

WIS£RMONEY

BGET Social Impact Report Oct 2018 - March 2020

A Rural Money and Debt Advice Service and Mental Health Advocacy in North and Mid Devon and West Somerset.



Navigate CIO registered charity number 1182020. Registered address: Heatherton Park Studios, Bradford on Tone, Taunton TA4 1EU. Navigate is authorised and regulated by the Financial Conduct Authority 837950 for debt-related regulated activities.
Tel: 01823 299050



Encompass Southwest.: Registered charity 1145286, registered in England, company number 07149873. Registered address: Suite 1,2 Bear Street, Barnstaple, Devon EX32 7BU. Encompass Southwest is authorised and regulated by the Financial Conduct Authority 618752 for debt-related regulated activities. Tel: 01271 371499



Mind in Somerset: Registered Charity No. 1109626, registered in England. Registered address : Sussex Lodge, 44 Station Road, Taunton. TA1 1NS. www.mindinsomerset.org.uk
| www.facebook.com/mindinsomerset | @mindinsomerset. Tel: 01823 334906

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1. Executive Summary

The BGET project is funded by The British Gas Energy Trust for 30-months, finishing on the 31st March 2021. Its aim is to improve the quality of life, wellbeing and financial resilience of people living in the rural settlements of the Districts of West Somerset, Mid-Devon and North Devon.

This report captures and shares the positive social impact of the BGET Project on the lives of the clients we have supported, the work of our referral and community partners and the wider public sector. We are reporting for an 18-month period from when the project started in October 2018 to the end of March 2020.

1.1 Summary Findings

- 921 individuals have benefited from the project
- 92% of clients surveyed after their case had closed felt better able to cover essential living costs
- 81% of clients surveyed after their case had closed felt better equipped to deal with a financial problem in the future
- 90% of referral partners surveyed would recommend the BGET projects to others
- 100% of referral partners surveyed felt the service was essential/very important
- 78% of referral partners stated the most significant barrier clients face when dealing with money and debt is ‘a lack of confidence using a computer’
 - followed by 69% ‘poor mental health’ and ‘lack of confidence talking to others’
- 78% of referral partners stated ‘reduced money worries’ and ‘reduced stress and anxiety’ as the most significant areas of client wellbeing improvement
 - Followed by 67% ‘ability to remain independent’
- £318,515 income maximisation - total value of the increase to clients’ income
- £351,045 client debt written off
- Training delivered to community partners and clients
 - 100% of the 104 learners attending the First Aid Mental Health training rated the training as very good/good.

Areas of improvement to client’s wellbeing

- **Reduced anxiety and stress:** £34,000 saving to the NHS/public purse
- **Reduced fuel poverty:** £52,472 cost savings to NHS/public purse
- **Tenancy secured:** £86,840 savings to public purse
- **Ability to maintain tenancy:** £528,984 additional wellbeing social value to clients
- **Debt free:** £19,912 additional wellbeing social value to clients
- **Able to obtain advice locally:** £538,082 additional wellbeing social value to Clients

2. Introduction

2.1 Project overview; the project is funded by The British Gas Energy Trust for 30-months, finishing on the 31st March 2021. Its aim is to improve the quality of life, wellbeing and financial resilience of people living in the rural settlements of the Districts of West Somerset, Mid-Devon and North Devon.

2.2 The Partners; Wis£rmoney is a strategic partnership between Navigate and Encompass Southwest, both registered charities. The partnership delivers a range of financial inclusion projects across Devon and Somerset. Based on a strong set of shared ethics and principles, the partnership places clients and communities at the heart of its work. Wis£rmoney's work is funded by grants from well-known charitable trusts and foundations and local authority commissioners. Both organisations are authorised and regulated by the Financial Conduct Authority for debt-related activities.

For the BGET project, the Wis£rmoney partners have been joined by Mind in Somerset; an independent charity that has been active in Somerset since the 1980s. They aim to promote good mental health, to encourage greater understanding of mental health issues, to provide high quality support and to enable genuine service user involvement and consultation in the development of all mental health services.

2.3 Client/Service Eligibility; clients must be aged 18 years and over and live in the districts of West Somerset, Mid Devon or North Devon. The project has been designed to support vulnerable groups living on low incomes experiencing, or at risk of experiencing, poverty, financial hardship, and social and financial exclusion. Specifically: single adults, families, older-people and individuals with a physical or mental health disability or caring responsibilities.

2.4 Meeting client need; the BGET Project provides its service across three deeply rural local authority areas in the South West offering tailored free and independent benefits, money and debt advice and money capability training. Our service is there for those who due to their rural location, physical, mental health or learning disability or caring responsibility cannot access mainstream advice. Our partnership with Mind in Somerset and provision of Mental Health Caseworkers has enabled clients to build resilience and money management strategies. This unique partnership approach recognises the close link between poor mental health and debt. 23% of the clients we have worked with in the first 18 months have disclosed a mental health condition.

2.3 Delivery Channels; our aim is to make our advice and educational workshops accessible to those who cannot access mainstream services. We accept self-referrals, referrals from family and friends, community and voluntary groups and statutory agencies. The process is simple, by phone, email or online. Every referral is triaged, we will refer or signpost those who can access a mainstream advice service and we provide an up to date directory of partner services.

For those whose advice needs can be met by telephone or email we provide benefit checks, help with completing forms, provide information and answer questions.

Our target client group are the hard to reach, often socially or rurally isolated, in fuel poverty, digitally excluded, in debt and faced with a change in circumstance, financial hardship and sometimes at risk of homelessness. Our service is unique in its delivery as one of the only partnerships providing home visiting services, working at our clients pace to ensure future financial resilience.

Wis£rmoney specialise in face-to-face advice for those unable to access mainstream services; we have radically adapted service delivery to support individuals and families facing financial crisis during the pandemic. Our educational workshops are delivered in small groups from community locations and educational establishments. Our services are different and effective because they:

- Are responsive and timely - clients are contacted within 24 hours - all emergencies are dealt with the same day;
- Are accessible - home visits, appointments, drop-in - support tailored to individual needs;
- Flexible - adapt to respond to need/demand;
- Operate collaboratively - we liaise and work efficiently with the Benefits, Revenues, Housing departments and Homeless Teams & etc. to deal with problems before they become more serious;
- Work with external partners in order to deliver an holistic service that, wherever possible and appropriate, addresses a range of client's key needs rather than just the presenting problem;
- Take a pragmatic view - what's best for the client? Do we have think a bit more outside the box? What can we do to empower the client?;
- Always do what we say we will do, when we say we will do it;
- Take as long as the client needs - we don't have deadlines, we don't set the client a target or limit the amount of time that can be spent, we work at the clients pace.

Wis£rmoney identifies the root cause of presenting problems and works to provide accessible, holistic solutions. This means:

- Identifying and understanding the root causes of presenting problems;
- Addressing the complexities of people's lives;
- Taking into account how a complex range of interlinked issues impact and compound on each other;
- Understanding what service users want to achieve from the process;
- Setting realistic goals and managing expectations;
- Working at the clients pace.

Our role is to look at the whole situation, explain the options and enable the client to make informed decisions. It is not a quick fix; clients may require multiple visits and cases may be open for 6 to 12 months.

Our aim is to empower clients and build their confidence, money management skills and resilience.

Client comment from our recent survey.

'Know where I am, no worries, not ignoring things, weight lifted, helped when I was at my worst, 150% back on track'.

3. Methodology

3.1 Methodology: measuring an organisations social impact needs to be effective, proportionate to the size and resources available, GDPR compliant and mindful of the communication needs of its client base and time constraints of its staff teams and partners.

BGET's advice, learning and community development services reach **specific user groups:**

- our clients - those facing financial hardship and exclusion by reason of youth, age, ill health, disability, financial hardship or another disadvantage, who find accessing mainstream advice difficult
- referral partners - organisations and individuals who refer others to our advice service and training
- community partners - involved in signposting others to local services but may not directly refer individuals for advice
- members of the public - interested in participating in our educational workshops and community wellbeing events

3.2 Methods of collection

The WisErmoney partnership has evidenced its social impact through a co-ordinated approach using

- **qualitative methods:** case studies, face to face and telephone surveys, learner feedback, focus groups and public event consultation and
- **quantitative methods:** data project reporting, online partner surveys and comparison research with national partners.

3.3 Financial values

Through researching wider national good practice in measuring social impact we have collected financial values against 6 areas. This is a mixture of:

- 'savings to the public purse' taken from well-established research, for example the cost saving of a client's reduced use of local health services due to an improvement in their financial and mental health
- 'wellbeing social value' the value individuals' place on the improvement to their own wellbeing and circumstances - this is based on Government national surveys to help politicians make informed policy decisions. It has been developed by HACT and Simetrica who have analysed large national datasets to identify how people's wellbeing correlate to other aspects of their life, including employment status, financial inclusion, health, and feelings about their neighbourhood.

These figures are useful as they provide comparative data enabling us to calculate and estimate the wider value for money our service offers.

Dead weight, is factoring into our assumption the impact of our advice and training interventions and what might have happened if we did not exist, or if our service was not used. We have chosen to use a dead weight factor of 50%.

Further details can be found in Appendices 01.

4. Project Outcomes

4.1 Client financial wellbeing

Number of project unique beneficiaries 921

During the 18 months the BGET project received 604 referrals for advice and delivered educational workshops (Navigate the Money Maze) to 213 clients/learners. Delivered Mental Health First Aid Training to 91 individuals from our community and referral partners.

4.2 Money maximised

BGET Client's incomes were maximised by £318,515. This includes enabling vulnerable clients to access welfare benefits:

- Personal Independent Payments £55,854,
- Universal Benefit £45,254,
- Appealing benefit decisions, £19,401,
- Attendance Allowance £18,453
- Carers Allowance £12,442.

4.3 Debt written off

£351,045 of debt was written off from 169 client cases, includes 19 Debt Relief Orders and 6 Bankruptcies, average debt written off £2,077.

4.4 Debt identified and managed

£1,131,300 total debt identified of which £768,120 is classified as 'managed' through negotiations with creditors.

Areas with the greatest levels of client debt:

- Mortgage arrears £426,407
- Credit Cards £170,645
- Unsecured credit £83,682
- Council Tax arrears £83,682
- Water Bill arrears £55,055
- Bank Overdraft £40,172
- Electricity £37,271
- Catalogue debts, £36,414
- Benefit Overpayments £27,306

5. Social Impact - Savings to the Public Purse

Savings to the public purse

Our advice work delivers hard financial outcomes for our clients. Maximisation of income, reduction in personal debt, management and budgeting of household income and expenditure and the successful support of clients to challenge inequitable benefit decisions. We can record, quantify and report on this using AdvicePro, a widely respected database for advice providers. The area that is more difficult to quantify is the wider benefits our advice service provides clients, partner and public services. For example, the longer-term positive changes in a Client's behaviour and health and any resulting reduction in their use of other services and savings this offers to the public purse.

For Clients this could include:

- the reduction in anxiety and stress and potential future use of health services and hospital emissions
- the ability to maintain and gain employment and plan ahead
- the ability to maintain relationships
- the ability to rebuild independence following domestic violence
- the reduction to the legal system of reduced numbers of court hearings for unpaid debts
- the saving of a tenancy through managing rent arrears and maximising income and reducing the risk of homelessness or help securing a new more affordable tenancy
- making a home affordable to run, by reducing energy and water bill costs
- making a home more energy and water efficient by upgrading heating, insulation and provision of white goods, new cooker and washing machine.

Headline figures against the 6 areas of improvement to client's wellbeing

- **Reduced anxiety and stress:** £34,000 saving to the NHS/public purse
- **Reduced fuel poverty:** £52,472 saving to the NHS/public purse
- **Tenancy secured:** £86,840 savings to public purse
- **Ability to maintain tenancy:** £528,984 additional wellbeing social value to clients
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- **Able to obtain advice locally:** £538,082 additional wellbeing social value to clients

More detail on the source of the figures and calculations are shown in appendices 01.

Area of value	HACT value to client & public purse saving per client	Analysis method	Dead weight 50%	Number of clients	Value
Reduced anxiety and stress	*(b) Kings Fund £544 based on savings to local health services	Advice Pro	£272	133 clients (Mental Health support cases)	£33,176
Reduced fuel poverty	* (e) NEA cost of cold homes to NHS £1543 Common mental health	Advice pro	£771	68 clients with mental health support needs, received help with energy debts, grants and budgeting.	£52,472
Tenancy secured homelessness averted	*(c) Shelter £6679.88	Advice Pro	£3,340	26 clients supported with housing issues	£86,840
Ability to maintain tenancy	(a) HACT £7,347	Advice pro	(a)£3,673	188 (114 social and 74 private tenants received support with rent arrears, priority debts and budgeting)	(a)£528,984
Debt free	(a) HACT £1,593	Advice Pro	(a)£796.5	25 clients, (19 supported with Debt Relief Orders, 6 with Bankruptcy)	(a)£19,912
Able to obtain advice locally	(a) HACT £2,457	Advice Pro	(a)£1,228.5	438 client cases offered home visits	(a)£538,083

* See Appendices 01 for research sources used to estimate public purse savings and value to client figures.

6. Social Impact - Clients Wellbeing & Resilience

As part of the advice process, we ask clients permission to contact them once their cases have closed to understand the longer-term impacts and outcomes of the advice process. We asked 4 key questions:

- 1) Do you feel better able to cover your essential living costs like your gas, rent, and food shopping and bus fares?
- 2) Do you feel better, healthier in yourself since we first met you?
- 3) Do you feel more confident about managing your finances?
- 4) Do you feel more equipped if you came up against a financial problem in the future?

In April 2020 as part of measuring the longer-term impact of advice work, we identified 46 clients whose cases had closed in the previous six months who had granted us permission to contact them. We successfully engaged with 57% (26 clients).

92% of clients reported feeling better able to cover essential living costs like gas, rent, and food shopping and bus fares.

They said:

- 150% back on track
- Know where I am
- Financially better off
- Buy what I like with no worries
- Probably'. Client explained that the outcome was that they were not entitled to benefits, but this meant they adjusted their finances accordingly.
- Really helpful, feel much better, not ignoring things, can now manage.
- All good did not get highest rate of PIP but did increase.
- Comments from sister: client has had weight lifted, would recommend.
- Much better Mental Health Case Worker helped when I was at my worst.

78% reporting feeling better and healthier in themselves since we first met them.

They said:

- Client stated they are significantly happier and healthier than when they first attended the meeting. Largely due to the Covid-19 situation, they were now exercising regularly, eating healthier and spending less
- Client currently has a chest infection so not feeling physically well at present
- Ongoing health issues which are unlikely to ever be better
- Less anxious/worried

85% reported feeling more confident about managing finances

They said:

- Client used the phrase "Wise and prudent use of money". They now had more consideration about their spending.
- can buy what's needed
- I think so
- Definitely improved

81% reported feeling more equipped if they came up against a financial problem in the future.

They said:

- Following the advice the client adjusted their situation to rely less on benefits and now felt more secure and independent.
- Thanks to the advisor.
- I would go back to WiserMoney and do the same as I did before"
- Client said if they faced issues again that they couldn't handle they would "go back down there as they were very helpful"
- Client stated they would know what to do now and wouldn't panic now as it was all new to them when they first made contact.
- can help daughter now
- It was a lifeline, really helped to have someone to take though the process
- very grateful
- better able to budget now benefits regular and settled.

7. Social Impact - Community Engagement

7.1 Referral Partner consultation

In May 2020, we sent out an online survey to every community partner who had made a client referral to the BGET project and given permission to be contacted about their experience, this totalled 75 individuals. We gave a 21 day response target.

- We had 10 responses (13% return rate) and one of these did not fully complete the questions. This was a low response but it did include a good cross section of partners, 1 food bank, 1 leap provider, 2 housing associations, 2 NHS health providers, 1 Devon County, 1 Department Work and Pension, 1 voluntary sector/social prescriber and 1 local authority.
- Local authority areas: 6 North Devon, 2 Mid Devon and 2 West Somerset

Note: The survey was sent during the lockdown period which is why we believe response rates were low. A further partner consultation will take place later in the year.

7.2 Outcomes from Referral Partner Consultation

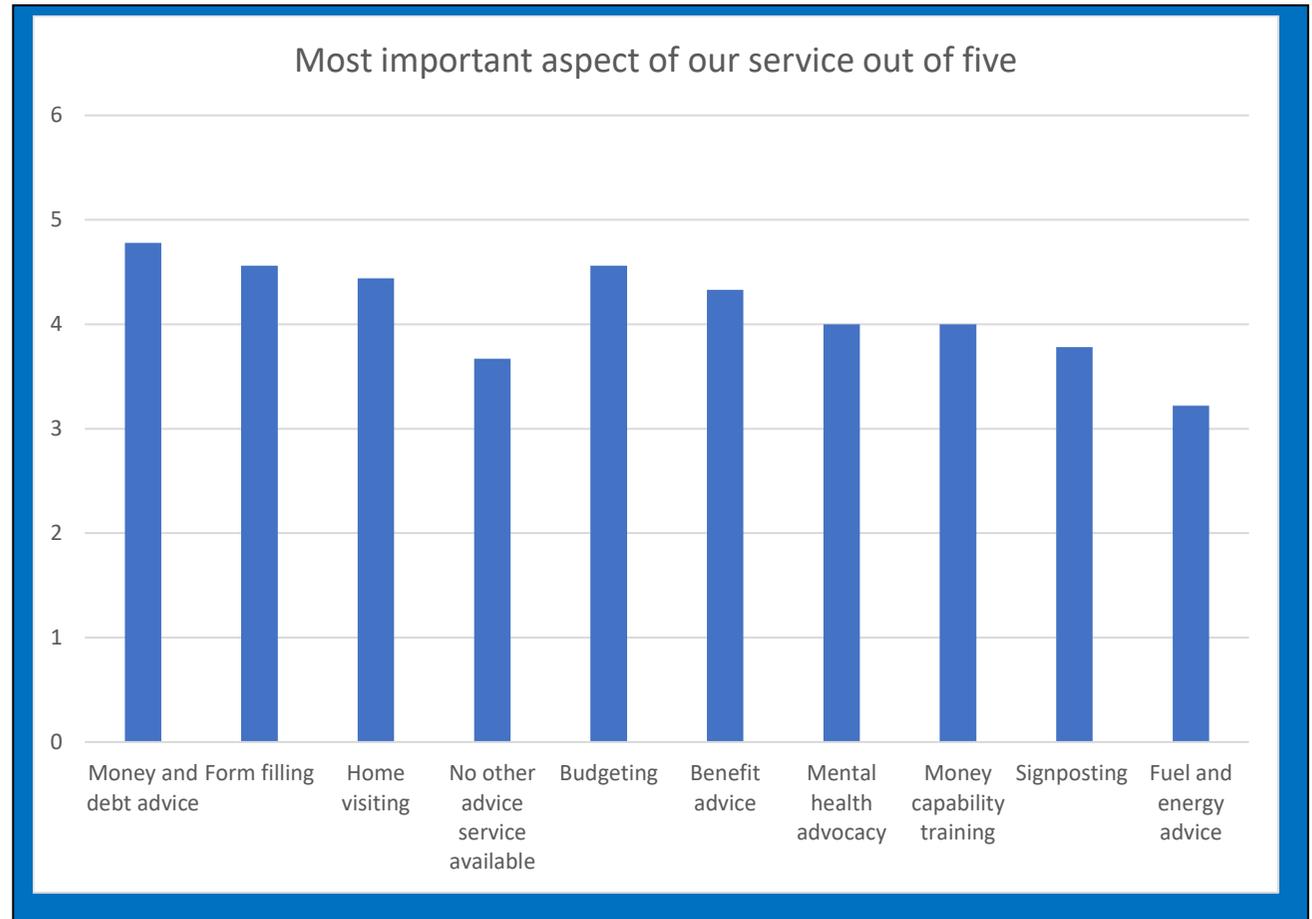
- 90% would recommend the BGET projects to others,
- 100% of partners stated that it was an essential or very important service

Most important aspects of our service

Referral partners were asked to use a frequency rating from not important to essential. The highest scoring (4.78 out of 5) was money and debt advice, followed by form filling and budgeting to maximise income (4.56). All aspects of the service were valued quite highly as there was little difference (1.56) between the highest and lowest scoring aspect.

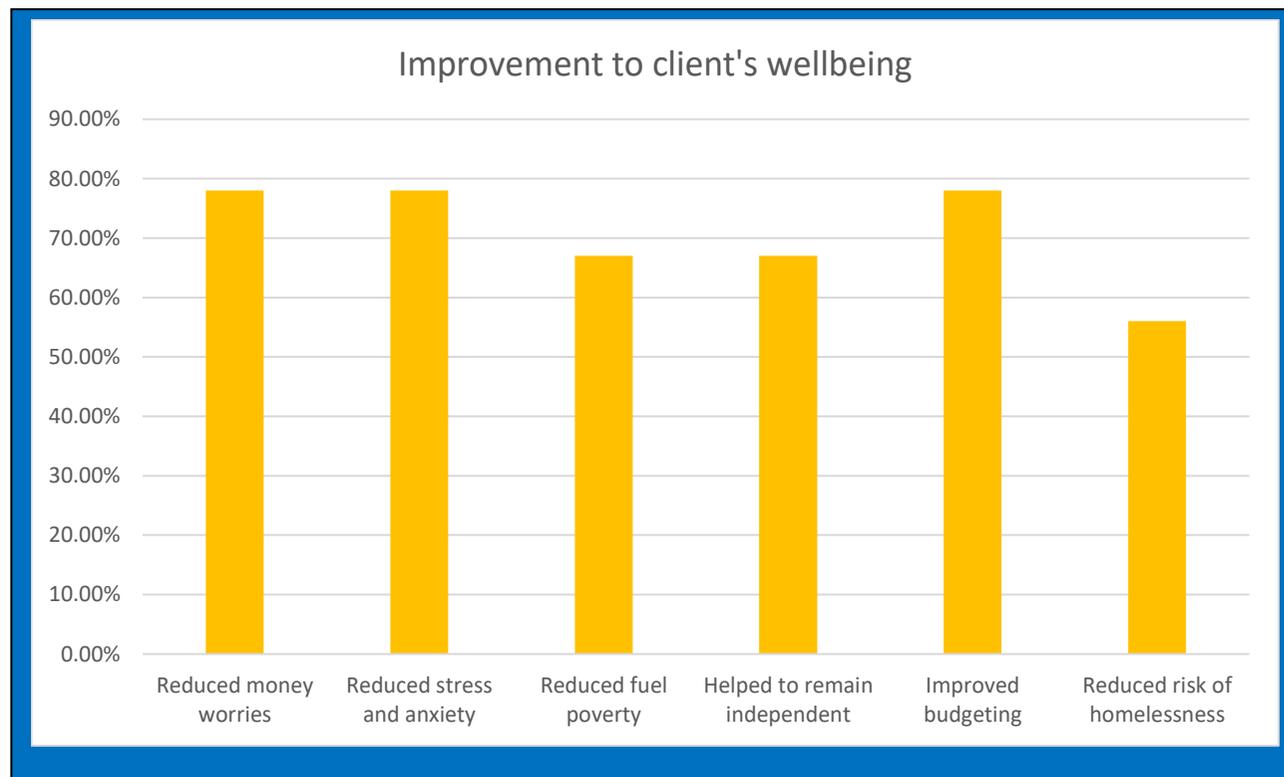
Barriers clients face

The greatest barrier referral partners felt clients faced was lack of confidence using a computer (4.11/82%) this reflects the online nature of many benefit applications but most significantly, applying for the working age benefit, universal credit. Followed by lack of confidence talking to others and then poor mental health (3.89/78%), lack of money (3.67/73%) and lack of access to transport (3.44/69%) which is much greater barrier for clients living in rural areas.



Did advice offer any 'significant improvement' to client's wellbeing?

This survey question asked referral partners to gauge improvement to client's wellbeing, from no improvement to significant improvement. The area that received the largest weighting for significant improvement was 'reduced money worries' with 44.44% (total including 'quite a lot of improvement' 78%) with reduced stress and anxiety (total 78%) ability to remain independent 33.33% (total 67%) reduce risk of homelessness (total 56%) all receiving significant improvement scores of 33.33%. Improved budgeting 11.11% (total 78%) and reduced fuel poverty 67% received high 'quite a lot of improvement' scores.



This highlights that the provision of timely money and debt advice improves individuals' incomes and reduces their debt but also reduces their anxiety and promotes independence at the same time as reducing the risk of becoming homeless. The BGET advice provided individuals with the space and stability to build their confidence, make choices and plan for their future. Mirroring the quotes from clients who spoke of the advice offering a 'lifeline' and in future 'I wouldn't panic'.

Service gaps impacting on your service users.

We asked referral partners to list any gaps in services they felt were impacting on their service users. Listed were: two areas of training, improving self-esteem and basic budgeting to run alongside our Navigate the Money Maze and practical help for individuals with benefit form filling, more access to face to face advice, more support to help individuals who are presently digitally excluded.

Money capability Training

As part of the survey we asked a question to assess referral partners interest in hosting or attending our money capability training, Navigating the Money Maze? 50% said they were extremely and very interested. We also asked about the Mind in Somerset training we offer - 'Mental health first aid' and 78% would like to be informed about next available dates. We will follow this up once we are out of lock down and our training is being delivered in the community.

8. Mental Health First Aid Training

8.1 Mental Health First Aid Training

Mental Health First Aid (MHFA) is an internationally recognised training course which teaches people how to spot the signs and symptoms of mental ill health and provide help on a first aid basis. MHFA won't teach an individual to be a therapist, but just like physical first aid, it will teach them to listen, reassure and respond, even in a crisis. Adult MHFA courses are for everyone aged 16 upwards.

As part of the BGET project and partnership with Mind in Somerset we aim to raise awareness of the importance of mental health wellbeing and through the provision of training, build the capacity and confidence of our referral and community partners to support individuals with poor mental health.

To achieve this, we have offered free access to three two day and four half day mental health first aid workshops. This training is accredited and for smaller organisations the cost of buying in this training for team members and volunteers would be prohibitive. Due to this we focussed on promoting these opportunities to voluntary and charitable sector workers and volunteers as well as to our statutory partners.

Learner quotes

"Excellent, more companies should make it compulsory to attend".

'I feel the course was very beneficial not only for my working role but from a personal point of view, it has definitely given me a lot more understanding of the causes and warning signs.'

The project aimed to attract 90 learners in the first 18 months and achieved 91. The figures would have been much higher had it not been for the pandemic and having to cancel the final training day.

Learner quote

'My reason for attending the course was to have a greater level of knowledge and understanding about Mental Health. We support clients in our role through looking at their Health & Well-Being, but I never truly understood what everything means - each diagnosis, their personal journey. Through attending the course, I feel confident in knowing how to listen and more importantly how to signpost to the right person - knowing that doesn't have to be me. In a sense the knowledge and understanding gained through being on the course has given me freedom within my role not to be afraid to explore as I know where I can go for help.'

8.2 Learner numbers and outcomes

Mental Health First Aid						
Venue/date	Number of learners	Average confidence before & after	Uplift	Average knowledge before & after	Uplift	Learner Rating, good/very good
Barnstaple 16&23/09/2019	18	4.75/8.25	3.5	5.50/8.75	3.25	100%
Tiverton 1&2/10/2019	14	4/7.25	3.25	5.25/8	2.75	100%
Williton 18&19/12/2019	12	2.5/9.5	7	3.5/10	6.5	100%
Minehead 2/03/2020	20	5.89/8.10	2.21	5.73/8.63	2.9	100%
Barnstaple 11/03/2020	16	7/8.58	1.58	6.25/8.58	2.33	100%
Crediton 13/03/2020	11	5.9/8.63	2.73	5.63/9.09	3.46	100%
Total and uplift average score	91		3.37		3.53	100%

Half day training

The target was to deliver four workshops offering up to 25 free places, in Minehead, West Somerset, Barnstaple, Crediton and South Molton. The demand was enormous, 75 places booked by mid-February, both Minehead and South Molton had a waiting list. However, understandably, with the emergence of the coronavirus pandemic as we progressed through March the figures booked began to drop and by the time we reached Minehead we had 25 booked which dropped to 20, Barnstaple, 22 booked dropped to 16, Crediton, 20 booked became 11 and we had to postpone South Molton training as it became obvious it would be unsafe to go ahead and we were heading for a national lock down.

'Having worked with many clients over the years who struggle with mental health I have done a lot of self-led learning and research into mental health issues and how to support. This course has given me confidence that I am doing the right things and I now have a certificate to show that I have attended an accredited course.'

8.3 Meeting our aims

We have met our aim of upskilling the community and raising awareness of the importance of mental health, building the capacity and confidence of our referral and community partners to support individuals with poor mental health. At each training workshop we have had a broad spectrum of roles and organisations participating including workers and volunteers from youth and church projects, educational establishments, carers, local authority, sports and leisure organisations, fuel poverty, advice and social prescribing. Bringing together so many different people from a variety of professions, with varying experiences both voluntary and paid, added value to the learning process. As one learner at the Crediton workshop commented on the training:

'Excellent, friendly, warm and informative facilitator. Useful to share the training with a variety of others.'

9 Conclusion

The BGET project is making a positive social impact on the lives of our clients, the professional capacity and knowledge of our referral partners, is reducing the pressure on local public sector services and building the wellbeing and resilience of the communities we work in. This 18-month social impact 'snap-shot' of the project offers a useful insight into the impact of our work, reveals questions and areas to research further and inspires future good practice. We intend to share our findings with key stakeholders and referral partners and Advice UK.

We work with clients that find accessing advice difficult, individuals who would struggle to access mainstream service provision due to their needs, complexity, communication issues and sometimes chaotic or isolated lifestyles. We have always known and evidenced a financial value to our advice work through formal outcomes, the increase to clients' incomes, debts written off and managed, grants and benefits secured etc. But our project's work does so much more, the liaison and empowerment gained as part of the advice process, enabling clients to access mental health support, saving tenancies, reducing fuel poverty, building resilience and independence, access to wider social opportunities and reconnecting with family and friends.

Following on from this report we are embarking on further consultation with clients to assess the impact of the pandemic on their financial and mental wellbeing and their access and confidence with digital communication; inspired by our experience during lockdown and digital exclusion being highlighted by referral partners as a significant barrier. The results from which will help us plan and prepare our service and inform clients and partners for a future indelibly shaped by the coronavirus pandemic.

10. Thank you

We would like to thank the British Gas Energy Trust for funding the BGET Project and for all their support and understanding during the Lockdown period, the clients and referral partners who gave their time to share their opinions and experiences with us and the BGET Wis£rmoney staff team - Wis£rmoney have an experienced, dedicated and passionate staff team. Every team member is committed to making positive differences to people's lives and the work that we deliver collectively, changes lives.

The HACT social impact tool uses deadweight calculations from the Homes and Community Agency's 2014 Additionality Guide* and these vary from 15% for training and access to the labour market to 27% health and 28% for development schemes. The Citizen's Advice 'modelling the value of Citizen's Advice 2016/17' standardised their deadweight as 50% and we have followed their example.

* HCA Additionality Guide

https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/378177/additionality_guide_2014_full.pdf

* Modelling the value of Citizen's Advice 2016/17

<https://www.citizensadvice.org.uk/Global/Public/Impact/Modelling%20the%20value%20of%20the%20Citizens%20Advice%20service%20in%20201617%20-%20FINAL.pdf>

* (a) HACT Measuring the Social Impact of Community investment 2014 page 14

<https://www.hact.org.uk/measuring-social-impact-community-investment-guide-using-wellbeing-valuation-approach>

* (b) Kings fund report 'paying the price' 2008 using 2007 figures page 45 Supporting public service transformation April 2014 MN Treasure, New Economy, Public Service Transformation <https://www.kingsfund.org.uk/publications/paying-price>

* (c) Shelter briefing 2010/11 prices immediate costs to government of loss of home

https://england.shelter.org.uk/_data/assets/pdf_file/0003/415596/Immediate_costs_to_government_of_losing_a_home.pdf page 6

* (d) National Schedule of Reference Costs 2011/12 for NHS Trusts and Foundation Trusts page 54 Supporting Public Service Transformation

https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/300214/cost_benefit_analysis_guidance_for_local_partnerships.pdf

* (e) Under one roof, NEA June 2018 page 24 referencing Stafford B 2014 The social cost of cold homes in an English city. <https://www.nea.org.uk/research/under-one-roof/>