

Proving the value of Advice Services in Devon:

An impact study of the services provided by Citizens Advice Bureaux using Social Return on Investment

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Foreword

This is a very important report for all policy makers and advice providers. In these austere times it is really important that we are able to demonstrate the value of our work so that resources can be confidently channeled to the most effective areas of support. Social Return on Investment (SROI) provides us with a very useful tool for doing this.

Our attraction to the SROI methodology started at a launch conference of Advice Teignbridge in June 2014. Beth Jaynes delivered a very well received presentation about research recently undertaken by Bath University 'Proving the Value of Advice' (Farr, M et al; 2014). The response to this research was so positive that we commissioned similar work for our two year Advice Services Transition Fund (ASTF) funded project. Representatives for the ASTF partnerships in Devon joined the research project. Clients from Teignbridge, Exeter, East Devon and South Hams were included in the study.

Whilst Citizens Advice in Devon led each of the ASTF partnerships, and clients were generally involved as a result of them contacting a CAB service, this report is very much a multi-agency report. Advice services do not stand-alone. To be effective they have to link with a wide range of partner agencies and the ASTF projects in Devon have made a considerable contribution to these developments.

For years we have been telling people that Advice Changes Lives. This report begins to put some hard data behind this claim. More importantly it demonstrates that investing in people, providing that timely support when life is too difficult to cope on your own, makes a tremendous difference to the individual whilst actually reducing the long term financial impact on the state.

We would encourage more agencies to use this methodology so that we can build a consistent approach to measuring outcomes. We hope that this report will also contribute to a better understanding of the value of monitoring and reporting and will lead to a commitment by funders to investing for the future.

Monitoring outcomes can be time consuming and sometimes frustrating and I would like to thank Beth Jaynes and Helen Mouat for the hours of dedicated hard work spent contacting clients and presenting their findings. Their efforts will help to shape advice services in Devon and hopefully in the wider arena.

Ken Pickering
Teignbridge CAB Manager
July 2015

Executive Summary

This research used Social Return on Investment (SROI) methodology to evaluate the impact of the work of four Citizens Advice Bureaux (CAB) in Devon. These bureaux were: Teignbridge, East Devon, South Hams and Exeter.

A sample of clients were interviewed around 3 months after their initial information or advice session to explore how the issue had affected their life before CAB intervention, if anything had changed since, what outcomes had occurred and how much of this was down to CAB services. In addition to the interview, clients were also asked to complete a well-being scale at the recruitment stage and when they were interviewed. This scale consisted of the Generalised Anxiety Disorder 7 (Rated: No Anxiety, Mild Anxiety, Moderate Anxiety, Severe Anxiety), and how many times the client had visited a doctor in the last 3 months.

In addition to valuing income gained and debt written off, we also valued soft outcomes such as a reduction in stress using financial proxies. We used Theory of Change to understand how CAB intervention lead to each outcome obtained. We created impact maps for each of the clients to enable us to understand the outcomes of the advice and the values associated with them.

Evidence from the interviews suggested that the problems which clients sought advice for were having a significant effect on their life with most clients reporting a negative effect on their health, their financial situation, their home life, their relationships with family and friends and their general well-being and quality of life.

The total present value of the outcomes produced for the clients over 1 year was £136,240. We looked at how individual stakeholders benefited from the total present value and found that clients gained or saved £77,354; households gained or saved £18,634; the state saved £39,463 and £889 was saved by others including employers. Input costs were calculated using the total Core Income for each bureaux and a cost per client was established to be £31.15.

- **The SROI analysis showed a ratio of 1:64.33. That is for every £1 invested a value of £64.33 was produced.**
- **An analysis of the Generalised Anxiety Disorder 7 suggested a significant improvement in overall client well-being. After CAB intervention, there was an increase in clients reporting a score of no anxiety and a reported drop of clients reporting a score of severe anxiety. More than 50% of participants showed a decrease in at least one level on the GAD 7 scale.**
- **34% of clients reported a decrease in visits to a doctor, when comparing the 3 months prior to being recruited to take part in the research to the follow up interview stage and after CAB intervention. The total reduction in visits for these 23 clients was 46 meaning the CAB made an additional saving to the state of £2070.**

The impact of advice for these four bureaux is clearly significant. They produce a significant number of outcomes for each client; helping various stakeholder to gain and save money. Their intervention and preventative work alone make significant savings for the state.

The bureaux are able to produce a significant SROI because of their outcomes and their ability to maintain low running costs.

This research has important policy implications, especially at a period that is marked by cuts to third sector services. Through funding these services, the state saves money and this should be considered when allocating funding and protecting services.

1. Introduction

The purpose of this research was to explore the impact of local Citizens Advice Bureaux (CAB's) in Devon using Social Return on Investment (SROI) methodology. Four local bureaux took part in this research: Teignbridge, East Devon, South Hams and Exeter. CAB's have two main aims: 'to provide the advice that people need for the problems they face' and to 'improve the policies and practices that affect people's lives.' Bureaux provide information and advice on a variety of issues including welfare benefits, debt, housing, employment and consumer issues. Between April 2014 and March 2015 the bureaux in this research helped over 16,000 people to resolve their problems. Despite playing such an important role in improving the lives of so many people, measuring the value that social purpose organisations create has often proved to be challenging. SROI allows us to value the soft outcomes that are produced using financial proxies. This research provides important evidence as to the impact of CAB services and highlights how intervention can not only generate income for service users but also save money for other stakeholders including the state.

2. Background to SROI

SROI has become a popular evaluation method for third sector organisations in recent years. This type of methodology allows organisations to explore their impact through understanding their social and environmental impacts as well as the financial ones. SROI allows us to look at input (investment) costs (funding being the most common example) and calculate the return on this investment using financial proxies to represent the social, environmental impacts and some of the financial ones. Returns are relevant to a variety of stakeholders. For example, a welfare benefits gain is considered income for the individual but soft outcomes such as a reduction in stress that reduces costs for NHS can be considered as a saving for them. Between 2011 and 2014 Citizens Advice Bureau Bath and North East Somerset became the first CAB to undertake SROI research. The researchers were able to show that for every £1 invested in their services, a £50 return was produced, (Farr et al, 2014).

3. Methodology

3.1. Research Process

Clients from the 4 bureaux were recruited to take part in the research between November 2014 and March 2015. They were recruited by Gateway Assessors at the 'Gateway' stage that usually acts as the client's first point of contact. Clients were recruited both face to face and over the phone through each bureaux adviceline. Recruitment concentrated on clients going through the so-called 'Core' service. This part of the service is accessible by all members of the public and is funded by local councils. At recruitment clients were asked to complete a series of questions that looked at well being; these included the Generalised Anxiety Disorder 7 (GAD7) questionnaire and how many times they had visited a doctor in the last 6 months (see appendices 2). The clients were followed up around 3 months later. The interviews were conducted by a paid member for staff who also repeated the well being questionnaire with the clients. The topic guide (see appendices 1) used for the interview included questions around why the participants made contact with the CAB, how the issue was effecting their life prior to making contact, what had happened to their situation since and if any outcomes (such as a benefit gain or a reduction in stress) had occurred. Participants were given a unique number (separate from their Citizens Advice one) to protect their identity. The consultant working in the project then inputted the outcome data into a specially designed spreadsheet for analysis.

3.2. Input Costs

Costs were calculated by using the total income from Core between April 2014 and March 2015 and then the average cost to see each client. By using all of the Core income (funding) we included bureau running costs, volunteer expenses as well as staff time. Doing an analysis of the costs of individual advice sessions as well as the cost of running advice line and face-to-face gateway assessments would have also been useful; however, these costs were difficult to isolate. Despite this by using the total core cost we know we are using input costs that reflect the true cost of running the service.

3.3. Attribution

Attribution is an important component when conducting SROI research. Applying it allows us to understand, if outcomes did occur, how much of it was down to CAB involvement, action and advice. We applied attribution by asking participants how likely each outcome they reported occurred because of the CAB. The participants had 5 options (see question 4 appendices one) with each option having a percentage (ranging from 100% to 0%) attached to it.

3.4 Deadweight

Deadweight assesses whether the outcome would have occurred anyway without the help and support of CAB. Clients were asked if changes had occurred how much was this down to the CAB and how much was this down to other organisations or people. Similarly to attribution the participants had five options (see question 5 appendices one) with each option having a percentage (ranging from 100% to 0%) attached to it.

3.5. Calculation Period and Drop Off

Calculation periods assumed that all outcomes lasted for at least one year (with the exception of Job Seekers Allowance and Discretionary Housing Payment which were calculated to last for 6 months).

Drop off is used when looking at outcomes that last for more than one year. As the outcome may be less in future years than it is at its present value, we need to deduct a certain amount each year. We did not consider drop off in our main analysis as the calculation period was only done over one year. However as a secondary analysis, looking at the total values over 5 years, we did consider drop off at a rate of 25%.

3.6. Financial Proxies and Calculating Value

One off payments such as debts written off or income gains through grants were considered as one off values within one year. Benefits gains were calculated over a 52-week period. Savings through water tariffs and council tax reduction were also calculated over a 52-weeks. Job Seekers Allowance (JSA) was only valued for six months because of the strict criteria applied to this particular benefit and the responsibility of the claimant to find work. Discretionary Housing Payments (DHP's) were calculated over 6 months because claimants need to regularly reapply for this and we did not know if this would always be successful. Financial proxies were used to value soft outcomes such as a reduction in stress, improved sleeping patterns and improved relationship with family. We have not included any outcomes which were still 'pending' after the analysis was completed. For example, benefit claims where a decision had not been made were excluded from the research.

Excel was used to analyse the values for each outcome and impact maps were created for each client. Table 4.2 (P20) is an example of an impact map.

Information about how we valued our proxies can be seen found in appendices 3.

3.7. Displacement

Displacement refers to whether a value has actually been created or if it is actually moved from one place to another. This was especially important when looking at debts that were written off. While the client benefits from this, the creditor loses their money. Debts that were owed to private companies and the Department for Work and Pensions (DWP) were included as they account for a certain amount of debt being written off. Thus, displacement was not an issue here. There was a small amount of debt owed to a local council that was excluded because local councils fund CAB services.

In addition, there was one case in which a particularly large sum of money was written off which had the potential to impact on the SROI value. In this case, the attribution and the deadweight were set at 50% despite these not being the allocated responses from the client.

We decided not to include rescheduled debts as our main SROI only focused on the values for one year. The rescheduling of debts should only be considered when the SROI is being conducted over a longer period. Evidence from the interviews suggested that only a very small number of clients reported this as an outcome and thus is unlikely to affect the total value significantly.

3.8. Discount Rate

Using a discount rate recognises that people 'generally prefer to receive money today rather than tomorrow' (Cabinet Office 2009:67). A discount rate of 3.5%, as recommended by HM Treasury (2013) was applied from year 0.

3.9. Applying SROI

To enable us to calculate the SROI we needed to calculate the input costs. We did this by adding up the total bureau income for Core and then calculating a cost per client. We then multiplied this by the number of clients who took part in this research, as this was the cost of providing them with the service they received. We then added the total value of the outcomes the clients reported over one year.

After calculating the Net Present Value (NPV) we divided the total outcomes with the input costs to give us the SROI. A demonstration of this is given in 4.3.

3.10. Theory of Change

Theory of Change provides the theoretical foundation for our research. We have used theory of change to understand how improvements in the client's situation can be attributed to the CAB. This allows us to make links between the clients' situation prior to contacting CAB and the outcomes reported. For example, if a Debt Relief Order (DRO) is granted and client attributed this to the CAB, our theory of change would be that the 'bureau took action on the behalf of the client,' thus, action by the bureau enabled this change to happen. For each outcome a client reported, theory of change was considered. An example of how Theory of Change was applied to client outcomes can be seen in the impact map in table 4.1

3.11. Present Value and Net Present Value

Present value refers to the total value of the outcomes after attribution and deadweight is applied. Net Present Value (NPV) is equal to the present value minus any input costs:

NPV = Present Value of Outcomes – Input costs

3.12 Role of other bureaux in Devon

In some circumstances clients had involvement with the bureaux in this research and also with other local bureaux in Devon, who did not participate in this research. We did not feel this would impact on our input costs because other clients who are involved with non participating bureaux often also gain information and advice from the bureaux that were involved.

3.13. Use of Petra in aiding analysis

Petra, the Citizens Advice Client Database, was very useful in providing us with additional data. This was often the case where clients were able to state that they were awarded a certain benefit but could not remember at what rate. The availability of the clients' circumstances were also very useful for the interviewer to read so that the clients did not have to go back over their problems and more time could be given to exploring the outcomes.

3.14 Ethical Considerations

Citizens Advice Bureaux are familiar with ensuring confidentiality and anonymity. All participants agreed to take part in the research at the recruitment stage. All data gathered in the research was stored appropriately. Clients were able to withdraw from the study and were made aware of how their data would be used. Participants received a £5 LovetoShop voucher as a thank you for taking part.

4. Findings

4.1. Overview

A total of 143 clients were recruited to take part in the research with 67 taking part in the interview phase (an additional client completed a stage 2 well being scale). Out of these, 32 clients had received information at gateway and 35 had gone on to have full advice. Despite recruiting a sample of 143 people we experienced a withdrawal rate of more than 50%. This is unfortunately typical for many studies that involve collecting qualitative data. Despite this, the interviews we completed were rich in detailed data with participants reporting significant outcomes. Three of the 67 clients did not report any outcomes because the problems they had sought advice were still awaiting resolution at the time of their interview. Clients sought advice for a variety of issues including benefits, debts and family problems.

4.2. Negative impact of the problems clients faced

Evidence collated from the interviews suggests that the problems which clients sought advice for were having a negative effect on their lives. The table below presents the categories which participants were presented with. They were asked: 'Before you came to the CAB was the issue affecting the following?'

Categories	Number of participants who said it was affecting this part of their life
Home Life	53
Financial Situation	55
Employment	30
Benefits/Tax Credit	27
Housing	21
Health	60
Education	2
Relationship with family/friends	42
Relationship with others (e.g council services)	37
General well being and quality of life	57

After intervention by their local CAB, the majority of participants in the research reported changes in their situation that lead to positive outcomes. These outcomes included benefit gains, debt written off and charity grants. There were also numerous soft outcomes including reduced stress, reduction in depression and anxiety and improved sleeping patterns. There were also other outcomes such as employment gained, suicide prevented, crime prevented and improvements in family relationships.

Participants reported 152 outcomes with a total value of £136,340 (over a one year period). This is the total after attribution (how much of the outcome was down to CAB) and deadweight (how likely would have the outcome occurred anyway) were considered. We created impact maps for each participant (see Table 4.1 for an example) to enable us to calculate the total values. In addition to considering attribution and deadweight a discount rate of 3.5% was also included as advised by HM Treasury (2013). Using a discount rate recognises that in the majority of cases people 'prefer to receive money now rather than tomorrow' (The Cabinet Office, 2013:67).

4.3. Calculating the SROI

Input costs were produced by calculating the average cost to advise each client by looking at total bureaux income for their Core Service and the total number of clients who were seen through the core service. Calculations could have also been done on the cost to run an advice service (such as looking at the cost of running adviceline for example). However, not all bureaux were able to calculate these so it was more appropriate to use an average cost per client.

In the financial year 2014-15 the total allocated funding worked out at £31.15 per client. The total cost for providing information and advice to the 67 clients in the interview stage of this research was £2087.05

While most SROI's report their outcomes over 5 years, we decided to report ours based on the total value of one year. This was because of concerns raised over some CAB clients returning within that 5 year period and because the SROI over one year was already very high. Most outcomes are only valued over one year anyway, with some of the benefits being included over a 5-year period. In section 4.5 we will discuss what the values look like over a 5-year period.

The total present value reported from the outcomes (Year 1) was **£136,340**. This is the total value of the outcomes added together considering both attribution and deadweight. We then calculated the Net Present Value:

$$\text{NPV} = \text{£}136,340 - \text{£}2,087.05 = \text{£}134,252$$

$$\text{SROI} = \frac{\text{£}134,252}{\text{£}2,087.05}$$

$$\text{SROI} = 1:64.33$$

So for every £1 invested in services a value of £64.33 was created.

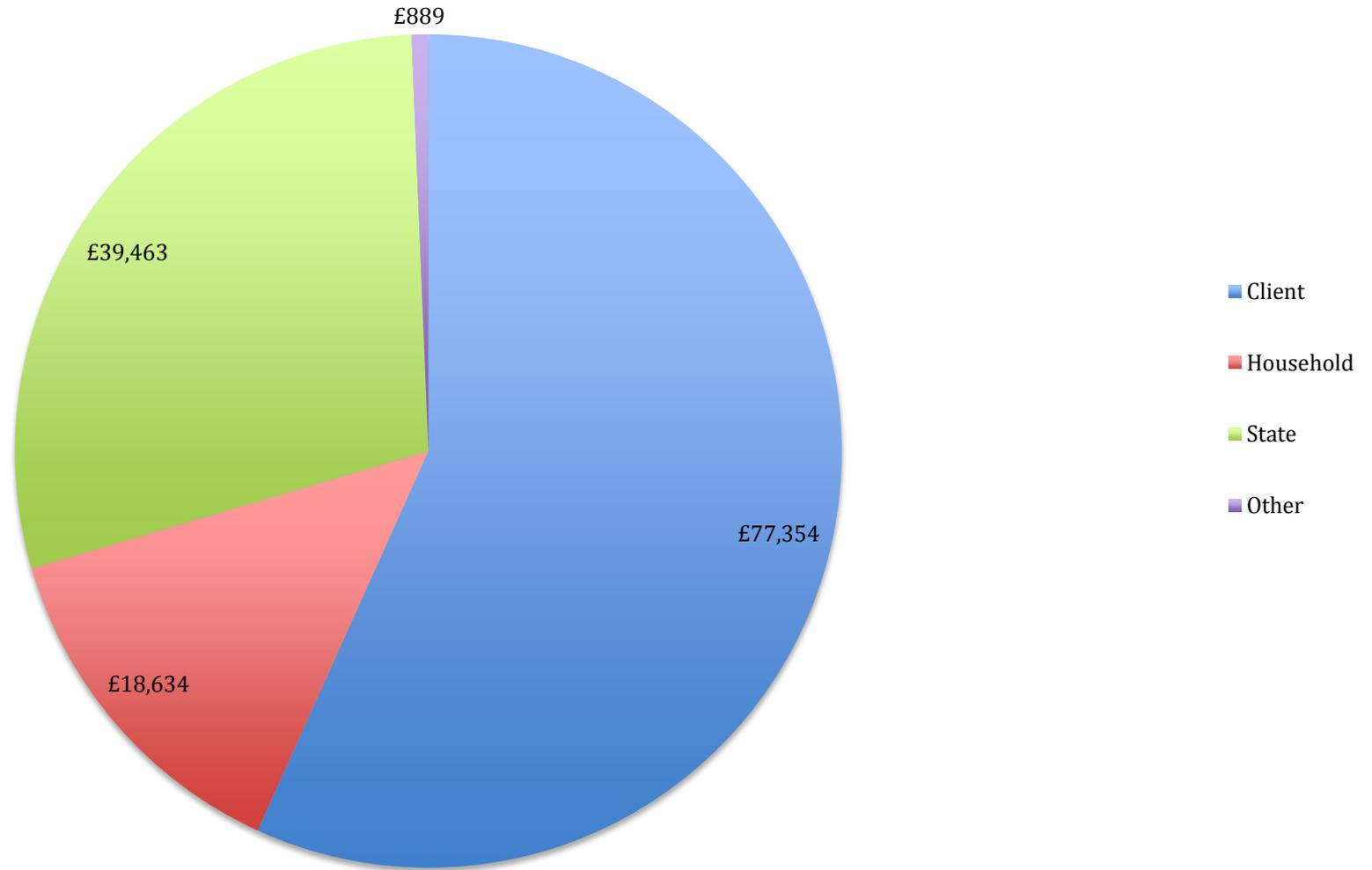
4.4. Individual stakeholder gains

In addition to calculating the SROI, we also separated out the values to better understand which stakeholders had gained from them. Table 4.1 outlines the different stakeholders: client, household, state and others. Differentiating between the gains and savings for each stakeholder enables the bureaux in this research to demonstrate not only what they are gaining (and saving) for the client but also the savings they are making for the state. The gains for the state are made through preventative work. Evidence from the interviews suggests that when clients' primary problems (such as debt) are resolved, this leads to soft outcomes such reduction/alleviation in depression and anxiety and prevents mental health conditions from becoming worse. Thus, CAB services also provide preventive work by dealing with these primary problems. The results are also presented in a pie chart, (figure 4.)

Table 4.1: Breakdown of outcome values (Year 1) by stakeholder

Stakeholder	Present Value
Client (financial gains: debt written off, charity grants, benefits and tax credits gained, employment gained, food parcel received; savings through bailiff action prevented)	£77,354
Household (financial savings: household goods being repaired and gains: improved relationships with family and friends)	£18,634
State (savings through prevention of depression, anxiety, homelessness, acute psychiatric care, crime)	£39,463
Other (value of improved sleep – lead to saving for employer)	£889
Total	£136,340

Pie Chart representing the breakdown of outcome values (Year 1) by stakeholder



4.5. Calculating the value over a 5-year period

When calculating the SROI we decided to use caution by just using the values created over one year. In this section we look at valuing outcomes over 5 years and the SROI that was created.

We only calculated certain outcomes over a 5-year period, these were:

- Attendance Allowance (AA)
- Personal Independent Payment (PIP)
- Housing Benefit (HB)
- Council Tax Reduction (CTR)
- Working Tax Credit (WTC)
- Child Tax Credit (CTC), as long as the child/children would not turn 19 within the 5 years of calculation

We did not include Disability Living Allowance (DLA) because of the reassessment for PIP that will likely happen to the applicable clients in the future. We did not include Employment and Support Allowance because it was not always possible to find out whether the client had been put in the work related activity group or support group. If placed in the former group, it is unlikely the client would be there for 5 years. JSA and DHPs were only calculated over 6 months. All other outcomes were calculated over one year. After making these changes, this extended the length in outcomes for only 9 of our clients. As discussed in section 3.9 we use a drop off rate of 25%.

The total present value over 5 years was £174,181.

The input costs are the same as in section 4.3 - £2087.05.

$$\text{NPV} = £174,181 - £2087.05 = £172,094$$

$$\text{SROI} = \frac{£172,094}{£2087,05}$$

$$\text{SROI} = 1:82.46$$

So for every £1 invested, over a 5-year period a value of £82.46 is produced.

4.6. Number of visits to see a Doctor

Participants were asked on the well-being questionnaire how many times they had visited a doctor in the last 3 months. 65 clients provided comparable data for this question. This was asked at the recruitment stage and at the follow up interview. Analysis suggests that 27 of the clients reported the same number of visits at both stages of the 23 clients reported a decrease in GP visits and 15 reported an increase. The total reduction in visits to a doctor for those who reported a decrease was 46. Using the value of £45 (cost of GP appointment) an additional £2,070 was saved through a reduction in appointments.

4.7. Measuring anxiety levels

The second analysis is concerned with individual responses. In general practice the responses are ranked in the following way: not at all – 0, several days – 1, more than half the days – 2, nearly every day – 3. After participants have answered all the questions, their scores are added up. A score of 5 or more would mean a diagnosis of mild anxiety, a score a 10 or more moderate anxiety and a score of 15 or more as severe anxiety. The following analysis considers the scores of each of the participants at the recruitment stage and then at the follow up interview after CAB intervention. The figures below present the number of participants who fall into each anxiety category before and after intervention.

Participant responses at the recruitment stage (prior to intervention)

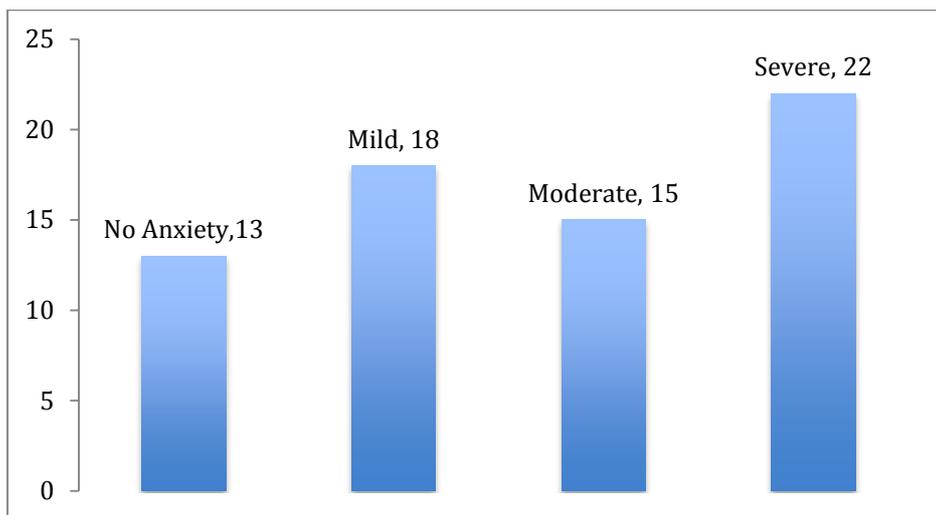


Figure 2.1 shows the outcome of the GAD 7 score for each participant and the degree of anxiety they were suffering from prior to CAB intervention.

Participant responses at the interview stage (after intervention)

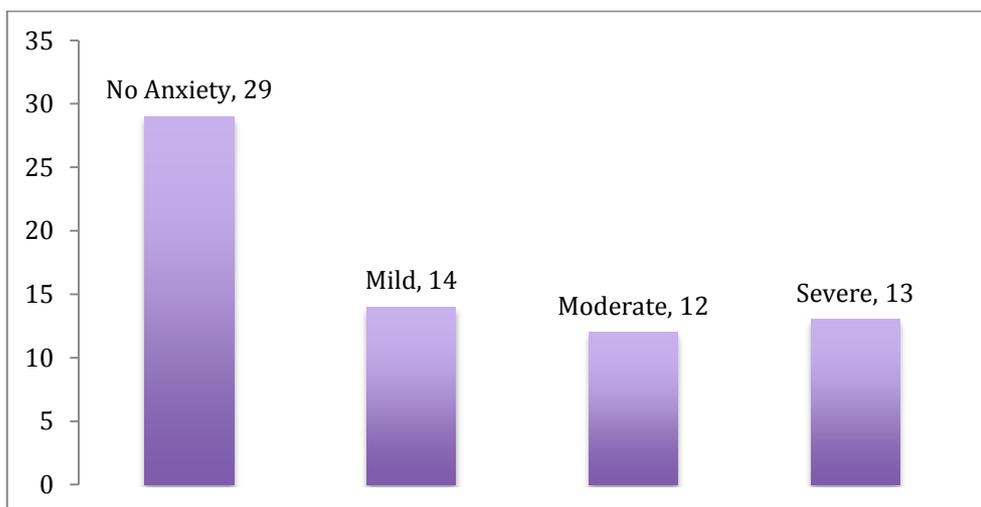


Figure 2.2 shows the outcome of the GAD 7 score for each participant and the degree of anxiety they were suffering from after CAB intervention.

Figures 2.1 and 2.2 clearly suggest that the anxiety levels of the participants decreased overall after CAB intervention with those who reported 'no anxiety' increasing significantly. Closer analysis of each individual participant showed that 38 of them reported a decrease in their anxiety by at least one level, 17 remained at the same level, 10 were found to have not been anxious at the recruitment stage and the interview stage and only 3 had an increase in at least one anxiety level.

4.8. Profile of our sample and that of the bureaux

As we had a small sample we decided to look at some of the profile characteristics for our sample group and compare them to the profile data of the Core service as a whole. The three characteristics that are generally reported on Petra are gender, age and whether the person has a disability or a long-term health problem. The results are outlined in percentages in the 3 tables below:

Gender	Research Sample	Core Service Profile
Male	43%	42%
Female	57%	58%

Disability/Long term health problem	Research Sample	Core Service Profile
Yes	40%	38%
No	60%	62%

Age Group	Research Sample	Core Service Profile
15-29	18%	16%
30-44	28%	25%
45-59	30%	37%
60-79	22%	16%
80+	2%	6%

Figures 3.1 and 3.2 suggest that for gender and disability/long term health problem, our sample was similar to the Core services as a whole. Age group is more varied however we did get a sample of each of the age groups that ensured our sample was not confined to a particular group. Even with these percentages however, as the sample was so small, caution must be taken when arguing for representation. While we can not conclude it is representative based on these figures, our sample did include a mix of both men and women, those with disabilities/long term health problems and those who didn't as well as a mixture on age.

4.9. Case Study Example – Client 008

This client contacted the CAB as they were struggling to pay off debts of £1800. The client was under pressure to increase monthly repayments but couldn't afford to and almost all of the repayments were going towards the interest. They had a GAD 7 score of 16 meaning that they were experiencing severe anxiety and had accessed a doctor 4 times in the last 3 months. During the gateway assessment, the client was very distressed. The client reported in the follow up interview that this issue had a detrimental effect on their health, financial situation, their relationship with their family and their general well being and quality of life. The CAB completed a financial statement for the client and advised on options with the client feeling that a debt relief order (DRO) would be most appropriate. In addition to completing the DRO with the client, the CAB also gave advice on ongoing expenditure and money management advice to reduce the possibility of accumulating debt again. After the DRO was granted the client also reported bailiff action being prevented and numerous soft outcomes including reduction in stress, improved sleeping patterns and improved relationships with family. The client attributed each outcome to either 'only' or 'mostly' because they accessed the CAB service. The client acknowledged that without access to the CAB service the problem would have just got worse. In the follow up well being scale the client scored 4 meaning that no anxiety was reported and they had also not visited their doctor at all in the previous 3 months. Thus, in addition to the outcomes, anxiety was also alleviated and well being improved. The impact map for this client can be seen in table 4.2.

Table 4.2: Impact map for client 008

Client no.	Outcome Title	Annual Quality	Financial Value	Calculated annual benefit	Duration (years)	Dead-weight Value (DW)	Attribution value (ATT)	Displacement Value (DM)	Drop off	Theory Of change	Beneficiary/ Stakeholder	Sum of benefit (Year 1)	Sum of benefit (Year 2)	Sum Of benefit (Year 3)	Sum Of Benefit (Year 4)	Sum of Benefit (Year 5)	Total Value
8	DRO	1	£1800		1		100%			Bureau took action on behalf of the client	Client	£1800					£1737
8	Improved Relationship With family	1	£1030		1	25%	75%			Alleviation of debt lead to improvements of family relationships	Household	£560					£540
8	Improved Sleeping patterns	1	£102		1	25%	75%			Client slept better after alleviation of debt	Other	£55					£53
8	Reduction In stress	1	£585		1		100%			Alleviation of debt reduced the client's stress	State	£362					£349
8	Bailiff Action Presented	1	£25		1		100%			Intervention through debt advice prevented bailiff action	Client	£25					£24

5. Conclusions

All participants who were interviewed were asked what they would have done if they had not been able to access the CAB service. This is an important question when we consider the current environment characterised by cuts to public and third sector services. The majority of participants reported that they would not have known what to do, with many stating that they felt their situation would get worse. Others had tried other organisations but had not been able to resolve the problems for which they sought information and advice. Some clients were greatly distressed by the prospect of not being able to access CAB services. It is clear from these responses that people value CAB services and a loss or reduction of these services would have a severe impact on the communities they serve.

Evidence from the interviews suggests that prior to CAB intervention, the problems that the clients sought advice for were having a negative impact on various parts of their lives including health and their relationship with family and friends. The alleviation of the problems lead to positive changes for the clients, with many of them reporting improvements in their mental health and their relationships as well as other aspects of their lives.

5.1 Improvements in client well being

Analysis of the well being scale suggests overall improvements for clients, with the majority seeing reductions in their anxiety and many also accessing a doctor less. While it was impossible to control all the variables affecting our participants well being, evidence from the interview and outcomes recorded, suggests that the CAB played a significant role in the improvements observed. Clients were asked during the interview how the problem was affecting their lives with the majority reporting that it was impacting on their health. When reflecting on their situation after CAB support and advice, most reported positive health outcomes such as a reduction in stress and depression as well as improved sleeping patterns. Some participants also reported feeling empowered and knowing CAB was there gave them the reassurance they needed.

5.2 The Value of Advice

This research set out to use SROI methodology to measure the impact of four bureaux in Devon. Evidence collated clearly suggests a high return; for every £1 invested in the service, it produces over £64 in value. When calculating the input costs, we have been very thorough. We have taken into account the full cost of running the bureau service, using 100% of the funding given for Core in our calculation. We have been cautious in how we treat debt, excluding rescheduled repayments and setting attribution and deadweight at 50% for a particularly large debt that was written off. All bureaux involved retain a low cost per client through their funding, and their greatly valued volunteers are able to keep the running costs of the service low.

We decided not to include volunteer time in the calculation, arguing that bureaux generally staff their front line services with volunteers to keep the cost down. The New Economics Foundation (NEF) do recommend including volunteer time. To ensure transparency we have also calculated the SROI by increasing our input costs by including volunteer time. Looking over each case, an average amount of time that volunteers spent on each one was 3 hours. This takes into account some volunteer admin time and some time of the trustees who are also volunteers. We used the median amount per hour to cost volunteer time (as recommended by New Economics Foundation) which for 2014, according to the Office for National Statistics (ONS, 2014) was £14. To calculate the input cost for each client we added the amount of funding allocated to each one (£31.15) and the total cost of 3 hours worth of volunteer time at £42. This increased the cost per client to £73.15. Thus the total input costs for our

67 clients are £4901.05. The NPV is £131,438. Including volunteer time the SROI is 1:26.82. So for every £1 invested, a value of £26.82 is produced.

5.3. Overall value of bureaux outcomes

While we used a small sample, we were keen to explore what the total value would be if we were to interview every client. To do this we looked at the average value of the outcomes for the 67 clients we interviewed and calculated an overall cost. Within our research, there were clients who did not report any outcomes and that would likely be the case in the entire population of clients. Using an average value of client reported outcomes, we calculated the total value the 4 bureaux involved in this research produce over one year. This analysis suggests that potentially these bureaux are producing a value of £33,137,928.

It is important to note that this calculation is based solely on calculating an average. However, it does show the potential for what bureaux could be creating and the need for more SROI evaluations looking at bigger sample groups.

5.4. Sensitivity Analysis

To ensure good practice, a sensitivity analysis of the data was also done. This involves setting the attribution of all outcomes to 25% (this means that the outcome would have likely to have occurred without the help and support of CAB). The sensitivity analysis is based on the same calculations as we used in section 4.2. The total present value with a 25% attribution level is £43,525.

$$\text{NPV} = £43,525 - £2087.05 = £41,438$$

$$\text{SROI} = \frac{£41,438}{£2087.05}$$

$$\text{SROI} = 1:19.85$$

So for every £1 invested a value of £19.85 was produced.

5.5. Criticisms of research

It is important to note that SROI is an evolving methodology that is based on some assumptions. While the number of third sector organisations undertaking this type of evaluation is increasing, the assumptions made by each organisation may be different. In addition to this, compared to the population of service users over the 14-15 period, our sample was a small one. While we did recruit additional clients and despite the best efforts of the interviewer, we were not able to make contact with all of them.

5.6. Policy Implications

This research has demonstrated that bureaux create significant value; increasing client income and also through preventative work, saving money for the state. This type of research is important for policy makers especially at times of austerity and reforms in social security where some citizens are particularly vulnerable. CABx are able to alleviate some of the problems which are associated with these type of reforms by ensuring clients are claiming everything they are entitled to. In addition to this, the savings made to the state raise an important question when it comes to making cuts to these types of services. Clearly, without access to information and advice the soft outcomes are unlikely to

have happened meaning that the state could be left paying for the consequences. Through funding preventative services the state can save money and ensure greater social justice.

5.7. Scope for future research

CABx provide a holistic approach to solving people's problems. Third sector organisations such as this need to ensure they thrive to enable them to continue with the important work that they do. In the future, conducting a randomized controlled trial (RCT) would be useful in further establishing the relationship between advice and health outcomes. However, these types of studies have significant ethical implications and it would be difficult to justify denying access to people who need advice. Even without the use of an RCT, a similar project using another sample could also be done to add to the evidence we have already produced. In addition CABx could regularly use the well being scales to demonstrate increased well-being after intervention and advice.

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Petra Reference Number:
 Client Reference number:
 Bureau:

1. Can you tell me what brought you to the CAB?

	YES	NO
Home Life		
Financial Situation		
Employment		
Benefits/Tax Credits		
Housing		
Health (prompt – has the client been suffering from stress, have they needed to see their GP)		
Education		
Relationship with family and friends		
Relationship with others (e.g. – council services)		
General well being and quality of life		

2. Before you came to the CAB was the issue affecting the following?
 (Please ask client to answer YES or No and tick the appropriate box)
3. How has the advice you have received made a difference to your situation?
 Please indicate the appropriate outcomes on the separate sheet (Page 3). If not listed, please record.
4. Which of the following statements do you agree with most (please ask for each outcome and report percentage for each outcome on page 3 in the Q4. Box.)
 - a. The outcome has only occurred because I went to the CAB (100%)
 - b. The outcome has occurred mostly because I went to the CAB (75%)
 - c. The outcome may have occurred without the help and support of the CAB (50%)
 - d. The outcome is likely to have occurred without the help and support of the CAB (25%)
 - e. The outcome would definitely have occurred without the help and support of the CAB (0%)
5. If changes have occurred to your situation to what extent was this a result of the help you received from the CAB and how much was due to other people or organisations? (Ask again for each outcome achieved and record it on Page 3 in the Q4. Box).
 - a. The outcome has only occurred because I went to the CAB (100%)
 - b. The outcome has occurred mostly because I went to the CAB (75%)
 - c. The outcome may have occurred without the help and support of the CAB (50%)
 - d. The outcome is likely to have occurred without the help and support of the CAB (25%)

- e. The outcome would definitely have occurred without the help and support of the CAB (0%)
6. How long in the future do you see that the outcomes are likely to last?
 7. If you hadn't had access to the CAB and the advice you received – what would you have done instead?

Outcome	Financial gain (if known)	Percentage for question 4	Percentage for question 5
Benefits/Tax Credits gained			
Debts Rescheduled			
Debt Written Off			
Employment Gained (paid)			
Employment Gained (Volunteer)			
Blue Badge Gained			
Bus Pass Gained			
Improved relationship with family			
Improved sleeping patterns			
Reduction in Stress			
Reduction in Depression			
Homeless Prevented			
Bailiff Action Prevented			
Free prescriptions			
Free dental care			
Charity Grant			

	Financial Gain if known	% for question 4	% for question 5
Psychiatric care avoided			
Disconnection of unities avoided			
Qualifications Gained			
Suicide Prevented			
Financial Settlement			
Mental health problems reduced			
Home improvements			
Accident Prevented (e.g – from having carbon monoxide detectors fitted, having a stair lift fitted)			

1.

Not at all
Several days
More than half the days
Nearly every day

2.

Not at all
Several days
More than half the days
Nearly every day

3.

Not at all
Several days
More than half the days
Nearly every day

4.

Not at all
Several days
More than half the days
Nearly every day

5.

Not at all
Several days
More than half the days
Nearly every day

Not at all
Several Days
More than half the days
Nearly every day

Not at all
Several Days
More than half the days
Nearly every day

Client Petra Reference:

Date Scale Completed:

Bureau:

Average sum of family outings per annum	£1,030	This proxy is used as a willingness to pay proxy for improved family relationships	https://www.ons.gov.uk/ons/rel/family-spending/family-spending/family-spending/family-spending-2012-edition/index.html
Sleeping Patterns Improved	£102	Value of sick days taken from work due to sleep shortfall of 99 minutes per day. Annual estimated cost of the economy due to lack of sleep (taken from a Travel Lodge Survey – what people would pay for a good nights sleep) divided by working population suffering from depression, anxiety or any other mental disorder which prevents average sleep.	https://cep.lse.ac.uk/pubs/download/special/cepsp26.pdf https://www.travelodge.co.uk/press_releases/press_release.php?id=381
Quality of life improvements associated with a reduction in depression	£585	Values from Revicki and Wood (1996)	https://www.lse.ac.uk/LSEHealthAndSocialCare/pdf/Report-HC-WC-1-6.pdf
Acute in-patient psychiatric care avoided at median length of stay	£3,768	Average NHS cost of stay on a psychiatric ward per week is £1,199 and the median length is 22 days	https://www.pssru.ac.uk/pdf/uc/uc2010/uc201_s02.pdf https://www.hsj.co.uk/resource-centre/best-practice/care-pathway-resources/its-intensive-but-is-it-for-the-best/5048343.article
Homelessness Prevented	£4,500	Valuation of the minimum homelessness cost calculated by Crisis (2003)	http://www.crisis.org.uk/data/files/document_library/research/howmanyhowmuch_full.pdf
Food Voucher	£33	Cost of food included in food parcel. Value taken from Petra	Petra
Charge for one bailiff visit	£25	A minimum charge of a bailiff visit	http://www.bailiff-mediation.com/dealing-with-bailiffs/

Cost of stress counseling to help service users maintain their stability in the face of stressful circumstances	£362	An average of 3 different stress counseling sessions	An evaluation of social added value for Real Jobs, the Action Group, Edinburgh Funded by The Scottish Government, Employability and Tackling Poverty Division August 2010, see: http://www.employabilityinscotland.com/media/121757/sroi_real_jobs_evaluation_accredited.pdf
Employment gained: average increase in income	£8,240	Increase in income in comparison with being on welfare benefits	http://www.globalvaluexchange.org/index.php
Cost of prosecuting someone for shoplifting	£2,300	Average cost of police and court time taken from the Economic Costs of Crime (Brand and Price, 2000).	http://webarchive.nationalarchives.gov.uk/20110218135832/rds.homeoffice.gov.uk/rds/pdfs/hors217.pdf
Suicide Prevented	£9,190	Potential cost saving or value of resources reallocated	Potential cost saving from 2009. Sourced from http://www.wikivois.org/index.php?title=Serious_suicide_attempt_costs_per_unit based on S. Walby, 2004, 'The cost of domestic violence', Women and Equalities Unit
Cost to repair boiler	£104	A minimum charge for boiler insurance over 1 year	https://www.comparethemarket.com
Cost of visit to see GP	£45	Cost of one appointment lasting 11.7 minutes. Value form the Cabinet Office	data.gov.uk/sib_knowledge_box/