



Board 8 December 2009

Demographic Monitoring and YHN Customer Profile

Report by Chief Executive

For Decision

1. Background information

1.1 Since YHN was set up in 2004 It has publicly committed to improving equality outcomes and the elimination of discrimination in both service delivery and employment based on race, gender, disability, age, religion and/or belief and sexual orientation and other areas of disadvantage. To support these aims it has made a major and relatively successful effort to obtain and analyse equality information about its customers. This has been a priority in terms of managing equality improvement and ensuring we are compliant with all legal requirements, including having all the public duty equality schemes in place.

1.2 YHN needs to understand how its customer base relates to the general population of Newcastle and in order to do this we use a range of techniques to collect information. This also helps us when working with partners in the development of various equality and equality related policies and strategies.

Information from the detailed profile of tenants and the YCH register is used to effectively improve our various services and for service delivery teams to assess needs and to feed information into planning and objective setting processes. We have been able to disaggregate data where appropriate and to assess progress across different areas of the City in achieving objectives and targets. We review these in the light of changing needs, when necessary.

Key stakeholders and community members, including those who are vulnerable and marginalised, need to be able to scrutinise and challenge performance on equalities issues.

1.3 There are still some gaps in some of the customer information that is held by YHN and these are related to a number of issues including:

- An appropriate approach to data entry for sensitive data such as sexual orientation or religious belief
- Confidence that data collected via house-calls is related to the actual

tenant rather than the individual who opened the door.

- The small but significant proportion of respondents who 'prefer not to state' their ethnicity (1.5%), religious beliefs (0.8%) as well as sexual orientation.

The Information Management Group is working specifically on gaining a better understanding of how we can reduce the gaps in the information we hold on our customers and improve how we use this information based on best practice. Their work will also inform how we fully meet the new (April'09) Housemark performance indicator requirements related to the percentage of complete demographic information YHN holds on their customers. This report discusses some of the remedial action to address the gaps in information.

1.4 It is well documented that using customer surveys, research, comments, other data sets and comprehensive customer profile information can help us to tailor services and communications according to different customer preferences. This is necessary in order to:

- understand what tenants want and need from YHN;
- help tailor communication activities, increase awareness and take-up of services;
- provide an understanding who does and doesn't use services;
- to increase customer satisfaction and improve reputation in the long term;
- develop a robust evidence base that can inform service delivery.

This report details analysis of our customer demographic undertaken on some specific areas of core business. It highlights some of the important dimensions of difference which exist between different customer groups and where extra work is needed to understand the issues for example; those in rent arrears and those we re-house. The report also outlines what we are already doing in these areas and some suggested activities which can be undertaken in beginning to address these issues.

2. Analysis of existing data sets

2.1 Analysis has been undertaken on the customer demographics information within YHN. It has highlighted certain groups of tenants who are overrepresented in rent arrears, court orders, particularly in terms of age and ethnicity.

2.2 The Business Strategy Team have analysed customer profile information taken from the Northgate IT system for Newcastle's council housing population across different service areas. Customer profile information was segmented, and differentials in terms of age, ethnicity, religion, national language and disability were compared (against the observed and the expected).

2.3 Due to the limited amount of data available for certain demographic categories, chi square tests have been carried out to identify any significant relationships which are important strategic drivers. The results of these tests are explained

below in relation to each of the six equality strands.

- 2.4 Chi-square is a statistical test commonly used to compare observed data (e.g. actual number of tenants with rent arrears) with data we would expect to obtain (the expected). The tables in the body of the report show the breakdown based on these statistical tests and highlight any issues which are regarded as statically significant (ie the number of those in rent arrears or subject to court action is higher or lower than expected) across a number of equality strands.

Board should note that caution should be used when responding to analysis that is based on incomplete information and that it should be used as a guide to identifying where further work is required rather than rushing to identify solutions.

3. Analysis of YHN’s Customer Profile

The following analysis details some key findings about arrears, court action, YCH registrations, new tenancies and end of tenancies by age, ethnicity and disability where there are significant issues.

We have not included analysis on religion or sexual orientation due to not having sufficient data to identify trends. We are currently carrying out analysis as it relates to gender and will report any significant issues in a later Board Report.

3.1 Age

Rent Arrears

We have developed an understanding of those tenants who have rent arrears of over £200 by comparing the demographic profile of all customers in rent arrears (regardless of amount owed) between November 2008 and April 2009.

Rent Arrears of more than £200	Actual (Nov 08-Apr 09)	Expected	% change
Age – under 16	8	5.9	35.9 % higher than expected
16 to 24	382	202.8	88.4% higher than expected
25 to 34	816	465.8	75.2% higher than expected
35 to 44	896	559.0	60.3% higher than expected

The above table shows that the number of 16-24 year olds who are in rent arrears of more than £200 are almost double the amount that is expected. This is similar for those aged between 25 to 34.

The data also highlighted that tenants between the ages of 16-44 are overrepresented amongst tenants in arrears when compared with the overall YHN tenant population.

Traditionally older people tend to pay on a regular basis and don’t like to get into debt, which could account for why those aged 45 + do not feature highly in having arrears.

Court Action

We have developed an understanding of those tenants who have been taken to Court by comparing the demographic profile of all customers who are currently in arrears with that of all customers who have been subjected to court action between April 2008 and April 2009. The data highlighted that again tenants between the ages of 16-44 are overrepresented amongst tenants in arrears when compared with the overall YHN tenant population

Subject to court action	Actual (Apr 08-Apr 09)	Expected	% change
16-24	111	61.9	79.4% higher than expected
25-34	283	142.1	99.1% higher than expected
35-44	273	170.6	60.0% higher than expected
55-64	48	135.3	64.5% lower than expected
65+	9	223.1	Significantly lower than expected

The above table shows that the number of 25-34 year olds who are subject to court action is double the amount that is expected. In contrast, those in arrears who are aged over 65 are significantly less likely to be subject to court action.

It is important to note the following:

- 31% of those in rent arrears aged between 25-34 are subject to court action.

YHC Registrations

We have developed an understanding of those tenants who have registered with YCH between November 2008 and April 2009 by comparing the demographic profile of Newcastle's population. It is important to note that people who have registered with YCH are not always actively bidding.

The data highlighted that people aged between the ages of 16-34 are overrepresented when compared with the population of Newcastle as a whole. In contrast, the population of those aged 55 and over are underrepresented in the registration stage. This can be seen in the table below.

Registrations	Actual (Nov 08-Apr 09)	Expected	% change
16-24	1185	758.0	56.3% higher than expected
25-34	963	651.0	47.9% higher than expected
55-64	249	415.9	40.1% lower than expected
65-74	132	381.2	65.4% lower than expected
75+	120	345.9	65.3% lower than expected

The above results could in part be because younger people are more transient and move as their personal circumstances change for example new relationships, children etc.

New Tenancies

We have developed an understanding of those who have become new tenants (not existing tenants who have transferred) with YHN between November 2008 and April 2009 by comparing the demographic profile of Newcastle's population.

The data highlighted that people aged between the ages of 25-34 are overrepresented when compared with the population of Newcastle as a whole. In contrast, the population of those aged 65 and over are underrepresented as new tenants. This can be seen in the table below.

New Tenancies	Actual (Nov 08-Apr 09)	Expected	% change
25-34	353	235.1	50.2% higher than expected
65-74	69	137.6	49.9% lower than expected
75+	78	124.9	37.6% lower than expected

This again could be linked to the fact that younger people are more transient because of a range of life changing situations such as acquiring jobs, leaving home, new relationships or having children etc.

End of tenancy

We have developed an understanding of those tenants who ended their tenancy between November 2008 and April 2009 by comparing this with the profile of YHN tenants.

The table below shows that there is a greater proportion of people aged between 16-44 who end their tenancies compared to any other age group. In particular, the level of those aged 16-24 who end their tenancies is almost double that which is expected.

End of Tenancies	Actual (Nov 08-Apr 09)	Expected	% change
16-24	22	11.78	86.8% higher than expected
25-34	34	27.05	25.7% higher than expected
35-44	42	32.47	29.4% higher than expected

This is indicating to us that there is an issue which we need to look at. It is significant that more people are ending their tenancies who are under 44 years of age. The table shows that we would expect the score to be lower. We need to look at the reasons for ending the tenancy which would be different across these three categories to see what appropriate steps we need to take.

3.2 Ethnicity

Rent Arrears

The table below shows that those people from BME communities are over represented in rent arrears of more than £200 when compared with the overall YHN tenant population.

The BME community make up 6% of all YHN tenants.

The BME community represent 7.3% of those with rent arrears of over £200

Rent Arrears of more than £200	Actual (Nov 08-Apr 09)	Expected	% change
BME	150	113.0	32.7% higher than expected

Court

The below table shows that those from a BME background, who are subject to court action is double the amount that is expected.

It is important to note the following:

- 11% of those in rent arrears who are from a BME background are subject to court action.

Subject to court action	Actual (Nov 08-Apr 09)	Expected	% change
BME	72	36.3	98.2 % higher than expected

This has highlighted that BME populations are more likely to be subject to recovery actions through court proceedings.

Registrations

The table below shows there is an over-representation from the Black community, as well as those from a mixed race (White and Black), and White Other. In contrast, there is an underrepresentation of Asian in the registration phase.

Registrations	Actual (Nov 08-Apr 09)	Expected	% change
White: other	136	65.3	<i>Over 100% higher than expected</i>
Mixed: White and Black	25	11.2	<i>Over 100% higher than expected</i>
Black	159	13.4	<i>Significantly higher than expected</i>
Asian	110	158.4	<i>30.5% lower than expected</i>

It is important to note the following information about those people from Newcastle's population who have registered with YCH:

- 1% are from an Asian background
- 1.3% have no BME classification
- 16.6% are from a Black background

New Tenancies

The table below shows there is an under-representation from the BME community which contrasts starkly with the registration profile, indicating that whilst those from BME community may register, there are few who are then subsequently re-housed. It is acknowledged that there is an underrepresentation of those from an Asian background as YHN tenants.

New Tenancies	Actual (Nov 08-Apr 09)	Expected	% change
25-34	353	235.1	<i>50.2% higher than expected</i>
65-74	69	137.6	<i>49.9% lower than expected</i>
75+	78	124.9	<i>37.6% lower than expected</i>
BME	180	90.20	<i>99.6% higher than expected</i>

3.3 Disability

Rent Arrears

We have developed an understanding of those tenants which have rent arrears of over £200 by comparing the demographic profile of all customers in rent arrears (regardless of amount owed) between November 2008 and April 2009.

Rent Arrears of more than £200	Actual (Nov 08-Apr 09)	Expected	% change
Disabled	198	582	65% lower than expected

The above table shows that the number of tenants who are disabled in rent arrears of more than £200 is lower than expected.

4 Housemark rankings

Recently Housemark have introduced a new performance indicator which requires us to provide information on the percentage of tenants on whom the landlord has diversity information. We have to monitor whether services are being delivered equally to different groups of customers, based on age, gender, ethnicity, disability, religious belief and sexual orientation.

The task is to enable social landlords who are struggling with the collection of some data to identify the most successful collectors of that information and through discussion help them improve their own collection rates.

It is evident that YHN will need to improve the collection rates across three demographic categories: ethnicity, religious belief, and sexual orientation.

The table below compares our collection rates across six demographic categories: age, gender, ethnicity, disability, sexual orientation, religion or beliefs and provides a breakdown of the percentage of data we have for each of these demographic categories.

A ranked score is also provided where YHN figures are compared against 23 other ALMOs.

In terms of rankings, one is very good and 23 is very poor.

Table 1: Breakdown of customer demographic information held by YHN on Northgate 2008/09

Category	% Known	% Unknown	Ranking
Gender	99.98%	0.02%	10 (middle upper quartile)
Age	100%	0%	1 (upper quartile)
Ethnicity	80.3%	19.7%	12 (middle lower quartile)
Disability	99.9%	0.1%	2 (upper quartile)
Sexual orientation	0.0%	100%	13 (lower quartile)
Religion or beliefs	36%	64%	9 (middle upper)

*figures extracted from Housemark on the 30th September 2009.

The table indicates that at the end of 2008/09, YHN was ranked the 'best performing' in collecting the age of customers. In addition, YHN was ranked quite favourably for the collection of gender information (ranked 10th) indicating that other ALMOs have either full gender details or a small percentage (ie less than 0.1%) of information missing.

Whilst there has been some improvements in YHN's performance in collecting this data in the last 6 months, YHN's ranked position has fallen as other ALMOs have improved the gaps in their customer profile information at a faster rate compared to YHN. The table below summarised these key points.

There has been some improvement in the last 6 months.

Category	2008/09 figures (% unknown including prefer not to say)	Q1 2009/10 (% unknown including prefer not to say)	Q2 2009/10 (% unknown including prefer not to say)
Gender	0.02%	0.04%	0.07%
Age	0%	1.52%	1.3%
Ethnicity	19.7%	19.75	18.9%
Disability	0.1%	1%	1.16%
Sexual orientation	100%	100%	100%
Religion or beliefs	64%	63%	64%

5 Ongoing work in respect of issues identified

5.1 Work undertaken to help tenants who fall into rent arrears

We offer a range of alternative payment methods for customers.

Our arrears recovery process identifies tenants who fall into arrears at an early stage so that help and support can be offered quickly to prevent arrears accruing. The services of a dedicated Advice and Support worker are offered to all residents who fall into arrears. This offer is made at a number of stages throughout the rent recovery process.

Our recovery processes allow us to focus work on those cases where arrears are increasing on accounts, rather than those cases where arrears balances are increasing.

We work closely with the Housing Benefit Service, as part of a service level agreement. The SLA sets out how we will help customers' access housing benefit. This includes liaising with Housing Benefits on pending claims to ensure they are processed as quickly as possible.

YHN has signed up to the Prevention from Eviction and Repeat Homelessness Protocol. All front line staff have received training and are committed to work with partner agencies to prevent evictions, including evictions for rent arrears. Only when all other avenues have been exhausted is eviction considered as an option. All eviction cases are monitored by a group of Senior officers to ensure that all possible steps to prevent eviction have been taken.

Throughout the year, we run a number of campaigns using demographic information to target groups which have fallen into arrears. This year's campaign includes targeted work around young people, tenants whose first language is not English and tenants who have static arrears balances.

Through our Financial Inclusion Strategy, we aim to work with other agencies and partners to eliminate financial exclusion in our communities. This work includes helping tenants' access basic bank accounts, promoting credit unions and low cost loans. A number of our staff have received training on how to identify illegal money lenders and to understand the impact this has on tenants. We specifically signpost young people to information via our website.

5.2 Advice and Support Workers

Based in our Community Housing Offices, specialist Advice and Support Workers work with tenants to prevent homelessness and support tenancies. This includes working with tenants who are having financial problems, including those in rent arrears.

Advice and Support workers are trained to give benefit advice and help people navigate the various benefit systems. They can also offer debt counselling and

negotiate repayment plans with third parties on behalf of customers. They offer practical help, including accessing grants to new tenants and offer advice on dealing with rent arrears. Complex cases of multiple debts can be referred to colleagues in Welfare Rights under a service level agreement.

5.3 Young Peoples Services

Our Young People's Services support young people in Newcastle by helping them find accommodation and provide the advice and support needed to live independently. This is done through a range of housing and support services and includes the direct provision of supported accommodation for 16 to 21 year olds. The Floating support team also work with young people aged between 16 and 25 to help them consider housing options and develop the life skills that are needed to live independently. The level and type of support offered depends on the needs of an individual and can last up to two years.

5.4 Help with re-housing

Officers in Community Housing Offices and the Property Shops offer advice and guidance to tenants looking for re-housing through the Your Choice Homes scheme. This includes helping them through the registration process including understanding individual circumstances and housing need and how to bid for suitable properties. Information is also provided on individuals prospects for securing offers of accommodation.

Mystery shopping is carried out on a regular basis to help us understand our customers experience throughout the re-housing process.

Officers continue to attend the BME Housing Forum at the Newcastle Tenants Federation. Officers present information on a range of topics including how the Your Choice Homes scheme works.

5.5 End of tenancy survey

We carryout an end of tenancy survey with residents who have moved from one of our tenancies. The information gathered is used to help us understand why people move from our tenancies.

5.6 New tenancy survey

We survey all new tenants on a quarterly basis to help us understand their experience of moving into a new home. The issues raised from the results of the survey are identified in an action plan and are taken forward.

5.7 Information Management Group

A new Information Management Group was set up in October 2009 which will look at ways to improve the data collection process. It will focus on three areas: improving data collection; data accuracy, and the analysis and reporting process for customer profiling information.

Some of the aims of the group include the following:

- To set up and create the necessary 'toolboxes' to profile and segment the customer base and help differentiate between the needs of different customers;
- To embed the process to ensure that all front-line staff are adequately trained to deal sensitively with collecting full demographic information;
- To ensure that different types of data are triangulated, where appropriate, to provide accurate and meaningful reports with actionable customer segmentation.

6 Further actions we can take forward in response to this analysis

6.1 Rent recovery

Continued use of demographic data to understand our customer profile and target existing resources to those most in need. Monitor the outcomes of this action. This would include an ongoing targeted campaign where the material used is specific to the audience.

We will continue to deliver actions identified in the Financial Inclusion Strategy including further understanding of arrears in specific groups particularly Young People and BME communities. Assessment of success levels of current support and interventions..

We will look into the possibility of extending the number of outlets where payments can be taken over the telephone at the first point of contact.

We will continue to work with colleagues in the City Council to ensure that claims for housing benefits are processed as quickly as possible. This will include continued training for front line housing staff.

6.2 Re-housing

Further work needs to be done to understand how many customers are actively bidding for properties through the YCH scheme.

The City Council is in the process of reviewing the Your Choice Homes policy. Along with other stakeholders, YHN officers will be involved in the consultation on the new process and will be involved in revising the procedures. As part of this process, an Equality Impact Needs Assessment will be completed.

YHN will continue to try to meet identified housing need through the ongoing new build programme.

Review information in NCC's BME Housing Strategy and if necessary commission research to gain a greater understanding of why there is an underrepresentation of certain BME groups as YHN tenants. Topics such as housing type, issues in the community, geographical location, and views on YHN properties would need to be explored and understood along with cultural issues and historical developments.

6.3 End of tenancy

The reasons why tenancies are terminated will continue to be monitored and information gathered through the end of tenancy survey. Trends will be monitored and services prioritised when it is appropriate to do so.

6.4 Demographic information collection

Continue to improve collection rates with specific targeted campaigns where necessary and ensure we reach a definitive approach to sensitive data handling as soon as possible.

7. The Business Implications

Mission and Strategic Objectives:

Support and Care to Communities

Three Star Excellent Services

A Quality Workforce

Refurbishing and Building Homes

Value for money/efficiencies: There is long term value for the service in ensuring that customer needs, wants, and profile information is used appropriately to inform service delivery and planning.

Resources (financial, property, technological or human): Dedicated officer time to extract, clean, map, analyse and disseminate data to support the business planning process.

Impact on services/performance: Profiling does not provide definitive answers, but together with other research/analysis begins to build a picture and can help to inform service delivery and planning cycles.

Outcomes for tenants/leaseholders: As a result of analysing our demographic data and other research and sources of information we have a better understanding of our customers' needs and preferences which enables us to offer tailored services.

Risk (reputation, relationship): There are various national and strategic drivers e.g. Compliance with the Commission for Racial Equality's code of practice on Racial Equality in Housing; meeting the requirements of The Diversity KLOE (Key Line of Enquiry) essential elements of meeting the Audit Commission's model for a 3 star Housing Management organisation. Housemark have introduced a new performance indicator in April 2009 regarding the % of customer profile information that is held. The customer information that is collected is highly sensitive and needs to be stored securely.

Environmental: There are no immediate environmental implications contained in this report.

Legal: As a public body YHN must comply with key legal requirements in respect of Diversity across seven areas: Age discrimination, disability, sexual

orientation, gender, race and ethnicity and religious belief. Understanding who our customers are and monitoring outcomes in key areas of service delivery helps us meet these requirements.

Equality and Diversity: Segmented customer profile information would enable us to identify differentials in service take up, satisfaction, needs and wants.

Stakeholder Involvement/consultation: Further work in exploring why Asians are under-represented as tenants and why tenants refuse to provide further information may be necessary.

8. Conclusion and recommendations

YHN is progressing well in its approach to customer information and how it influences service delivery and will continue to do so:

Board is asked to:

- Note the analysis in this report
- Recognise the amount of ongoing work in the areas highlighted
- Agree to the further actions planned
- Make any other comments on the information presented in this report

9. Implementation

Ensure all proposed actions are embedded in the appropriate equalities action plans and work-streams and monitored as part of the Service Improvement Programme

Progress report to Board in June 2010

Background Papers

- Ethnicity Monitoring Report July 2009
- YHN Customer profile held by YHN Performance Management & Policy Team 1 April 2009

Contact Officer: If you have any questions about this report you can contact:

Simone Doyle on 0191 278 4390 or I simone.doyle@yhn.org.uk

Yolanda Marshall on 0191 278 3734 or yolanda.marshall@yhn.org.uk,

Allison Hodgson on 0191 278 8713 or allison.hodgson@yhn.org.uk