

PREVENTING EVICTIONS:

TENANTS' GUIDE TO UNIVERSAL CREDIT

Quids in!
INFORMATION SHEET

8 MILLION

Number who will be affected
by Universal Credit



SLOW ROLL-OUT:
1% Success rate for
numbers migrated
by May 2014



52,630

Number of claimants now
on UC (as at May 2015)



6 benefits become UC: Housing Benefit,
Working Tax Credit, Child Tax Credit,
Income Support, Jobseeker Allowance,
Employment and Support Allowance



'DIGITAL BY DEFAULT'

Claimants must manage claims
online. Number of social tenants
with no access to internet: **26%**



Direct Housing Benefit payments
to claimants. Numbers of UC
claimants reported by some
landlords to be in arrears: **100%**

27%

Number of tenants
facing legal proceedings
by landlord since
migrating to UC



Reported average time of
transition before claimant
receives first month's
payment: **5-6 weeks**

UNIVERSAL CREDIT GUIDE

Costs

Over 500 copies	75p / copy
Over 1,000 copies	60p / copy
Over 5,000 copies	45p / copy
Over 10,000 copies	38p / copy

Customisation

The New Tenants Guide can be
customised, but only for orders over
5,000 copies.

Customised costs

Over 5,000 copies	55p / copy
Over 10,000 copies	42p / copy

Schedule

The *Tenants' Guide to Universal Credit*
will be published on 3rd August 2015.
Orders must be placed by 24th July.
Invoices will be raised upon order,
payable upon delivery.

WHAT'S BEHIND THE GUIDE?

There is growing evidence that Universal
Credit (UC) is the biggest threat to
tenancies among benefit claimants since
the welfare state was created. Direct,
monthly payments to one member of a
household compounds challenges for
tenants whose financial wellbeing is
under strain. With a few exceptions, UC
expects claimants to manage their claim
online, budget well to protect rent and bill
money, and access financial services to
help them cope.

Our research among tenants found:

- 26% had no internet access
- Just 48% used a bank account
- Among working age people not in
full-time employment, 64% had
fallen behind or struggled to pay bills
and 50% had difficulty keeping up
payments on debts

See qimag.uk/qisurvey for the full
research report.

Save eviction costs and the human
cost of homelessness by helping tenants
manage the transition to Universal
Credit.

ABOUT THE GUIDE

The Social Publishing Project has years
of experience engaging social tenants on
issues affecting their money. We make
complex financial issues more simple.
We help readers understand what is
changing, how it will affect them and
what steps they can take to minimise the
impact. (See over for more information
about our other publications.)

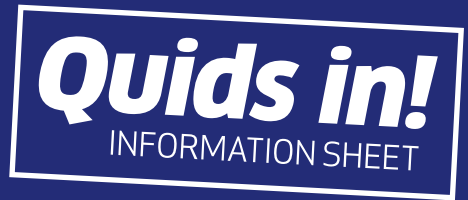
The *Tenants' Guide to Universal
Credit* is a 32-page A4 'coffee table read'
but packed with information about how
Universal Credit works. Taking *Quids in!*
magazine's tabloid style, the Guide will
include advice on how to prepare or cope
with the new system. A budget priority
planner will help tenants understand the
need to protect rent and bills that could
lead to legal action. Consumer advice will
signpost readers to appropriate banking
services and lifestyle content will try to
demystify the internet, as well as showing
householders ways to reduce their
monthly outgoings.

We have to help tenants claiming
benefits plan ahead right now

To order Quids in! email Rhiannon McNamara rhiannon@socialpublishingproject.com
or leave a message on **08456 804 906**

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ABOUT THE SOCIAL PUBLISHING PROJECT

The Social Publishing Project was established in 2008 and became a social enterprise in its own right in 2012. It is in business to combat poverty and address financial exclusion by publishing materials to help people on low incomes stretch and manage their money better. We work with landlords, local authorities and advice agencies to engage households and produce a range of publications to support their activities with local residents.

In 2014, we published the findings of our second national reader survey, which was a snapshot of the lives of social tenants and their social wellbeing around England, Scotland and Wales. The results were staggering and led to development of our activity to influence policy formation and service delivery in the interests of people facing financial hardship. See the report at qimag.uk/qisurvey

In turn, the Social Publishing Project published a manifesto to represent the needs of people on low incomes and calling on the new Government to:

QUIDS IN! MAGAZINE

Quids in! is a quarterly money management magazine which offers advice to improve readers' financial capability and wellbeing. It offers tips on budgeting, signposting information for help with debt, and general advice on borrowing, saving, spending and income maximisation. The average circulation is around 150,000 and growing, with a readership much higher than that.

Landlords, authorities and support agencies buy Quids in! magazine and distribute it to residents and service users for free. Landlords, for example, buy it in bulk and often make it a supplement to their tenant newsletters or insert it with rent statements.

In 2014, Quids in! reached over 300,000 social tenant households across the whole of the UK. The publication is available in English and Scottish versions and there is a dual language edition for Wales. A large print version is available upon request.

OUR QUIDS IN-BRANDED PRODUCTS

Supporting multi-stranded strategies for engaging low income households and helping them overcome the particular difficulties they face, a range of Quids In-branded products is available. We are happy to visit and discuss the combination of products you may require. Publications include:

- **New Tenants Guide:** A 32-page A4 magazine to help new tenants understand the financial commitments they are taking on and help them plan for and cope with the transition. Includes lifestyle tips to manage a new household on a budget
- **Budget Planner:** An A3 fold-out planning guide to help users create a monthly budget. Uniquely, the Quids in! approach prioritises rent, bills and TV Licence payments, and works through other expenses in descending order of importance
- **'Bill-Buster' Guide to Reducing Fuel Costs:** A4 guide to help readers reduce the costs of heat, light and power around the home. Originally devised as an environmental project, it's the financial benefits that will change hearts and minds
- **'Beat the Bailiff' Debt Advice:** Currently in production is a new guide to advise low income households on ways to avoid legal action (and a visit from bailiffs) when falling behind with bills
- **Say No to Payday Loans leaflet:** Trifold DL leaflet on the dangers of payday loans. Although regulation has reined in payday loans, Universal Credit and other challenges will sustain demand for these and other high interest borrowing
- **Underoccupancy:** Popular trifold DL guide explaining new rules on the 'spare room subsidy' or 'bedroom tax'

JOIN THE QUIDS IN PROFESSIONAL NETWORK

The Quids In Professional Network produces a monthly newsletter for anyone interested in developments, research and policy that affects people on low incomes. It is where we release research and policy information for discussion. Each month we publish a special report on a key theme, accompanied by a blog by Social Publishing Project founder, Jeff Mitchell. For more information and to sign up for free, visit qimag.uk/qipninfo

For further details about the work of the Social Publishing Project, visit our website: www.socialpublishingproject.com. Follow us on LinkedIn and on Twitter: @socialpubproj. Join the discuss on LinkedIn by joining the Quids In (Professional) group.