture their current circumstances. The findings indicated there were some variations by age. Those aged 35-44 were more likely to have larger accommodations with 3-4 bedrooms (59%) compared to other age groups (51% for 16-34-year-olds or 47% of older recipients).

Similar reasons were also cited in the qualitative research. Specifically, those who were disabled and affected by the removal of the spare room subsidy struggled to afford their accommodation; this was one of their main reasons for applying for DHPs.

*"[I applied for DHPs because] I've got epilepsy so my dad, who is my main carer, often has to stay over in the spare room. I still have to pay for the Bedroom Tax though, which has made the rent more expensive."*

*Single person with no dependents, recurring award*

In one example, a disabled female lived in a three-bedroom property that she rented from the council. The recipient was affected by the removal of the spare room subsidy. Although she was willing to downsize, she required accommodation that was suitable to her disability, and reported having waited ten years for an appropriate bungalow or ground-floor flat to become available.

In the survey, around a quarter (23%) of recipients applied for DHP to pay off rent arrears. Those that were working were most likely to identify this reason for applying for DHPs. Over two in five (43%) who were working used DHPs to help with arrears.

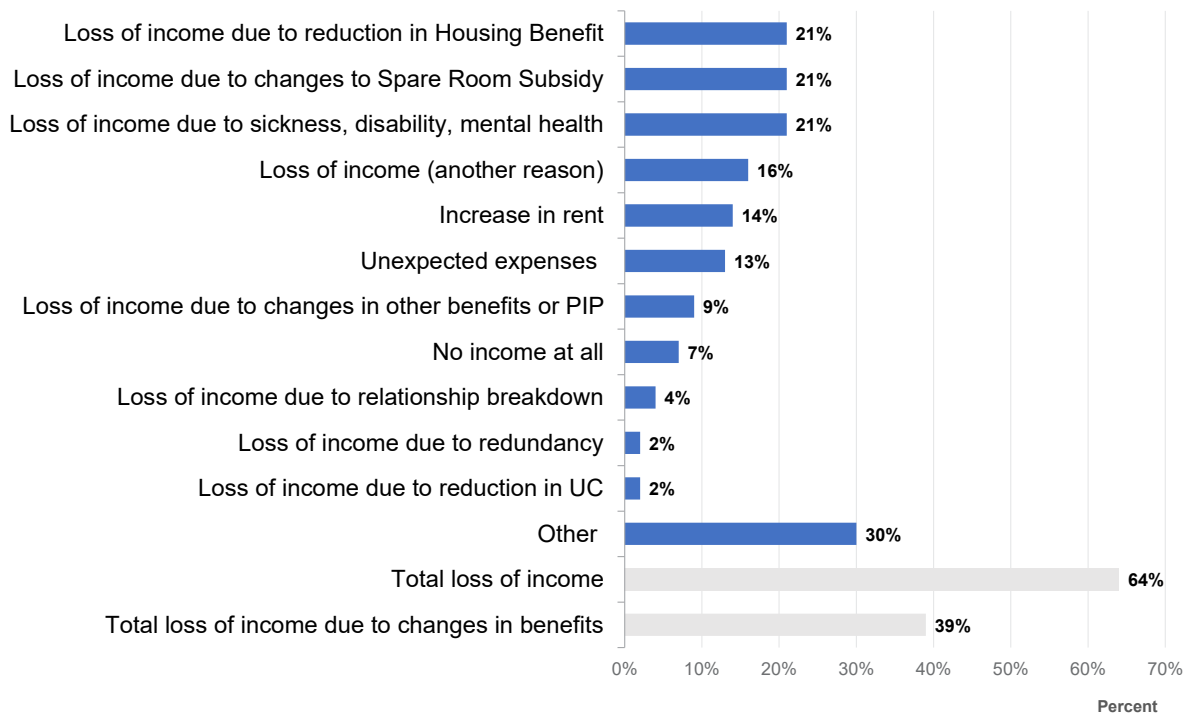
### **4.3.1 Reasons for not being able to afford rent**

Recipients who were not able to afford rent were asked the reasons. One in five (21%) said this was due to a loss of income due to a reduction in Housing Benefit.

## Loss of income was the main reason recipients were unable to afford their rent

Figure 4.7: Reasons why recipients were unable to afford rent (participants were able to select more than one answer)

EA5. For what reasons were you not able to afford rent?



Base: All those who were not able to afford rent (439)

Similarly, one in five (21%) claimed they could not afford rent due to the removal of the spare room subsidy, and the same proportion (21%) blamed a loss of income due to sickness or disability (including mental health). Other reasons given for not being able to afford rent included: increases in rent (14%), unexpected expenses (13%), and changes to other benefits (9%).

The qualitative interviews provided further examples of this, including being subject to domestic abuse (which had detrimental impacts on their financial situations), therefore making it more challenging to cover their rent. For example, a single parent mother was left in £20,000 of debt due to a previous partner, and simultaneously impacted by the Benefit Cap, which reduced her income.

*"My ex had left me in huge debt and then the Benefit Cap took a huge amount out of my money, so I was always on the verge of losing my house."*

***One parent family, with dependents under 18, recurring award***

Some participants found themselves unable to pay their rent when they had to give up work, either temporarily or permanently. For example, a single parent had to take

time off work temporarily while she was waiting for an operation, and was unable to cover the cost of rent with statutory sick pay:

*"I applied for DHP to account for the money I was losing by not working, I went from earning £700 a month to just £300."*

***One parent family, with dependents under 18, recurring payment***

Another single parent of three gave up work permanently after going through a custody battle for his children. He was also a full-time carer for his disabled son and had to wait for his benefits to come through. Therefore, he applied for DHP to help cover his rent in the short-term.

*"While the custody battle was dragging on, I was getting into rent arrears. I had no money and what little money I did have I was using to feed and clothe the kids."*

***One parent family, with dependents under 18, one off award***

Together, the findings indicate that DHP support is typically sought among highly vulnerable individuals once they become unable to meet their rent commitments through other means.

### **4.3.2 Expectations of DHPs**

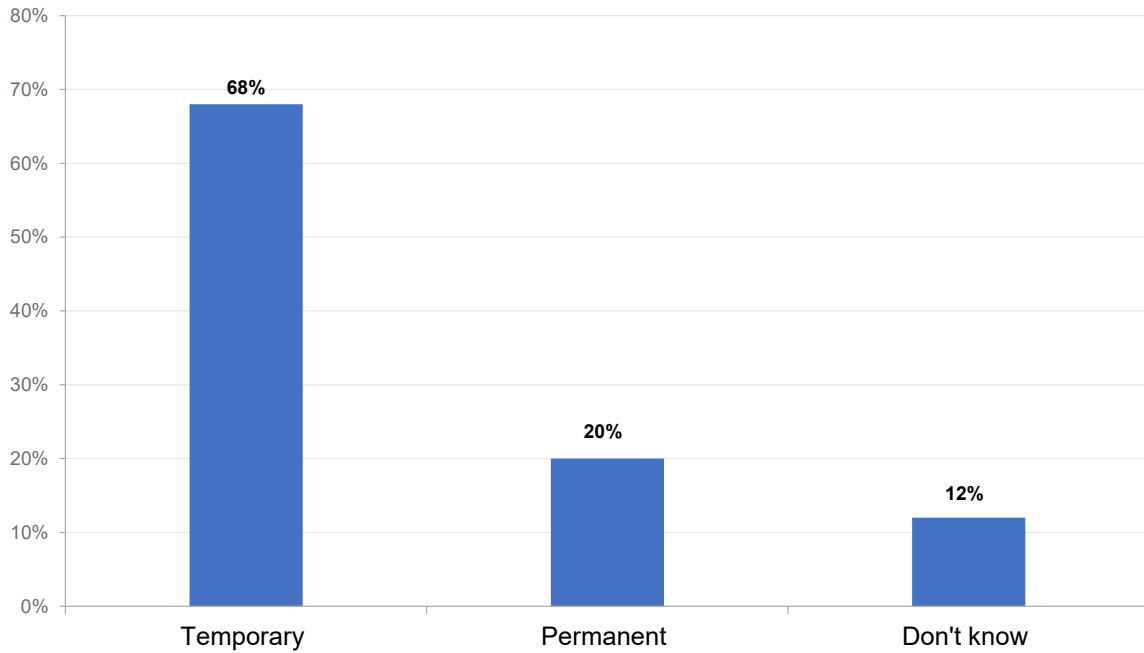
In the survey, recipients were asked whether they expected the DHP support to be temporary or permanent when they first applied. Overall, just over two thirds (68%) expected the support to be temporary, while one in five (20%) thought it would be permanent.



## Most DHP recipients expected this to be temporary when they first applied

Figure 4.8: Whether recipients expected DHP support to be temporary or permanent

EA5\_new. When you first applied, did you expect your DHP support to be temporary or permanent?



Base: All participants (1000)

Recipients who were working at the time of their first application were more likely to view DHP support as temporary, with over four in five (84%) reporting this. On the other hand, around two-thirds (68%) of those not working expected DHP support to be permanent when they first applied. Disabled recipients were also more likely to view the support as permanent, compared to those who were not disabled. One in five (21%) of those who were disabled expected the DHP support to be permanent, compared to 13% who were not disabled.

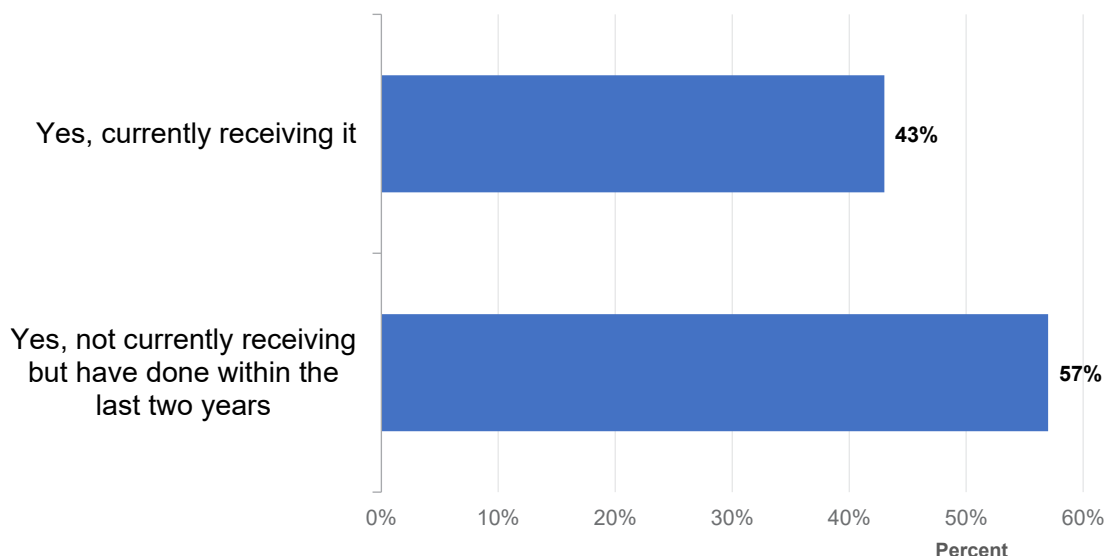
## 4.4 Receiving DHPs

Although all survey participants had received DHPs in the past, fewer than half (43%) were currently receiving them. Reasons for DHPs stopping (as given in the qualitative interviews) included finding smaller accommodation or because the payments were only temporary.

### Most survey participants were not currently receiving DHPs

Figure 4.1: Profile by current and previous recipients

IC1. Are you currently receiving, or have you received a Discretionary Housing Payment (DHP) in the last two years?



Base: All participants (1000)

Individuals that were currently in work were more likely to have stopped receiving a DHP. Four in five (80%) working recipients had stopped receiving the payment, compared to just over half (55%) of those not in work. Further, only 16% of those who were working at the time of application were still receiving DHPs, compared to 45% of those who were not working at the time of application.

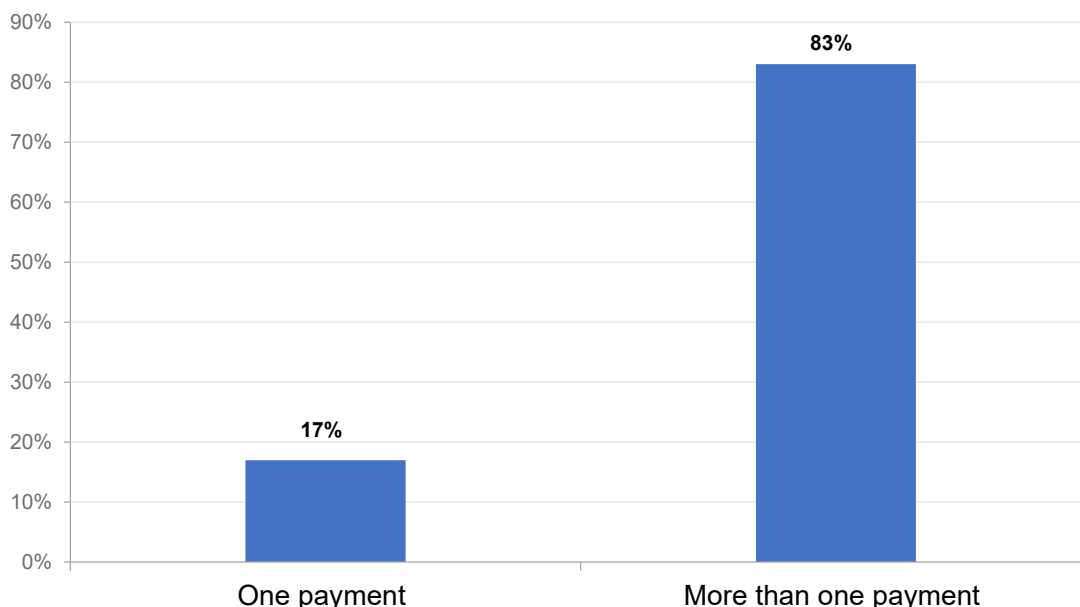
### 4.4.1 Number of DHP payments received

Overall, 17% of all recipients received one payment, and just over four in five (83%) received more than one payment. The results were relatively consistent across all demographics, however individuals who were not disabled were more likely to have received just one payment (23%) while individuals who were disabled were more likely to have received more than one payment (86% compared to 77% who were not disabled or living with a disabled person).

#### Most recipients received more than one payment

Figure 4.10: Whether recipients received one payment or more than one payment

A1. Thinking about the DHPs you received in the last two years, did you receive...?



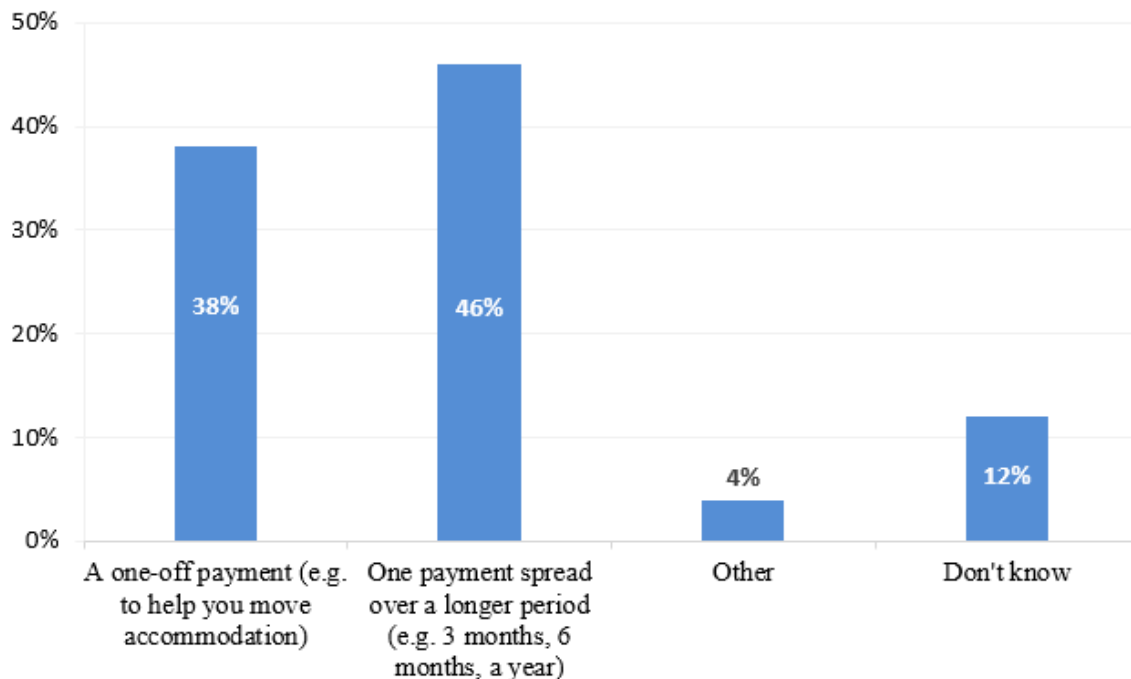
Base: All participants (1000)

Those that received a one-off award were then asked whether they received a one-off, single payment (for example to help them move accommodation) or a one-off award with payments that spanned over a longer period (typically larger in size than a one-off single award as it is spread over 3 months, 6 months, or a year). Just under half (46%) received DHPs spread over a longer period. On the other hand, around two in five (38%) received a one-off payment. There were no differences across different types of recipients.

**Most recipients who received a one-off award reported that they received one single payment.**

Figure 4.11: Frequency of DHP payments received (one award)

A1\_a. Which of the following best describes the DHP you received in the last two years? Did you receive...?



Base: All those who received one payment (163)

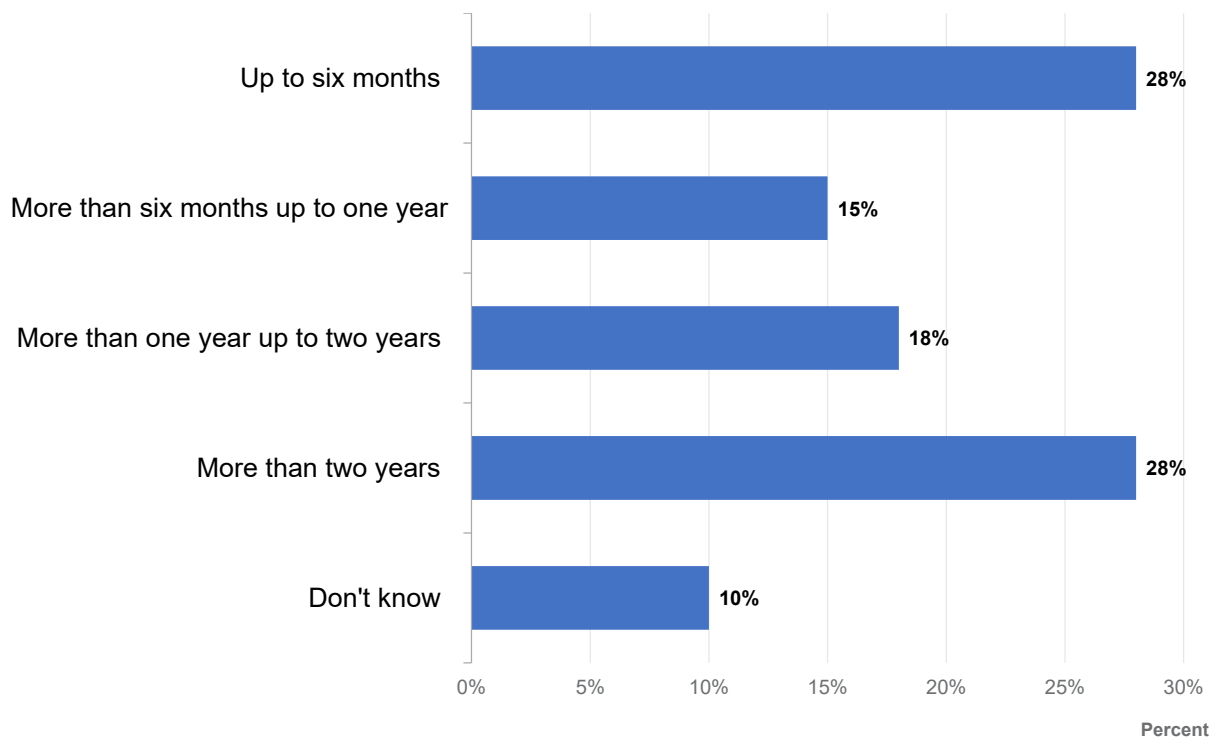
Recipients who received more than one payment were also asked whether they received multiple one-off payments (i.e. attached to one award), payments on a regular basis (for example either weekly or monthly) or a combination of both. Around three-quarters (73%) indicated they received payments on a regular basis (reoccurring award), seven percent of recipients received multiple one-off payments and eight percent a combination of both.

Not including recipients that had received a one-off payment, DHP support tended to last either up to six months, or over extended periods of over two years. Over a quarter (28%) of recipients had been receiving the support for up to six months, 15% for more than six months up to one year, 18% more than one year up to two years, and 28% for more than two years. These findings align with the reasons for applying for DHPs; some saw DHP support as a temporary measure to help them through a financially challenging period of time, while others had long-term needs and felt unable to afford their accommodation costs.

## DHP support tended to last either up to six months, or over two years

Figure 4.12: Length of time recipients had received DHPs

A3. For how long have you been receiving DHPs?



Households affected by the removal of the spare room subsidy were more likely than average to receive DHPs for more than two years (34%).

Those who were not currently working were also more likely to have been receiving the payment for a longer period of time; nearly three in ten (29%) of those not working had been receiving DHPs for more than two years, compared to just 15% of those who were currently in work. This indicates that those affected by the removal of the spare room subsidy and those who are not working, typically require longer-term support.

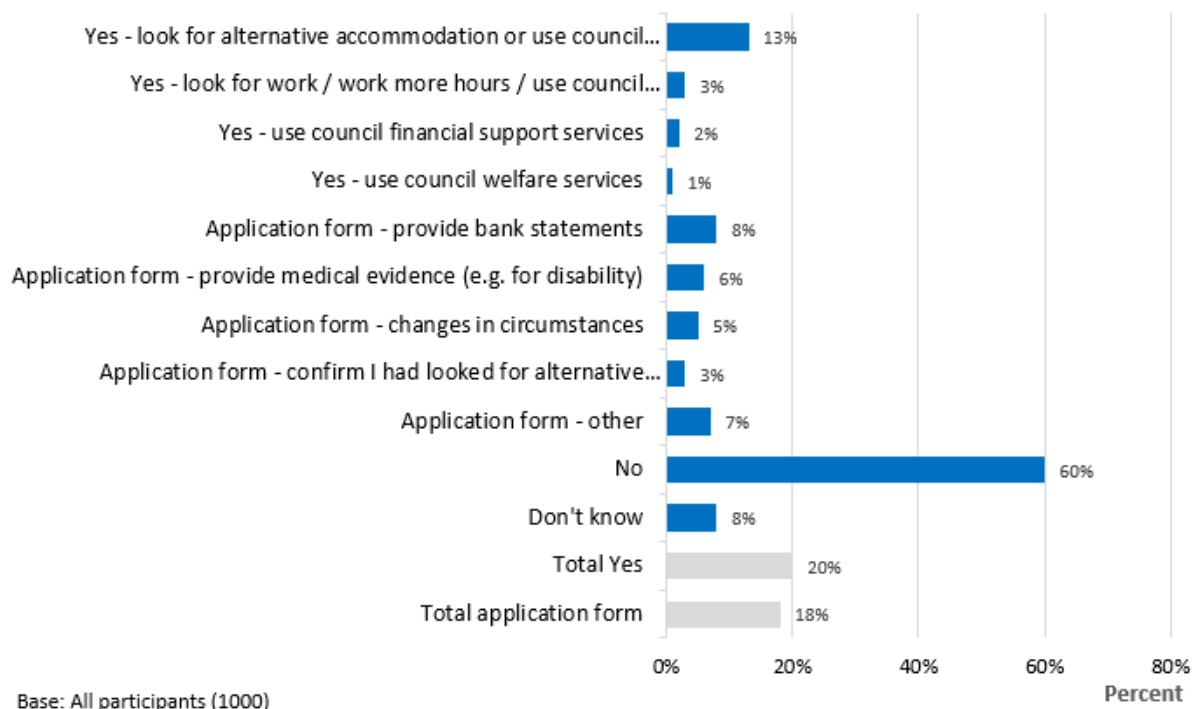
### 4.4.2 Meeting application conditions

Conditions are the actions that individuals are sometimes required to take in order to receive their DHP award. Overall, three in five recipients did not have any conditions attached to their DHP award (60%), whilst one in five (20%) did. Recipients were more likely to have conditions attached to their award if they were renting privately (27%) or lived in London (28%), the North East (28%) or the West Midlands (27%).

## Most recipients did not have conditions attached to their award

Figure 4.13: Conditions attached to their DHP award

E1. Were/are there any conditions attached to your award?



The most common condition reported was to look for alternative accommodation or use council housing services, with 13% of recipients having this condition. Those renting from a private landlord or company were more likely to be given this condition (20%). Three percent were asked to look for work or use council employment services and two percent were asked to use council financial services (for example to help with budgeting).

Those who had specific conditions attached to their award were then asked whether they had been able to meet these conditions or not. Among those who were asked to find alternative accommodation or use council housing services, three quarters (76%) were unable to meet these conditions. The main reason for this was that recipients could not find accommodation that was suitable (61%). A third (35%) could not find accommodation that was affordable and three in ten (29%) said that they could not find accommodation that was close to work and family.

Recipients who were required to use council financial support services were more likely to be able to meet their conditions, with just under two thirds (63%) claiming that they were able to do this.

The findings were more split for those who were asked to look for more work, work more hours or use council employment services. Half (49%) felt able to meet this

condition. The main reason for not being able to fulfil this condition was that they could not take on more work due to caring responsibilities, with two in five (39%) selecting this reason. Therefore, those that are unable to work or work more due to caring responsibilities, may need DHP support long-term.

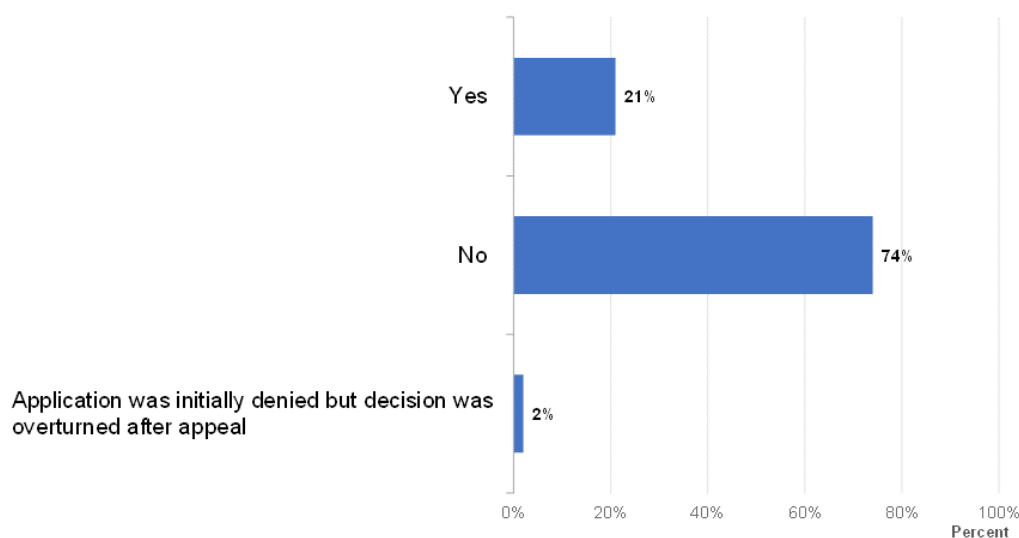
## 4.5 Unsuccessful applications

Overall, a small proportion (2%), reported that they had an initially denied application, but that decision was overturned after appealing it.

### Most recipients had not made an unsuccessful application.

Figure 4.14: Success of application

EA6. Have you ever made an application for DHP that was unsuccessful?



Base: All participants (1000)

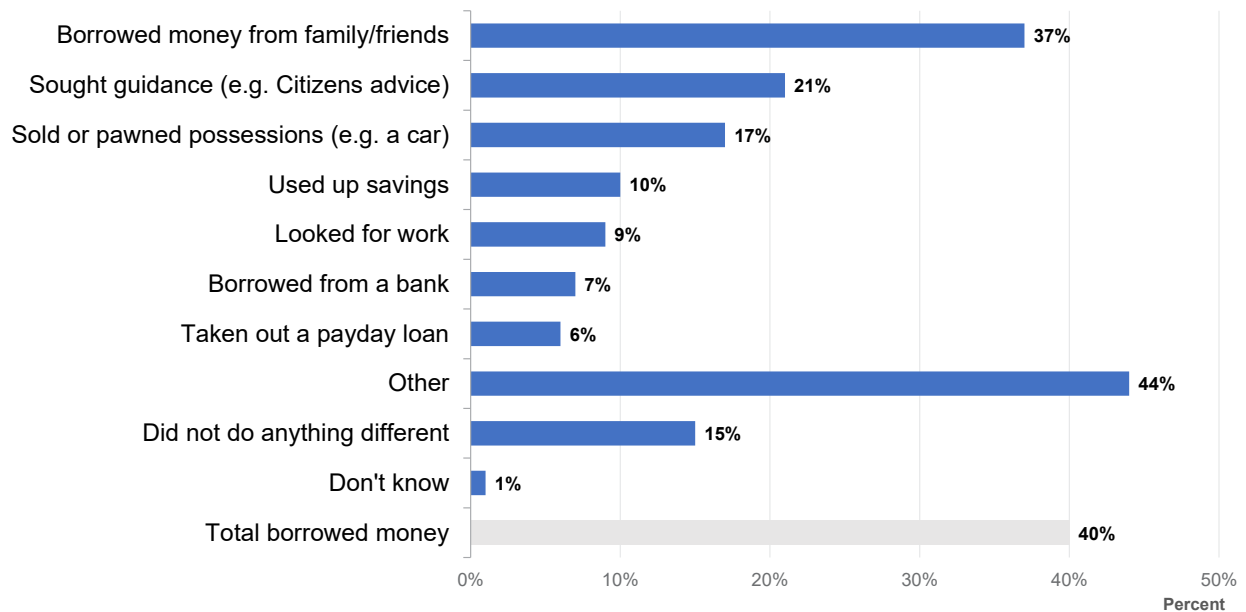
For those who had made an unsuccessful application, the most common reason for this was that there was an issue with their application (16%) or a judgment that they had the means to pay their housing costs (15%). Over two in five (44%) cited other reasons, which included changes in their income or changes in benefits.

In the survey, those who had an unsuccessful application ended up borrowing money to help pay for their accommodation. Two in five (40%) of recipients with unsuccessful applications mentioned this, which included borrowing money from friends or family (37%) or from a bank (7%). Recipients who had borrowed money were more likely to have had arrears (43% compared to 25% that had not).

## Recipients with unsuccessful applications had to borrow money

Figure 4.15: Actions taken as a result of unsuccessful applications (participants were able to select more than one answer)

EA8 - Thinking about the last time your application was unsuccessful, what, if anything, did you do to help pay for your accommodation?



Base: All those who had an unsuccessful application (228)

One in five (21%) said that they had sought guidance from organisations such as Citizens Advice or sold or pawned their possessions (17%). Fewer recipients had looked for more work (9%).

## 4.6 Moving away from DHPs

The research explored what recipients needed to be in place before their DHP support could come to an end. Findings from the qualitative interviews suggested that those who were prepared for, and comfortable with, DHP ending, were those whose circumstances had changed and so, no longer need it. For some, this meant having their application for a different benefit processed, and for others it meant addressing some of the factors that were causing them financial difficulty, such as having rent arrears, other debt, or obligations to energy providers.

*"I always wanted to use it as a building block rather than a crutch, so I could eventually get back in a position to cover my own rent."*

***Single person, with no dependents, recurring award***

Those whose financial circumstances had not changed were less confident about DHP support ending. Examples of this included not yet having found a job or still being subject to the removal of the spare room subsidy. These individuals often



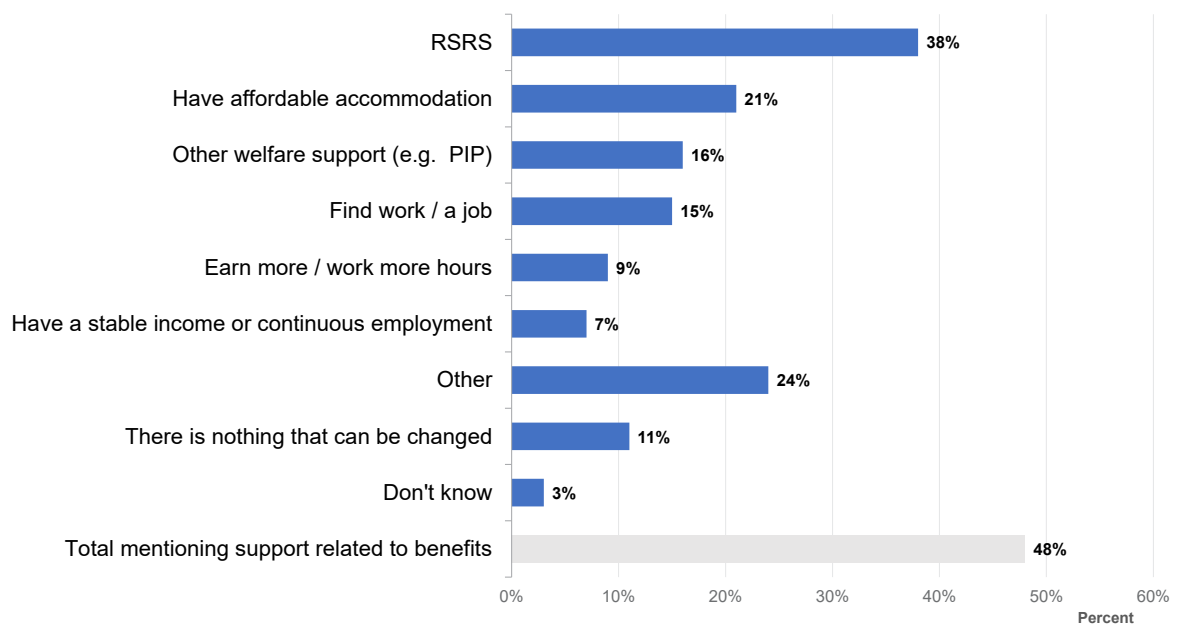
considered re-applying for DHPs, although were mixed in their confidence of how successful their new application might be.

The survey explored what would need to change for current recipients to no longer require DHPs. Common answers included support related to benefits (48%) or having affordable accommodation (21%). Specifically, around two in five (38%) reported that they would no longer require DHPs if they were not affected by the removal of the spare room subsidy. Around three in ten mentioned factors linked to employment, such as finding a job (15%), earning more (9%) or having a stable income (7%). One in ten (11%) recipients that were working when they first applied mentioned having a stable income or continuous work (compared to 6% that were not working). Overall, one in ten (11%) said there was nothing about their circumstances that could be changed for them to no longer require DHPs. This was a common answer among those not in work (10%); no recipients that were working said this.

### Most DHP recipients cited needing support or changes to benefits and welfare, in order to no longer require DHPs

Figure 4.16: What would need to change about current recipients' circumstances (participants were able to select more than one answer)

E3 - What, if anything, would need to change about your circumstances, for you to no longer require DHP?



Base: All who are currently receiving DHPs (430)

## 5. Conclusions

Ipsos undertook mixed-methods research to understand recipients' experiences of claiming DHPs, and to collect evidence about how DHP funding contributes towards improving their quality of life, in terms of preventing homelessness and evictions, and helping households through periods of transition. The research was based on a telephone survey with a representative sample of 1,000 people receiving a DHP within the last two years identified from SHBE and 30 in-depth qualitative interviews. The research has highlighted the following:

### **What is the effect of DHPs on recipients' financial security?**

- Recipients were financially strained and applied for DHPs to help them pay for their housing costs, which they could not manage using benefit payments alone.
- DHPs were typically used as a temporary measure of support, while recipients found alternative ways to improve their income or deal with difficult situations. The exceptions to this were individuals whose benefits were insufficient to cover both their rent and living expenses.
- DHPs provided financial security to many recipients. Without it, recipients reported they would have had to cut back on food spending, utilities and other bills to make ends meet, or they would have ended up in (more) debt.

### **What would have happened if recipients had not received a DHP?**

- The research suggests that DHPs can play an important role in reducing debt and supporting vulnerable people through challenging financial situations. Recipients would not have managed to pay their rent without DHPs, particularly if they had wider financial pressures such as dependents, and, in the absence of DHP funding, would have cut back spending on areas such as food and heating.

### **Can DHPs prevent people from building up arrears?**

- Most recipients reported that DHPs helped to reduce their likelihood of being in rent arrears. However, if recipients' financial circumstances had not changed when their DHP support ended (for example if they were still subject to the removal of the spare room subsidy or unemployed) then the build-up of new arrears remained a risk.
- DHPs helped to prevent evictions; many recipients reported they would have been evicted without it. The findings suggest that from the recipient's perspective, DHPs are meeting key policy objectives of supporting vulnerable individuals and preventing eviction and potential homelessness.

## **Do DHPs sustain tenancies and links with the labour market?**

- There was some evidence that DHPs helped recipients to sustain tenancies. DHPs helped recipients to keep up payments on their current housing, and most had not moved accommodation as a result of receiving DHPs.
- Recipients were often open to moving into smaller or more affordable accommodation but cited barriers such as: their local council did not have any smaller housing available or finding private sector accommodation to be too expensive. Disabled recipients, or those living with someone who was disabled found it particularly challenging to find alternative accommodation that was suitable for their needs.
- DHPs had little impact on recipients' employment prospects. A key reason for this was that many recipients felt unable to work (due to health reasons or disability), or because they were full time carers, retired or on maternity leave. However, DHPs did help to ease the stress of financial pressures, which enabled some recipients to focus on finding better work.
- DHPs also played a vital role in protecting recipients' mental health and wellbeing, and recipients reported that if they had not received DHPs, this would have had a detrimental impact on their mental health and stress. DHPs had made recipients worry less about paying their rent being evicted, or about their financial situation more generally.

# TECHNICAL APPENDIX

## Quantitative research

Ipsos undertook a telephone (CATI) survey of 1,000 DHP recipients. The target population was individuals who were currently receiving or had received a DHP in the last two years.

### Sampling

Samples from DWP records were drawn using random probability methods.

Participants were selected to take part from the Single Housing Benefit Extract (SHBE), which is a monthly electronic scan taken directly from LA computer systems and provided to DWP for analysis. The sample consisted of adults living in England or Wales who had received a DHP in the last two years and was stratified by region, age, and housing tenure.

There were some limitations to using the SHBE data:

- SHBE only includes individuals who are in receipt of Housing Benefit,
- LA records of DHP payments in SHBE only contain data around weekly additional discretionary payment for rent liability. Therefore, one-off payments may be excluded to some extent, although some one-off recipients were included if they had received a one-off payment in the week of the data extract,

SHBE provides only partial coverage of the DHP recipient population (i.e. only those receiving Housing Benefit). To ensure that UC claimants were included in the sample, data was matched between Housing Benefit records and UC data to find DHP recipients that used to claim Housing Benefit but had moved on to UC (housing element). Nevertheless, it is likely that HB claimants were overrepresented in the sample.

Prior to fieldwork, sampled individuals were sent an advance letter, which provided information about the survey and gave them an opportunity to opt out of taking part in the research.

## Survey

The research fieldwork took place between 04 October to 14 November 2021. Interviews averaged 27.5 minutes. The eligibility was 80%. The table below shows the sample outcomes and response rate for the survey:

<b>Outcome</b>	<b>Total</b>
Sample size	6,445
Ineligible (screened out)	256
Unusable (incorrect phone number or unavailable)	1,230
Max tries (dialled at least 8 times without a response)	2,559
<b>Sample available for fieldwork (excluding unusable leads and ineligible)</b>	<b>2,400</b>
Completed interviews	1000
Refusals	894
Live sample	506
Eligibility (complete / (complete + ineligible))	80%
Valid sample (fieldwork sample x eligibility)	1,911
Unadjusted response rate (complete / sample)	16%
Co-operation rate (complete / complete + refusal + abandoned)	53%
<b>Adjusted response rate (complete / valid sample)</b>	<b>52%</b>

## Weighting

The survey data was weighted to be representative of the extracted SHBE population identified to have received a DHP within the last two years in relation to age, gender and region. The table below shows the weighted and unweighted sample composition:

Characteristic	Unweighted	Weighted
Age		
18-30	6%	8%
31-45	34%	31%
46-65	60%	54%
66+	1%	7%
Gender		
Male	29%	30%
Female	71%	70%
Region		
East Midlands	9%	7%
East of England	7%	6%
London	10%	15%
North East	9%	8%
North West	18%	18%
South East	7%	7%
South West	5%	5%
Wales	9%	9%
West Midlands	12%	12%
Yorkshire & The Humber	14%	12%

## Qualitative research

Ipsos undertook 30 in-depth interviews to explore the survey findings in more detail.

### Fieldwork and sampling

Qualitative fieldwork progressed in two stages:

- 10 pilot interviews were conducted with recipients between 13 July and 18 August 2021. Participants were selected to take part using free-find methods, with recruitment quotas set to obtain a mix of different types of participants and to ascertain eligibility,
- 20 mainstage interviews were conducted with recipients between 11 October and 12 November 2021. Participants that were selected to take part came from surveyed individuals who consented to be recontacted for follow-up research.

### Recruitment

Recruitment quotas were set to ensure a good spread across the following characteristics:

Characteristic	Description	Completed
Employment status	Working part-time	5
	Working full-time	3
	Unemployed / retired / unable to work	22
Experience of welfare reforms	Impacted by the removal of the spare room subsidy	15
	Impacted by the Benefit Cap	6
Age	16-34	8
	35-64	22
	65+	-
Type of award	One-off award	12
	Recurring award	17
	Both (multiple awards)	1
Timing of the award	Before COVID-19 (before 23 March 2020)	18
	During COVID-19 (since 23 March 2020)	10
	Both (multiple awards)	
Household type	Single, no child dependents	11
	Couple, no child dependents	3
	Single, with child dependents	11
	Couple, with child dependents	5
<b>Total</b>		<b>30</b>

# Survey questionnaire

## Survey introduction

ASK ALL. SINGLE CODE

Good morning/afternoon/evening.

Can I please speak to [INSERT NAME FROM SAMPLE]?

My name is...and I am calling from Ipsos MORI, an independent research organisation.

We are contacting you about some research we are conducting on behalf of the Department for Work and Pensions, to understand the experiences of people who have received Discretionary Housing Payments (DHP) from their local council over the last two years. The findings will help the DWP to understand how it can better support people who need help with paying for their accommodation.

You should have received a letter about this last week. If you did not receive this, you can read a copy at: <https://ipsos.uk/DHPletter>

The survey will take around 25 minutes, depending on your answers.

### **IF NECESSARY, ADD REASSURANCES ON WHERE WE GOT THEIR DETAILS:**

You have been randomly selected to participate from records of welfare claimants held by DWP.

I would like to assure you that any information you provide will be held in the strictest of confidence. The research findings will not identify you and no personal information will be shared with DWP or any third parties. Further, your answers will not affect your benefit entitlements or future dealings with your council or the Department in any way.

Are you happy to proceed on this basis?

DO NOT READ OUT

1. Yes
2. No (THANK AND CLOSE)

Before we begin, I'd also like to inform you that Ipsos MORI is a member of the Market Research Society.

### **INTRODUCTION QUESTIONS (IC)**

ASK ALL. SINGLE CODE

IC1



Are you currently receiving, or have you received a Discretionary Housing Payment (DHPs) in the last two years?

**IF NECESSARY:** DHPs can provide extra money when your council decides that you need help to meet your housing costs. Anyone who needs more help with housing costs and is claiming Housing Benefit or Universal Credit can apply.

PROMPT TO CODE

1. Yes, currently receiving it
2. Yes, not currently but have done so within the last two years
3. No (THANK AND CLOSE)
4. Don't know/refused (THANK AND CLOSE)

### DHP AWARD QUESTIONS (A)

ASK ALL. SINGLE CODE

**A1**

Thinking about the DHPs you received in the last two years, did you receive...?

READ OUT

1. One payment
2. More than one payment

ASK IF ONE PAYMENT (CODE 1 AT A1). SINGLE CODE

**A1\_a**

Which of the following best describes the DHP payment you received in the last two years? Did you receive...?

READ OUT 1-2

1. A one-off payment (e.g. to help you move accommodation)
2. One payment spread over a longer period (e.g. 3 months, 6 months, a year)
3. Other
4. Don't know

ASK IF MORE THAN ONE PAYMENT (CODE 2 AT A1). SINGLE CODE.

**A1\_b**

How many DHP payments have you received in the last two years?

**IF DK:** Please provide your best estimate

1. 2
2. 3-4
3. 5-9
4. 10-14
5. 15-19

6. 20-24
7. 25 or more
8. Don't know

ASK IF MORE THAN ONE PAYMENT (CODE 2 AT A1). SINGLE CODE.

**A1\_c**

Which of the following best describes the DHP payments that you have received in the last two years? Did you receive...?

READ OUT

1. Multiple, one-off payments
2. Payments on a regular basis (e.g. weekly or monthly)
3. A combination of both
4. Don't know

ASK ALL. SINGLE CODE. ALLOW DK

**A2**

When did you last receive DHP?

**ENTER MONTH AND YEAR (2019-2021 ONLY)**

DO NOT ASK IF CODE 1 AT A1a. NUMERIC CODE

**A3**

For how long have you been receiving DHPs? Please think about the length of time between your first and last payment.

PROMPT TO CODE

1. 1 month
2. 2-3 months
3. 4-6 months
4. 7 months up to 1 year
5. More than 1 year up to 2 years (or since the start of COVID-19)
6. More than 2 years up to 3 years
7. More than 3 years up to 5 years
8. More than 5 years
9. Don't know

**EXPERIENCE OF APPLYING (EA)**

READ OUT TO ALL

These next questions ask about your experiences of applying for DHP.

ASK ALL. SINGLE CODE

**EA1**

Thinking about the first time you applied for DHP, what was your work status?

**INTERVIEWER: FOR AGENCY WORKERS OR THOSE WITH FLEXIBLE HOURS USE THEIR AVERAGE HOURS WORKED IN THE LAST FOUR WEEKS/MONTH**

**INTERVIEWER: IF CODE 5 CONFIRM WITH RESPONDENT THAT THIS IS IN AN UNPAID CAPACITY (E.G. NOT AS A PAID NURSE).**

PROMPT TO CODE

1. Working full-time (30 hours a week or more)
2. Working part-time (16–29 hours a week)
3. Not working; looking for work
4. Not working; not looking for work
5. In education or training
6. Retired
7. Carer
8. Other
9. Don't know

ASK ALL. SINGLE CODE

**EA2**

And what was your housing situation at that time?

PROMPT TO CODE

1. Renting from the local council
2. Renting from a Housing Association
3. Renting from a private landlord or company
4. Owned with a mortgage
5. Owned outright
6. Living with friends/family
7. In temporary accommodation
8. Homeless
9. Other
10. Don't know

ASK IF PAYING FOR ACCOMODATION (ANY CODES 1-4 AT EA3). MC OK EXCEPT DK

**EA3**

Still thinking about the time when you made your first application for DHP, how were you mainly paying for your accommodation?

DO NOT READ OUT. PROMPT IF NECESSARY. SELECT ALL THAT APPLY

## Early Evaluation of Discretionary Housing Payments

1. Income earned through work
2. Income from benefits (such as Housing Benefit and Universal Credit)
3. Using savings or support from people I know
4. Other
5. Don't know

ASK ALL. MC OK EXCEPT DK/REF

### EA4

For what reasons did you decide to apply for DHP?

PROMPT TO CODES. SELECT ALL THAT APPLY

1. Was not able to afford rent
2. To pay off rent arrears
3. To pay rent deposit/up front rent for new property
4. To pay the Bedroom Tax (or "Spare Room Subsidy")
5. Due to health / disability / other reasons
6. Other
7. Don't know
8. Prefer not to answer

ASK IF NOT ABLE TO AFFORD RENT (CODE 1 AT EA4). MC OK EXCEPT DK/REF

### EA5

For what reasons were you not able to afford rent?

PROMPT TO CODES. SELECT ALL THAT APPLY

1. Loss of income due to changes to the Bedroom Tax (or "Spare Room Subsidy")
2. Loss of income due to reduction in Housing Benefit
3. Loss of income due to reduction in Universal Credit
4. Loss of income due to changes in other types of benefits or PIP
5. Loss of income due to redundancy
6. Loss of income due to sickness or disability, including mental health
7. Loss of income due to relationship breakdown
8. Loss of income (another reason)
9. No income at all
10. Unexpected expenses
11. Increase in rent
12. Other
13. Don't know

ASK ALL. SINGLE CODE

### EA5\_new

Still thinking about the first time you applied, did you expect your DHP support to be temporary or permanent?

DO NOT READ OUT

1. Temporary
2. Permanent
3. Don't know

ASK ALL. SINGLE CODE. REVERSE CODES 1-5

**EA6**

Have you ever made an application for DHP that was unsuccessful?

DO NOT READ OUT

1. Yes
2. No
3. Application was initially denied but decision was overturned after appeal
4. Prefer not to say
5. Don't know

ASK IF HAD UNSUCCESSFUL APPLICATION (CODE 1 OR 3 AT EA6). SINGLE CODE

**EA7**

For what reasons was your application unsuccessful? Please think about the last unsuccessful application when answering.

PROBE FULLY AND SELECT ALL THAT APPLY

1. Was not receiving Housing Benefit
2. Was not receiving Universal Credit
3. Did not complete the form / provide all of the information
4. Unable to provide evidence / prove circumstances
5. There was a judgement that I had the means to pay my housing costs
6. Issues with my application
7. Property was unoccupied
8. Something else (SPECIFY)
9. Don't know

ASK IF HAD UNSUCCESSFUL APPLICATION (CODE 1 OR 3 AT EA6). MC OK 1-7

**EA8**

Thinking about the last time your application was unsuccessful, what, if anything, did you do to help pay for your accommodation?

PROBE FULLY AND SELECT ALL THAT APPLY

1. Borrowed money from family/friends
2. Borrowed from a bank

3. Taken out a payday loan (e.g. QuickQuid)
4. Used up savings
5. Sold or pawned possessions (e.g. a car)
6. Looked for work (e.g. more shifts, new job etc.)
7. Sought guidance (e.g. Citizen's advice)
8. Other
9. Did not do anything different
10. Don't know
11. Prefer not to say

### **EXPERIENCE OF DHP (E)**

#### READ OUT TO ALL

**I would now like to ask you about your experiences of receiving DHP. Please think about your last successful application when answering.**

#### ASK ALL. MC OK 1-11

##### **E1**

Were/are there any conditions attached to your award?

ADD AS NECESSARY: By conditions I mean actions you were required to do in order to receive your DHP.

PROMPT TO CODES. SELECT ALL THAT APPLY

1. Yes – look for alternative accommodation or use council housing services
2. Yes – use council financial support services (e.g. to help with budgeting)
3. Yes – look for work / work more hours / use council employment services
4. Yes – use council welfare services
5. Yes – use council health services (e.g. support with substance use)
6. Yes – other
7. Application form – need to confirm I had looked for alternative accommodation
8. Application form – need to confirm any changes in my (or my landlord's) circumstances
9. Application form – needed to provide medical evidence (e.g. for disability)
10. Application form – needed to provide bank statements
11. Application form - other
12. No
13. Don't know

ASK IF HAD SPECIFIC CONDITIONS (ANY CODES 1-6 AT E1). SINGLE CODE PER STATEMENT. SHOW STATEMENT 1 IF CODE 1 AT E1, STATEMENT 2 IF CODE 2, ETC.

##### **E2a**

1. Were you able to find alternative accommodation or use council housing services or not?

Early Evaluation of Discretionary Housing Payments

a. Yes

b. No

c. Don't know

2. Were you able to use council financial support services or not?

a. Yes

b. No

c. Don't know

3. Were you able to look for work / work more hours / use council employment services or not?

a. Yes

b. No

c. Don't know

4. Were you able to use council welfare services or not?

a. Yes

b. No

c. Don't know

5. Were you able to use council health services or not?

a. Yes

b. No

c. Don't know

6. Were you able to meet these other conditions or not?

a. Yes

b. No

c. Don't know

ASK IF NOT FULLY MET CONDITIONS (any CODES b AT E2a). MC OK EXCEPT DK/REF

**E2b**

1. Why were you unable to find alternative accommodation or use council housing services?

PROBE FULLY AND SELECT ALL THAT APPLY

a. Was tied into a contract for the property I was in

b. Couldn't find accommodation that was suitable

c. Couldn't find accommodation that was affordable

d. Couldn't find accommodation that I liked

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- e. Couldn't find accommodation that was close to work / family etc.
- f. Did not know where to find the service / where to look
- g. Could not access the service / issues getting online
- h. Did not want to do this
- i. Felt too ashamed / embarrassed
- j. Other

2. Why were you unable to use council financial support services?

PROBE FULLY AND SELECT ALL THAT APPLY

- a. Did not know where to find the service / where to look
- b. Could not access the service / issues getting online
- c. Did not want to do this
- d. Felt too ashamed / embarrassed
- e. Other

3. Why were you unable to look for work / work more hours / use council employment services?

PROBE FULLY AND SELECT ALL THAT APPLY

- a. Couldn't find work that fit my skills / experience
- b. Couldn't find work for the hours I wanted
- c. Couldn't find work that was close to where I lived
- d. Couldn't take on (more) work due to caring responsibilities
- e. Did not know where to find the service / where to look
- f. Could not access the service / issues getting online
- g. Did not want to do this
- h. Felt too ashamed / embarrassed
- i. Other

4. Why were you unable to use council welfare services?

PROBE FULLY AND SELECT ALL THAT APPLY

- a. Did not know where to find the service / where to look
- b. Could not access the service / issues getting online
- c. Did not want to do this
- d. Felt too ashamed / embarrassed
- e. Other

5. Why were you unable to use council health services?

PROBE FULLY AND SELECT ALL THAT APPLY

- a. Did not know where to find the service / where to look



- b. Could not access the service / issues getting online
- c. Did not want to do this
- d. Felt too ashamed / embarrassed
- e. Other

6. Why were you unable to meet these other conditions?

PROBE FULLY AND SELECT ALL THAT APPLY

- a. Did not know where to find the service / where to look
- b. Could not access the service / issues getting online
- c. Did not want to do this
- d. Felt too ashamed / embarrassed
- e. Other

ASK IF CODE 1 AT IC1. MC OK EXCEPT NOTHING, DK/REF

### **E3**

What, if anything, would need to change about your circumstances, for you to no longer require DHP?

PROBE FULLY AND SELECT ALL THAT APPLY

- 1. Have affordable accommodation
- 2. Find work / a job
- 3. Have a stable income or continuous employment
- 4. Earn more / work more hours
- 5. Other welfare support (e.g. Disability living allowance or PIP)
- 6. Removal of the Bedroom Tax ("Spare room subsidy")
- 7. Other
- 8. There is nothing that can be changed
- 9. Don't know
- 10. Prefer not to say

### **IMPACT OF DHP (I)**

READ OUT TO ALL

I would now like to ask you about the impact that DHP has had on you and your circumstances.

I would like to reassure you that your answers are confidential. If you feel uncomfortable at any point, please let me know. If you would prefer not to answer a question, please say so.

ASK IF ANY CODES 1-4 AT EA4. SINGLE CODE. REVERSE CODES 1-3  
IF MUTLICODE AT EA4, REPEAT I1 FOR ALL STATEMENTS SELECTED

### **I1**

You mentioned earlier that you applied for DHP because you wanted [INSERT CODE FROM EA4 BUT REPLACE WORDING WITH THE BELOW]

1. support with paying rent
2. to pay off rent arrears
3. to pay a deposit for a new property
4. to pay the Bedroom Tax

To what extent, if at all, has receiving DHP helped you to do this?

PROMPT TO CODE

1. Significantly helped
2. Somewhat helped
3. Not helped
4. Don't know

ASK ALL. SINGLE CODE.

**I1a**

If you had not received DHP, do you think that you would have still managed to pay your rent, or not?

DO NOT READ OUT

1. Yes
2. No
3. Don't know
4. Prefer not to say

ASK ALL. MC EXCEPT DK/REF. RANDOMISE 1-10

**I1b**

If you had not received DHP, which of the following actions would you have taken, if any?

READ OUT 1-10 AND SELECT ALL THAT APPLY

1. Looked for cheaper accommodation
2. Looked for work (e.g. more shifts, new job etc.)
3. Borrowed money from family/friends
4. Borrowed from a bank
5. Taken out a payday loan (e.g. QuickQuid)
6. Used up savings
7. Sold or pawned possessions (e.g. a car)
8. Cut back on spending (e.g. food, heating, other utilities)
9. Prioritised paying bills, rather than your rent
10. Negotiated with your landlord

11. Don't know

12. Prefer not to say

ASK ALL. SINGLE CODE PER STATEMENT

## I2

If you had not received DHP, to what extent, if at all, would you say this would have impacted your ability to pay any...?

1. Utility bills (electricity, gas, water, internet)
2. Other household bills (e.g. council tax or mobile)
3. Credit card bills and loan repayments
4. Food bills
5. Subscription services (e.g. Netflix, Spotify etc.)

PROMPT TO CODES

1. Would not have been able to pay for this
2. Would have been able to pay for this in another way
3. Do not pay for this with DHP funds
4. Not applicable / I do not pay for this
5. Don't know

ASK ALL. SINGLE CODE PER STATEMENT. REVERSE CODES 1-4

## I3

Again, if you had not received DHP, how likely or unlikely would you have been to...

- A. cut back on food spending
- B. cut back on other essential spending (e.g. heating, other utilities)
- C. cut back on non-essential spending (e.g. subscription services)
- D. fall into rent arrears
- E. look for alternative accommodation
- F. be evicted
- G. look for work

PROMPT TO CODE

1. Very likely
2. Fairly likely
3. Fairly unlikely
4. Very unlikely
5. Would have made no difference
6. Don't know

ASK ALL. MC OK EXCEPT DK

## I4

If you had not received DHPs, what do you think the impact on you would have been?

PROBE FULLY AND SELECT ALL THAT APPLY

**DO NOT READ OUT**

1. Would have had to move home / find alternative accommodation / more affordable housing
2. Impact on mental health / stress / suicide
3. Would have cut back on food spending
4. Would have cut back on utilities / bills
5. Would have cut back on other spending (e.g. clothes)
6. In more debt
7. Other (SPECIFY)
8. Don't know

**HEALTH AND WELLBEING (W)**

ASK ALL. SINGLE CODE PER STATEMENT. REVERSE CODES 1-5

**W1**

How often, if at all, do you currently worry about...?

- a) paying your rent or mortgage
- b) your financial situation more generally

PROMPT TO CODE

1. Always
2. Often
3. Sometimes
4. Rarely
5. Never
6. Don't know
7. Prefer not to say

ASK ALL. SINGLE CODE PER STATEMENT. REVERSE CODES 1-5

**W2**

To what extent did/does receiving DHP make you worry less about...

- a) paying your rent
- b) being evicted
- c) your financial situation more generally

PROMPT TO CODE

1. To a great extent
2. To some extent
3. To no extent
4. Don't know
5. Prefer not to say

ASK ALL. SINGLE CODE

**W3**

To what extent, if at all, would you say that receiving DHP improved your wellbeing?

1. To a great extent
2. To some extent
3. To no extent
4. Don't know
5. Prefer not to say

## **FINANCIAL CIRCUMSTANCES (F)**

### READ OUT TO ALL

These next questions ask about your current financial situation.

### ASK ALL. SINGLE CODE

#### **F1**

Are you currently up to date with your accommodation payments or are you in arrears?

DO NOT READ OUT

1. Up to date
2. In arrears
3. Don't know
4. Prefer not to say

ASK IF IN ARREARS (CODE 2 AT F1). MC OK EXCEPT DK/REF

#### **F2**

For what reasons are you currently in arrears?

PROBE FULLY AND SELECT ALL THAT APPLY

1. IF CODE 2 AT IC1: DHPs came to an end
2. Have been furloughed due to COVID-19
3. Loss of job / income due to COVID-19
4. Loss of income due to changes to the Bedroom Tax (or "Spare Room Subsidy")
5. Loss of income due to reduction in Housing Benefit
6. Loss of income due to removal of the £20 Universal Credit COVID-19 uplift
7. Loss of income due to redundancy
8. Loss of income due to other changes in employment
9. Loss of income due to sickness or disability, including mental health
10. Loss of income due to relationship breakdown
11. Loss of income due to other reasons
12. Insufficient income (other reasons)
13. Unexpected expenses (e.g. gas prices or car)
14. Increase in rent

- 15. Over-committed financially
- 16. Other (SPECIFY)
- 17. Don't know
- 18. Prefer not to say

ASK ALL EXCEPT CODE 2 AT EA4 OR CODE 2 AT F1. SINGLE CODE

**F3**

Are you currently, or have you ever been, in arrears with your accommodation payments?

DO NOT READ OUT

- 1. Yes
- 2. No
- 3. Don't know
- 4. Prefer not to say

ASK IF BEEN IN ARREARS (CODE 1 AT F3, OR CODE 2 AT EA4, OR CODE 2 AT F1). NUMERIC MIN 0 MAX 24

**F4**

In total, how long have you been in arrears with your accommodation payments over the last 2 years?

CAPTURE EXACT NUMBER (MIN 0 MAX 24). IF NOT KNOWN, CODE TO BANDS:

- 1. Never in the last 2 years
- 2. 1 month
- 3. 2-3
- 4. 4-5
- 5. 6-9
- 6. 10-12
- 7. 13-15
- 8. 16-20
- 9. 21-24
- 10. Since the start of the pandemic
- 11. Don't know
- 12. Prefer not to say

ASK ALL. SINGLE CODE. REVERSE 1-5

**F5**

To what extent would you agree or disagree that, if you had not received DHP you would have been more likely to be in rent arrears?

PROMPT TO CODES

## Early Evaluation of Discretionary Housing Payments

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

ASK ALL. MC OK EXCEPT 1+2, DK/REF AND NONE

### F6

Thinking about your household finances, please indicate whether anyone in your household (including you) is currently in receipt of the following:

READ OUT 1-14 AND SELECT ALL THAT APPLY

INTERVIEWER ADD IF NEEDED FOR CODE 1: A housing element can sometimes be included in Universal Credit payments. It helps with the costs of rent

1. Universal Credit (UC) with Housing Element
2. Universal Credit (UC) without Housing Element
3. Jobseeker's Allowance (JSA)
4. Employment and Support Allowance/ Contribution Based Employment and Support Allowance (ESA)
5. Pension Credit
6. Housing Benefit
7. Support with Mortgage Interest (SMI)
8. Council Tax Support.
9. Personal Independence Payment
10. Disability Living Allowance (DLA)
11. Attendance Allowance
12. Carers Allowance
13. COVID-19 Self-Employment Income Support
14. COVID-19 Furlough scheme
15. None of the above
16. Don't know
17. Prefer not to say

ASK ALL. MC OK CODES 1 AND 2

### F7

To the best of your knowledge, are you and your household currently affected by any of the following?

READ OUT

1. The Bedroom Tax (or "Spare Room Subsidy")
2. The benefit cap

3. None of these

INTERVIEWER ADD AS NECESSARY FOR CODE 2: The benefit cap is a limit on the total amount of benefit you can get. It applies to most people aged 16 or over who have not reached State Pension age.

ASK ALL. SINGLE CODE

**F8**

What is your current working status?

**INTERVIEWER: FOR AGENCY WORKERS OR THOSE WITH FLEXIBLE HOURS USE THEIR AVERAGE HOURS WORKED IN THE LAST FOUR WEEKS/MONTH**

PROMPT TO CODE

1. Working full-time (30 hours a week or more)
2. Working part-time (16–29 hours a week)
3. Not working; looking for work
4. Not working; not looking for work
5. In education or training
6. Retired
7. Carer
8. Other
9. Prefer not to say
10. Don't know

ASK ALL. SINGLE CODE. REVERSE CODES 1-5

**F9**

To what extent has receiving DHP had a positive or negative impact on your work prospects, or has it made no impact at all?

PROMPT TO CODE

1. Very positive
2. Fairly positive
3. No impact
4. Fairly negative
5. Very negative
6. None of these – unable to work, retired
7. Don't know
8. Prefer not to say

ASK IF POSITIVE (CODES 1 OR 2 AT F9). MC OK EXCEPT DK

**F10**



In what ways has receiving DHP had a positive impact on your work prospects?

PROBE FULLY AND SELECT ALL THAT APPLY

1. Can spend more time looking for work / working
2. Can focus on looking for work / working rather than worrying about money
3. Improved prospects by having stable housing
4. Can take on different types of jobs (e.g. with monthly pay)
5. Can afford to live closer to work / less travel
6. Can afford to travel further for work
7. Other
8. Don't know

### **HOUSING CIRCUMSTANCES (H)**

ASK ALL. SINGLE CODE

#### **H1A**

Which of the following best describes your current housing situation?

READ OUT 1-6

1. Renting from the local council
2. Renting from a Housing Association
3. Renting from a private landlord or company
4. Owned outright
5. Living with friends/family
6. Other
7. Don't know

ASK ALL. SINGLE CODE

#### **H1B**

Have you ever moved accommodation as a result of DHP?

1. Yes
2. No
3. Prefer not to say

ASK ALL. SINGLE CODE

#### **H2**

When was the most recent time you moved accommodation?

PROMPT TO CODE

1. In the last year
2. Between 1-2 years ago
3. Between 3-4 years ago
4. 5 years ago or more
5. Don't know

ASK ALL. SINGLE CODE

**H3**

Are you currently looking to move from your current accommodation, or not?

DO NOT READ OUT

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

ASK IF LOOKING TO MOVE (CODE 1 AT H3). MC OK EXCEPT DK

**H4**

For what reasons are you looking to move from your current accommodation?

PROBE FULLY AND SELECT ALL THAT APPLY

1. Cost due to changes in rent
2. Cost due to changes in benefits
3. Not suitable for me/my family/child
4. Too far away from work
5. Too far away from family/friends
6. Other (SPECIFY)
7. Don't know

**DEMOGRAPHIC QUESTIONS (D)**

These last few questions are all about you and will help to classify your answers. I would like to assure you that your answers are completely confidential.

ASK ALL. SINGLE CODE

**D1**

What was your age on your last birthday?

PROMPT TO CODE

1. 16-24

Early Evaluation of Discretionary Housing Payments

2. 25-34
3. 35-44
4. 45-54
5. 55-59
6. 60-64
7. 65+
8. Don't know
9. Prefer not to say

ASK ALL. SINGLE CODE

**D2**

How do you currently describe yourself?

READ OUT 1-5

1. Male
2. Female
3. Transgender
4. Non-binary, non-conforming or gender-fluid
5. In another way
6. Prefer not to say

ASK ALL. NUMERIC MIN 1 MAX 20

**D3**

How many people (including yourself and any children) usually live in your property in total?

ENTER EXACT NUMBER

1. Don't know
2. Prefer not to say

ASK IF KNOW NUMBER OF PEOPLE IN HH (NUMERIC AT D3). NUMERIC MIN 0  
MAX ANSWER AT D3

DO NOT ASK IF 1 AT D3

**D4**

How many of these [INSERT D3] people are dependent children (under the age of 16 or those aged 16-18 unmarried and in full-time education)?

ENTER EXACT NUMBER

1. Don't know
2. Prefer not to say

ASK ALL. SINGLE CODE

**D4b**

Do you have any children under the age of 16 (or aged 16-18 unmarried and in full-time education), either living with you or elsewhere?

DO NOT READ OUT

1. Yes
2. No
3. Prefer not to say

ASK IF D3 IS 2 OR MORE. NUMERIC. MIN 0 MAX 10

**D5**

And how many couples are there living in your property?

**IF NECESSARY: One couple is two people in a relationship and living together.**

ENTER EXACT NUMBER

1. Don't know
2. Prefer not to say

ASK ALL. SINGLE CODE

**D6**

How many bedrooms does the property you live in have?

DO NOT READ OUT

1. 1
2. 2
3. 3
4. 4
5. 5+
6. Don't know

ASK ALL. SINGLE CODE

**D7**

What is your ethnic group?

DO NOT READ OUT PROBE WHERE NECESSARY

1. White – English, Welsh, Scottish, Northern Irish, British

2. White – Irish
3. White – Gypsy or Irish Traveller
4. Any other White background (specify)
5. Mixed – White and Black Caribbean
6. Mixed – White and Black African
7. Mixed – White and Asian
8. Any other mixed background (specify)
9. Asian or Asian British – Indian
10. Asian or Asian British – Pakistani
11. Asian or Asian British – Bangladeshi
12. Asian or Asian British – Chinese
13. Any other Asian background (specify)
14. Black or Black British Caribbean
15. Black or Black British African
16. Any other Black background (specify)
17. Arab
18. Other (Specify)
19. Prefer not to answer

ASK ALL. MC OK CODES 1-2

**D8**

Do you or does anyone in your family have any long-term illness, health problems or disability which limits your/their daily activities or the work you/they can do?

PROMPT TO CODE

1. Yes – I do
2. Yes – another member(s) of my household does
3. No
4. Don't know

ASK ALL. SINGLE CODE

**D9**

Which of the following, if any, is the highest educational or professional qualification that you have? Do you have...?

READ OUT 1-7 AND STOP READING WHEN THEY SAY 'NO' (SELECT THE CODE ABOVE THIS)

1. No qualifications: No formal academic or professional qualifications.
2. GCSEs or equivalent (Level 1 or 2 qualifications): Including NVQ levels 1-2, Foundation/Intermediate GNVQs, Standard or Intermediate grades in Scotland
3. A-levels or equivalent (Level 3 qualifications): Including NVQ level 3, Advanced GNVQ, Highers in Scotland
4. Degree level qualifications (e.g. BA, BSc, MA),
5. Advanced level qualifications (e.g. MBA, PhD)

6. Apprenticeship or vocational qualifications
7. Professional level qualifications (e.g. NVQ Level 4-5, HNC, HND, teaching, nursing, accountancy, PGCE)
8. Other
9. Prefer not to say

ASK ALL. SINGLE CODE

**D10**

Which of the following best describes your current living arrangements?

READ OUT 1-6

1. Married or in a legally recognised Civil Partnership and living with partner
2. Married/ in a legally recognised Civil Partnership but separated
3. Not married or in a legally recognised Civil Partnership but living with partner
4. Single
5. Widowed
6. Divorced
7. Prefer not to say

ASK ALL. SINGLE CODE

**D11**

Thank you for taking part in this research. Ipsos MORI and DWP may conduct further research on this topic in the future. Would you be happy to be contacted by Ipsos MORI for further research on this topic in the next 6 months? You do not have to commit to anything now, just indicate a willingness to be recontacted.

DO NOT READ OUT

1. Yes
2. No

# In-depth interviews discussion guide

1: Introduction	Timings
<p><b>Thank</b> the participant for taking part.</p> <p><b>Introduce yourself and Ipsos MORI:</b> we are an independent research organisation and the Department for Work and Pensions (DWP) have asked us to carry out research with people who have received financial help from their local council with their housing costs.</p> <p><b>Explain the research:</b> DWP are really interested in understanding how you found the process of applying for this help with your housing costs, and what impact – positive or negative – it has had on you, your finances, your wellbeing and your housing security.</p> <p><b>Explain the interview:</b> it will be an informal conversation on your views about housing costs and the support you have received from your local council. There are no right or wrong answers, and you don't need to provide any more detail or answer any questions you don't feel comfortable answering.</p> <p><b>Explain how DWP will use the research:</b> the research findings will be used to improve DWP's understanding of the difference this support can make to people, and how they can continue to better support people with housing costs. Nothing you say in this discussion will affect any benefits you claim.</p> <p><b>Explain confidentiality:</b> everything you say will remain confidential to the research team, unless you tell us something that makes us concerned that you or someone else is at serious risk of harm, in which case we might need to pass this on to somebody else. We would discuss this with you first.</p> <p><b>Explain voluntary participation:</b> taking part in this research is completely voluntary and you don't have to answer any questions that you don't want to. You can also change your mind about taking part at any time. If you'd like to pause, or stop, the interview at any point, please let me know.</p> <p><b>Explain GDPR conditions:</b> Ipsos MORI requires a legal basis to process your personal data and our legal basis for continuing with this interview is your consent to take part. In a minute I'll double check you're happy to proceed.</p> <p><b>Consent to audio record:</b> are you happy for me to audio record our conversation? This would be stored securely on our systems, used to help me write up my notes, and possibly to transcribe the interview. We destroy all recordings one year after the interview has taken place, unless you would like us to destroy the recording before this.</p> <p><b>Length of the interview:</b> will be no more than 1 hour 30 minutes.</p> <p><b>Any questions before we begin?</b></p> <p><b><u>GDPR consent (once the recorder is on)</u></b></p>	<p>5 mins</p>

Early Evaluation of Discretionary Housing Payments

<p>Ipsos MORI's legal basis for processing your data and continuing with this interview is your consent to take part in the research. Your participation in this research is voluntary. You can withdraw your consent for your data to be used at any point before, during or after the interview. Can I check that you are happy to proceed?</p>	
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2: Claimant background	Timings
<p><i>Moderator: This section aims to warm up the participant and to understand a bit about their background, work, and housing situation. The main purpose of this section is to put the participant at ease and get them used to you and answering questions about themselves, whilst also confirming background information collected during recruitment.</i></p> <p><i>Explain that you want to find out a bit more about them, so we'll start by talking about where they currently live, who they live with, and what they do for work.</i></p> <p><b>To start with, can you tell me a bit about where you're currently living?</b>            What the area is like – rural, urban, suburban.            Details of their housing tenure – private rented or social housing (e.g. from their local council or housing association).            How long they have been living there.            Whether they have any plans to move.</p> <p><b>And does anyone live in the house with you?</b> <i>Moderator: use profile information and, if necessary, remind participants that DWP won't be able to identify them from their answers and won't use this interview to scrutinise their benefit claims.</i>            Single or a couple.            Any children – how old are they?            Any other family members, friends, roommates.            Whether the other members of their household live there permanently, part-time, or more infrequently.</p> <p><b>I can see that you told us that you're currently (not) working at the moment.</b>  <b>IF EMPLOYED:</b> What do they do for work? Are they employed, self-employed, working full or part-time? Nature of their contract (fixed-term, zero hours, agency work). How long have they been working there?  <b>IF UNEMPLOYED:</b> Roughly how long have they been unemployed? Are they looking for work? Are they able to work and if not, why not? What sorts of jobs have they previously had?</p> <p><b>(Refer to profile information) I can see that you have claimed [benefits] in the past, are you still claiming these at the moment?</b> <i>Moderator: If they seem unsure about any benefits they claim, or if the profile notes they were unsure, then please explore the following areas fully to understand which benefits they are in receipt of:</i></p> <p>What financial support, if any, are you currently receiving? <i>(From their local council, do they have any arrangements with HMRC or DWP?)</i>            Do you get any help with your housing costs? Where does this come from?            Do you get any help with your childcare costs? Where does this come from?            Do you get any help due to a health condition or disability? Or because you look after someone who does?</p>	<p>5 mins</p>

3: Circumstances before claiming a DHP	Timings
<p><i>Moderator: The purpose of this section is to understand the participant’s circumstances prior to claiming their first DHP – covering their finances, housing, employment, and personal circumstances. This will help us to understand what impact claiming the DHP has made (covered in Section 6).</i></p> <p><i>Explain to the participant that you would like to understand a bit about their financial, housing, work, and personal circumstances before they claimed DHP (refer to the date of their first claim, shown on the sample). Explain that ‘DHP’ stands for Discretionary Housing Payment and this is the money that they get from their local council to help with their housing costs.</i></p> <p><i>Please reassure them that they do not need to share anything more with us than they are comfortable with, and they can tell us if they do not want to go into any more detail.</i></p> <p><b>Thinking back to [DATE], where were you living at the time?</b> <i>Only explore the following if their housing circumstances were different to their current situation. If necessary, remind participants that DWP won’t be able to identify them from their answers and won’t use this interview to scrutinise their benefit claims. Please note, some participants may be care leavers – this is important to note down for later sections.</i></p> <ul style="list-style-type: none"> <li>What the area was like – rural, urban, suburban.</li> <li>Details of their housing tenure – private rented or social housing (e.g. from their local council or housing association).</li> <li>How long they had been living there.</li> <li>Whether they had any plans to move.</li> </ul> <p><b>Were you affected by the removal of the spare room subsidy? This is also known as the ‘Bedroom Tax’.</b> <i>Moderator: If you rent from your local council or housing association, your Housing Benefit or Universal Credit might be reduced if you have more bedrooms than the rules say you need. However, many people don’t experience the RSRS as a reduction in their Housing Benefit, but instead as having to pay something towards their housing costs for the first time. Housing Benefit is paid directly to the landlord (and some claimants may not be aware that they claim it), so they may experience the impact of RSRS as having to pay something towards their housing costs for the first time. Universal Credit is paid directly to the claimant, so they may experience the impact of RSRS as receiving less money.</i></p> <ul style="list-style-type: none"> <li>How did you pay this extra money for your housing costs?</li> <li>What was the impact of having to make this extra payment?</li> </ul> <p><b>Was anyone living in the house with you?</b> <i>Moderator: use profile information and, if necessary, remind participants that DWP won’t be able to identify them from their answers and won’t use this interview to scrutinise their benefit claims.</i></p>	<p>15-20 mins</p>

Single or a couple.

Any children – how old are they?

Any other family members, friends, roommates.

Whether the other members of their household live their permanently, part-time, or more infrequently.

**Were you in work at the time?**

What were you doing?

Full or part-time?

Contract type – fixed-term, permanent, zero hours, agency work.

**IF UNEMPLOYED:** Were you looking for work? What made looking for work challenging at the time?

Were you able to work at the time?

**And did you have any other income at the time?**

For example: partner's income, support from friends/family, benefits (*probe on which benefits using the profile information*).

**LONE PARENTS:** Were you receiving any financial support from the child's mother / father?

Were you receiving any additional support specifically for housing costs?  
e.g. Universal Credit with housing costs towards rental liability, Housing Benefit, Council Tax Support schemes, setting up home allowance / leaving care grant (**care leavers**)

**I'd now like to talk about how you managed your money at the time.**

**JOINT:** Who was responsible for managing the household finances?

**SINGLE:** Was anyone else involved in helping you manage your finances?

*Moderator: Please be mindful that anyone experiencing domestic violence may also have been financially abused or controlled. Ensure you adapt the prompts accordingly, handle the conversation sensitively and reassure participants that they do not need to go into any more depth than they are comfortable with.*

**CARE LEAVERS:** What support were you receiving from your local council?

**JOINT:** How were responsibilities split? (e.g. day-to-day versus 'big' financial decisions).

How far ahead did you think in terms of your finances? Were you able to look ahead? Why or why not?

Had you always managed your money this way? If not, when did it change and why?

How confident were you about managing your money? How did thinking about money / your financial situation make you feel?

**How would you describe your financial circumstances at this time?**

What were your priorities when it came to managing money? What was most important to you?

Were you in any debt?

What was the source of the debt (e.g. rent arrears, loans, overdrafts, informal loans, credit card debt)?

How long were you in debt for?

<p><b><u>If they are comfortable sharing:</u></b> What was the cause of the debt (e.g. illness, rent increases, change in family circumstances, unexpected expenses, loss of job)?</p> <p><b><u>If they are comfortable sharing:</u></b> What impact did this debt have on you?</p> <p><b>Were you at risk of losing your home at this point?</b> <i>Moderator: explore sensitively and be mindful that this could be distressing for some.</i></p> <p>How close was this to happening?          What did you need to do to prevent this from happening?          Where did you look for help or support? Why?</p>	
<p><b>4: Awareness and understanding of DHPs</b></p>	<p><b>Timings</b></p>
<p><i>Moderator: This section will cover how participants first heard about DHPs, and their initial understanding of how they worked.</i></p> <p><i>Explain that you would now like to talk to them about how they first became aware that they could get help from their council with their housing costs. Remind them that we refer to this as a 'DHP'.</i></p> <p><b>Can you remember where you first heard about DHPs from?</b>          For example: their housing association, local authority, friends/family.          How did the person / organisation describe DHPs to you?          Did they mention that DHPs could help you if you had to pay the Bedroom Tax? What did they say about this?          What were your first thoughts about DHPs?          What did you like about the idea?          What concerns did you have about DHPs?</p> <p><b>IF AFFECTED BY RSRS: Was this support offered to you to help with the Bedroom Tax?</b> <i>i.e. did the organisation mention that the DHP could help them to pay the extra amount they had to pay towards their housing costs?</i>          What did they say about this? How did they describe it to you?</p>	<p>10 mins</p>
<p><b>5: Applying for and receiving a DHP</b></p>	<p><b>Timings</b></p>
<p><i>Moderator: This section will build upon the previous sections to understand the main reasons why claimants applied for DHP. Please reassure them that they do not need to provide any more detail on this than they have already shared, and keeping this quite high-level (e.g. personal circumstances, health reasons, financial situation) is completely fine. In this section, we will also collect details about their claim(s), including whether it was a one-off or recurring award, and for how long they've been claiming DHP.</i></p>	<p>5 mins</p>

<p><b>Firstly, it would be good to understand some specifics about your claim for the funding to help with your housing costs. Moderator explore the following:</b></p> <ul style="list-style-type: none"> <li>Are you still receiving DHP?</li> <li>How long have you been/were you receiving DHP?</li> <li>Whether this was a one-off award or an ongoing award – n.b. one off awards can still cover multiple months.</li> <li><b>IF ONGOING:</b> Whether there were any conditions attached to receiving it, e.g. undertaking budgeting or debt advice.</li> <li>Whether they have ever been declined a DHP. If so, explore:             <ul style="list-style-type: none"> <li>the reasons why they were declined</li> <li>the impact the decline of DHP had on them</li> <li>whether they looked for another form of financial assistance (<i>probe fully on the details of this and whether it met their needs / what they did in the absence of other assistance</i>)</li> </ul> </li> </ul> <p><b>We’ve already spoken about your work, housing and financial circumstances before you applied to your local council for help with your housing costs. Just to summarise this, what would you say was the main reason why you applied for this support? Moderator: tailor this question accordingly depending on how much detail / how comfortable the participant was with sharing this in Section 3.</b></p> <ul style="list-style-type: none"> <li>Why did you apply for a one-off / recurring award?</li> <li>How did you decide which you needed? Who else was involved in this decision?</li> </ul>	
<p><b>6: The impact of the DHP</b></p> <p><i>Moderator: This section explores the impact of the DHP on claimants’ financial and emotional wellbeing, as well as any effects on their ability to remain in their home and/or in their place of work at the time.</i></p> <p><i>Explain to the participant that we’d like them to think about what impact, if any, this financial support had on them and how things might have been different without it.</i></p> <p><b>In your own words, what difference – if any – has receiving this help with your housing costs from your local council made to you? Moderator: explore spontaneously and then probe ensuring the below areas are fully covered.</b></p> <p><b>What impact has the DHP had on...? Moderator: if you are speaking with a care leaver, it is possible that they would have been told to claim DHP as soon as they left care. They therefore won’t have anything to compare to before the DHP, so please tailor the conversation accordingly.</b></p>	<p><b>Timings</b> 20 mins</p>

<p>How you approach managing your finances? (e.g. how often you look at this, whether you are proactive or reactive, how far ahead you are able to look)</p> <p>How you feel about managing your finances? (e.g. how confident you feel, your wellbeing when thinking about security and money)</p> <p>How you prioritise your money? What, if anything, has the DHP enabled you to do that you couldn't before?</p> <p>Your risk of losing your home?</p> <p>Your ability to move house? (e.g. into more suitable accommodation)</p> <p><b>What impact, if any, has the money had on your broader financial circumstances?</b> <i>Moderator: please note that their benefits should not have changed because of a DHP.</i></p> <p>Has there been any change to any additional support you might receive for housing costs or to pay Council Tax?</p> <p>What is this change?</p> <p>What impact has this changed had and why?</p> <p><b>IF THEY WERE IN DEBT:</b> What impact, if any, has the payment had on the debt you mentioned earlier? <i>Probe specifically on their rent arrears.</i> Has the DHP enabled them to repay any debts, or prevent a further fall into debt?</p> <p><b>How, if at all, has your work situation changed since you received this money?</b></p> <p>Do you think the payment has helped with this? Why / why not?</p> <p><i>Probe specifically</i> on whether they think the DHP has helped them to remain in work / find work (either directly or indirectly). E.g. do they think the DHP has enabled them to stay in their accommodation and therefore able to remain with the same employer?</p> <p><b>If you had not been able to get this help with your housing costs, how do you think things might have been different?</b></p> <p>How would you have met your housing costs without it? E.g. borrowing from others, looking for (more) work, negotiating with their landlord, moving house, would not have been able to.</p> <p>What would have happened if you hadn't been able to meet your housing costs? E.g. fallen into areas, eviction.</p> <p>What would the impact have been on your wider household finances? (e.g. ability to meet other bills or expenses).</p> <p>What impact would this have had on your health and wellbeing?</p>	
<p><b>7: Moving away from DHPs</b></p>	<p><b>Timings</b></p>
<p><i>Moderator: Check profile information to see whether the participant is still claiming. In this final section, we want to see how claimants feel / felt about moving away from DHPs.</i></p> <p><b>When you were awarded help with your housing costs by your local council, were there any conditions attached to your award? If needed,</b></p>	<p>10 mins</p>

<p><i>explain that for some people, their council requires them to do certain things in order to get help with their housing costs.</i></p> <p>What were these conditions?          How far have you been able to meet these conditions?          What has been challenging about meeting these conditions? Probe specifically on RSRS – i.e. have they been unable to move to a smaller house due to lack of suitable property available?</p> <p><b>IF STILL CLAIMING DHP: What do you need, or what needs to happen for you to manage without this help with your housing costs?</b>          How long do you think you will need this support for?          How do you feel about no longer receiving this financial support?          What would you do without DHP?</p> <p><b>IF NO LONGER CLAIMING DHP: How did you feel about this financial help from your local council coming to an end?</b>          How confident were you that you could meet your housing costs without it?          How confident do you feel now?</p>	
<p><b>8: Wrap-up and close</b></p>	<p><b>Timings</b></p>
<p><b>Thank you for sharing your experiences with me today. We’re now at the end of the interview and I just want to quickly summarise some of the key points.</b></p> <p>What difference would you say getting this help has made to you?          How do you think things might have been different without this help?          Is there anything else you’d like to add that we haven’t had the chance to discuss?</p> <p><i>Moderator: Thank the participant, remind them that everything they told us today will remain confidential and won’t affect their benefit claims, and bring the interview to a close. Remind them of the £40 incentive (online vouchers).</i></p> <p><i>IF NECESSARY: If there is anything you found upsetting or if you want more information on what we’ve discussed today, there is a leaflet here for you, which has detailed of organisations you can get in touch with if you want more information or support.</i></p> <p><i>Please ensure you leave enough time for a gradual wind-down (with the recorder off), and ensure the conversation ends on a more light-hearted note (unrelated to the project).</i></p>	<p>5-10 mins</p>

# Annexe (additional analysis)

## How are recipients paying for their accommodation at the point of application?

- Given that most recipients were not working at the point of application, it was common for them to rely on benefits to pay for their accommodation costs. When first applying for DHPs, nine in ten (90%) recipients mainly paid for their accommodation with income from benefits. Those who paid for their accommodation with benefits were more likely to be not working; 94% of those not working were paying for their accommodation in this way, while one in ten (11%) paid using income earned through work.
- Recipients who were not affected by the removal of the Spare Room Subsidy or the Benefit Cap were more likely than the population overall to pay their rent with income earned through work (19% compared to 11% overall). Similarly, those without a long-term health condition or disability (22%) were more likely than those with a disability (8%) to pay their rent with income earned through work. Despite this, most recipients struggled to keep up with their rent payments and often found themselves in rent arrears (see Chapter 3).

## What are the reasons recipients apply for DHPs?

- In the survey, there were variations in terms of age. Those aged 45 or over were less likely than average to identify their ability to afford rent as their main reason for applying (40%). They were more likely to cite the removal of the Spare Room Subsidy as a reason for applying (54%). On the other hand, 52% of 35–44-year-olds reported their ability to afford rent as their main reason for applying, and fewer in this age group (46%) said they applied because of the removal of the Spare Room Subsidy. This is expected because older individuals are more likely to end up in larger accommodation, and therefore more likely to be affected by the removal of the Spare Room Subsidy.
- Overall, two in five (40%) reported they applied for DHP support due to the removal of the Spare Room Subsidy. This was common among those with a long-term health condition or disability. Just under half (46%) of recipients with a disability identified this option, compared to a quarter (25%) of those without a disability

## What are the reasons for not being able to afford rent?

- Recipients who were not able to afford rent were asked the reasons why this was the case. One in five (21%) said this was due to a loss of income, due to a reduction in Housing Benefit. This was highest amongst those renting from a housing association; a third (34%) claimed this was the reason they could not afford rent, compared to one in five (21%) who were renting from the council and 14% of those renting from a private landlord.



## **What do recipients expect from DHPs?**

- The findings indicate that DHPs are being used as a temporary measure of support, while recipients find alternative ways to improve their income or deal with difficult situations. The exception to this is individuals who require benefits but may not be getting enough money from this to cover both their rent and living expenses.