

Shelter

Evaluation of the BGET Service Year 2



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1. Executive Summary

1.1 Background

British Gas Energy Trust (BGET) provides funding to Shelter to operate their energy debt and advice services across England, Wales and Scotland. The BGET Service offers a combination of telephone and face-to-face support, through a national helpline and local presence across the country.

This is an evaluation of Year 2 of the Service which has focused on developing a better understanding of its effectiveness from the perspectives of both Shelter staff and clients. Through interviews with staff and clients, alongside an analysis of client and advisor data, a cost benefit analysis has been conducted on ten client case studies to measure the return on BGET and Shelter's investment.

The following summarises our key findings and six recommendations to improve the Service for the future.

1.2 Service achievements

- The Service was on target to achieve its targets the time of the study and had already supported over 1600 people. Although providing advice on energy debt and efficiency, the Service provides wider debt advice support as most clients have more than one debt issue.
- The Service provides a range of advice and support to clients including talking to creditors, setting up debt repayment plans, advising on how to maximise income through grants and benefits as well as helping set up Debt Relief Orders. For most clients, case work takes between 1-5 hours and the kinds of support clients received included:
 - Fuel Poverty Advice – 1223
 - Sign posted to an Energy Supplier - 606
 - Debt Plan agreed - 842
- Clients value the quality and level of support offered by Shelter. Often energy debt is one of many other challenges facing the client and the ability of Shelter to provide support for their other issues is considered very important.
- Clients value the long-term support and the relationship that can be built with one person. They also valued the flexibility of the Service in providing help on the phone and face to face.

1.3 Impact of the Service

The aim of the Service is, that as result of the support, received everyone can afford to heat their homes and manage their household bills on an ongoing basis.

The Theory of Change (Page 6) designed with staff and service users shaped the research to help measure impacts and returns gained for clients. We found that:

- Many clients are facing a combination of priority and non-priority debts. Advisors talking to creditors and helping to deal with immediate situation made a big impact on reducing stress and helping the client to cope.
- Clients place a greater value on softer outcomes such as reduced stress and anxiety, being in greater control and able to manage situations better and having the confidence to ask for things they have a right to.
- Clients are achieving short, medium and long term outcomes from the Service - those that have debt management plans in place are reporting improved financial capability. Although some of the outcomes maybe difficult to sustain because of other issues facing the client and their complex issues mean that some outcomes are difficult to attribute.
- There was a positive return on investment for most clients. This means that for every £1 of investment made by Shelter, the client received between £1.37 and £42.83 additional income, or lower debt.

1.4 Areas for improvement

There are several areas where the Service could be developed through improved initial assessment and staff training to ensure consistency and level of service; the percentage of clients that disengage from the Service (24%) is high and there is some variability in the level of service provided by advisors. The Service targets for unique clients may be influencing how advisors support those that return for support and there is a high level of staff churn.

1.5 Recommendations

To address these areas for improvement we make the following recommendations

1. Review unique client targets	We recommend building in an allowance to accommodate returning clients (20%) within the overall target and a focus on improving the ability of clients to self-manage and build their financial capability
2. Support early intervention	Greater promotion of the service through local networks and communication channels could help future clients to get in touch earlier
3. Recruitment and retention	We recommend that the length of funding for the Service alongside pay grades are reviewed to ensure that staff contracts are more attractive
4. Support cases for longer	We recommend extending the time in which clients are supported and keeping cases open longer to make it easier for them to return if they disengage early
5. Prevent early disengagement	In addition to the above we recommend that the readiness of clients to receive support and their risk of disengagement is assessed earlier to identify what support they need to access the Service
6. Review outcomes and expectations	We recommend a review of outcomes both those reported by advisors and those anticipate to ensure accurate reporting and attribution

2. Background

2.1 Introduction

Shelter operates the British Gas Energy Trust (BGET) debt advice service across England, Wales and Scotland. Each year Shelter spends £814,873 on 22 full time equivalent staff¹ to provide a debt and budgeting service across the three countries.

Rocket Science was commissioned to conduct an evaluation of the second year of the BGET service to understand:

- The journey through the service from referrals through to case closure.
- The impact the service has had on users – through case studies with quantified impact analysis.
- Service strengths and areas for improvement from the perspectives of staff, stakeholders and service users.

As part of this evaluation we have:

- Worked with the Shelter team and the Service User Group to help design the evaluation, research questions and recommendations.
- Analysed service data to understand who uses the BGET service, the types of problems people are presenting and the outcomes they are achieving.
- Interviewed all the BGET advisors and staff to understand their roles and the service in more detail.
- Interviewed six Shelter staff who worked on other programmes that engaged with the BGET service
- Interviewed BGET clients from year 1 and 2 to explore the impact that the service has had on them.
- Interviewed Shelter staff to identify how the BGET service works with other Shelter services.

Drawing on this information we have:

- Produced an analysis on the profile of BGET clients.
- Developed a process map and analysis that outlines how clients find and move through the BGET service.
- Produced ten client case studies that describe the short, medium and long term impacts, and include quantified impact analysis for each case study.

¹ 20 FTE provide advice to clients, with a further 2 FTE providing project support

- A brief process evaluation which outlines the areas of strength and weakness in the BGET service.

2.2 Theory of Change

To explore the longer-term impact of the service and to better understand how clients were benefiting from the service, Shelter developed a Theory of Change for the service with staff and service users.

The programme's aim is that 12 months after engaging with the service, clients can afford to heat their homes and manage their household bills. As shown in the following diagram, the client journey is broken down into short (immediate), medium (within three months) and long term outcomes (three to twelve months).

We have used this Theory of Change to focus our research exploring the extent to which each of these outcomes are true for BGET clients, as well as whether their journey follows the pattern set out in the Theory of Change.

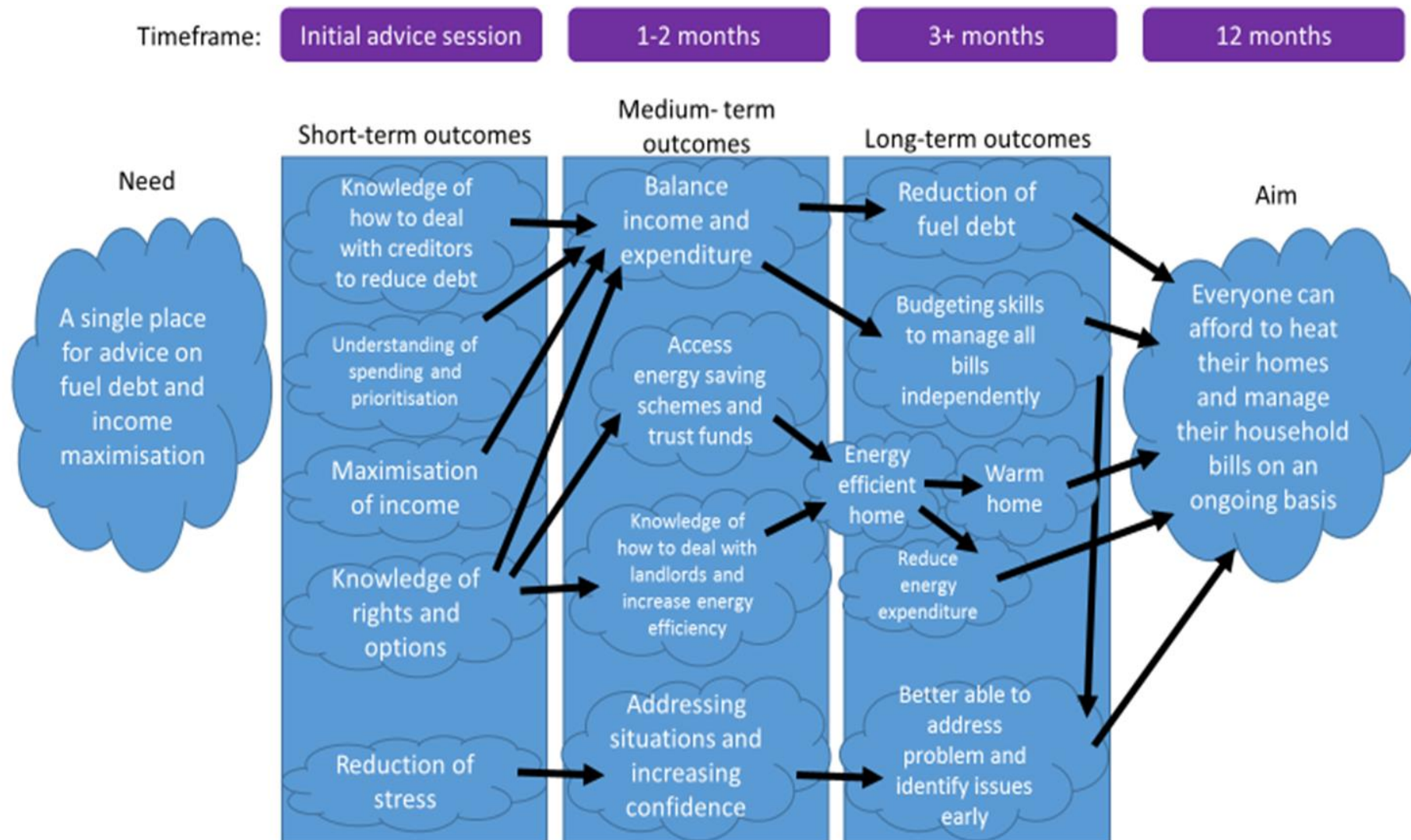


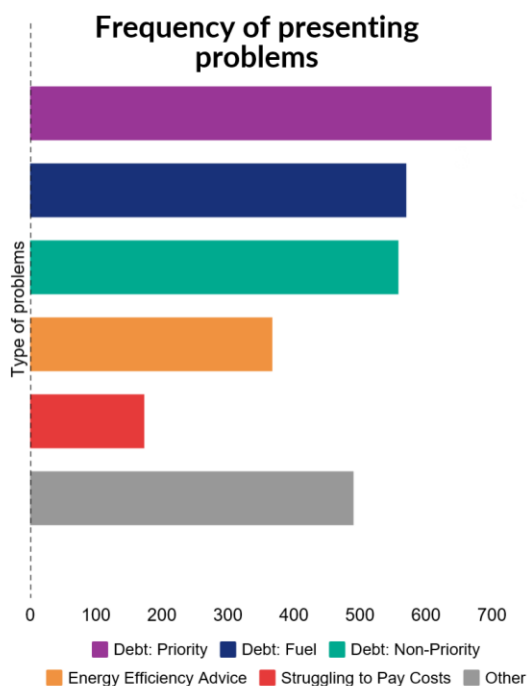
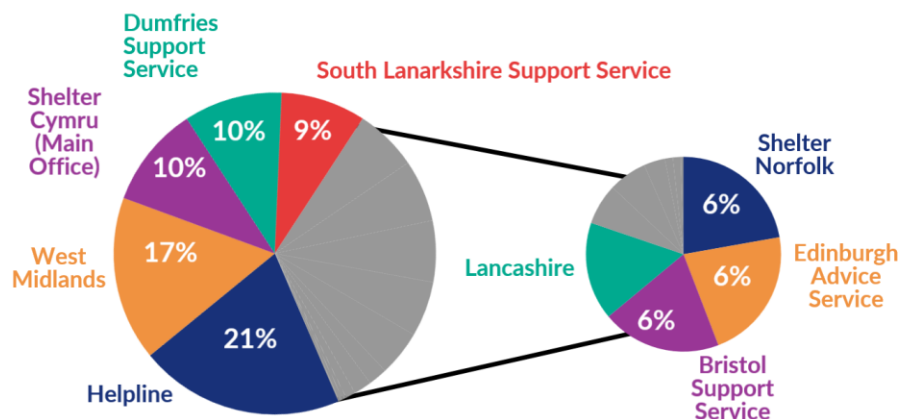
Figure 1 BGET Theory of Change. Source: Shelter 2016

3. Evaluating the service

3.1 BGET in numbers

BGET Year 2 service summary - June 2016

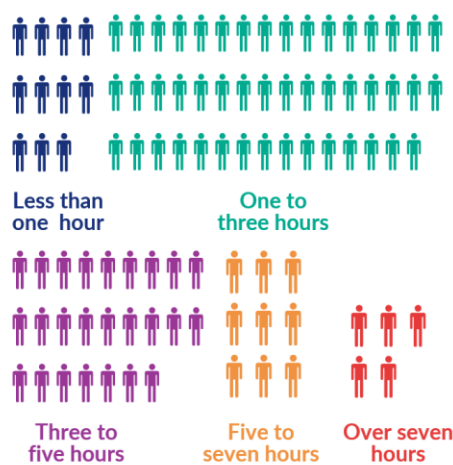
Over 1600 people accessed services in different ways across the country - shown below



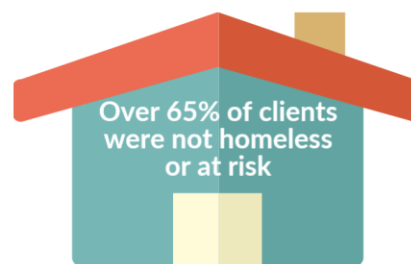
Tenure Type of client



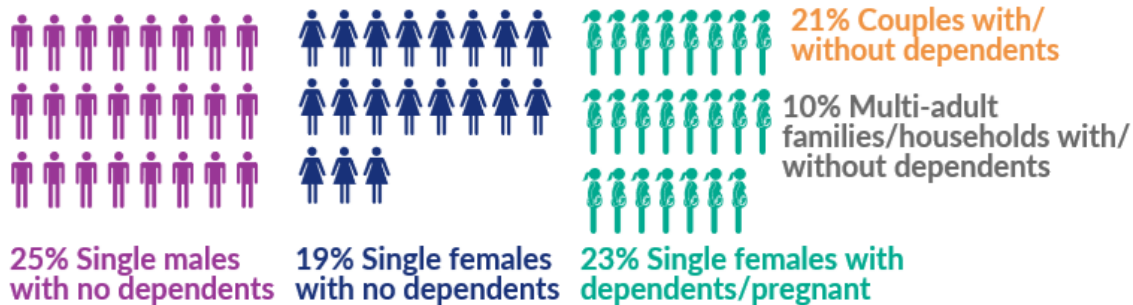
Advisor time spent on cases



30% at risk of, with 5% being homeless within 28 days



Household Type



What outcomes have been achieved according to advisers?

Shelter



404

clients improved the energy efficiency of their home



123

clients addressed their fuel debt

228

clients resolved their debt issues



114

clients acquired better budgeting skills



The British Gas energy trust



Fuel Poverty Advice

1223



Debt Plan Agreed

842



606

Signposted to Energy Supplier



BGET Application Made

63

Of cases that remain unresolved...?

24%

of clients fail to engage and 2% no longer want to receive the service

2%

of cases being resolved elsewhere or ineligible

3.2 Service structure

This section describes the service from the perspective of advisors, and a combination of contractual obligations and descriptions about how the service operates.

The following table sets out the service targets Shelter is tasked with meeting as part of their contract with BGET:

BGET Service Targets	Annual Target
Number of unique clients	3500
Number of Debt Plans agreed	700
Number of clients receiving energy efficiency advice	2100

Figure 2 BGET Annual Service Targets

There are 20 BGET advisor FTEs with another two FTEs providing support. There is an Operations Manager who manages the service UK wide, based in Sheffield. A few advisors have supervisory responsibilities over other advisors, but most are solely focused on client facing support.

In addition to their case load, advisors with supervisor responsibilities:

- Review the files of the BGET advisors and provide advice to staff on their cases
- Induct and train new staff
- Attend meetings, outreach and other promotion activities in their areas
- Look at ways to improve the service.

For staff with no supervisory duties approximately a third of their time is spent directly engaging with clients in person or over the phone, while the rest is spent on case work, and administration.

Most staff provide at least some face to face support, and most will also provide phone support – either for clients in their locality who prefer phone contact, or as overflow capacity for the national helpline and therefore will help clients outside of their region.

The average case load for an advisor is 44.8 per advisor and 19 per Team Leader in England and Senior Advisor in Scotland. Advisors reported that for a full-time advisor:

- around 15 – 20 of their case load are being actively worked on, with the remaining being longer term cases,

- those going through the case closure process due to disengagement, or
- clients who are waiting for a determination on their application to Trusts to have their debt written off.

Advisors state that they are usually seeing around five or six new clients a week and are meeting the new client target of 20 per month. Some advisors may have larger caseloads than others. BGET advisors explained that this was because they can have active cases that they are not working on because they are waiting for a decision on a Trust application or other financial relief applications before they can close the case.

A few BGET advisors had smaller caseloads as the cases they took on were more complicated. For example, in Scotland one BGET advisor takes on the more complicated cases as they have a background in managing complex cases.

Face to face advisor support is available in 13 locations regions in the UK. Where local advisors are not available, phone support is available through the BGET helpline.

Home visits are offered in very limited circumstances and are very unusual. The only exception to this is one advisor in rural Scotland, who delivers most of their support through home visits. From interviewing advisors, this appears to be due to:

- The fact that the BGET programme took over from another programme in this area where home visits were the standard offer
- The rural nature of the area impacting on the customer's ability and willingness to travel to receive support.

3.3 Understanding the customer journey

The following figure outlines the BGET service as is seen by the customer.

BGET Service Map

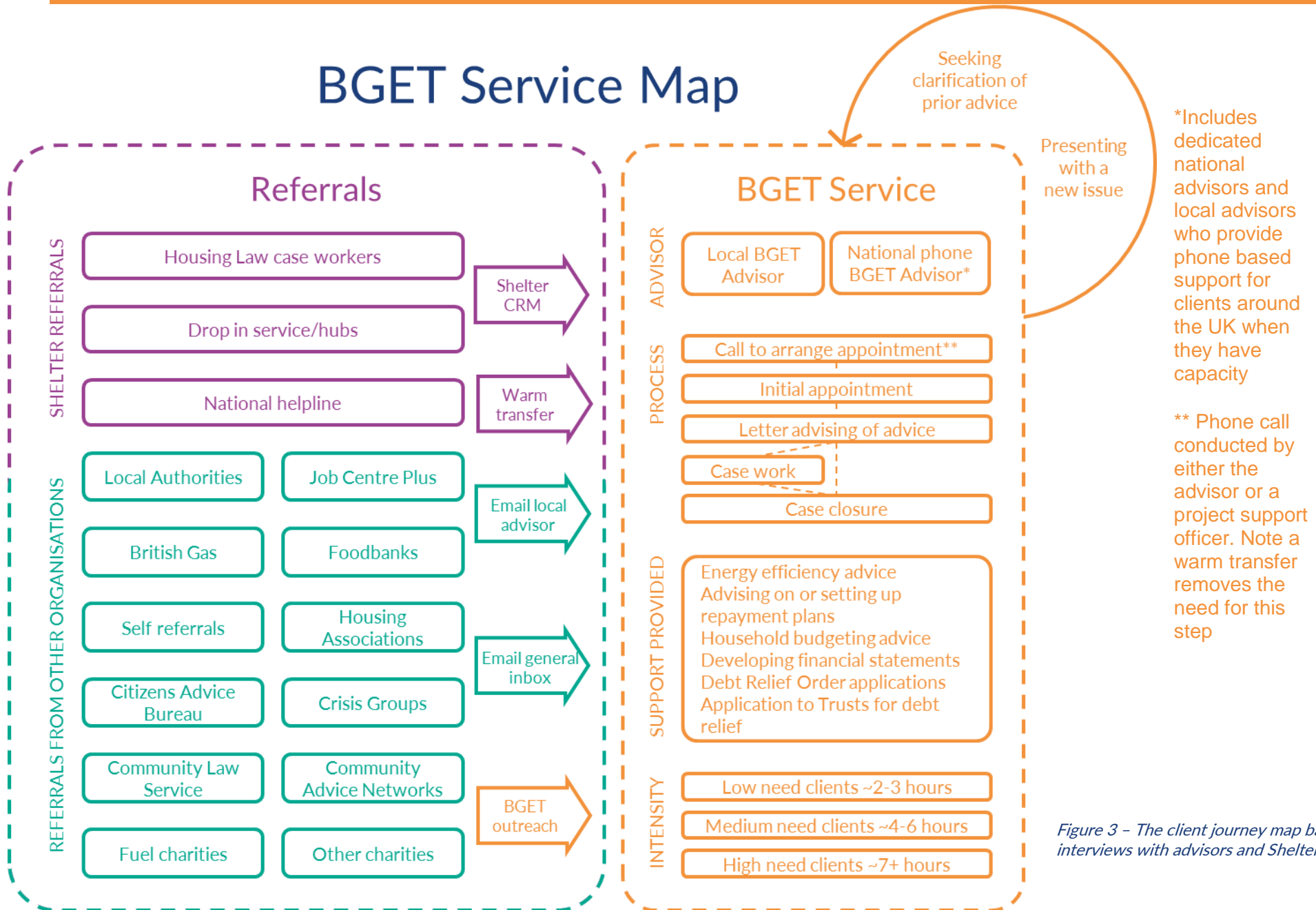


Figure 3 – The client journey map based on interviews with advisors and Shelter staff

This section details the various stages of the service that a client will experience.

Referrals

Clients find their way to the BGET service through a wide range of routes. Most referrals seem to be from within Shelter – either through Shelter’s national Helpline, or from other services such as the Advice Support and Guidance (ASG) service.

Advisors who provided phone support through the BGET Helpline said that they tended to receive clients from Shelter’s national Helpline, whereas those who provided face to face localised support said that they tended to have referral sources that were more varied. Local BGET advisors that worked in a Shelter office which had drop in services for other Shelter services received a lot of clients from those drop-ins or from the other Shelter services.

Each local service also appeared to have built up a range of local partnerships that provide referrals. In Scotland, there is an established relationship between the BGET service and a range of food banks, with a BGET advisor regularly attending the food bank to provide advice to clients. Some BGET advisors also provide regular drop-in sessions in the offices of a local Housing Association. Most local BGET advisors have a range of local organisations who are aware of the BGET service that make email referrals into the local BGET inbox for advisors to pick up.

Our interviews with BGET clients highlighted that self-referral was the most common route into the service. Eight of the eighteen client interviewees self-referred to the service – some through the recommendation of a friend. Seven clients were referred by another agency or service where they were accessing other forms of support, such as Citizens Advice Bureau and Crisis. The other two clients were referred internally by other Shelter services.

Referral route	Number of clients
Shelter services	2
Other services	7
Self-referral	8
Not known ²	1

Figure 4 referral routes of client interviewees

Assessment process

Once a referral is made, the advisor (or in some cases the Shelter administration support worker) contacts the customer to set up an initial appointment. Where

² We do not know the referral route of one client as they were too distressed to continue with the interview in full.

customers are referred from Shelter drop-in services the staff member operating the drop-in can access the BGET advisor's diary and set up the initial appointment.

These appointments generally last 1 to 1.5 hours, but may be longer if the customer requires a translation service. During these initial appointments advisors gather information on the customer's debt, what they would like help with, and information on the customer more generally – household composition, housing tenure, employment status etc. From this appointment, advisors determine which of the following approaches is most appropriate for this customer:

- Self-help – where customers are provided with advice which the customer then acts on, largely unassisted by the advisor
- Co-operative – where customers are provided advice and then the tasks associated with implementing that advice are divided between the customer and the advisor. For example, the advisor will contact the priority creditors such as the council for rent arrears, while the customer contacts the non-priority creditors such as credit card companies
- Full control – where customers are provided advice and the advisors then take full control of implementing this advice
- Signposting and referral – where the advisor determines that the BGET service is not the most appropriate support for the customer and so refers them to another service. This approach could also be used in conjunction with one of the three approaches above, where the customer is receiving BGET support, but also requires support from other services before, during, and/or after the BGET support.

The assessment process can prove difficult in some cases, as customers are often not upfront about all their debt and financial problems. Revealing these can require time to build trust between the client and advisor and a degree of probing during and after the initial appointment. More experienced advisors felt they were more likely to identify hidden issues and debts than newer advisors. This can mean that cases associated with more experienced advisors might be more complicated and take longer to resolve.

Findings from client interviews suggested that clients whose cases were classed as full control may not achieve some of the longer-term outcomes around financial capability.

These clients often became reliant on the advisor and still did not feel confident enough to speak to their creditors to resolve their debt problems. For example, one client said:

“They did everything for me. They talked to the water company and managed to sort out my debt. Whenever the company get in touch I let Shelter know.”

Whilst this is a positive comment about the service, it nonetheless demonstrates that clients who have full control cases could become dependent on Shelter, particularly in the context of communicating with their creditors.

Some clients disengaged after receiving the initial advice session and then their cases were closed. One of the case study interviews is now in rent arrears as they appeared not to follow the advice provided in the initial session. This finding is supported by the service data which demonstrates that clients who disengaged from Shelter's BGET service were more likely to have priority debts; 51% of clients who disengaged had priority debts, compared to 43% for the whole client group.

Support

Staff reported that between 30% and 50% of the cases can be resolved during the initial appointment, while the other half require at least some case work by the advisor. All clients receive a letter, after the initial appointment, that includes a summary of the issue that the customer presented with, what the advice was that was given, what, if any, case work will be completed by the advisor, and what the next steps for the customer are.

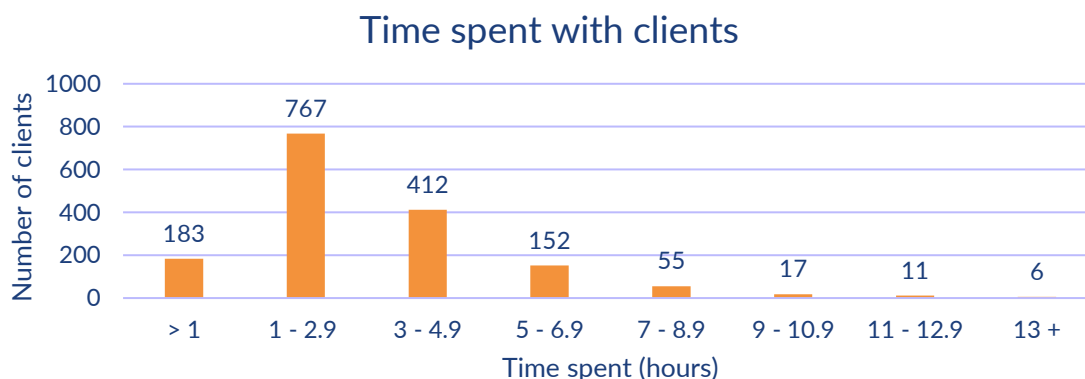


Figure 5 Time spent with clients

During the period of support, advisors provide advice and case work on a range of areas, tailored to the customer's needs. This support usually includes a combination of the following:

- Energy efficiency advice
- Advising on or setting up repayment plans
- Household budgeting advice, including looking at ways to maximising their income, such as:
 - identifying any discounts or additional benefits they are entitled to

- reducing their expenditure such as their fuel bills or non-essential spending
- Developing financial statements
- Debt Relief Order applications
- Applications to Trusts for debt relief.

Advisors use a range of tools to support customers, these include:

- Developing household financial statements
- Spending diaries
- Benefits calculators.

Some of the interviewees found it difficult to separate the support they received through the BGET service from other debt and support services they were receiving. Two of the client interviewees confused the BGET advice with housing advice that they were receiving from Shelter and one interviewee confused the BGET service with debt and benefits advice they received from CAB. This reflects one of the findings from the interviews that almost all clients had a complex set of needs which they understood as interrelated. Support provided was largely to help priority debts, fuel debts and non- priority debts. Service data suggests that 43% of clients have a priority debt, 35% of clients have a fuel debt and 34% of clients have a non-priority debt. Many clients have more than one presenting problem: there were 3,075 presenting problems for 1,621 clients.

Presenting Problem	Frequency of problem	Percentage of all problems	Percentage of clients
Debt: priority (e.g. mortgage, rent, council tax)	699	23%	43%
Debt: Fuel	570	19%	35%
Debt: non-priority (e.g. credit cards; loans from family)	558	18%	34%
Energy Efficiency Advice	367	12%	23%
Struggling to pay/ afford housing costs	173	6%	11%
Grant/s needed	137	5%	8%
Managing a home: support needed to budget finances/ pay housing costs	126	4%	8%
Welfare benefits problems general / benefit sanctions	105	3%	6%
Rents: arrears	76	2%	5%
Null	46	2%	3%

Figure 6 Presenting problems by clients

88% of clients reported that they valued the service that they received, particularly the ongoing case work:

"The lady communicating with me was an angel. 65% of my problems were solved."

"They did everything for me. They talked to the water company and managed to sort out my debt. Whenever the company get in touch I let Shelter know."

"Shelter helped me with all of my debts – this meant that I no longer had rent arrears. It also improved my state of mind so that I could go back to work full-time"

Case closure

There are two ways that a case can be closed:

- If the case is considered resolved
- If the client disengages with the service. If this occurs various attempts are made to re-engage the client including texts and phone calls and a pre-closure letter advising that their case will be considered closed if they do not get in contact within 2 weeks. Once the case is closed a closure letter is then sent to the customer.

Closure reason	Number of clients	Percentage of closed cases
All issues are resolved	830	70%
Client fails to instruct/engage with us	281	24%
Client no longer wants Shelter's help	27	2%
Case not within scope of service	20	2%
Work continuing under separate case	14	2%
All options have been exhausted	6	2%
Client has died	1	0.1%
Client not eligible for service	1	0.1%

Conflict of interest/reason of professional conduct	1	0.1%
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Figure 7 - Reason for closure for Year 2 clients - Shelter service data

Most advisors said that about 10-20% of their clients come back for further support, either with a new issue, or to seek clarification on previously given advice.

Disengagement can occur where the advisor has resolved the most urgent issues, thereby taking the immediate pressure off the customer.

Client characteristics	Percentage of clients who disengage	Percentage of closed cases
At risk of homelessness	34%	24%
Priority debt	51%	44%
Fuel debt	42%	32%
Female single with dependents/pregnant	29%	22%

Figure 8 Characteristics and proportion of all clients that disengage

For example, when the advisor contacts a creditor to advise them that they are working with the customer on resolving the debt, the creditor will then freeze the pursuit of the debt and sometimes interest for a set period. Once the customer is no longer being actively pursued for the debt then they can disengage and do not generally re-engage until the issue hits crisis point again.

Staff said they generally try to discourage people coming back to the service as their targets relate to new clients, and their workload can become unmanageable if they are supporting returning clients on an ongoing basis as well as trying to meet their 20 new cases per month target.

A team leader said that to avoid this they encourage their advisors to refer clients to other local services for further support where this is needed. Clients who have disengaged before the resolution of their debt and financial issues, who look to re-engage after a period of time, can also present challenges for advisors to fit them in, as they do not count as new clients for the targets.

Data on the proportion of clients that return is not recorded as part of the programme. Clients that return have the same case number as before. Several advisors in England keep a spreadsheet that records their return clients. This is not

a complete picture of the service, and we are unable to tell whether it is representative picture of the whole service.

This data shows that around 80% of returning clients are coming with the same issue and nearly 20% of returning clients did not engage with the service the first time around.

Further data would be required to be able to draw those conclusions robustly, however this data does correlate with the anecdotal evidence drawn from advisors during their interviews.

3.3 Key findings

This section outlines our key findings from the evaluation on the service structure.

The referral process and integration with other Shelter services appears to be working well

Staff are happy with the referral process and comments about improving this largely centred around further opportunities to extend their outreach activities in their local areas.

Shelter staff, both BGET staff and staff from other Shelter services, felt that there was a strength in having the BGET service sit within Shelter. The integration with other Shelter services provides opportunities for clients to be better supported holistically as they can ensure a smooth support transition between housing, debt and legal support and advice within Shelter, often within the same office. Advisors working with the same customer can access notes from other support the customer has received at Shelter, and advisors can work together to provide joined up support for the client.

Some clients we interviewed reiterated this point as they saw that Shelter understood and able to help them with a range of interlinked issues. However, this sentiment was not felt by all clients as some suggested that they required greater support in accessing housing and legal advice.

More could be done to increase the number of people seeking support early, rather than at point of crisis.

The service user group felt that more could be done to promote the service through the social media and local leafleting to make people aware to contact the service early on. Moreover, 43% of clients came to Shelter's BGET service with a priority debt. If these people could be reached sooner they could be helped to avoid their priority debts escalating, such as rent arrears.

Several advisors mentioned that often it is not clear to clients that the BGET service can help with all types of debt, not just energy debt, and that it is open to

those that are not customers of British Gas. Greater promotion of the service was suggested by advisors, as was looking at rebranding it to reduce the dominant British Gas association.

Retain the combination of face to face support and telephone support

There appears to be a strong case to retain the combination of face to face support and telephone support through the BGET service. Telephone support appeared to work well at ensuring that the service was available in more locations across the UK, where local recruitment poses challenges to have advisors in many areas. Telephone support also appeared to be useful, for those that have mobility issues. Some clients had mental health issues which meant that they sometimes felt unable to have a face-to-face meeting with their advisor.

Advisors felt that face-to-face services worked better for building up a relationship with the client as people tend to stay engaged more often with the service to reach a solution.

Clients reinforced this point in interviews, suggesting that one of the key strengths of the BGET service was that they established a non-judgemental relationship with someone who they trusted to help them with their problems.

Advisors that provided telephone advice mostly reported that the process for receiving documents that are required to inform their advice and applications for debt relief was more complicated over the phone. It was reported by staff that customers would regularly disengage after the initial appointment and not send in the documents that the advisor had requested.

Advisors reported that other times the phone support proved to make engagements more complicated, for example where a customer has received a letter from a creditor and struggles to read this out or explain its content to the advisor over the phone.

Relying on the client's interpretation of documents, and their understanding of what is important and what can be ignored was reported by staff to make the support process more complicated and lengthy in many cases. Advisors reported that clients also do not often answer their phone as they are screening calls from creditors and the Shelter number comes up as restricted in the caller ID.

Clients generally valued the service that they receive but some of them would have liked further support to help them to better self-manage in the future.

"They provided a very good service and helped me to set up a repayment plan but I would've liked more support with increasing my income and helping me to understand my rights."

"Shelter provided painkillers for my problem but they did not get rid of it... They helped me to pay off some of my debt but did not solve the underlying problem."

Balancing the needs of clients and service targets is potentially leading to an underinvestment in helping clients to better self-manage in the future

Many advisors discussed the difficulty of balancing the needs of the customers and the requirements of the funders. The BGET service was described by some advisors as a short, quick service for clients where cases were closed quickly – this often rubbed up against the needs of clients we interviewed who often seemed to require more intensive and time consuming support.

In addition, as the targets only relate to new clients, many advisors mentioned the tension between managing to meet their target of new clients, while supporting their other clients through the necessary case work. For many advisors, this resulted in a hesitancy to take on clients that had previously received support through the BGET service and were returning with a new issue, or wanting further help on the same issue.

Staff turnover presents operational challenges for the BGET service

There is a high staff turnover amongst advisors. Those that manage the service stressed the link between the experience level of staff and the quality of the service and the challenge of short-term funding on their ability to offer longer-term contracts and higher pay. A knowledge gap identified was benefit and welfare entitlements considered vital for helping the customer to maximise their income. More experienced staff felt that they can identify hidden client needs, as well as being more knowledgeable about the options for clients such as service discounts for vulnerable clients, additional benefit eligibility, and other support services that can be accessed. One staff member said *"staff retention in BGET is horrendous. I think this is a massive flaw in BGET project."*

Advisors have varying views on the support that they can offer clients

There appeared to be a varied understanding of the programme amongst advisors across the UK. The extent to which energy efficiency advice or energy debt was a requirement for customers to be eligible for the service varied geographically. Some advisors we spoke to saw the service as an energy related service and clients are required to have an element of energy needs to be eligible.

Advisors in other areas appeared to place less importance on the need for energy related issues before taking on customers. Having said that, all advisors saw it as their responsibility to address all the customer's debt and financial issues as part of the service.

Administration of the service appears to be efficient for advisors

The CRM system appears to be an efficient and effective way of managing client and performance data. There were some noted difficulties in getting the Welsh system to interact with the English CRM which made administration more time consuming.

Disengagement appears to be more common for single parent females and those who are homeless

Disengagement with the service is around 24% of clients. Analysis of the CRM data shows that disengagement appears to be more common for single parent females and homeless people.

4. Measuring the impact of the service

4.1 Introduction

The overall aim of the service is that everyone can afford to heat their homes and manage their household bills on an on-going basis.

To get insight on how the service has helped clients achieve this aim we conducted interviews, framing the questionnaire around the Theory of Change and the outcomes expected for clients:

- Short term (immediate) - During initial advice it is hoped that clients will be able to increase their knowledge about managing their debts and their options and maximise their income, with a view to reducing their stress.
- Medium term (1-3 months) - By this time it is hoped that clients will see their confidence increase as they manage to balance their income and spending, access financial relief and further build their knowledge.
- Long term (3-12 months) – Longer term it is hoped that clients will see a reduction in their debt and energy bills, an increase in their ability to manage their finances independently and be able to heat their homes as well as understand how to address future problems and know when to seek help earlier next time.

From the interviews, we developed ten case studies using client feedback combined with the case notes written by their BGET advisor. The case studies reflect the circumstances of the interviewee when they contacted the service and an assessment of the types of outcomes they have achieved since closing their case.

The following sections details the kinds of outcomes that are being achieved and our assessment of whether the outcomes in the Theory of Change have been achieved.

We have also produced a cost benefit analysis for each of the case studies and presented our assessment of the kinds of returns that can be realised from the service.

4.2 What kinds of outcomes are being achieved?

What outcomes do clients value the most?

We developed a series of statements with the Service User Group, to help quantify some of the softer outcomes clients would achieve from using the BGET service, based on what the Theory of Change expected.

Whilst respondents felt that all outcomes were important, some were more important than others:

- Feeling more confident about asking for things you have a right to – such as decent living conditions regardless of whether you are in debt or not
- Being able to manage situations much better and not being as stressed as you were before
- Being free of debt and worry and being more in control when something happens
- Having support to keep you on track and then having the skills and confidence to manage independently.

Most clients that we interviewed reported that understanding more about the debt and their rights helped to reduce their stress levels:

"I still get letters saying I am overdrawn but I don't worry about them anymore. The advisor told me not to be intimidated because they are just generated automatically"

"They were very helpful and explained everything to me."

Dealing with one problem and helping reduce the impact of a crisis situation, helped clients improve their mental health and ability to cope:

"Although I can still get stressed about things, knowing that I'm no longer in debt has meant that I have one less thing to worry about."

The types of issues clients present will affect the kinds of outcomes they are likely to achieve

The level of complexity of each case will determine at what point a client can achieve a certain outcome. For example, in cases where there are multiple debts, at what point is it reasonable to expect debt to reduce or when a certain outcome is dependent on the work of an external party to achieve. Some clients contacted the service with a specific energy debt issue, which had resulted from a large bill often due to lack of efficient heating which considerably increased electricity usage:

- Case Study 2 – The client referred themselves to the service following a recommendation by a friend as he was struggling to pay an electricity bill. His electricity usage had increased due his boiler failing and he did not have enough money to pay the bill or replace the boiler, although he owned his home.

- Case Study 6 – The client was referred by the Citizen's Advice Bureau, and needed help with a high bill as they had to use electric radiators to heat their home. They were privately renting and the property had damp and mould.

Other clients contacted the service with a range of debt issues from which energy debt was one of many priority and non-priority debts:

- Case Study 9 - The client was referred to BGET through Shelter's main debt advice service. They had got into arrears with their rent and water bills and their main income was from benefits which did not cover their household costs.
- Case Study 1 - The client self-referred to the service. As a couple with dependents, both were working part-time and had debts amounting to £11,000 of which their gas and electricity was part of a priority debt of £2,000. They were running a household on a monthly deficit of £500.

The impact of health, unemployment and life events on sustaining outcomes

Many of the clients were experiencing mental health issues, such as depression, anxiety and stress. Some also had long term health conditions which impacted on their ability to work, whilst others had experienced difficult life events before and after receiving the service. These challenges may have affected their ability to sustain some of the outcomes, even though they would have achieved them in the short to medium term:

- Case Study 2 – Although the energy debt issue had been resolved for this person, the death of their spouse, meant their income had reduced and although not in debt, can now only afford to heat one room in winter.
- Case Study 3 – This client was provided with financial help to help pay for an immediate need and to help her heat her home over the winter. However, her long-term unemployment and depression continues to make it difficult for her to cope managing her finances, so she does not turn on the heating to avoid become stressed and anxious.

Debt repayment plans enable clients to feel more in control and less stressed

Clients who set up a debt repayment plan felt as though they were better able to manage their money. As a result, their confidence increased and they felt less worried about their financial situation.

Rather than simply offering temporary relief from indebtedness, the debt repayment plan encouraged clients to re-consider their relationship with money.

The clients felt as though they were taking responsibility for their debt and that their debt was more manageable. Eight of the clients we interviewed who had set up a debt repayment plan, all felt that they are now better able to manage other stressful situations due to increased confidence. They also felt that they now have a greater understanding of how to prevent getting into debt in the future.

Whilst grants are important for temporary relief of indebtedness, debt repayment plans are more effective at achieving long-term outcomes. They improve the resilience of clients and ensure that reduced levels of indebtedness and stress are sustained.

4.2 What Theory of Change outcomes have been achieved?

What short term outcomes have been achieved?

Many of the short- term outcomes achieved are directly related to the initial advice and support provided by the BGET Advisor. This ranged from providing specific energy advice and accessing of emergency credits, through to applying for grants, setting up repayment plans and securing other forms of income such as tax credits and applications for Discretionary Housing Payments. Help dealing with and managing creditors was felt to be very important by many clients as well as understanding what their options were. Clients in the case studies reflected that this support had helped in reducing stress and understand more about their financial situation.

- Case Study 10 – The client did not have priority debts and therefore needed advice on how best to manage their £5,000 debt whilst only having £50 a month disposable income. Their options were to either set up a debt repayment plan or request a debt relief order and the client felt more confident in knowing what they could do next.
- Case Study 9 – The client was given help to maximise their income, by applying successfully for a grant from United Utilities Trust and securing a Discretionary Housing Payment. Shelter worked on their behalf to set up payment arrangements for their rent arrears and TV licence.

Based on these findings, we are confident that the service is achieving short-term outcomes for most clients around: maximisation of income; knowledge of how to deal with creditors; understanding of prioritisation; knowledge of rights and options; and reduction of stress.

These tended to be realised during the initial advice session and were often sustained as ongoing outcomes, particularly the reduction of stress.

What medium term outcomes have been achieved?

Medium term outcomes are hoped to be achieved within three months of receiving the service, according to the Theory of Change, and relate back to the short-term outcomes achieved from the initial advice session. In respect of repayment plans, these are running for different periods of time with some ending next year (2017). Despite the length of the plan, clients reported being less stressed and more confident by having these in place.

For cases where an immediate or swift resolution was made to maximise income, several clients then disengaged from the service as they did not need longer term help. For more complex cases, clients returned for additional support or required ongoing help to sort out their issues. These included applying for debt relief orders, waiting for progress on grant decisions, supporting income maximisation from other sources such as appealing council tax/payment decisions and applying for other benefits. Often this was at a point when clients, who were more vulnerable, felt better able to deal with the problem but still needed support from an advisor and receiving a wider package of support from Shelter.

- Case Study 4 – The client had secured help to clear their debts through a BGET grant of nearly £1,100, a repayment plan for their council tax and debt payments to the housing association were deducted from their benefit payments. The client was on ESA and DLA benefits but needed help later to support their application for a Personal Independent Payment as they had mental health problems and was too anxious to do it independently.

It is fair to say that some of the short-term outcomes identified in the Theory of Change can also be medium term and vice versa depending on the circumstances of the client and the speed of response from external agencies.

Based on these findings we are also confident that the service is helping clients to achieve medium term outcomes around: accessing saving schemes and trust funds; balancing their income and expenditure; addressing situations and increasing confidence. Many are reporting that they can afford to heat their home but there is less evidence that energy efficiency has increased.

However, some clients do disengage from the service for various reasons and therefore may not achieve an outcome.

- Case Study 1 – Despite having had advice around a Debt Relief Order and support around budgeting, the client disengaged from the service and their case was closed.

Although following the advice, the client is now facing legal proceedings for unpaid rent arrears and is finding it difficult to re-engage with the BGET service.

Some clients are better able to deal with their landlords but three of our interviewees suggested that they could have received more support with this. One client suggested that, although they greatly valued the support they received from the BGET service, they felt that they were still unable to deal with their 'rogue landlord'. They wanted to take legal action against their landlord but were unsure of how to go about this and whether they had the right to do so.

What long term outcomes have been achieved?

Long term outcomes are expected to be achieved three months and beyond (up to 12 months) after their initial advice session. As we found reviewing medium term outcomes, some of these can be achieved earlier or later.

Many clients reported longer term benefits around feeling more secure, confident and less stressed overall as they were more in control of their situation. However, for those with more complex and challenging needs sustaining some of the outcomes have been challenging as we described earlier, often relating to their housing, domestic and health situations:

- Case Study 5 – Through not having council tax payments, the client reported that this had made a real difference to their financial situation as well as reducing their utilities bill and energy saving advice. However, their housing situation is insecure and because of their recent move have not been able to send their children to school, one of which has special needs. This has negatively impacted on their levels of stress.

Some clients are on a journey to resolving their longer-term debt and so some of the outcomes may take longer to achieve:

- Case Study 7 – The client who was not working at the time of their support has since returned to work as their health has improved. At the time of her initial session, she felt overwhelmed by the situation and pressure from creditors. She has been maintained her debt repayment plan but has not been able to reduce her debt from £5,000. If the situation continues then Shelter will apply for a debt relief order in six-months. The client believes they are better able to address problems and identify issues earlier.
- Case Study 8 – A six-month debt repayment plan was set up for the client and they hope that it will be renewed which will have a big impact on their life. They have avoided legal proceedings and the threat of bailiffs although their debt has not significantly decreased. This has contributed to greater confidence and reduced stressed.

Based on these findings we are confident that some of the longer-term outcomes are being achieved such as being able to address problems and identify issues earlier, managing bills independently and reduction of fuel debt. However, many of these are linked to wider issues clients are facing around their debt and finances outside of those specific to energy bills and energy efficiency. This makes longer term outcomes difficult to measure as clients find it hard to differentiate between their different debts. Often the energy debt issue is resolved earlier on, yet because of other financial pressures it can make it hard to manage household finances in their entirety.

4.3 What is the financial return to clients from Shelter's investment?

For each of the ten case studies we have performed a cost benefit analysis which quantifies the financial return to the client on the investment made by Shelter. We have focused on personal savings to clients as it is out of the scope of this research to undertake a full social impact analysis showing costs and benefits to the economy as a whole. Where intangible benefits have been identified and not quantified these are included at the bottom of each quantification table in Appendix One.

We have calculated personal financial returns to clients (both savings and increased income) on Shelter's investment over a 12-month period. Therefore, we have quantified only the short and medium term impacts. We have not sought to quantify long term impacts. The following paragraph summarises the key findings; please refer to Appendix One for the full analysis.

Savings for clients

There was a positive return on investment to the client for 9 of the 10 case studies.³ Positive returns range between £1.37 and £42.83 savings to clients per £1 of investment made by Shelter. This means that for every £1 of investment made by Shelter, clients in the 10 case studies received between £1 and £43 of savings.

There were **three main sources of savings** for clients. Firstly, Shelter's investment had a large positive return where it enabled clients to **write off debt**. This led to the largest savings but only occurred in one out of ten case studies – Case Study 10 – where debt worth £5,280 was written off.

Secondly, support received from Shelter's BGET service enabled clients to **increase their income**, either through accruing savings or by accessing benefits. This occurred in half of the case studies. For example, in Case Study 2, a BGET grant enabled the client to accrue £122.50 worth of energy savings over a year from a new boiler. In Case Study 4, advice

³ Case Studies 2-10

from Shelter's BGET service enabled the client to access £5,402 of Personal Independence Payments over a year.

Thirdly, Shelter's support enabled clients to **avoid interest from repayment plans** which result in interest on the debt being frozen. This occurred in three case Studies, and resulted in savings of £636.31 in Case Study 7, £414.90 in Case Study 8, and £445.01 in Case Study 10.

In most cases the change in financial position can be wholly attributed to the actions of the BGET Advisor with many interviewed saying that they would not have had the courage to apply for additional support, or contact their creditors without the BGET advisor.

We expect that there is likely to be a longer term financial benefit from the service for around 5 of the 10 case studies, as these clients reported that they felt better able to prevent debt occurring the future.⁴

Figure 9 below summarises the cost of support to the BGET service, financial returns to clients and the return per £1 invested, for each of the case studies.

Case study	Cost of support	Savings to client	Return per £ invested	Source of savings (over 12 months)
1	£74.59	£0	£0.00	None
2	£197.02	£2,347.50	£11.92	BGET grant;
3	£122.43	£168.00	£1.37	Energy savings from a new boiler
4	£151.75	£6,500.13	£42.83	Emergency Credit Voucher;
5	£131.17	£381.23	£2.91	Warm Home Discount
6	£190.33	£551.87	£2.90	BGET grant;
7	£116.51	£636.31	£5.46	PIP benefit
8	£156.89	£414.90	£2.64	Council Tax saved
9	£164.61	£1,140.89	£6.93	BGET grant
10	£114.20	£5,725.01	£50.13	Interest avoided due to debt repayment plan
				Interest avoided due to debt repayment plan
				United Utilities Grant;
				Discretionary Housing Payments;
				Avoided Under Occupancy Charge
				Debt written off due to debt relief order;
				Interest avoided due to debt write off

Figure 9 Summary of cost benefit analyses of case studies.

⁴ Case Studies 4 and 7-10

Cost to Shelter

Based on information provided by Shelter, the average cost of the service in 2015/16 is £25.72 per hour.⁵ Although this was not part of our research, we think that it is likely that the BGET service is achieving cost efficiencies associated with being embedded within the wider Shelter infrastructure. Therefore, we have assumed a 100% attribution in those cases. The only Case Study that has a partial attribution is Case Study 5 where the client had already applied for Council Tax Support and just needed the BGET Advisor to chase this up. In this case we have assumed a 50% attribution of the benefit to the client's own actions and 50% to the BGET advisor's actions.

⁵ Calculated using the following factors: *Total cost of the service* for 2015/16 of £933,650 based on a budget of £814,873 plus the underspend of £88,695 from 2014/15 and a third of the establishment cost of £90,246. *The average cost for a full time* equivalent staff member (the service has 22 FTEs) is £42,438.64, and it is *estimated that they work an average* of 1,650 hours per year (taking into account their 8 weeks of annual leave and bank holidays).

5. Recommendations

Our evaluation of Year 2 of the BGET service has shown that in the main the service is working well and that short-term outcomes from both the BGET and Shelter perspectives are being achieved.

Most of the clients interviewed had positive experiences of the advice service, have benefited from the service and continue to receive support when needed. The extent to which these outcomes are helping to achieve the aim that 'everyone can afford to heat their homes and manage their household bills on an ongoing basis' is understandably less clear.

This is because clients are facing multiple challenges, have complex lives and likely to be facing ongoing issues that will affect their ability to sustain the outcomes they have achieved through the BGET service.

From our finding and assessment in this evaluation we make the following recommendations.

1. Review unique client targets

Based on our analysis, we consider that the current unique client targets are leading to:

- An under-investment in helping clients to better self-manage their debt in the future
- A hesitancy for the service to take returning clients as advisors will struggle to balance the workload of meeting new client targets and helping returning clients.

Therefore, we recommend that while unique client targets are retained, that the target is lowered and supplemented with:

- An allowance of time for around 20% of the clients to return and receive support
- A focus on helping the client reach the point of self-management, with an allowance for spending more time upfront with clients to help them manage the debt themselves rather than advisors doing it for them
- A recognition that this will help less clients overall but with help more of the BGET clients to be in a better position longer term.

2. Time for advisors to spend raising awareness of preventing debt and financial issues through outreach sessions

The BGET service has an opportunity to contribute to preventing debt issues and is well placed to do so with their current service infrastructure and expertise. Raising awareness for the service to get people to contact the service early is likely to raise the demand for the service and may not be a sustainable option for the service if resources are not increased to match.

Therefore, we recommend that local advisors spend some of their time doing more outreach through other support organisations to raise awareness for better managing finances amongst groups who are at risk of debt and financial problems. This could include including energy efficiency advice within financial literacy promotion in the future – such as information leaflets on financial literacy and 3 options for when trouble starts to occur.

3. Improving recruitment and retention of advisors

The nature of funding for the service, confirmed on annual basis was reported as a challenge by those managing the service in being able to offer more secure employment contracts. Advisors also mentioned the issue around low pay attracting less experienced staff and that combined with the application process (which was felt to be complicated) made it difficult to recruit and retain staff.

Shelter should request a longer period of funding i.e. three years of current and future funders and explore the trade-off about whether to have fewer, more experienced, higher paid advisors or more, less experienced and lower paid advisors.

4. Supporting cases over a longer period

The BGET service has clear outcomes to achieve and often within a short space of time which are practical and alleviate the immediate problem. However, sustaining some of those outcomes are difficult as life events and changes can throw progress off course and put people back to having an energy issue and/or less able to manage their household finances.

Perhaps supporting cases over a longer period or have greater flexibility in helping clients return for advice will help them sustain their outcomes. We also expect that the return on investment would be much higher in cases where longer term financial management skills are invested in as part of the service.

5. Preventing early disengagement

Some clients are disengaging from the service earlier than they should and for different reasons. Particularly single parent females and homeless people. Around 24% of clients disengage from the service at advice stages and as was shown in one of the case studies, this resulted in the client now facing legal proceedings as they did not continue with the support offered.

Perhaps by leaving cases open for a bit longer this may make it easier for clients to reengage when they are ready to. By assessing a person's 'readiness' to engage at referral stage will help the client appreciate what is involved and required of them. Advisors can then make a judgement on whether the client needs more time to prepare or whether they can continue onto a more detailed assessment of need through the 1-1 interview process.

6. Revising expectations and outcomes

The Theory of Change has provided a useful framework from which to measure the impact of the service. However, as we expected the level of complexity of a case will have a direct impact on how and when certain outcomes are achieved. Many of the outcomes such as improved confidence and knowledge and reduced stress are reported by clients to have made the greatest difference to them, especially as they had multiple debt problems. Therefore, isolating one type of debt advice from another in terms of achieving an outcome is much harder, particularly in relation to softer outcomes.

We suggest that the Theory of Change is revisited to reflect when different outcomes might be expected for different client groups. This should reflect what could reasonably be considered to be a direct outcome from the BGET service (e.g. immediate financial relief and reduced stress from a grant, debt plan) and those outcomes that are dependent on other advice and support services being in place (e.g. better able to cope and manage finances from an improved housing situation and/or employment achieved outside of the BGET service).

In addition, as our analysis has shown that outcomes can be achieved at different points in the client journey dependent on the client's circumstances, the need for flexibility in where outcomes are placed within the timeline.

Appendix One: Case Studies

This appendix contains the 10 Case Studies and their accompanying return on investment calculations. Overall conclusions related to the case studies can be found in Chapter 4 of this report.

Notes on the cost benefit analysis

For all Case Studies, we have calculated a financial return to the client on the investment made by Shelter. We have not sought to quantify the financial costs/savings to the wider economy. Neither is this a full social impact analysis and therefore does not seek to quantify social impacts. Where intangible benefits, or benefits for which no data is available, have been identified and not quantified these are included at the bottom of each quantification table.

For all Case Studies, we have assumed 1 year of benefits. This means that:

- Debts written off through the BGET service are included as they occur within 12 months of the client's support
- Where benefits are ongoing – for example additional benefit payments, or a reduction in the interest and penalties applied to debt due to a repayment plan we have included the estimated monthly benefit for a 12-month period only.

The cost benefit ratio isolates the return to the client for every £1 spent by the Shelter BGET service. The cost of the service relates to the number of hours of support offered. Some of the return on investment to the client relates to:

- Debt that the BGET advisor helped the client to write off through applications to various relief funds
- Additional welfare or relief payments that clients could obtain with assistance of the BGET advisor.

Where BGET advisors helped to put in place debt repayment plans which reduced or froze interest and penalties – this is a financial benefit to both the client and the economy. The benefit recorded in this case is not the debt principle payments, but rather the interest and penalties the client avoided because of the repayment plan. This is the case for Case Studies Seven and Ten.

Given we have quantified the benefit over a 12-month period, we have quantified only the short and medium term impacts. We have not sought to quantify long term impacts. For example, in our quantification, very little of the financial impact

of the service comes from reduced future debt because of the service. This is due to two reasons:

- It was difficult to obtain from client interviews how much debt they believe they did not accrue in the future due to the service – for example Case Studies Four and Five
- Some of the client's interviews reported that beyond the assistance to write off debt, the service had very little impact on the client's ability to better manage their finances in the future. For example, Case Studies One, Three, and Six.

The first point is a limitation of our analysis based on insufficient information. However, the second point is one for further consideration by Shelter. While some of this can be attributed to clients disengaging – for example Case Study One and Three - the nature of the BGET service is that it is a short, light touch intervention. One possible impact of this is that the service may not have adequately helped clients to address their longer-term ability to manage debt.

For most Case Studies – the change in financial position can be wholly attributed to the actions of the BGET advisor with many interviewed specifically saying that they would not have had the courage to apply for additional support, or contact their creditors without the BGET Advisor. Therefore, we have assumed a 100% attribution in those cases. The only Case Study that has a partial attribution is Case Study Five where the client had already applied for Council Tax Support and just needed the BGET advisor to chase this up. Therefore, we have assumed a 50% attribution of the benefit to the client's own actions and 50% to the BGET advisor's actions.

All other assumptions used to generate these Return on Investment calculations are outlined after each case study.

Case Study One

Ethnicity: Black/Black British
 Age: 36
 Housing tenure: Council/social tenant
 Household type: Couple –
 dependants/pregnant

Year: 2016
 Time spent: 2.9 hours
 Type of support: face to face
 Repeat service use: No
 Category of need: Medium

Issues presented

The client self-referred to the BGET service. Her household faced priority debts – rent arrears, Council Tax debt, gas and electricity debt – totaling approximately £2,000 and non – priority debts of approximately £9,000.

Both the client and her husband work part-time as they have 3 young children. Her husband is also a full-time student. A problem for the family was that a large amount of money is spent on travel as the client's husband commutes by car to university. As a result the household had a monthly deficit of approximately £500.

Short-term outcomes

The client met with a debt adviser who helped her complete a financial statement, and explained the difference between priority and non-priority debts – as well as the possible sanctions for non-payment of priority debts. The client said this had been very useful as it allowed her to focus her attention on these. They also discussed options for reducing expenditure such as travelling by bus or train, or seeking support from the University. The adviser gave the client a template letter which she could send to creditors and signposted her to further sources of support. Finally, the option of a Debt Relief Order and how to apply for it was discussed.

Medium-term outcomes

The case was closed just under two months after the initial interview because the client did not request any further information / did not respond to the pre-closure letter. The client says she followed the adviser's instructions and focused on repaying priority debts. She also felt more confident in speaking to creditors. However, none of the household debts were written off and it is not clear that the client was able to identify any savings, apply for a DRO or that she sought further sources of support. She applied for a Council Tax reduction, but this was rejected allegedly because her husband is in receipt of a student loan.

Long-term outcomes

In the longer term, household income remains low and priority debts are still outstanding. At the time of speaking to the client, a court order had been raised regarding the family's unpaid rent arrears. She has called the BGET service since her case was closed but has been unable to make an appointment.

Case Study One: Return on Investment Analysis				
Support Provided	By who	Cost of Support	Impact	Quantified Impact
BGET service 2.9 hours	Shelter	£74.59		£0
	Total	£74.59	Total	£0
			For every £1 spent by Shelter, a return to client of	£0
			Intangible Benefits	
			Understanding of spending and prioritisation	
			Knowledge of how to deal with creditors to reduce stress	
NB unable to include savings from paying down debt mentioned in email as unable to get more detail on how much paid down and what cost was avoided by paying this down				

Case Study Two

Ethnicity: White British

Year: 2015

Age: 85

Time spent: 7.66 hours

Housing tenure: Homeowner

Type of support: face to face

Household type: Male single –dependants

Repeat service use: No

Category of need: Low

Issues presented

The client self-referred to Shelter's BGET service after it was suggested to him by a friend, as he was struggling to pay his electricity bill. The client used to use an old solid fuel boiler to heat the house that he and his wife owned. After the boiler failed he was forced to rely on oil-filled radiators, which resulted in a drastically increased electricity bill. The client had some savings, but his daughter had just fled a domestic abuse situation and his savings were needed to help her move forward.

Short-term outcomes

In the initial appointment, the client received advice on obtaining an electric boiler to replace his solid fuel boiler and how to finance it, and it was agreed that Shelter would apply to the British Gas and Electricity Trust on behalf of the client.

Medium-term outcomes

The adviser submitted a successful application to the British Gas and Energy Trust for a £2,225 grant to buy an electric boiler. This enabled the client to heat his home at less cost and with fewer physical effort than with his former coal-powered boiler. The application took over 3 months to be processed and a final decision was communicated in April 2015 (initial appointment was end of December 2014).

Long-term outcomes

Since the time of the intervention, the client's wife sadly passed away and this had an impact on him emotionally as well as financially, as he no longer receives Carers' Allowance and incurred expenses on the funeral.

His income has worsened as the value of his retirement annuity has decreased and his monthly expenditures are greater than his income. Although he is not in debt, the client is looking for ways to minimise his energy consumption, already very low, and only heats up one room in winter. However, he is receiving support from family, friends and the local community, and is considering moving to a smaller house.

Case Study Two: Return on Investment Analysis				
Support Provided	By who	Cost of Support	Impact	Quantified Impact
BGET service 7.66 hours	Shelter	£197.02	BGET grant	£2,225.00
			Energy savings a year from new boiler	£122.50
	Total	£197.02		Total £2,347.50
			For every £1 spent by Shelter, a return to client of	£11.92
			Intangible Benefits	
			N/A	

* Based on average savings per year for a boiler replacement in a mid-terrace house, drawn on savings outlined by Energy Savings Trust

Case Study Three

Ethnicity: White British

Age: 49

Housing tenure: Social/council tenant

Household type: Female single no – dependants

Year: 2016

Time spent: 4.76 hours

Type of support: face to face

Repeat service use: No

Category of need: Low/medium

Issues presented

The client was referred to the BGET service by the Scottish Welfare Fund, as she was running out of money for food and fuel. Her social rented apartment had gas and electricity supplied by prepayment meters. There was no debt on the meters but the gas meter had been capped so her one-bedroom apartment was being heated through electric heaters.

The client has been on and off work for some time due to an extended period of moderate depression and is currently unemployed and in receipt of JSA. This is her only source of income

Short-term outcomes

The Shelter debt adviser informed the client on how to best use her prepayment meters and sent her Energy Saving Tips – for example, the adviser recommended that gas central heating is more effective than using electric heaters. In addition, the adviser applied for an Emergency Credit Voucher of £28 on behalf of the client, which was sent to the client the day after the initial appointment

Medium-term outcomes

The Shelter adviser also successfully applied for the Warm Home Discount scheme on behalf of the client which meant she received an additional £140. This enabled the client to heat her home through the winter and until March.

The case was closed due to disengagement.

Long-term outcomes

In the longer-term, the client's problems are not solved. Her conditions haven't changed – her mental health problems persist and she is unemployed –and every winter she struggles to heat her home, in practice facing a trade-off between spending money on food or fuel. She finds it too stressful to worry about two prepayment meters and so has turned the central heating off and prefers to focus on avoiding incurring debt on her electricity meter. She says she needs continued financial support and not just a one-off intervention. However, she also believes that her budgeting skills, her confidence to deal with creditors and her ability to know when to act have increased 'a lot' following the intervention.

Case Study Three: Return on Investment Analysis				
Support Provided	By who	Cost of Support	Impact	Quantified Impact
BGET service 4.76 hours	Shelter	£122.43	Emergency Credit Voucher	£28.00
			Warm Home Discount	£140.00
	Total	£122.43	Total	£168.00
			For every £1 spent by Shelter, a return to client of	£1.37
			Intangible Benefits	
			Understanding of budgeting and prioritisation	
			Knowledge of how to deal with creditors to reduce debt	

Case Study Four

Ethnicity: White British

Age: 54

Housing tenure: Social/council tenant

Household type: Female single no – dependants

Year: 2015

Time spent: 5.9 hours

Type of support: face to face

Repeat service use: No

Category of need: Medium/High

Issues presented

The client contacted the BGET service seeking advice with rent arrears, Council tax and utilities debts. The client has a health condition and was in receipt of ESA and DLA benefits. She also has mental health problems. She had abandoned her home and moved in with her daughter after being attacked in her home and subsequently being too scared to return.

It seems that Shelter provided a wide range of support to this client including finding a new home. Where possible we focus on financial advice and support received by the BGET service in particular but the client saw it all as one single package of support.

Short-term outcomes

The client's options were discussed in the initial appointment through a home visit and the BGET adviser submitted a successful application to the British Gas and Energy Trust on behalf of the client. The adviser also contacted the clients' creditors to discuss setting up repayment plans for the clients' Council Tax and utilities bills.

Medium-term outcomes

The BGET Trust granted £1,097.73 to clear the clients' gas and electricity debts to Scottish Power. A repayment plan was set up regarding Council tax debts, consisting of a first payment of £28.66 followed by 9 monthly payments of £20pm. It was also agreed that the client would no longer require to make debt repayments to the housing association that owned her apartment, and that her debt would be included in her weekly direct benefit deductions of £3.65.

A few weeks later, adviser also helped the client complete her Personal Independence Payment application, as she was too anxious to do it by herself.

Long-term outcomes

The client's level of debt is now much lower than when she first contacted the service and she is now able to manage her situation, including following the repayment plans that had been set up. The client feels her budgeting skills, her confidence and her ability to manage stressful situations have all increased as a result of the service.

The client was keen to emphasize the difference made by the adviser who was friendly and supportive, listened to her, and visited her in her home.

Case Study Four: Return on Investment Analysis

Support Provided	By who	Cost of Support	Impact	Quantified Impact
BGET service 5.9 hours	Shelter	£151.75	BGET Grant	£1,097.73
			PIP benefit	£5,402.40
	Total	£151.75	Total	£6,500.13
			For every £1 spent by Shelter, a return to client of	£42.83
			Intangible Benefits	
			Reduction in stress	
			Understanding of spending and prioritisation	
			Knowledge of how to deal with creditors to reduce debt	

Assuming 12 months of Personal Independence Payment at £112.55 per week.

Case Study Five	
Ethnicity: White Other	Year: 2016
Age: 35	Time spent: 5.1 hours
Housing tenure: Licensee/Occupier with basic protection	Type of support: Helpline
Household type: Female single – dependants/pregnant	Repeat service use: No
	Category of need: Medium/High

Year: 2016

Time spent: 5.1 hours

Type of support: Helpline

Repeat service use: No

Category of need: Medium/High

The client is a separated mother of two young children, including a child with special needs, and is unemployed. She contacted the BGET service because she had received a Liability Order for £541.73 for unpaid Council tax which she did not believe to be liable for. She wanted help to dispute this liability. The client had made a claim for Council Tax Support but did not yet know the outcome.

During the initial appointment, the BGET adviser spoke to an official at the council on the client's behalf, and confirmed that the Council Tax Support claim the client had made had been successful, which put the client's account into credit.

The BEGET adviser followed up the client's case with the council over the following weeks. They confirmed that there had been a mistake, and when the Council Tax Support Claim went through the client's account was £220.73 in credit. The client was entitled to claim this back, which made a large difference to the household's income (around £900 pm).

The support received from the BGET service in making the case that she was not liable for Council Tax payments made an important difference to the client's financial situation, which had longer-term benefits to her mental health. She also still benefits from the advice received in terms of energy saving and reducing the utilities bill.

Rocket Science UK Ltd 2016

Case Study Five: Return on Investment Analysis

Support Provided	By who	Cost of Support	Impact	Quantified Impact
BGET service 5.1 hours	Shelter	£131.17	Council Tax Saved*	£381.23
	Total	£131.17	Total	£381.23
			For every £1 spent by Shelter, a return to client of	£2.91
			Intangible Benefits	
			N/A	

*50% attribution of the £762.46 saved as client already filled in the application and the advisor just followed it up

Case Study Six

Ethnicity: Other

Year: 2016

Age: 56

Time spent: 7.4 hours

Housing tenure: RSL Assured Shorthold

Repeat service use: No

Household type: Male single – no dependents

Category of need: High

Issues presented

The client was referred to Shelter by Citizens Advice Bureau. The client needed help from Shelter because they had a very high electricity bill. This bill was high because in their previous private assured shorthold tenancy there was no central heating. The only heating appliances were 2 portable (plug-in) electric radiators. There was damp and mould in the property caused by the lack of heating, lack of insulation and poor ventilation. As a result of this situation the client had the electric heaters on a lot and was charged with an unaffordable bill. In addition to fuel debt, the client had debts of approximately £3000 owed to unspecified creditors. The client did not inform the advisor of this debt and it was not addressed during the provision of support. The client was unemployed due to complex health problems and did not have any assets or savings.

Short-term outcomes

At first the client was not able to talk to the Shelter advisor himself due to severe mental health issues. The client had a friend who acted as a broker between himself and the Shelter advisor. Shelter assisted the client with an application to the British Gas Energy Trust and this was successful. The Trust awarded the client £494.14 to clear their electricity arrears owing to Spark Energy Ltd and £57.73 to clear their electricity arrears owing to British Gas Trading Ltd.

Medium-term outcomes

The client is in a much better housing situation. He was living in a private assured shorthold property which was very expensive to keep warm but the client has moved to a housing association property that is not damp or mouldy. The client is now able to keep the house warm which has improved his resilience. The client is better at dealing with stressful situations and feels as though he is better able to understand his rights and options. The client was advised to seek specialist benefits advice from Citizens Advice Bureau on whether they were entitled to claim any disability related benefits, such as Personal Independent Payment.

Long-term outcomes

Unfortunately the grant from British Gas Energy Trust has not had a long-term impact on the client. He is still in £3,000 of debt and feels as though this is become increasingly unmanageable. The Department for Work and Pensions has reduced the benefits that he receives and his physical health is rapidly deteriorating. This means that he is unable to find employment. Shelter was able to give the client some breathing space but did not improve his budgeting skills. The client does not feel that Shelter helped him to know when to take action earlier to avoid getting into debt.

Case Study Six: Return on Investment Analysis

Support Provided	By who	Cost of Support	Impact	Quantified Impact
BGET service 7.4 hours	Shelter	£190.33	BGET Grant	£551.87
	Total	£190.33	Total	£551.87
			For every £1 spent by Shelter, a return to client of	£2.90
			Intangible Benefits	
			N/A	

Case Study Seven

Ethnicity: White British

Age: 48

Housing tenure: LA Introductory

Household type: Female single –
no dependents

Year: 2016

Time spent: 4.53

Repeat service use: No

Category of need: Low/medium

Issues presented

This client was referred to Shelter by her council support worker who got in contact with Shelter on behalf of the client. The client needed debt advice and thought that Shelter only provided housing advice. The client had a range of presenting problems, including: non-priority debt, such as credit card debt; priority debts, such as rent and council tax; and needed budgeting advice. As a result of this wide range of debts the client was struggling to afford their housing costs but the client was not at risk of homelessness. The client was in £5029.64 worth of debt.

Short-term outcomes

The client met with a Senior Debt Advisor who was able to provide the client with advice about how to deal with her wide range of debts. Shelter were able to talk to all of the client's creditors to set up a debt repayment plan, paying each of her creditors a token payment of £1 a month. The client found the advisor very understanding and compassionate and did not feel judged for getting into debt. The Senior Advisor also helped the client to calculate how much they had to live on which enabled her to improve her budgeting skills and identify how she could make savings.

Medium-term outcomes

The client is now much more aware of her rights and options to deal with her debt. She did not know that she could set up a debt repayment plan and had not heard of a debt relief order. Her mental health has significantly improved as she is much less worried and stressed about her financial situation. The client now feels less intimidated by her creditors and if she is worried she know she can talk to the advisor again. She also feels more confident about dealing with her financial situation and is now able to keep her house warm as she has moved to a pre-payment metre.

Long-term outcomes

The client has been able to return to work due to improvements to her mental health. The client has been able to stick to the debt repayment plan of £1 a month to all of her creditors. This is a huge help as it means that the debt is not increasing. However, the client is still in about £5,000 worth of debt. If in 6 months the client is not in a much better situation Shelter will apply for a debt relief order on behalf of the client. Although the client feels as though they are better able to take action earlier to avoid getting into more debt they are still in a similar level of debt to before.

Case Study Seven: Return on Investment Analysis

Support Provided	By who	Cost of Support	Impact	Quantified Impact
BGET service 4.53 hours	Shelter	£116.51	Interest avoided due to debt repayment plan	£636.31
	Total	£116.51		Total £636.31
			For every £1 spent by Shelter, a return to client of	£5.46
			Intangible Benefits	
			Knowledge of rights and options	
			Knowledge of how to deal with creditors to reduce debt	
			Warm home	

Notes:

Interest avoided due to debt write off:

- Interest avoided due to debt write off is calculated assuming an annual interest rate of 18.5% for credit cards⁶, 22.9% for the Next Store Card⁷, 31.6% for the Argos Store Card⁸, and 19.89% plus a £30 per month fee for the RBS overdraft⁹. Both have interest calculated monthly at $r/12$ and applied to the outstanding balance. We have not applied late payment penalties.
- The client in this case had not yet defaulted on her debt. We have assumed, based on conversations with BGET advisors, that if the client had not engaged with the BGET service then over the next 12 months:
 - She would have not made any payments on the debt leading to a Default Notice between 2 and 6 months after payments stopped – we have used a mid-point of 4 months for our calculations
 - She would not have could pay the debt within the 14 days given in the Default Notice
 - Her debt would have been transferred to bailiffs in the following two weeks
 - No further interest would have been applied once the debt was passed to bailiffs, at the end of month 5
- Therefore, we included the interest on the debt, assuming no repayments, for 5 months as the interest charge that was avoided due to the Debt Relief Order.

⁶ <http://themoneycharity.org.uk/media/August-2016-Money-Statistics.pdf>

⁷ <http://www.next.co.uk/WinTC.asp>

⁸ <http://www.argos.co.uk/webapp/wcs/stores/servlet/ArgosFSCreditPlanInformationView?storeId=10151&langId=110&creditPlan=11011>

⁹ Based on advice from RBS

Case Study Eight

Ethnicity: Prefer not to say
 Age: 58
 Housing tenure: LA Secure
 Household type: Male single –
 no dependents

Year: 2016
 Time spent: 6.1
 Repeat service use: Yes
 Category of need: Medium/high

Issues presented

The client was referred to Shelter's debt advice service by a Crisis Skylight centre. He had got into significant non-priority debt with credit cards. The client also needed some energy efficiency advice. The client had recently taken early retirement due to health problems. The client got into financial difficulties as he suddenly had to deal with a reduced income. He had also recently split up from his long-term partner. Due to this change in circumstance his mental health deteriorated and he felt less able to deal with his debt.

Short-term outcomes

The advisor from Shelter contacted the credit card company to set up a debt repayment plan. This took the form of £20 a month to his creditor for a period of six months. The client was unaware of this option to deal with his difficult financial situation. He now has a better understanding of his rights and options to deal with his debt. Shelter were also able to help the client to identify some savings by suggesting that he can get a free bus pass. This meant that the client was able to save money on travel and use that money for other necessities.

Medium-term outcomes

Shelter was able to reduce the client's debt by about £300. This means that the client is now less worried and stressed about his financial situation, leading to improved mental health. The client is able to keep his house warm but this was this case prior to receiving support from Shelter. Due to the debt repayment plan the client has been able to avoid the cost and stress of going to court. The client has also been able to avoid having bailiffs turn up at his house. The repayment plan was renewed in June for another six months.

Long-term outcomes

The client now feels more confident and better able to manage other stressful situations better due to this improved confidence. The debt repayment plan if renewed will have a long-term impact on the life of the client. Although the level of debt has not decreased significantly, it is now more manageable as the client knows that it is no longer increasing. The client knows that if his financial situation suddenly worsens he is able to go back to Shelter for more support. However he now feels better able to prevent getting into debt. In particular the client knows not to get another credit card.

Case Study Eight Return on Investment Analysis

Support Provided	By who	Cost of Support	Impact	Quantified Impact
BGET service 6.1 hours	Shelter	£156.89	Interest avoided due to debt repayment plan	£414.90
	Total	£156.89	Total	£414.90
			For every £1 spent by Shelter, a return to client of	£2.64
			Intangible Benefits	
			Reduced stress	
			Addressing situations and increasing confidence	
			Knowledge of how to deal with creditors to reduce debt	

Interest avoided due to debt write off:

- Interest avoided due to debt write off is calculated assuming an annual interest rate of 18.5% for credit cards¹⁰ with interest calculated monthly at $r/12$ and applied to the outstanding balance. We have not included any late payment penalties
- The client in this case had not yet defaulted on his debt. We have assumed, based on conversations with BGET advisors, that if the client had not engaged with the BGET service then over the next 12 months:
 - He would have not made any payments on the debt leading to a Default Notice between 2 and 6 months after payments stopped – we have used a mid-point of 4 months for our calculations
 - He would not have been able to pay the debt within the 14 days given in the Default Notice
 - His debt would have been transferred to bailiffs in the following two weeks
 - No further interest would have been applied once the debt was passed to bailiffs, at the end of month 5
- Therefore, we included the interest on the debt, assuming no repayments, for 5 months as the interest charge that was avoided due to the Debt Relief Order.

¹⁰ <http://themoneycharity.org.uk/media/August-2016-Money-Statistics.pdf>

Case Study Nine

Ethnicity: White British

Year: 2015

Age: 47

Time spent: 6.4

Housing tenure: unknown

Repeat service use: No

Household type : Male single – no dependents

Category of need: High

Issues presented	Shelter's debt advice service was recommended to the client by a friend who had also got into financial difficulty and needed support. The client had rent arrears and water debts as a result of a period of poor physical health. The client was also finding it difficult to pay his Under Occupancy charge (the Bedroom Tax). The client's rent arrears were over £300. The client was unable to pay this as his monthly income was £392.86, predominantly from benefits.
Short-term outcomes	Shelter assisted the client with a successful application to the United Utilities Trust Fund and completed a successful application for Discretionary Housing Payments. The latter means that the client's Bedroom Tax charge is covered. Shelter also set up payment arrangements for the client's rent arrears and the TV Licence arrears. The client's problems were sorted within a month of contacting Shelter. The client did not feel able to contact his creditors so it was a huge relief that Shelter took responsibility for this.
Medium-term outcomes	The repayment plan for the client's water debt is in place until 2017. This means that for the next six months or so the client does not have to worry about getting into more debt and his debt becoming unmanageable again. The client has experienced improvements to his health which has meant that he is more mobile and therefore less isolated. The client feels much less worried about his financial situation because he knows that he can go back to Shelter in the future if his situation worsens.
Long-term outcomes	In the long term the client has been able to improve his budgeting skills and avoid getting into debt again. He now has no new debt and has been able to reduce his debt by £1,000. This has had a huge impact on his mental health and means that he is more resilient and better able to deal with other stressful situations due to improved understanding. The client is now able to keep his house warm and does not have to worry about not being able to pay his energy bills. This has had a positive impact on his physical health.

Case Study Nine: Return on Investment Analysis

Support Provided	By who	Cost of Support	Impact	Quantified Impact
BGET service 6.4 hours	Shelter	£164.61	United Utilities Grant	£302.51
			Discretionary Housing Payments	£278.70
			Avoided Under Occupancy Charge*	£559.68
	Total	£164.61		Total £1,140.89
			For every £1 spent by Shelter, a return to client of	£6.93
			Intangible Benefits	
			Reduction in stress (and associated health benefits)	
			Addressing situations and increasing confidence	
			Warm home	

Council have agreed to pay the client's Under Occupancy Charge on an ongoing basis- therefore savings are assumed at a rate of £11.66 per week.

Case Study Ten

Ethnicity: White British

Year: 2015

Age: 55

Time spent: 4.44

Housing tenure: LA Secure

Repeat service use: No

Household type: Couple – no dependents

Category of need: High

Issues presented

The client was referred to Shelter's debt advice service by her Crisis support worker. The client had a range of non-priority debts, such as credit card debt and debt from catalogue prescriptions. This debt amounted to over £5,000 to five different creditors. The client was up to date with their utility bills and did not have any priority debts. The client lived with her husband who had mobility problems. The client herself has myalgic encephalomyelitis (ME) and suffers from anxiety and depression. The couple depend on pension credit as their only source of income and have less than £50 a month in disposable income.

Short-term outcomes

The Shelter advisor discussed the different options that the client had to deal with her financial difficulty. The client found out that they could either request a debt relief order or set up a debt repayment plan with their creditor. The Shelter advisor explained to the client how a debt relief order would affect them and what the restrictions would be if they decided to choose this option. Shelter also advised the client that if they took on further debts they could be construed as fraudulent. The client was able to better understand their rights and options. This improved their confidence in dealing with their financial situation.

Medium-term outcomes

The client decided to opt for a debt relief order understanding the restrictions it would place on them. This was largely because the client was unable to afford a debt repayment plan from her very limited disposable income. The client paid a £90 fee for the debt relief order which meant that all of her debt was written off. The client was able to avoid going to court or experiencing any bailiff action as a result of non-payment of debts.

Long-term outcomes

The client is no longer in any debt and is feels as though she will be able to prevent herself from getting into financial difficulty again. In particular she is following advice from Shelter advisors not to get any more credit cards. Her budgeting skills have improved as Shelter helped her to identify how much income she receives and how much she can afford to spend each month. The debt relief order has led to a slight improvement to the client's mental health as she is less worried about her financial situation.

Case Study Ten: Return on Investment Analysis				
Support Provided	By who	Cost of Support	Impact	Quantified Impact
BGET service 4.44 hours	Shelter	£114.20	Debt written off through Debt Relief Order	£5,280.00
Debt Relief Order Admin Fee	Client's daughter	£90.00	Interest avoided due to debt write off	£445.01
	Total	£204.20	Total	£5,725.01
			For every £1 spent by Shelter, a return to client of	£50.13
			Intangible Benefits	
			Understanding of spending and prioritisation	
			Reduction in stress	
			Knowledge of how to deal with creditors to reduce debt	

Notes:

Interest avoided due to debt write off:

- Interest avoided due to debt write off is calculated assuming an annual interest rate of 18.5% for credit cards¹¹ and 31.6% for store cards¹². Both have interest calculated monthly at r/12 and applied to the outstanding balance. We have not applied late payment penalties.
- The client in this case had not yet defaulted on her debt. We have assumed, based on conversations with BGET advisors, that if the client had not engaged with the BGET service then over the next 12 months:
 - She would have not made any payments on the debt leading to a Default Notice between 2 and 6 months after payments stopped – we have used a mid-point of 4 months for our calculations
 - She would not have been able to pay the debt within the 14 days given in the Default Notice
 - Her debt would have been transferred to bailiffs in the following two weeks
 - No further interest would have been applied once the debt was passed to bailiffs, at the end of month 5
- Therefore, we included the interest on the debt, assuming no repayments, for 5 months as the interest charge that was avoided due to the Debt Relief Order.

The client needed to pay £90 for the Debt Relief Order, which was paid by her daughter. This not included as a cost to Shelter although it is cost to the economy.

¹¹ <http://themoneycharity.org.uk/media/August-2016-Money-Statistics.pdf>

¹² Based on an average of: <http://money.asda.com/credit-cards/> and <http://www.argos.co.uk/webapp/wcs/stores/servlet/ArgosFSCreditPlanInformationView?storeId=10151&langId=110&creditPlan=11011>

Appendix Two: Service Analysis

This appendix contains the detailed service analysis of the Year 2 BGET clients. A summary of which can be found in Chapter 3

In Year 2 of the BGET service the greatest number of clients used the helpline (21% of clients). This was closely followed by the West Midlands Centre in Birmingham (17%), Shelter Cymru (10%) and Support Service Dumfries (10%).

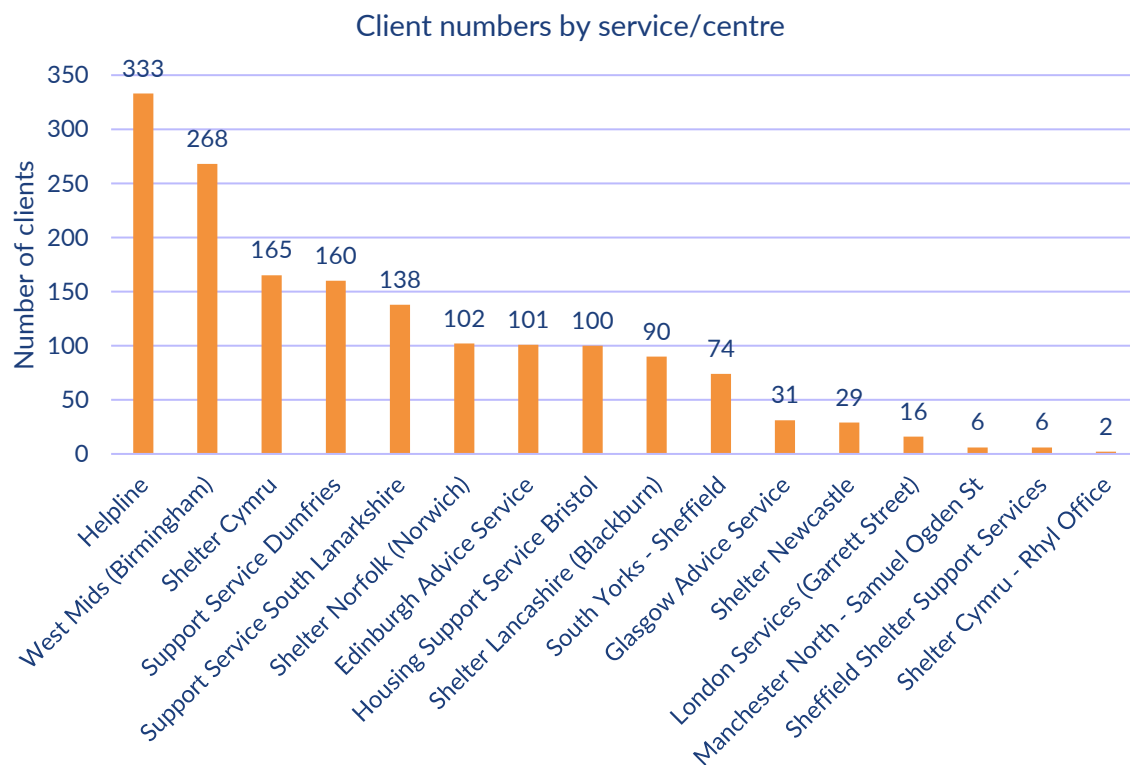


Figure 4 Client numbers by service/centre

The most common length of time spent with a case worker – either over the phone or face-to-face – is between 1 and 2.9 hours (48%). The most common amount of time spent with clients of the Year 2 BGET service was 1.8 hours (61 clients). As the length of time increases after 2.9 hours on average the number of clients decreases. One client received 60.64 hours of support from a case worker but we consider this to be an anomaly.

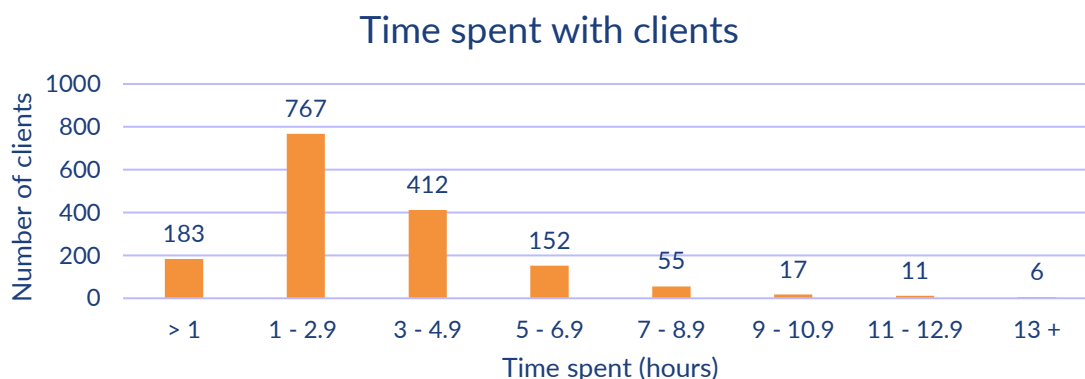


Figure 5 Time spent with clients

Clients can have more than one presenting problem. The table below shows the ten most common problems that clients have when they first engage with the BGET Service. The most common presenting problem is a debt of high priority, such as mortgage, rent or council tax debt (43% of clients have this problem). The second most common problem is fuel debt (35%), followed by non-priority debt, such as credit cards or loans from family (34%).

Presenting Problem	Frequency of problem	Percentage of all problems	Percentage of clients
Debt: priority (e.g. mortgage, rent, council tax)	699	23%	43%
Debt: Fuel	570	19%	35%
Debt: non-priority (e.g. credit cards; loans from family)	558	18%	34%
Energy Efficiency Advice	367	12%	23%
Struggling to pay/ afford housing costs	173	6%	11%
Grant/s needed	137	4%	8%
Managing a home: support needed to budget finances/ pay housing costs	126	4%	8%
Welfare benefits problems general / benefit sanctions	105	3%	6%
Rents: arrears	76	2%	5%
Null	46	1.5%	3%

Figure 6 Presenting problem

The largest ethnicity group was White British (67% of clients). The second largest ethnicity (excluding those who withheld their ethnicity) was White Other (5%), followed by Black or Black British African (5%) and Black or Black British Caribbean (4%).

Ethnicity	Number of clients	Percentage of clients
White British	1078	67%
Prefer not to say	102	6%
White Other	81	5%
Black or Black British African	77	5%
Black or Black British Caribbean	60	4%
Asian or Asian British Pakistani	38	2%
Other	37	2%
Asian or Asian British Other	26	1.6%
Black or Black British Other	24	1.5%
Mixed Other	18	1.1%
Asian or Asian British Bangladeshi	17	1.1%
Mixed White and Black Caribbean	15	0.9%
Asian or Asian British Indian	14	0.9%
White Irish	9	0.6%
Mixed White and Black African	8	0.5%
Chinese	3	0.2%
Mixed White and Asian	3	0.2%
Other Ethnic Group Arab	3	0.2%

Figure 7 Ethnicity of clients

The most common age group among Year 2 BGET clients with 26% of clients. This is followed by 45-54 year olds (24%) and then 25-34 year olds (22%). Those aged 25-54 thus comprise 73% of the client group.

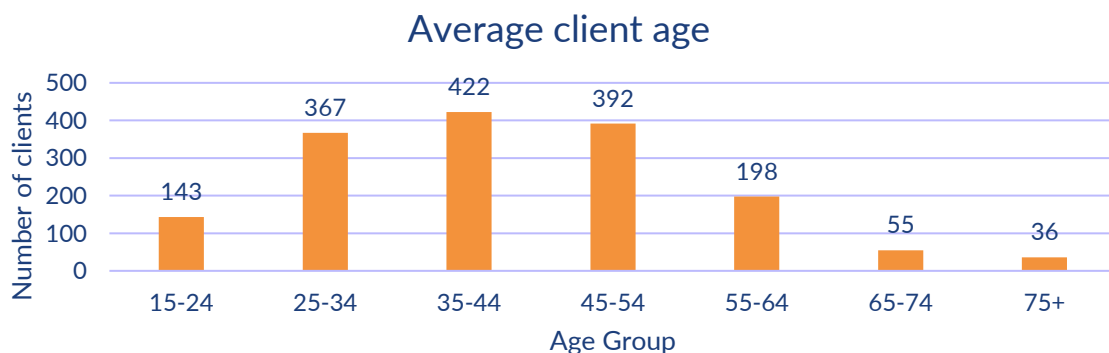


Figure 8 Client age

The graph below shows the breakdown of tenure type according to simplified categories. It demonstrates that 56% of the Year 2 BGET client group were living in social housing. The second largest group of BGET clients were those who were privately renting (22%), followed by owner occupiers (14%).

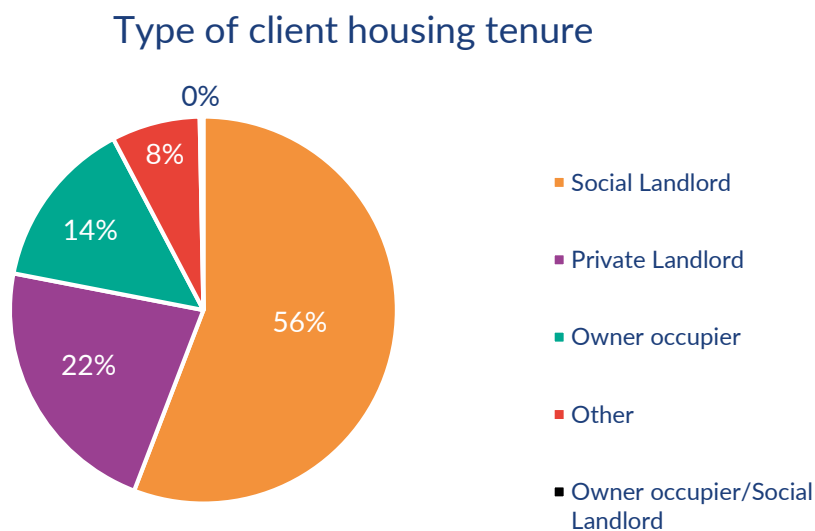


Figure 9 Type of client housing tenure

Over 65% of Year 2 BGET clients were not homeless or at risk of homelessness. The second most common homelessness status was at risk of homelessness but not within the next 28 days (25%), followed by those who are already homeless and in temporary accommodation (5%).

Homelessness status

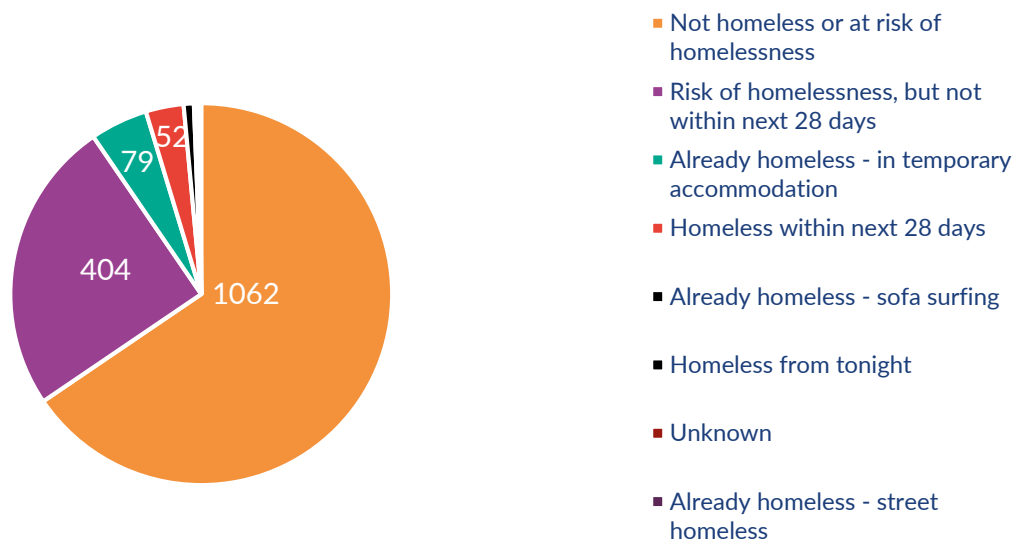


Figure 10 Homelessness status of clients

The most common household type is a single male with no dependents (24%). This is followed by a single female with dependents and/or pregnant (23%) and then a female single with no dependents (19%). This suggests that households with a single adult (including single parents) comprise over 65% of the Year 2 BGET client group.

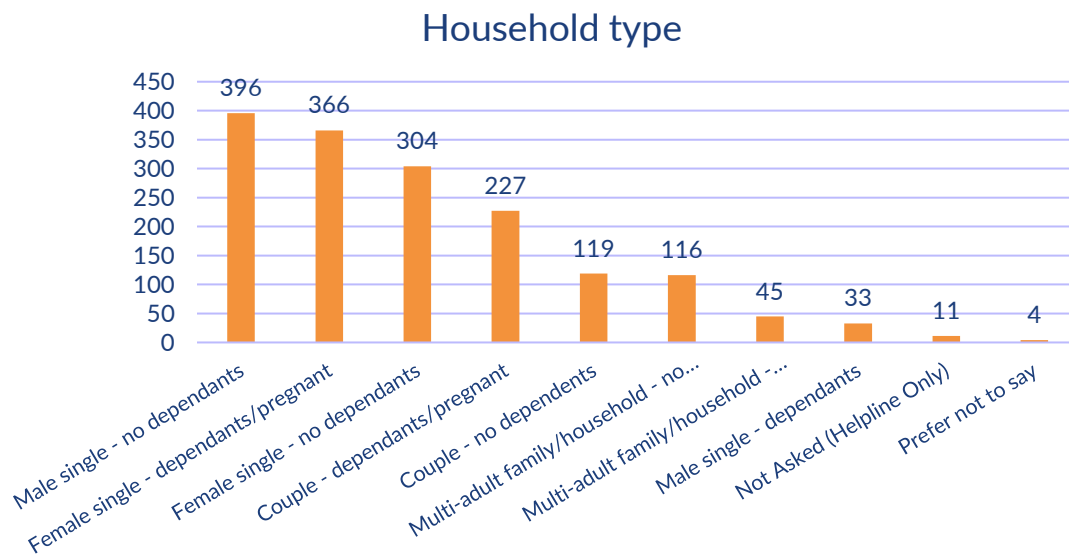


Figure 11 Household type of clients

Although clients varied, based on our interviews with advisors and analysis of the BGET service CRM data we have identified the following features of the likely BGET client:

- Most were not working
- Those that were employed tended to have very low incomes
- Many had long term mental health conditions
- Often clients found their way into debt when an unexpected life event occurred such as a relationship breakdown, or a health problem and that their low income left them vulnerable and unable to manage
- Several clients do not have English as their first language – they often just needed help to understand the information that they were being sent by creditors
- Generally, clients were at a point of crisis – very few sought out the service as a way to prevent getting into debt. Clients can be *“months even years behind [on debt repayment]”*.

It is worth noting that the CRM information may not include the complete list of issues presented as many of the issues faced by clients are not often presented by advisors during the initial assessment. These are often uncovered as the case management work develops.

The most common closure reason is that all issues have been resolved (70% of clients). The next most common closure reason (not including the clients for which we do not have data), is that a client has failed to engage or instruct with the BGET service (24%). This is a considerable proportion of the client group and is worthy of greater exploration i.e. why do some clients fail to engage or instruct whilst others are able to engage with the service until their ‘presenting problem’ has been resolved?

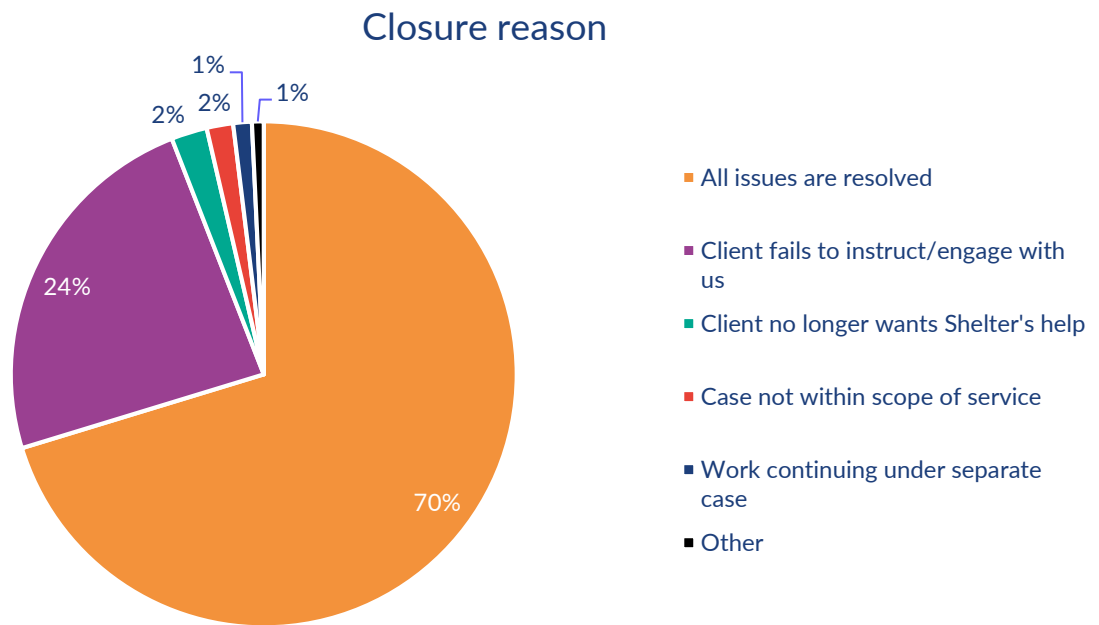


Figure 12 Closure reason

Closure reason	Number of clients	Percentage of closed cases
All issues are resolved	830	70%
Client fails to instruct/engage with us	281	24%
Client no longer wants Shelter's help	27	2%
Case not within scope of service	20	2%
Work continuing under separate case	14	1.2%
All options have been exhausted	6	0.5%
Client has died	1	0.1%
Client not eligible for service	1	0.1%
Conflict of interest/reason of professional conduct	1	0.1%

Figure 13 Closure reason

There are two types of outcomes measured by advisors: Shelter outcomes and BGET outcomes. Clients are assigned up to three Shelter outcomes by the advisor, as well as multiple BGET outcomes.

The top 10 most common Shelter outcomes achieved by clients of the Year 2 BGET Service are outlined in the table below. The most common Shelter outcome is energy efficiency of the home improved (25% of clients). The second most common Shelter outcome (after those clients for whom we do not have this data for) is debt issues resolved/affordable debt payment plan in place (14%).

Shelter Outcome	Number of clients	Percentage of clients
Energy efficiency of home improved	404	25%
Debt issues resolved/affordable debt payment plan in place	228	14%
Fuel debt reduced/ addressed	123	8%
Better money management/ budgeting skills	114	7%
Increased understanding of rights and options	99	6%
No resolution achievable	54	3%
Housing costs maintained/ reduced	44	3%
Benefit issues resolved/benefits increased or maximised	39	2%
Grant/s received	34	2%

Figure 14 Shelter Outcomes

The table below lists the BGET outcomes and the number and percentage of clients which have achieved them (clients can achieve more than one of the BGET outcomes). The most common BGET outcome for Year 2 of the service was that clients have received energy efficiency or fuel poverty advice (44.38%). This is closely followed by agreeing a debt plan (30.55%) and being signposted to energy supplier WHD Scheme (21.99%). Below is a visual representation of this data.

BGET Outcome	Frequency	Percentage of all outcomes	Percentage of clients
Energy Efficiency/Fuel Poverty Advice	1223	44%	75%
Debt plan agreed	842	31%	52%
Signposted to energy supplier WHD Scheme	606	22%	37%
BGET Application Made	63	2%	4%
Further assistance payment application made	13	0.5%	0.8%
Further assistance payment application successful	9	0.3%	0.6%

Figure 15 BGET Outcomes

Clients who fail to instruct/engage

There are 292 clients who failed to instruct or engage with Shelter's BGET service. The below table shows that clients who fail to instruct or engage with Shelter are more likely to be at risk of homelessness, have priority debt, have fuel debt and be a single female with dependents or pregnant than both all clients and closed cases. Therefore, although only 23% of clients fail to engage with Shelter, these clients tend to have higher needs.

Client characteristics	Percentage of clients who disengage	Percentage of all clients	Percentage of closed cases
At risk of homelessness	34%	25%	24%
Priority debt	51%	43%	44%
Fuel debt	42%	35%	32%
Female single with dependents/pregnant	29%	23%	22%

Figure 16 Client characteristics of clients who fail to instruct/engage

The table below shows the centre or service that clients who disengage from Shelter use. It shows that the clients who fail to instruct or engage are more likely to use the West Midlands service and the Housing Support Service Bristol, but less likely to use the helpline, than the whole client group and clients who have closed cases.

Centre or Service	Number of clients who disengage	Percentage of clients who disengage	Percentage of closed cases
West Mids (Birmingham)	67	23%	14%
Housing Support Service Bristol	47	16%	6%
Support Service Dumfries	33	11%	9%
Edinburgh Advice Service	32	11%	7%
Helpline	26	9%	25%
Shelter Norfolk (Norwich)	25	9%	7%
Support Service South Lanarkshire	22	8%	7%

Shelter Lancashire (Blackburn)	20	7%	5%
Shelter Cymru	16	5%	14%
Glasgow Advice Service	3	1%	1%
Shelter Newcastle	1	0.3%	1%

Figure 17 Centre or service used by clients who fail to instruct/engage

Clients who disengage from Shelter's debt advice service are also more likely to spend greater time with an advisor, perhaps suggesting that their cases are more complex. Whilst the most common time spent for all clients and closed cases is 1-2.9 hours, clients who fail to engage or instruct with Shelter are more likely to spend between 3-4.9 hours with an advisor.

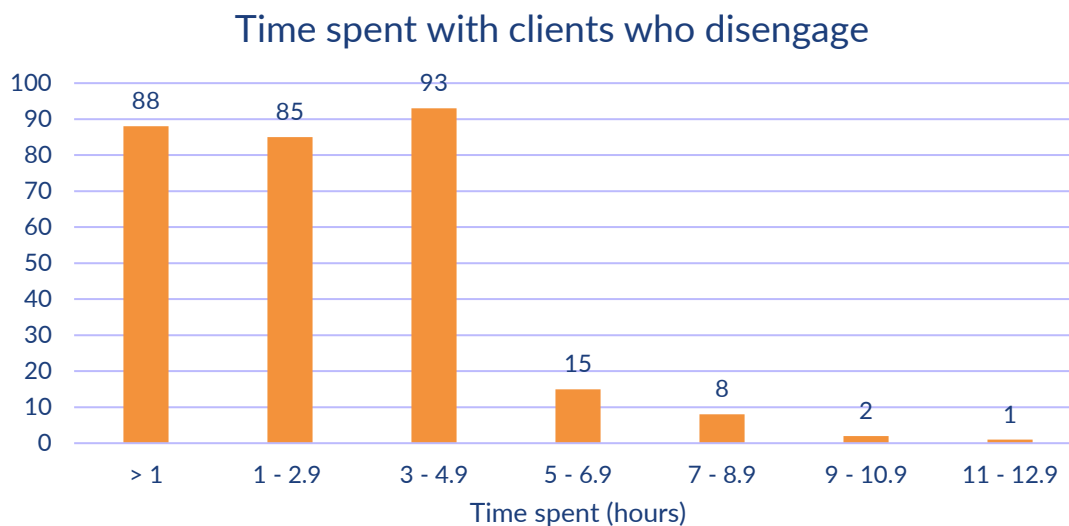


Figure 18 Time spent with clients who fail to instruct/engage

The table below shows that clients who fail to engage with Shelter's debt advice service are more likely to have priority debt, fuel debt and non-priority debt than the whole client group and closed cases. In particular, 51% of clients who disengage have priority debt, compared to 43% for the whole client group and 44% of closed cases.

Presenting Problem	Frequency of problem	Percentage of clients who disengage	Percentage of closed cases
Sum of Debt: priority (e.g. mortgage, rent, council tax)	150	51%	44%
Sum of Debt: Fuel	124	42%	32%

Sum of Debt: non priority (e.g. credit cards; loans from family)	111	38%	36%
Sum of Energy Efficiency Advice	42	14%	27%

Figure 19 Presenting problem of clients who fail to instruct/engage

The table below shows the homelessness status of clients who disengage. Whilst the majority of the clients are also not homeless or at risk of homelessness, the percentage of clients who are at risk of homelessness is greater for this sub-group of clients compared to closed cases (i.e. 34% for clients who disengage compared to 24% for all clients with closed cases).

Homelessness status	Number of clients who disengage	Percentage of clients who disengage	Percentage of closed cases
Not homeless or at risk of homelessness	168	57%	66%
Risk of homelessness, but not within next 28 days	99	34%	24%
Already homeless – in temporary accommodation	12	4%	5%
Homeless within next 28 days	9	3%	3%
Already homeless – sofa surfing	4	1%	0.9%

Figure 20 Homelessness status of clients who fail to instruct/engage

In addition, clients who fail to engage or instruct with the debt advice service are more likely to be from a female single household with dependents than the whole client group and clients who have a closed case. The chart below shows that 29% of clients who fail to engage are from single female households with dependents or pregnant. This is greater than the 23% for the whole client group and 22% for closed cases.

Household type of clients who fail to engage

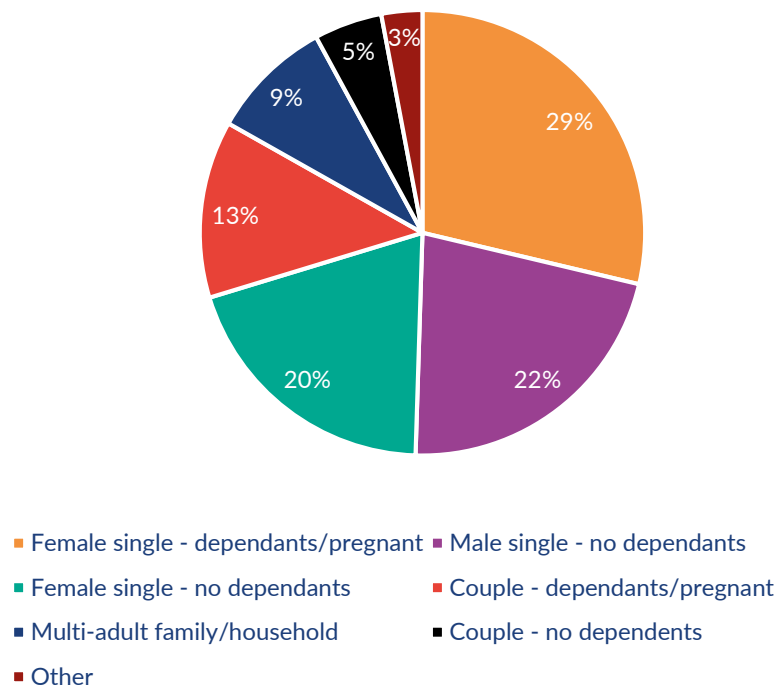


Figure 21 Household type of clients who fail to instruct/engage

Appendix Three: Client interview methodology

To enable a representative sample of clients to interview, we worked with BGET advisors to develop three broad client typologies based on the intensity of support the client needs. We tested these typologies with the Service User Group in July and service users agreed that this was representative and also identified themselves as falling within one of the three groups:

- Low level need – requiring up to three hours of support – probably with one debt issue or a large unexpected bill
- Medium level of need – requiring up to six hours of support - have a mix of priority and non-priority debt but not at legal proceeding stage
- High level of need – requiring up to ten hours of support (some needing more)- have multiple priority debts, in legal and/or possession proceedings

The following table provides further details of these groupings:

Low level need	Medium level need	High level need
May present the following needs:		
May have one debt or an unusually high bill	Have priority debts on their way to bailiffs but without legal action Have a mixture of priority and non-priority debt	Multiple priority debts Legal proceedings Possession proceedings
Tend to have the following client characteristics:		
Home owner Employed Single or young adult Someone who is recently out of work but not expected to be long term unemployed Has adequate income but needs help to manage it	Language barriers Stress that impacts on their ability to self-manage Has adequate income but needs help to manage it	Low literacy or learning disabilities Poor mental or physical health Recently been through a relationship breakdown Unemployed Low income Couples, families, single parents Homelessness Domestic violence or other abuse issues <i>Usually supported by a support worker from another service</i>
Tend to receive the following support:		
Understanding how to reduce their energy bills Learning to budget Advice to maximise their income	<i>Prior column plus:</i> Help understanding the letters and correspondence they are receiving	<i>Prior column plus:</i> Advice on insolvency

	Advice on options to address the debt Applications to Trusts for debt relief Some support to implement this advice, but can generally do most of it on their own	Contacting creditors to reduce/clear debt and create payment plans Applications for debt relief orders <i>Usually involves working with other Shelter services</i>
Generally, receive the following amount of support:		
2- 3 hours - Initial appointment 1.5 hours - Follow up letter and posting information pack - Other administration	4-6 hours - Initial appointment 1.5 hours - Case work - Follow up letter and other administration	6-10 hours - Initial appointment 1.5 hours - Case work - Follow up letter and other administration

Figure 22 Client typologies

What outcomes are clients expected to achieve?

Using data from the service from Year 1 and Year 2 clients, we used these typologies to derive a sample of potential interviewees to get more detailed insight on how they have fared since their case had closed. To help frame the questions, we looked at the Theory of Change and the outcomes expected for clients.

- Short term (immediate) - During initial advice it is hoped that clients will be able to increase their knowledge about managing their debts and their options and maximise their income, with a view to reducing their stress.
- Medium term (1-3 months)- By this time it is hoped that clients will see their confidence increase as they manage to balance their income and spending, access financial relief and further build their knowledge.
- Long term (3-12 months) –Longer term it is hoped that clients will see a reduction in their debt and energy bills, an increase in their ability to manage their finances independently and be able to heat their homes as well as understand how to address future problems and know when to seek help earlier next time.

We developed questions working with the Service User Group to explore in our interviews what outcomes clients had achieved. In addition, we also developed some questions which helped to unpack what improved confidence and reduced stress would mean practically for them. We asked interviewees to rate their importance as a consequence of having support.