



Housing and
Communities

Never just a number

*Evaluating the impact of a
holistic approach to UK poverty*

LSE Housing and Communities report
for Christians Against Poverty

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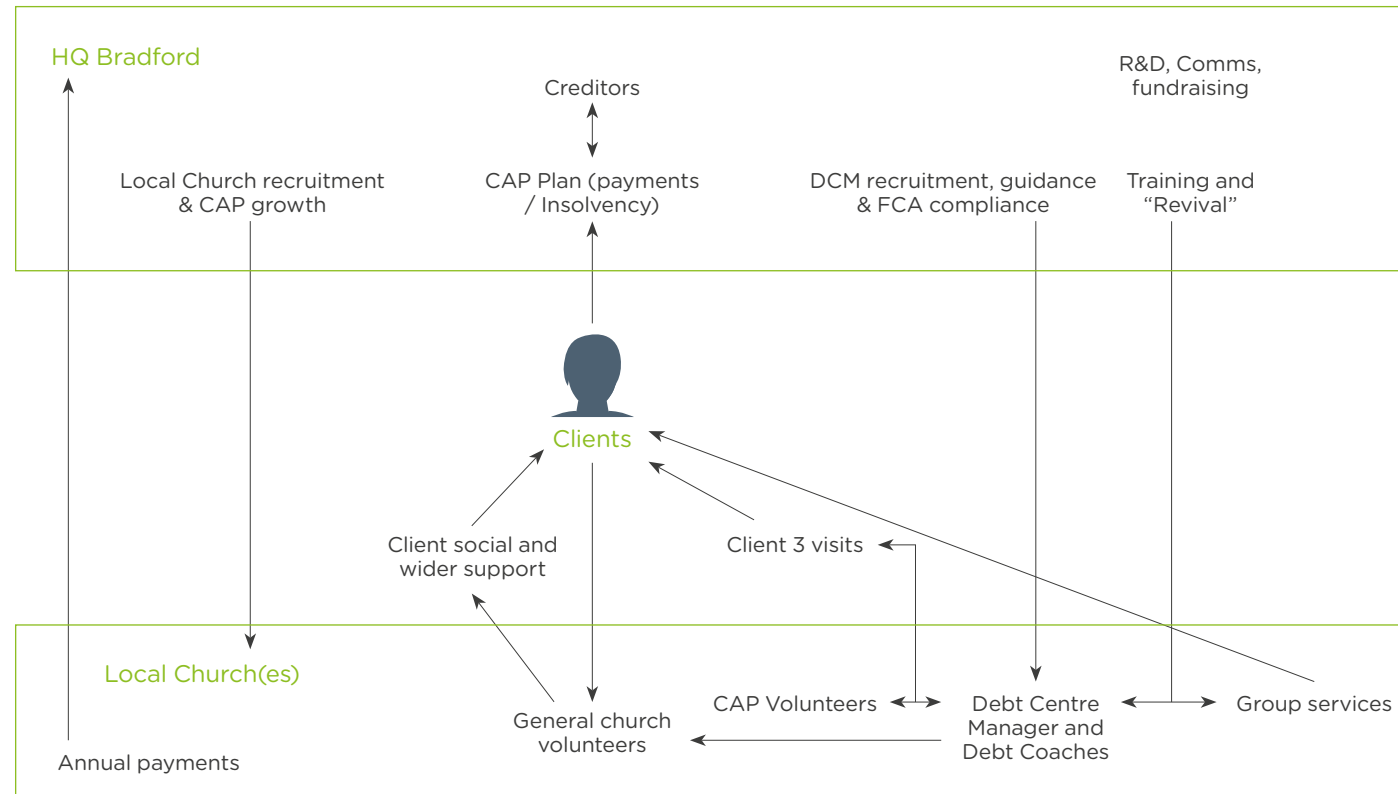
Research at LSE ■

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Diagram showing overall structure of Christians Against Poverty and how it works with clients.

Diagram 1: Diagram showing CAP structure



About LSE Housing and Communities

LSE Housing and Communities, a research unit in the Centre for Analysis of Social Exclusion (CASE), has over 30 years of experience of applied research in disadvantaged communities, using both qualitative and quantitative methods. We have conducted several evaluations of work by charities, including using the Social Return on Investment method.

A hallmark of LSE Housing and Communities' work is in-depth, longitudinal, qualitative interviews with people suffering serious disadvantage.

About Christians Against Poverty (CAP)

CAP is a professionally run debt advice organisation regulated by the Financial Conduct Authority. Its core mission is to help relieve poverty and give people the help they need to go debt free. Their core aims and values are summed up in the following statement from their 2016 report:

We are passionate about releasing people from a life sentence of debt, poverty and its causes. Our vision is to bring freedom, hope and the good news to people in every UK community through local churches....

We do this through:

- The relief of poverty for persons in the United Kingdom and elsewhere who are in conditions of need, hardship or distress by reason of their social and/or economic circumstances, by providing and promoting advice and other services.*
- The advancement of education of the public in all matters relating to the management of their personal finances.*
- The advancement of the Christian faith and doctrine.*
- Raising awareness of debt, poverty and its causes in the UK and inspiring churches and individuals to partner with us.*
- Expanding the work internationally where appropriate.*

We define our core services as:

- Lifting the weight of debt through CAP Debt Centres*
- Helping people step into employment through CAP Job Clubs*
- Freeing people from life-controlling dependencies and habits through CAP Fresh Start Groups*
- Helping low income families survive through CAP Life Skills*

About the research

The core aim of the research is to show the social value of CAP's work in tackling poverty and related problems of debt, joblessness, dependency, and low capacity. The evaluation covers the four main strands of CAP's approach to helping people: Debt Advice Centres; back to work Job Clubs; programmes tackling low-grade dependencies through Fresh Start groups; and Life Skills groups, which help people to develop capacity to manage on low incomes. In order to understand CAP's approach and working method in helping people to escape poverty and indebtedness, LSE interviewed Debt Centre Managers, clients, volunteers, and HQ staff.

A further aim of the research is to propose a headline Social Return on Investment (SROI) figure for each of the frontline services; provide an overall headline SROI figure for the charity as a whole; and develop an estimate of the wider societal cost of debt, unemployment, addiction and poor life skills. It then becomes possible to show the savings to society brought about through CAP's intervention, assessing the outcomes for service users following intervention.

LSE Housing and Communities aims to apply a theory of change to the work of CAP, identifying core principles, tools and hoped for outcomes.

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Introduction

Poverty and debt pose major challenges to the workings of society. Literally millions of people are affected. Welfare reform and government austerity have intensified these problems, as has growing recourse to insecure private renting by people on the lowest incomes who previously might have had access to social housing. Homelessness is on the rise.

LSE Housing and Communities first came across Christians Against Poverty (CAP) in Newham, East London, in 2014 while interviewing people struggling with poverty and debt for a research project. CAP had helped a destitute, homeless, starving young person who had been sleeping in a church doorway. She told us how they had helped her get free of unimaginable debts, find accommodation in a hostel, access work, and get back on her feet. We wanted to learn more about this dedicated organisation, as debt was an emerging strand of our work.

Three years later, we were asked to carry out an evaluation of CAP's work in over 300 Debt Centres, based in churches around the country; we interviewed 50 Debt Centre Managers, 30 clients they had helped in 10 centres, and around 15 volunteers. Our study also covers CAP's group services. We also examined 12,618 records of people helped by CAP between 2013 and 2016, and calculated the value of the wider social benefits that spilled over from their way of helping individuals out of serious debt.

Most of CAP's clients are on low incomes; many are lone parents; some suffer from mental ill-health and depression; most are socially isolated and struggling.

CAP's main focus is on debt relief, but they also run Job Clubs, Life Skills and Fresh Start programmes to help people access work, manage financially or break damaging dependencies.

There are several striking aspects of CAP's approach to helping people in trouble:

- A philosophy of going the extra mile in the belief that this will make the difference;
- Taking on extreme cases, often referred by other agencies and charities;
- Adopting a holistic approach, including helping in many practical and direct ways;
- Relying on the church for support, inspiration, and motivation.

Our report is divided into five main sections, plus an introduction:

- **Chapter 2** presents the findings from 50 in-depth telephone interviews with Debt Centre Managers and in a few cases also Job Club and Life Skills providers. These interviews reveal the significance of their role.
- **Chapter 3** examines evidence from 30 clients who were interviewed in 10 centres, capturing how they were helped;
- **Chapter 4** describes what we learnt from the 10 centre visits, talking to 27 volunteers and centre staff;
- **Chapter 5** presents the big picture: what we learnt from our analysis of 12,618 records on who CAP helps, and what the outcomes were.
- In **Chapter 6** we present the findings from our calculation of the social value of CAP's work: a deeply impressive, even invaluable, contribution to society.

We use both qualitative and quantitative ways of showing how CAP works. The life stories, pen portraits and vignettes all reveal - in a way that numbers can't - how people tick, what makes things go so badly wrong, and what measures help set them right again. We have disguised the identities of all the people we interviewed, but we have kept to their words and stories as closely as possible. If anyone recognises any of these stories, it is because we all share good times and bad times, we all struggle sometimes, we all need help and to help. This report exposes how help can work in both directions, because many of the people now working for CAP first got involved because they themselves needed help.



This report is kindly sponsored by Pracedo, a Platinum status Salesforce platform consultancy based in London, serving the UK and Europe.

Pracedo's consultants have the experience and deep product knowledge that comes from years of delivering multi-cloud solutions with large multinationals. They provide a wide range of services for the full range of Salesforce platform products including: strategic consultancy, end-to-end implementation, quick starts, health checks, training, ongoing support, and force.com development.

Over the past 18 months, Pracedo has been working with Christians Against Poverty to deliver a high quality CRM solution. Pracedo's work will enable CAP to work even more effectively with the churches and frontline workers mentioned in this report, as well as supporters and funders.

Findings from interviewing 50 Debt Centre Managers

Background

In order to access a broadly representative cross section of the Debt Centres, we reviewed the full list and selected four from each of the nine regions (including one smaller centre from each) plus three each from Scotland, Northern Ireland, and Wales. We also interviewed five Group Services Managers, making 50 in all.

Debt Centre Managers were sent a topic guide in advance which we followed for each interview. All interviews were conducted by telephone, recorded, and transcribed into a structured analysis database.

I. Previous experience of the Centre Managers

Among the 50 managers we talked to, 21 were men, and 28 women; six were retired, eight were early in their work careers (aged under 40), and the rest had worked for some years in a range of occupations. Overall, they had a very wide range of background experience, both training and work. The table below summarises the managers' work backgrounds. There is a wide range of job sectors represented and many managers had worked for many years. Some of the female managers had spent time at home with their children.

Table 2.1: Showing the work experience of Debt Centre Managers

Employment experience	Number of managers
Banking/finance	9
Nurse/GP/Healthcare	8
Retail	7
Youth/community work	6
Teacher/school	5
Stay at home parent	4
Scientific/engineering	4
Missionary	4
Church outreach	3
Army	2
Social services	2
HR	1
Printing	1
Local government	1
Charity shop/work	1

We asked the managers why they had taken up the role and the range of answers was very varied, and often included more than one motivation or trigger. Six had previously been CAP clients or had direct experience of debt and/or addiction problems.

The next table summarises these responses.

Table 2.2: Motive for taking up post

Motive for taking up post	Number
Wished to save/help the poor	14
Asked by Pastor/church worker	13
Called by God	12
CAP reputation/presentation	12
Read/saw John Kirkby (CAP Founder)	10
Previous CAP volunteering	5
Visited Bradford HQ	3
Previous church volunteering	3
Want to work for people not profit	3
Partner/friend worked for CAP	2
Want to help people find God	1
CAP local visit	1



Joan

Debt Centre Manager pen portrait

Most Debt Centre Managers were sponsored by one church, although some debt centres were sponsored by more than one:

Table 2.3: Number of sponsoring churches

Number of sponsoring churches	Number of centres
One	35
Two	3
Three	0
Four	3
Five or more	4

There is a striking variety in the denomination of the sponsoring churches. Twelve of the churches are established churches: Church of England, Methodist, Baptist, and Presbyterian. The other churches are classed as independent or community churches.

Twenty-three of the managers we spoke to had in fact been responsible for setting up their CAP Debt Centre from the beginning, reflecting the major expansion of CAP over the last 10 years. Fourteen had had the opportunity to work with the previous Debt Centre Manager or go on visits prior to taking over the post. The managers who had had this experience spoke about how helpful it had been. Eight had revived previous Debt Centres which had closed temporarily.

Joan originally came across CAP as a client, then got involved with the church, volunteered with CAP and then became a Debt Coach. She previously worked as a nurse and shop assistant.

CAP training is very good, says Joan, and there is a lot of local joint training and cooperation between the churches. The Area Manager lives locally, and the Regional Manager is trying to make good contacts with centres. The job can be lonely, so she likes the regional meetings and meeting other Debt Centre Managers and CAP staff, for example at "Revive" days. There is a Facebook group for people who met at CAP training and "Revive" meetings and who keep in touch in this way, sharing their experiences, tips, and concerns.

She feels the client must be committed to getting debt free – and ringing the helpline is the first step. Many have lost jobs, have ill-health or sick children, and this has left them lonely and despairing about what to do, even suicidal. Joan's approach is to try to sort out practical financial matters like benefits claims, taking clients to job centre interviews or helping them with form filling following HQ advice.

Joan has had a few Muslim clients who have found prayer helpful, as they also have faith, even if in the context of a different, but related, religion. These clients also came to a Christmas carol service. She tries to link clients into their local church, including one Roman Catholic Church. Sometimes she refers cases to social workers, for example a young child suffering harm due to the drug addiction of her parents.

Joan is more reserved than other Debt Centre Managers but feels that this helps people to trust her. She feels she can do a good job by just being who she is, and drawing on the strengths that God has given her.

II. The critical role of training

Training was the first real introduction to CAP Debt Centre procedures for most managers, even those who had previously been volunteers. All spoke highly of the training, with some describing the training as:

“CAP training was superb”...“amazing”...“fantastic”...“brilliant”...“I was blown away”

Three managers with previous experience of training in other large organisations (such as banks) considered the training to be the best they had experienced anywhere.

Particularly useful was the range of methods used in presenting the different materials, including role plays, excellent training materials, and professional presentations (mentioned by 10 managers). Five specifically noted that the training reflected all of CAP’s values, including the holistic and spiritual values, with three others adding that it had been inspirational. A third of interviewees noted that the training treated them like individuals, and helped them see themselves as valued members of a wider CAP team, involving both the frontline and the central HQ teams.

“The key thing about CAP training is that everyone wants you to succeed”

The training was intense, and a lot to take in. However, two managers said that they wanted the training to be longer.

Managers’ suggestions about training:

- Three managers said CAP was good at responding to feedback and making changes; for example, training changed from being in one block to two separate blocks of four days.
- One manager felt the training was “information overload”.
- Six managers who had trained some time ago felt that the changes to better comply with FCA regulations had improved the quality and content of the training. A further two felt that the FCA regime of regular testing was a positive approach, but that failing a test caused great disappointment.
- The most prominent issue was IT training; five managers mentioned that they found it difficult to get to grips with this. However, two managers found the IT training very useful.
- Two longer-serving managers wanted “consolidation” training, to catch up on more recent approaches to training and topics which their newer colleagues had been trained in, even though continual updating and catch-up training for local offices is organised.

“I particularly found training to be excellent. Training was practically focused on the situations that Debt Centre Managers were likely to encounter, and everyone involved, trainers and trainees, was very passionate about what they were doing.”

Overall, managers found the CAP training helpful compared with other training, in spite of some hiccups.

“CAP IT is well tested, well introduced. Some CAP people complain it can be problematic but actually there is no comparison with the chaotic system changes and problems that I have had to work with for many years in the commercial world.”

III. Visiting clients

Some managers had prior experience of volunteering with CAP and had been on visits, but even then the training didn’t quite prepare them for their first client visit. Nine managers said that they still felt under prepared for the first visits, even though the training was very good.

“The trainers are gifted but you can’t learn everything. The key issue is not to let down the first few clients you see.”

Four managers had been encouraged by CAP to shadow experienced CAP managers nearby before doing visits themselves. Three received a considerable amount of support from HQ and from Area Managers in the initial period. This included phone discussions about how first visits went. Access to support and guidance on issues arising in the initial period were both helpful. Balancing the paperwork with making good contact with clients can be challenging in the early days.

“We need to gather lots of information, and the paperwork can be overwhelming. We are focused on keeping people at ease, but working against time, with layers of things to manage at the same time.”

The timings set out in the training seemed “optimistic” to six managers and visits often took longer. Sometimes visits had to be split into more, shorter visits, particularly in the case of the second, fact-finding visit. There were two very useful suggestions related to this issue:

a) One key issue mentioned by four managers was the need to have more training around mental health issues, partly echoed by three interviewees who wanted more discussion and training on complex or “thorny” issues which arose regularly.

b) Training takes place in Bradford, and at these events groups are mainly organised into geographic clusters, which works well. There was also a suggestion that dedicated sessions for Group Services Managers would be helpful.

Managers find the regular updates including emails, webinars, podcasts, and other frequent communications very useful, and the range of communication methods helps. Eight managers identified this as providing a sense of continuing involvement and consultation throughout the organisation. But three part-time managers found this material hard to absorb alongside multiple client visits. Training volunteers was an important issue raised during our centre visits, and some central or regional training for volunteers would help, even though some might not manage to attend.



Phyllis

Debt Centre Manager pen portrait

Phyllis was a teacher for 22 years. She was attracted to CAP by its mission to save poor people from debt. She helped set up the centre some 10 years ago, as a befriender, then became a Debt Coach, then manager. Working as a befriender with an experienced Debt Centre Manager really helped when she became a Debt Centre Manager. She loves the work, and enjoys improving local area services by being more efficient, treating volunteers well, developing holistic support and going the extra mile. Coming from an administration background she found the training intense and thought-provoking. “Revive” days every six months are very important as both training and for reflecting on the values which underpin CAP.

She finds almost all clients have some form of mental health problem. In some ways, debt release is the easy bit. But when she walks into clients’ homes, she feels she brings hope, and gives them tools to move forward with their lives.

Some Debt Centre Managers think that the volunteers carry the main burden of dealing with non-debt support and there is a more “professional” division between debt and other elements of the work. She thinks the best volunteers are those who have been through the debt process and gone debt free. She has two who did this, who then started coming to church. Two others went through bankruptcy and lost their homes. They can say they have gone through all of this, and come out the other side. Some volunteers are less proactive. She does have some who come on visits, sit and say nothing, then don’t follow up.

In the last 18 months, HQ has put training for volunteers in place, and she thinks it is brilliant. Some volunteers have been with her since the beginning, whilst others drop in and drop out.

IV. CAP management and oversight of Debt Centre Managers

Debt Centre Managers greatly appreciated the support provided by Area Managers. Over half the managers stressed this point. One fairly new manager said:

“In my early days one client tried to commit suicide, which was unexpected and shocking for me. My Area Manager was brilliant, very knowledgeable and supportive, and just a phone call away at any time.”

The experience held by Area Managers is crucial:

“The Area Manager is very useful. I get regular reviews, and overall she is brilliant, the best manager in any job I have had. She has been a Debt Centre Manager herself, visits regularly, goes out on visits with clients.”

The case work and advice teams based in Bradford are invaluable. Eleven managers mentioned their expertise and accessibility. Two managers mentioned senior staff coming to visit regularly and asking for their views. They greatly appreciated this.

“The Area Manager and HQ case officers are always at the end of the phone and ready to help.”

Sometimes Area Managers passed questions on to other people to deal with as they have limited experience of some of the challenges Debt Centre Managers can face.

The rapid growth of CAP and the changes this involves means that Area Managers had changed several times, sometimes even twice in a year. For 14 Debt Centre Managers, the pace of change was something that caused them concern.



Helen

Debt Centre Manager pen portrait

Helen had no previous experience in working with people when she became a befriender, as she had worked in a lab.

She subsequently applied to be a Debt Centre Manager, and was impressed that at the HQ interview it was made quite clear what the job was about and the challenges involved, as well as the depth of questioning about her character. Training was in groups with people who were similarly new to the job, very practical, varied, interesting, and done by gifted trainers – but it could not tell you everything. When Helen became a Debt Centre Manager it definitely helped that she had been out as a befriender before, but the first visits were terrifying as she had to collect so much information and the paperwork seemed overwhelming. Keeping clients at ease, whilst working against the clock to complete the many necessary tasks was hard to manage.

CAP provides clear and straightforward steps to get out of debt. There is a way to become debt free if the steps are followed. She collects clients' letters, bills, general paperwork and takes it away to sort it out. Clients often struggle with this. Once clients know that the debt issue can be dealt with, they can cope, although mental health problems are more difficult. The spiritual side of CAP is something additional which may or may not emerge, though she has seen how faith makes such a difference. Sometimes clients text her to ask her to pray about something, but often people are scared to talk about religion. Helen attends some social service team meetings, has drop-in sessions with Jobcentre Plus and the Housing Department, works with housing associations, and has direct contact with individual social workers and local charities.

Caring for the person includes dealing with their mental health and isolation. Lack of community spirit and community support in her area and the decline of public health services are worrying. Mental health services are particularly scarce.



Ann

Debt Centre Manager pen portrait

Ann is a carer who went through a very rough patch in her life. Getting involved in her local church helped her find herself again, and achieve a renewed sense of purpose. She started with some general volunteering in church, as she wanted to help others who had similar problems. Some church friends told her about CAP. She realised that her care work had prepared her for work with vulnerable people in their own homes, and volunteered to get involved in setting up a new CAP centre. Her initial training was good, but too short. She felt unprepared for her early visits. Subsequent training has been excellent.

Many of the local clients are single males aged 35-50, with broken relationships, family problems and addiction. Some families have faced redundancy or other work problems. Helping clients to believe in themselves and their ability to tackle problems, including financial ones, is key. They help clients by sitting with them while they make phone calls if they are overwhelmed. Job Clubs, Fresh Start, and Life Skills courses help to increase clients' capacity, including practical things like writing a CV. “Random acts of kindness” can surprise clients – popping in with a packet of biscuits or a cake to show she cares.

As soon as Ann receives an alert that there is a missed payment she gets in touch. Dealing with alerts is important. Sometimes clients are not yet ready to make the changes that working with CAP requires, and cases can be closed after the three warnings. If people want to come back, they can if they “pull their socks up”. Occasionally, a debt case can pose very difficult legal problems and can only be resolved with great difficulty.

Ann uses some HQ pre-recorded training material, and holds training sessions for volunteers twice a year. Volunteers need to be passionate and able to show clients they care about them and can support them – in many cases they become friends of the family. Without these volunteers CAP would be a very different organisation.

V. Local support

An overwhelming majority of managers stressed the importance of the support received from local CAP networks and from managers in nearby centres. Over half (27) described this form of help as vital. In rural areas this was harder to achieve due to the distance between local centres. The work of a Debt Centre Manager can sometimes be quite isolating as much of the time their work is done alone, apart from the joint visits with befrienders.

“It can be isolating. I am employed by the church but no-one does the same thing. If I come across happy or very sad things, there's no-one in the office to talk about it with.”

In contrast, six cases mentioned additional support coming from active church pastors or other church workers.

“I get awesome support here from the church, and the CAP local management committee. I see the church leader once a month, and never feel unsupported. When I took over I pulled CAP into the centre of church life.”

One manager commented:

“In reality we expend ourselves serving clients in the community and need some time to get off the road to re-centre with the support of other people in the same role.”

“Revive” days are organised twice a year and provide training, social and professional contact with other Debt Centre and Group Services Managers regionally, as well as supporting and reinforcing people's commitment. There is also the annual conference which offers support to managers.

A consistent view of managers about how the organisation supports them is captured in this quote:

“It is a privilege to work for an organisation who is always looking ahead and caring for its staff. There is huge growth, great leadership, wisdom, and humility.”

Support from CAP HQ in dealing with any problems or complaints is also really important:

“One client submitted a complaint against me, which was unjustified as the subsequent investigation brought out. CAP dealt with the process very professionally, and didn't damage relationships with me or with the client, as it has good procedures in place and knows what to do.”

VI. Benefits to clients

Table 2.4: Showing main benefits to clients in eyes of Debt Centre Managers

Benefits experienced by clients	Number of times mentioned by managers
Lifting burden of debt	35
Quality of service to escape debt	24
Supporting clients practically in hands-on way	13
Giving care and valuing clients as fellow human beings	11
Sharing their faith with clients	11
Joining in community activities (usually church related)	11
Giving clients the chance to talk through underlying problems around debt	9
Improving physical and mental health	9
Help beyond directly debt related e.g. food, equipment	7
Helping clients into other CAP services e.g. Job Clubs	7
Helping to reduce family tensions through the help CAP offers	7
Building people's confidence in managing money	6
Longer term commitment to helping	5
Reducing stress in people experiencing debt	5
Preventing evictions and stopping bailiffs	4
Directing clients to non-church related services	3
Reducing poverty	2

NB. This table summarises the main benefits to clients in managers' own words

Assessing how CAP benefits clients is at the heart of CAP's work. By far the most prominent benefit, which 35 managers stressed, comes from giving people hope by helping to lift the burden of debt, which provides light at the end of the tunnel. This change often begins after the first visit. The manager and an accompanying befriender volunteer visit the client's home, at the client's request, and give clients a chance to open up and explain their financial problems, which they have often not shared with anyone, even close family members. The promise of a way out of debt, with help from CAP, comes as a big relief.

"People often say that it's such a relief to be able to talk about this with somebody at last. For us it's an immense privilege to be invited into someone's home, and for them to make themselves very vulnerable and tell us stuff they don't even tell their families. Many find an immediate sense of relief, and you can see this in their body language."

The "physical, psychological and emotional impact of the visit" was often the first thing mentioned by managers.

Managers feel that their approach helps clients re-integrate with wider society as the following quote shows:

"On the first visit many will say they see "light at end of the tunnel". They see their lives as very dark, often literally as they sit at home, with the curtains drawn, watching TV and seldom if ever going out. We can literally bring lightness into their lives."

The managers said that the help in getting clients out from under the burden of unmanageable debt is a major benefit. One in five managers feel that clients gain from the sense that someone "loves and values" them, and shows they care. A further 11 feel that sharing their faith helps people. Several managers related their own stories about their journey to faith and explained how they now share this faith with other people, particularly with clients who are so clearly looking for help.

Volunteers are commonly known as befrienders and accompany the manager on visits. The manager and the befriender volunteer describe their role as to assist clients in practical ways. Home visits are particularly important in this and are a uniquely valuable aspect of CAP's approach. The home visit lets clients talk through their debt issues, and also the underlying causes.

"Coming alongside" means talking through what practical help is needed, for example assembling debt-related paperwork, and sometimes even taking away bags of unopened post. They give the client a card to read out to creditors if they ring them or come to their door. The card states "all future enquiries about the debt should be directed to CAP", and provides the number to ring. "Coming alongside" also means dealing with other urgent problems that reflect the client's financial troubles: for example, taking clients to a foodbank, or doing a food shop paid for directly from CAP or local church funds, or topping up an empty electric meter.

This form of help can extend much further, if the wider church community helps out. "Going the extra mile" is an aim of many managers. The following example illustrates how much help can be involved:

"I just moved the fridge freezer out of a client's flat one floor up. I put it into my car, drove to her new home, and took it up more steps. Not everyone does these things, but we do here. It's part of the whole client approach. The client had gone on a CAP weekend break but her cousin who lived with her recently died and she found her dead at home. She was devastated, and got an offer to move, but needed repairs to her old flat before she could move. We got a team together and sorted it out, then helped move her stuff. She has both debt and mental health problems, so we did this while she was away. Tomorrow we will empty the rest of the flat."

Wider social engagement in the local community, often linked to the church, is very important in the eyes of managers. This includes special events, clubs, and activities run by the sponsoring church or other local churches. Befrienders and other volunteers often help to run these activities. In addition, CAP provides several group services in some centres (Job Clubs, Life Skills, or Fresh Start groups). Other activities can include mother and toddler groups, community cafés, lunches or other CAP events. In some cases volunteers actually help clients get there with lifts or by calling for them.

One major benefit is that Debt Centre Managers commit to being there for the client as long as they are needed. This brings the benefit of building clients' confidence in themselves and in their ability to manage their money. This includes helping clients to save. Building up savings is part of the CAP payment plan. Clients can access their savings for special events including Christmas. The following example shows how valuable this incentive is in convincing clients that saving is possible, even on a low budget:

"When I phoned to tell her she was debt free she screamed down the phone. She decided to keep to the same budget, put the rest in a savings account, then used it to go to Germany where she had not been back to for 20 years."

Other benefits mentioned include preventing evictions (2), staying the actions of bailiffs (2), and signposting clients to non-CAP/ non-church services (3). Some personal benefits include reducing tensions in the family (7), feeling less stress (5), improving their physical and mental health (5), and getting out of poverty (2).

"When we meet people at the start they are like rabbits in the headlights. At the end they have changed lives, with parents not so stressed and kids behaving better. I sent a single man to a CAP discovery break weekend in the Lake District, where he met another client and they are now married."

"People look better, as they were in such a dark place before."



Michael

Debt Centre Manager pen portrait

Michael has always wanted to have an outreach role in the church, not just doing maintenance for existing churchgoers. This meant setting up a new CAP centre, and taking on new projects which require initiative and drive. He had an unhappy childhood, but he has a solid family now.

On-the-job training was where he learned most. CAP provides managers with clear, simple scripts which you can use with clients on visits; it really helps to get over clear messages. If he does not know the answer to a question, he asks HQ and can usually get a straight answer right away. The local church, with CAP oversight, gives awesome support. They helped him pull CAP into the centre of church life.

Michael's centre can have a wide range of clients, including families with two nice cars in the drive but no food in the cupboards after one or both of the family workers has been made redundant, who may have the mortgage company pursuing eviction, sometimes for small amounts of mortgage arrears. Michael has few older clients because most try to make do with what they have.

Debts to irregular and non-licensed lenders are difficult as these lenders operate below the radar and HQ can't make formal arrangements with them. However, when a client tells these lenders that they are involved with CAP, they occasionally agree to take reduced payments.

All clients have to take the first step by making the initial call to the helpline. This shows that they accept they have to deal with their debt, and want CAP to come to their home. Debt is often the tip of the iceberg and talking to people personally makes Michael want to help them. If unemployment is a problem, CAP can help by offering the Job Club service. For people with mental health problems, he can go with them to a GP. If they are lonely, he can invite them to local church events. He explains at the first visit that many Debt Centre Managers have had similar difficult journeys, and he often shares his own story. This helps people not to feel judged for being in debt.

Michael works closely with the Salvation Army, the Simon Community, Women's Aid, and other local agencies. They pass donations to the Salvation Army, and CAP sends clients to the Salvation Army. His centre also works with a local furniture charity. The local airport, where passengers regularly have to leave cosmetics and toiletries, helps by passing on these items to him and he can gift them to clients.

VII. The wider, more faith based aspects of CAP's support

As the name “Christians Against Poverty” implies, CAP’s staff are on a mission to help people in difficulty based on their own faith. CAP is required by regulation to make this clear to all potential users of their services. All clients initially go through a helpline which explains this aspect of CAP’s work at the start. The organisation makes it clear that working with them is not in any way linked to sharing their faith, nor is the type or quality of service linked to sharing that faith. We asked managers how their faith brings benefits to the work of debt relief. Table 2.5 below sets out their answers.

Early on in the process, and often at the initial home visit, managers explain their faith to clients, usually in response to questions about how the service works. Managers explain their own motivation for wanting to assist in helping clients out of debt. Managers explain that the service is free, which clients often ask about; it is paid for by the local church, outside supporters and charities. Managers always leave a leaflet about faith (called “Amazing Exchange”). On the first visit, managers make clear to clients that there is no condition of belief or interest in Christianity as a condition of being a client or receiving full and equal CAP services.

Faith comes up at the end of home visits, when managers offer to pray with the client. Clients seldom decline the invitation.

“When I pray with them, it is a simple prayer and I just ask God to protect them and support them, and to remove the obstacles to their becoming debt free.”

Another manager said:

“I explain to the client that we believe God has a plan for them and does not want them to be in debt.”

Prayer plays a part in the local services CAP provides. The manager and accompanying volunteers pray for the client before and after the visit. The local church support network often pray for clients or particular situations – sometimes in response to a text message from the manager or a befriender. These prayers are never for named individuals.

The faith CAP staff hold is “non-judgemental” and this is set out clearly as never judging anything the client has done in the past. Clients often feel ashamed about their debts, making them more difficult to tackle, and it is crucial to restore their sense of worth. Clients say that they feel judged and blamed when they use official services such as DWP and Jobcentre Plus. They feel a sense of personal failure for not finding work or for their other problems.

CAP managers say debt work can deliver financial outcomes successfully without any direct link to faith. But they do want to show they care about their clients.

“Random acts of kindness surprise them – for example, when I pop in to see them I can take a packet of biscuits or cake, to show I have thought about them.”

Managers talk about the church as a community, or family, which is there to support the client through their journey out of debt, bringing wider benefits of confidence and social engagement. The local churches often provide specific community support activities, including general social gatherings at Christmas or community meals such as “Fish, Chips and Magic Tricks”. These introduce clients to other people, including wider church members, in a friendly and supportive environment which is also fun. This contact builds confidence and helps re-integrate often socially isolated individuals into the wider community. These events reflect the faith of CAP staff, often including a prayer, or someone explaining their own faith. CAP weekend breaks also include prayer.

“These events help them start mixing - and some have not been out for years. We are bringing them along on a journey.”



Kevin

Debt Centre Manager pen portrait

Kevin was previously a youth worker, before becoming a Debt Centre Manager five years ago. He loves working with people and likes working with the local community through outreach from his community church. He was very moved by a CAP video, which showed him how effective CAP could be in helping those who were struggling most. He has been a Debt Centre Manager for around five years now. Four churches in all deliver the service to a wide rural area.

There is involvement and support from all of these churches, which are in different parts of the region. For him, this means travelling to see clients, but they do try to get befrienders and other local volunteers who live near clients to be on hand to help them.

CAP training is really helpful, intense and got him up to speed with computer skills. The ethos of CAP is very friendly and encouraging of each individual. The training also is clear about FCA regulations, as well as encouraging Debt Centre Managers to share their faith when appropriate with clients. He meets with his Area Manager once a quarter, gets weekly updates online, and does regular mandatory tests to ensure that he is fully aware of regulations in his administration of cases. Nevertheless Kevin worries about CAP’s rapid expansion, and the frequent change of Area Manager. He finds the best support from other local Debt Centre Managers, whom he meets at “Revive” regional meetings.

Isolation is a key problem in rural areas and public transport doesn’t help, but clients cannot be entirely dependent on CAP. Often clients have very low aspirations, but going debt free gives them more choice. Clients need to be more equipped to handle finances independently, to have the skill sets, and remain debt free. The bottom line is sticking to a budget, income coming in, and bills being due; seeing it written out helps. CAP gives simple rules and clients do it; best case is they can work a budget out for themselves.

Four managers made a clear distinction between the debt work and the wider spiritual purpose. These managers explained that the debt work was independent, and could deliver financial outcomes equally successfully without any “spiritual” work at all. They were committed to including the spiritual dimension but believed that the benefits and impact of that work was distinct from the practical business of debt relief.

One service, Fresh Start, helps people with addiction problems and actively uses a spiritual method, developed by Alcoholics Anonymous. Fresh Start has adapted the 12 Steps by adding a Bible text into every session.

“Fresh Start draws on the Alcoholics Anonymous 12 Steps approach. We identify these steps as we go through each week of the course. The 12 Steps are spiritually based so it’s a solid basis. Each step is backed up by one passage from the Bible.”

The following table summarises the benefits managers told us about that are linked to faith:

Table 2.5: Benefits that managers believe stem from faith

Spiritual benefits	Number
Faith can help people overcome debt problems and change people’s lives	31
The offer to pray is seldom refused	23
Inviting clients to church community events helps people with or without faith	19
Managers are open with clients about their own faith and this underpins CAP	14
Managers make clear that being involved in church is not a requirement	12
Faith motivates managers’ work	11
Helping others is linked to their faith	10
Not to feel guilty	10
More to life than getting out of debt -support a wider dimension	4
Some clients are moved by the fact that someone wanted to pray from them	4
Debt relief shows practical side of faith	2

VIII. Working with other statutory and non-statutory agencies

Managers generally develop links with other bodies, receive client referrals from external agencies, and signpost CAP clients to other agencies for additional advice or support.

All Debt Centre Managers make their service known to local agencies, who then put clients in touch through the central helpline. Nearly half the managers give regular talks at local agencies and provide leaflets. The main agencies referring clients are:

Table 2.6: Agencies referring clients to CAP

Agencies	Number
Housing associations	14
Job Centre Plus	11
Local Authority support services/partnerships, councillors, web site	11
Other churches, including Salvation Army	6
Probation	5
Age Concern/Age UK/other elderly groups	3
British Legion	3
Financial Inclusion Partnerships/debt forums	2
Citizens Advice	2
GP	2
Mental health agencies	2
Drop in centres	1
On council website	1
Local elected councillors	1

Most Debt Centre Managers have more cases coming through than they can easily manage, so promotion of their service is a less active demand than managing the team's capacity to deal with new cases. Nonetheless, active relationships with job centres, housing associations, and local authorities prove important in ensuring that CAP helps those in greatest need. Very occasionally, relations with particular Citizens Advice Bureaus can break down, even though overall the Citizens Advice Bureau is incredibly helpful, an invaluable partner and source of advice.

Many CAP clients are already in touch with statutory agencies. Often CAP befriender volunteers accompany clients to appointments with doctors, job centres, or other external agencies. Many other forms of liaison with other agencies are shown in the following table:

Table 2.7: Helping clients access other agencies

Helping clients access other agencies	Number
Benefits advice/one stop agency	4
Domestic Violence agency	4
Pass to Citizens Advice Bureau	3
GP	3
Invited to client case conferences	3
Social services/support workers accompanying CAP visits	3
Addiction services	3
Safeguarding	2
External agencies dealing with addiction	2
Mind	1
Shelter	1

CAP HQ provides detailed benefit checks and advice for clients based on information gathered during the first two visits. If clients are eligible for more benefits than they are receiving, the local CAP team lets the client know to apply for these benefits or to go for a benefits review. The Debt Centre Manager or a volunteer helps with this. Any extra benefits claimed are only factored into the final "CAP Plan" when they are received.



Tom

Debt Centre Manager pen portrait

Three years ago, Tom moved to a church where the debt centre had closed and he helped restart it. His church is the main CAP centre but Tom works hard to build links with other churches. For Tom, the basic and essential material is laid out really well in the training he received. Learning the IT systems was more of a challenge than visits. He suggests that it can never cover every eventuality or fully prepare for all situations. Tom found he learned a lot from the first few visits. He describes a certain tension as you are not supposed to discuss money options and processes as a Debt Centre Manager, since HQ advises on what to do through their trained debt advisers. But if he is asked about debt recovery actions during a visit he feels he can't just say he'll go back to HQ to get an authorised reply, and often talks in general terms about what might happen. Tom does not have that much to do with other nearby Debt Centre Managers, although he can ring them any time he wants and does not feel at all isolated in the job. He sees them at the regular "Revive" days

Tom thinks some clients are keen to work with you; others have been pushed by the job centre, their housing association, or their mental health teams, and are a bit reluctant. In most cases you see dark clouds lift, and relief that someone has come to help. If a client can get to debt free, it's great to celebrate. Some then become befrienders. Even the people who don't stick with CAP often tell him how much CAP helped, and they were able to take over managing their money, sorting things out in their own way. So CAP gives a breathing space to help people think through how to get out of debt, using what CAP has shown them about budgeting but then doing it without the same pressure.

About 60% say yes to prayer - "perhaps think they will get a better service." Tom says he is not there to push his faith, but to help them out of debt.

Tom has two main sources of volunteers: local churches, and clients who have become debt free. Some volunteers are shocked when they visit clients' homes; they have not actually seen a home with no food, kids running riot, or basic household furniture broken.

IX. The role of volunteers

Volunteers lie at the heart of CAP's "holistic" approach. Debt Centre Managers say volunteers do great things – organising, managing, and supporting – but also find managing volunteers fairly demanding, even though they hugely appreciate the invaluable contribution they make.

The role of volunteers is many-sided:

- Accompanying Debt Centre Managers on visits;
- Ensuring that a woman is always present during visits to female clients;
- Befriending clients and supporting them practically – though this does not always develop;
- Forming a prayer group in the sponsoring church, keeping in touch with people who ask for prayers;
- Helping with catering at CAP events, taking clients to appointments or food shopping, domestic tasks like repainting their homes, or finding and installing white goods.

One manager reported:

"[Volunteers are] invaluable. We couldn't do the work without the support of church and people who want to be involved. I can't be everything to everyone. Lots of clients are very needy and I could not do all this."

"One person is like everybody's grandma. Takes the client for coffee, helps in the allotment, remembers cards for birthdays..."

Table 2.8: Volunteer contributions

Volunteer contributions	Number
Try to have volunteers that are local to client / other churches	17
Do regular training / briefings	17
Provide practical help – accompany to appointments, furniture	16
Links to church	11
Chat with client / look after kids	6
Extra support / reduce isolation	5
Have different skills	5
Become a friend when there are drug or other problems	5
More women volunteers as befrienders	4
Volunteers have strengths – HQ training really helps	6
DBS checked and church references	3
Can ask softer "good cop" questions	3
Take on visits if suitable	3

Sometimes volunteers are taken on visits to get a better idea of what the work involves, particularly if they are interested in being befrienders. Volunteer training is organised locally, normally using training materials provided by HQ as the basis for introducing volunteers to the role. Volunteers are also invited to attend some of the "Revive" days, or other HQ organised events. There is no required central training or recruitment for volunteers. It is down to the local Debt Centre and local sponsoring church to manage the whole volunteer process, drawing on local church membership and leadership.

Volunteers are often shocked by the conditions in clients' homes and helping volunteers deal with emotions after visits forms an important part of the job. Most Debt Centre Managers need more volunteers although the challenge is that managing volunteers and keeping them motivated does involve a lot of time. In some cases volunteers may be so enthusiastic and willing that they can potentially be over-used.

The "safeguarding" role of volunteers is a mandatory part of the client visits. Debt Centre Managers or Debt Coaches are not allowed, by CAP HQ rules, to visit clients in their homes alone. Volunteers taking part in these visits will become "befrienders", at the first visit if possible. This befriending service is part of the initial CAP offer outlined at the first visit. The befriender joins in general conversation but not financial matters. A longer-term supportive relationship (hence "befriending") can last throughout the initial CAP three visits and beyond, until debt free or longer. This aspect of the work focuses on supporting the client to tackle the wider impact of debt and in particular social isolation, lack of access to wider services, lack of confidence, and practical difficulties.

The first visit often reveals immediate practical issues where CAP will offer to help; Debt Centre Managers often mention empty cupboards and the need for a trip to either the local foodbank or a local supermarket for a CAP-funded food shop. Often the volunteer goes with the client. Other immediate problems may be dealt with then, such as topping up electricity pre-paid meters, arranging to have broken fridges or cookers replaced from the local church or other agencies, or taking the clients on overdue visits to doctors, Jobcentre Plus offices, or other services. This practical support is one of the key benefits of having volunteers. Volunteers can also access local or national charities to assist with practical problems. Befrienders also provide friendship and support specifically to reduce isolation. The need for befrienders sometimes outstrips the supply of people able to play this role.

"The elephant in the room is lack of befrienders."

Befrienders are often very good at the practical work although may find it difficult dealing with the more emotional aspects of clients' lives. Nevertheless, volunteers often notice things which Debt Centre Managers may not, in the course of accompanying visits.

This case is particularly stark:

"One lady, not our client at that time, had gone to the foodbank, but foodbank hours had changed. Other people left, but this lady broke down, and her kids were not behaving normally like squabbling or complaining, but were silent and pale. We went to speak to her. She had walked three miles, and had no food left at home. We offered to take her home, and told her that we could do a big shop, got £100 for a shop for her. When we got home, we saw there was no electric or gas, and she told us this had been off for five weeks. Her husband had abandoned her, gone abroad, and she did not know how to claim benefits. There was no TV and, more strikingly, no crumbs on the floor or in the kitchen cupboards."

Volunteers play many roles as part of CAP's offer of open-ended commitment to engage the client in the wider community, including – but not only – the church community. Volunteers help clients to move home, do house cleaning or painting, and many other activities that benefit clients.

"The best volunteers are the ones who make cakes."

Table 2.9: Volunteer limitations

Volunteer limitations	Number
Getting volunteers for day visits; often the congregation are young and working	17
Some proactive, others need chasing; reminded that clients may not reply to texts!	12
Often want to do more practical side not emotional	7
Not all clients want befrienders – sometimes worried they'd be known to them	7
Know very little before meet we clients so can't match e.g. age	6
Can be unreliable	5
Sometimes difficult to keep them enthusiastic	5
May have their own issues to deal with as result of visits / can find conditions in clients home surprising or shocking	2
(Peripheral) volunteers may be a bit judgemental/not tactful	4
HQ approach to training / IT support not good	4
Boundaries sometimes a problem – volunteers getting too involved	5
Sitting through visits can be boring for volunteers	3
Only used for visits, and occasional events	2
Can be a bit shocked by conditions when they first go out on visits	2
Often good volunteers get involved in many other church things	3
Difficult to get them to come to training	3
Sometimes have to remind them that can't give any kind of money advice	2
High turnover in the area – constant need for new people	2
Can be difficult to recruit the right type of volunteers	2
Best volunteers have been through problem themselves	2
Managing volunteers is demanding part of DCM job	4

Inevitably, there is a limit to how much volunteers can contribute and managers raise some important issues, but managers say they could not do what they do without the help of volunteers.



Olivia

Debt Centre Manager pen portrait

X. Chasing up CAP plan defaulters

CAP HQ takes responsibility for, and directly manages, every client's financial debts, and helps clients make a repayment plan or alternative plan of action. One issue which emerged during the interviews with Debt Centre Managers was the extent to which Debt Centre Managers assisted HQ in managing CAP debt repayment plans. For some Debt Centre Managers this was a small part of their job, while others said it took up from a third to half of their time. Some managers take this very seriously.

I do more chasing than many. Been told to do less, and that I work too hard and this is not really my job.

All Debt Centre Managers receive notification - "alerts" - if clients have missed payments, and can take action to help as they know their clients. Alerts usually prompt visits or text messages. Sometimes missed payments are due to changes such as moving to Universal Credit or unexpected expenditure, and a visit can then lead to further help. The HQ case officer usually contacts the client, either by phone or by writing, whichever works best. Some clients are nervous about explaining what's gone wrong by phone. Some managers prioritise the cases most likely to go debt free, but some managers hate to give up on anyone.

"I am accused of going the extra 10 miles. I will do whatever I can until it is obvious that clients are not taking debt seriously. I'll pursue this until it is clear that going debt free will not happen. It takes time and effort and energy but it's worth it if they get out of debt."

Olivia re-joined the church after having a baby. She worked in CAP HQ, before becoming a Debt Centre Manager six years ago. Her experience of Debt Centre Manager training was excellent and very professional. Training involves all services, not just debt, so everyone gets to know about other services offered by CAP. Olivia also receives lots of support from her regular contact with local Debt Centre Managers in a local "hub" where they exchange ideas. She also enjoys the six-month regional "Revive" events and the annual national conference. Olivia's Area Manager is very supportive and encouraging.

CAP helps people who need a profound life change to help them stay out of debt. "We often get referrals from other agencies where they cannot cope with the complex problems which some clients have which hinder dealing with their debt."

Several clients of Olivia's are now debt free and have found local jobs, using the CAP Job Club and Life Skills course run locally. One client lost her self-confidence because of her bad teeth, so the team arranged for her to see a local dentist, and she now goes for job interviews.

The CAP service is special as it is free, client centred and is "all for the clients". Olivia doesn't give up when there are problems. She keeps trying and often sees progress.



Neil

Debt Centre Manager pen portrait

It became clear through interviews that there is no hard and fast rule about how Debt Centre Managers should follow up with clients with failing debt plans. The centre alerts managers, and managers, based on their knowledge of the client, decide how to respond. One manager felt that a local response was what worked best:

"[There is] no formal structure for follow up support. We transfer direct support to HQ, but this can quickly and easily fall down."

Table 2.10: Follow up actions on debt problems

Follow-up action for missed payments	Number
Visit or text follow up	12
CAP can take client back even if drop off	1
Follow up if possible	1
Actively look for warnings	1

Table 2.11: Debt plan / missed payments problems

Debt plan / missed payments problems	Number
Big part of the job	7
Often caused by change of circumstances	7
Small part of the job	6
Depends on the initial motivation of client	4
Client difficult to contact	3
Other related issues	
Debt relief, if too quick, can prevent people learning	4
Universal Credit often causes new debt	2
One third of clients drop out of solving debt	1
Sometimes clients are fearful of ringing HQ	1
Need to balance recidivists with time for willing clients	1

Neil works for the church in other capacities as well as his CAP role. He loves the work, compared with other low skilled jobs he had had. There are around 20 partner churches that play a part, mainly offering volunteers to become befrienders, across a wide area on a collaborative basis.

The training opened up a whole new world of debt management to Neil. Going to a client's house and going through all the forms and questions was a bit overwhelming but by the end of training he knew what to do. There is a clear map to follow, and reference points to come back to. Regular follow up phone calls with HQ during the six months after training were useful, talking through the visits and any issues arising.

The support is good; he can call HQ anytime. He gets regular bulletins to update him, though sometimes they are not clear, badly worded or assume too much knowledge. HQ are quick to respond and clarify and improve these bulletins. There is special training for new modules, and videos or webinars which mean he can easily be briefed. Neil values this regular contact which helps him feel part of the wider team.

Local volunteers are usually empathetic, practical, pastoral, and quick to build good relationships with clients; not all clients want this type of support however. He sees lots of squalor, parents struggling to control their children, and problems where the main breadwinner has had a heart attack or illness, the other parent is out of work and families struggling to pay bills. Volunteers are often shocked. However, many client families have nice homes and work hard to support children.

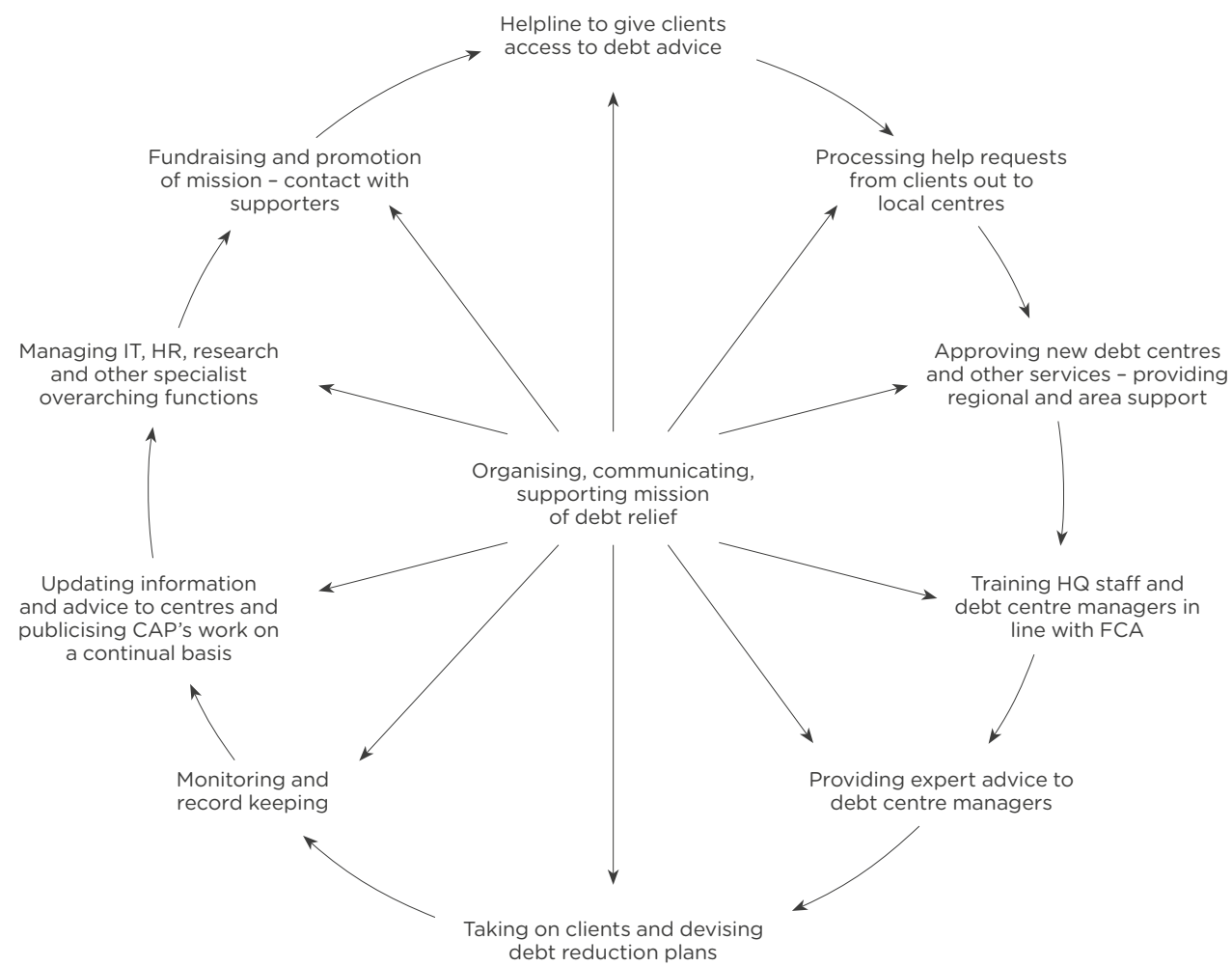
He finds the pressures of unmanageable debt often lead to breakdown in relationships and families, and deprivation. The benefits of releasing families from debt are enormous. There are health benefits, particularly around stress and anxiety, where many clients have been taking medication for this or depression, and many feel suicidal. He is happy to share his faith with clients but is not at all proselytising. He is very careful to make clear that the service does not depend on faith. Prayer at the end of visits is often appreciated. The area he covers has built up a reputation for being a centre of communities of Christians, Buddhists, and practitioners of alternative religions, although with few Muslims.

XI. Unique benefits of the CAP approach - what can others learn?

Debt Centre Managers talk about the role of HQ in their job and their own local role in contact with the clients. This local and national support is a benefit of the CAP approach. The following two diagrams highlight the main functions described during the interviews.

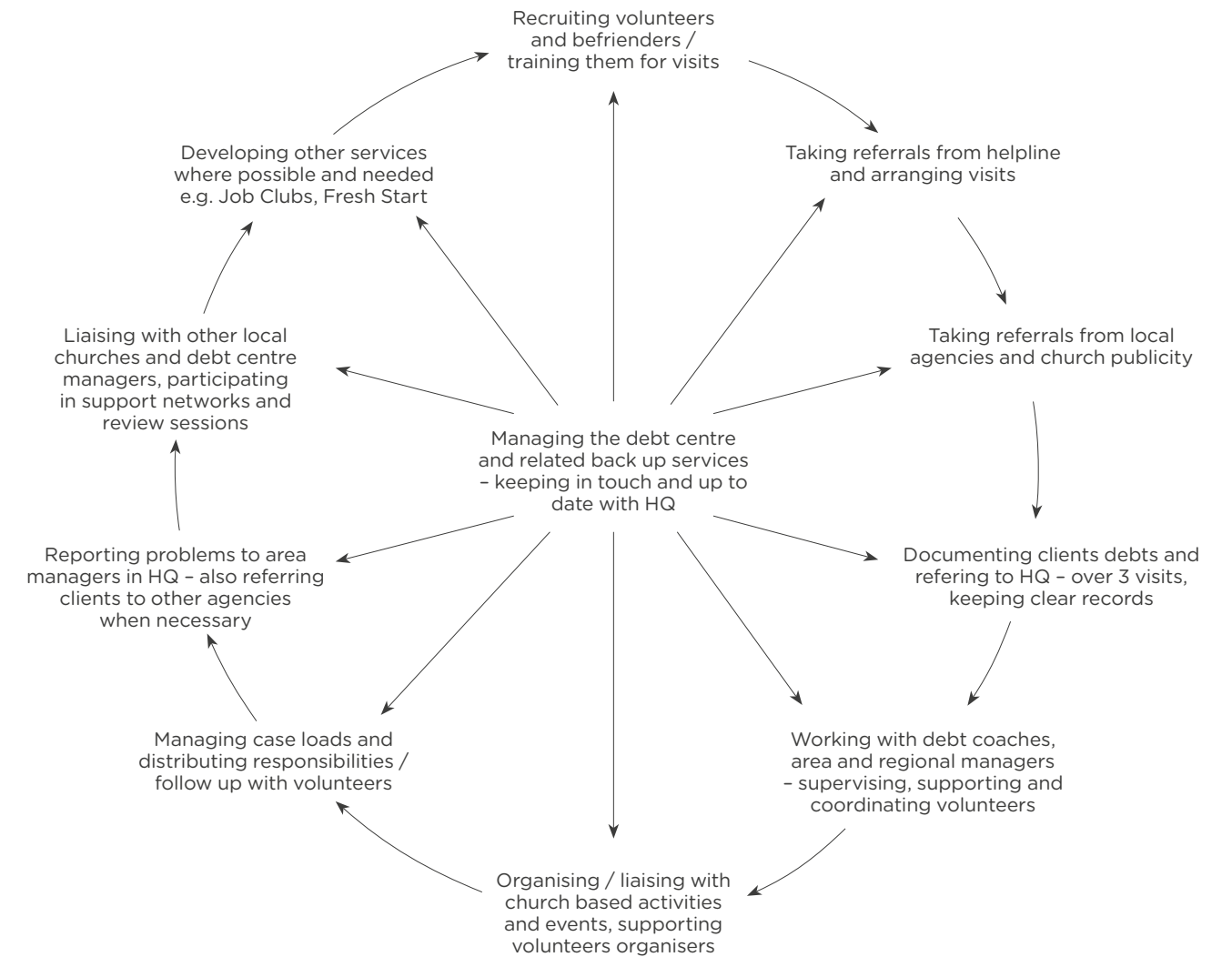
The roles and responsibilities of CAP HQ in the eyes of the Debt Centre Managers:

Figure 2.1: Diagram showing roles and responsibilities of CAP HQ from Debt Centre Manager point of view



The roles and responsibilities of Debt Centre Managers as understood by Debt Centre Managers:

Figure 2.2: Diagram showing the roles and responsibilities of Debt Centre Managers from Debt Centre Manager point of view





Rosie was a health visitor and in her job had come across several suicide attempts. She discovered it was often linked to debt due to addiction or poor life skills. Health workers told her about CAP. A local group had decided to set up a CAP Debt Centre and she became the first Debt Centre Manager of the new centre. Her background really helped as she understood serious health conditions which often prevent people from coping.

Training is practically focused on the situations that Debt Centre Managers are likely to encounter, and everyone involved, trainers and trainees, is very passionate about their work. The training did prepare Rosie for the first visits but IT training was less thorough; a few months into the job she began to plug some of the IT gaps. Training on how to train volunteers locally is limited, but other local Debt Centre Managers form an excellent support group, and she keeps in regular touch with all of them.

Visits show if there is any food in the kitchen, how the children are, how any animals are, whether there are piles of letters, the condition of the house. There is sometimes chaos alongside poverty. Getting someone over the line into a budget plan by the third visit is great; so is the wider relationship with clients. Many people CAP sees don't make it to the CAP budget stage. She shares her own story with clients to win their trust and talk through how to get out of debt. She becomes friends with clients. She thinks she and her Debt Coach are a perfect team. But Rosie finds it easy to get too close, and needs to keep clearer boundaries. Going the extra mile is important but must be controlled.

Volunteers do many things. One volunteer tells clients that their parents probably had jam jars to save - so they do that, and realise they have money in jars at end of month, introducing the idea of savings. "Our focus is on getting people debt free and we don't want to do anything that will get in the way of that."

Rosie thinks home visits, and supporting clients over a long period, are key to success. Support from church is a big thing. Martin Lewis, the money advisor, says if clients have mental health problems and want someone to hold their hand, then they need CAP, and Rosie agrees. CAP can help poor and lost people across the nation that way.

There are five main lessons that can be learnt:

1. The Intensive and "holistic" nature of the support, starting with the home visit, is crucial. The service is local, personalised, long term, deals with debt and the causes of debt, and is a great help for vulnerable and isolated clients.

Some other agencies provide a less tailor-made service, particularly for the client budget. We don't provide a common financial statement, nor general advice on what to do, but an individually tailored and detailed plan.

Table 2.12: CAP's holistic support methods

Intensive support	Number
Holistic - practical and emotional support	17
Home visits	16
Local personal contact	11
Take the most vulnerable, non-local authority priority	7
Long term support	6
Don't give up on people	2
Clients come to us, want help	1

2. CAP operates a highly professional, FCA-regulated, fully audited debt advice service which includes not only a personalised and realistic debt repayment or insolvency plan, but also a service which takes (with clients' agreement) unopened letters and sorts them out for them, negotiates directly with creditors including for non-priority debts, is cost-free, and emphasises saving and learning budgetary skills through the "CAP Money" course.

Table 2.13: Qualities of debt service

Professional, comprehensive debt service	Number
Highly professional, FCA-regulated service	16
Also use preventative "CAP money" training	9
CAP plan/personalised budget/one payment	7
We negotiate/sort out papers	5
Free	4
Also deal with non-priority debts	1
Encourage and support savings	1

3. The contribution of the wider church community and volunteers is significant, including the fact that this wider work offers clients friendship and engagement with a supportive group of people.

Table 2.14: Contributions of local church

Volunteers and church related aspects	Number
Support of church/ community	5
Volunteers	3
Clients become friends	3
A vocation not a job/total commitment/not "just a job" like other agencies	3
Weekend breaks	2
All out for clients/client centred	1

"Volunteer power is a big thing. CAP been great at tapping into this voluntary potential. Particularly the evangelical churches are gearing up to go out and serve the community."

"Debt has big effects, carries baggage of guilt, is destructive, wrecks their sense of worth and self. We try to give back this sense of self-respect. This gives them a reason to live again, and it's not just having more money, it's about being a better human being."

4. The organisation's aims and values contribute to its success, including a sense of all staff at all levels being highly committed, collaborative, and motivated

Table 2.15: Values underpinning CAP's work

CAP organisational values	Number
Good track record / reputation	5
Team work / listening / no "us and them" in organisation or power plays / collaborative, supportive, honest, deal constructively with issues	4
Very professional	4

5. CAP is "non-judgemental" of its clients' debts, and focuses on giving them confidence.

Table 2.16: CAP's underlying ethos

CAP's faith linked approach	Number
Faith, compassion, caring, non-judgemental, building self-respect, hope and confidence, lift burden	19
Use of prayer	6
Independently funded - can take time with clients and share their faith	3
Videos, testimony, staff telling their own story	1

Managers clearly recognise the value of other services and see them as complementary.

"CAB [Citizens Advice] does good work, but we are more holistic in debt counselling. You need different agencies for different people. Sometimes I take people to the CAB as they need a service that CAB is better able to provide...So we add something unique to the whole debt counselling market, and do a good job. It's more that we do what we do and they do what they do."

1 | NB. CAP's Financial Statements do comply with the principles of the 'Common Financial Statement' which is a specific tool used in the industry



Wendy

Debt Centre Manager pen portrait

Wendy originally got involved by running a CAP money course, then helping a friend to set up a CAP Debt Centre. She wanted to go “the extra mile”. Her council was more keen on meeting targets than supporting individual families. CAP only collects what it needs.

She was not prepared for working on the ground with clients and the IT was a challenge too. A local Debt Centre Manager supported her with things she found difficult more than the Area Manager. Debt Centre Managers need emotional support, as dealing with clients is stressful and upsetting. The local network of Debt Centre Managers provide a good sounding board, and there is an informal hub of Debt Centre Managers in the area who are in contact regularly, including through a Facebook group they have set up.

At the start she also relied heavily on these more experienced local Debt Centre Managers who would ring her regularly and give her support. She also sees her Area Manager five or six times a year. Area Managers are wise in their advice and very supportive, particularly when one of her clients committed suicide. The Area Manager helped her deal with her feelings about this. “Revive” days are good as working in local Debt Centres can be isolating. There is no-one to chat to when something happy or something sad happens in the course of her day.

She gets several Muslim clients, and one elderly Sudanese woman aged 85 went debt free very recently. Her clients very often have health problems - about 85% do. Some clients, after the three visits, the analysis of their debt and the proposed debt plan, are happy to move on and deal with the debt by themselves. Others have more complex needs. She sometimes has to do several visits to explain the debt plan and the financial position, and even then they don't really understand what is going on. Time can be limited and this is a real pressure.

Wendy always asks clients what they do for fun - and is shocked that they can't say. She loves to have fun with friends and family and finds it so sad that a client might say he has not had any fun for 20 years. Loneliness is a big problem.

Wendy keeps an eye on alerts and is quick to react if a problem seems to be emerging. She sometimes needs HQ to help a client who has moved over to HQ management, though it is often needed more quickly than it seems to be being dealt with. After the effort of the three visits she does not want them to drop off the radar.

XII. Suggestions by Managers

There are four main areas that managers suggested need addressing:

1. Volunteers, mainly from local churches, are vital to the work of CAP. More training on a more formal basis would strengthen the capacity of volunteers who can offer real help. Some form of screening and preparation for the “befriender” role would help managers.
2. The rapid growth in centres places new demands on HQ, areas, and regions. Continuity and stability are crucial to managers under pressure. So creating “buddy” networks in local areas, which does happen in places, may help to avoid “growing pains”.
3. CAP's training programmes and refresher courses for managers win much praise. So does their information system. But some managers need more help and support in digesting and using it. Some people might need individual tutoring e.g. on aspects of IT. “Revive” days, where managers are brought together to refresh their skills and motivation, are seen as a great success. Could they work for volunteers, befrienders, clients?
4. Communicating faith and supporting people who want to feel part of the faith community but aren't ready to join formally is a very sensitive balancing act, requiring a “stand back” approach that some managers find difficult and others adopt without any trouble. Maybe training in this area would be useful.

XIII. Overview

1. The 50 centre managers that we interviewed all have previous work experience, with the biggest single group coming from a finance background, and the second largest group from the health sector.
2. Their most powerful motivation comes from the church and their personal faith. This leads them to believe that helping and giving to others is their most important mission.
3. Managers value the training they receive at CAP HQ in Bradford before becoming managers. They recognise the importance of a proper understanding of the law, as well as knowing the limits of what they can do, and when to call on HQ. Handling debt and debt relief are directly regulated by the FCA. Its rules must be respected to ensure that CAP is fully compliant. In addition to CAP HQ, Area Managers provide more localised support and advice to Debt Centre Managers.
4. Managers have to chase clients if people don't keep up their payments. The repayment plans are often very exacting for people on low incomes and circumstances often change, undermining people's original plans. Budgets can be reviewed if circumstances change.
5. Managers rely heavily on volunteers and befrienders, usually from their church, who accompany them on visits and help in many practical ways. The need for more training for volunteers was a recurring theme. Volunteers posed significant management and organisational responsibility for managers; there are sometimes too few of them, or they are not flexible enough. A bigger pool of well-informed volunteers would definitely help.
6. The managers work with other agencies, churches, and charities, sometimes referring clients on and often taking clients referred by others.
7. For managers, the most important aspects of CAP are its values, and its caring and holistic approach. .
8. Managers strongly endorse the CAP approach: home visits; a holistic view of people's lives; a long-term commitment to helping; and linking people into the community. Helping people to change their lives by freeing themselves of debt and other troubles is the biggest motivation for what they do.

Centre visits: client interviews

How we selected and carried out the interviews

We selected 10 CAP centres across the country in which to interview clients, Debt Centre Managers, Debt Coaches and volunteers. The 10 centres covered all regions of England (and one in Scotland) and were a mix of sizes in terms of how many clients they work with, as well as the type of location including a mix of urban, rural and suburban centres.

We contacted Debt Centre Managers who had already been interviewed by phone to arrange a visit to their centre, and sought their help in accessing clients who may be happy to be interviewed. All people interviewed were progressing on their journey to being debt free or were already debt free by the time they were interviewed by the LSE team.

The interviews were anonymous and confidential and as such were conducted in private locations in the centres. All interviewees were given an information sheet on the research, and were asked to sign a consent form demonstrating informed consent.

The interviews were semi-structured and informal, and lasted on average around 30 minutes. The interviews were mostly recorded and then transcribed into a database at LSE for our analysis. A full interview questionnaire is available in Annex 1.

The demographic breakdown of those we interviewed is as follows:

Table 3.1: Demographic breakdown of interviews

Demographic		Number
Tenure	Social renting	14
	Private renting	3
	Owner occupier	2
	Temporary / other	1
Work status	Employed	6
	Unemployed	12
	Retired / sick	7
Ethnic origin	White British	25
	Mixed race	1
	Black British	1
Religion	Christian	20
	Other / not stated	7
Age	18-25	
	26-40	7
	41-60	13
	61-65	1
	Over 65	6
Gender	Male	10
	Female	17
Household	Single	11
	Single with dependent children	3
	Single with non-dependent children	3
	Couple	7
	Couple with dependent children	3

What CAP clients told us

We talked to CAP clients about how they had come to be in contact with CAP, and what life experiences had led them to that outcome. We also asked them about the impact debt had had on their lives and possible ways of coping. We talked about how CAP helped and the impact it has had on their lives going forward.

I. Life experiences - what was happening before people contacted CAP?

For many of the CAP clients we spoke to there were a number of similar experiences or vulnerabilities that contributed to them finding themselves in debt.

Poor health, either physical or mental or in many cases both, was identified by a majority of our respondents (20).

"I was in a very low place with my mental health and the voices that I hear were very bad, because I had been spending a lot of time late at night on the internet. It was compulsive, I couldn't stop doing it even though I knew I was getting myself into debt."

For some, ill-health had led directly to the loss of employment and the move towards financial difficulties.

"I was working through to the end of last year but I got emphysema so I had to stop...I went on to Universal Credit and that's what caused my debt, it took 12 weeks to come through. When I set up the claim after 12 weeks they gave me £600 and I was meant to live on that for four weeks even though my rent alone was £650. After six months they finally sorted my rent payment out but the debts had already piled up. It was unbearable."

"Basically [my husband] had a good job and then he lost his job which left us in a financial state because I had a lot of catalogue debts, we could afford it when he worked. Then when he left the job the debts were coming through the post and we were just shutting them in a cupboard really."

Relationship breakdown, or the loss of a loved one, was another key factor for some (5) of our interview respondents in leading to debt. In many cases, the partner left behind had no prior experience of managing the household finances.

“To explain the debt situation I was in, my wife passed away in 2006 and she used to deal with all the finances. So I just lost control of the money, I built up credit card debts. The thing that triggered it was that I had got into rent arrears after a period on a zero hours contract.”

“Well, he walked out on me in 2015 and left me with all these debts. He was lying to me saying he was paying everything. It was a big shock, I nearly got evicted twice. The water rates were too high, the TV got taken because that was rented, the internet was taken, I just had no money. It was awful.”

The CAP clients we spoke to had widely varying levels of debt, ranging from around £2,000 up to over £20,000.

The type of debt also varied with the most common types of debt being:

- Rent / council tax and utilities arrears
- Credit card debt
- Store cards and catalogues
- Bank loans and payday loans

However, because of the payment plan they have very little disposable income, and do struggle to cover the ever-increasing costs of things for the children.

“There is still stuff we can't do. It's horrible because if the kids want an ice-cream or something, we can't get it. Before working with CAP I would have just got it and wasted my money. I'm better at budgeting now.”

Zoe was in and out of hospital for seven months and as a result they fell behind on their payments, which caused the family a lot of stress. They now feel like they are back on track with their money management. They aim to be debt free by next January as they will then have to move out of their current, charity-provided, short-term accommodation. Being free of arrears, with a good payment record, will allow them to get on the council housing list. However, the couple have concerns about whether this will be achievable. Zoe's aim is to try and pay off more of their debts, so she is planning to find work as a night carer, to fit around their family commitments. Zoe has a very positive view of CAP and the help they have given her, and would recommend them to anyone in debt.



The worst time in my life - I couldn't afford to buy food

Ben is a single man renting a council housing property. He first got into debt when he was working but his pay was simply not enough to cover his living expenses. This debt started to cause him mental and physical health problems which resulted in him having to leave his job. At this point he started to take out payday loans to cover his bills, and he built up debts of £11,000.

After leaving the shipping job there was a four week delay in his benefit payments. He had to go and live with his sister as he couldn't afford to buy food.

“It took about four weeks for the first one to come through. I had to go and stay at my sisters just to get some food. That was one of the worst times in my life.”

He did work briefly again in 2015 but he felt that his employer did not support him with his severe depression.

He contacted CAP after seeing a leaflet in the doctor's. CAP advised that a Debt Relief Order was possibly the best option for him. CAP set him up with a budget which he felt gave him enough to live on and build up some savings. He has now been free of debt for 12 months.

“Yeah I am good now. What I pay is what I take out. I'm not struggling, I don't have any guilt. I am sleeping much better, I don't have to worry about people knocking on the door or getting phone calls.”

He doesn't currently have a paid job and he thinks he would struggle to have a full-time job because of his health issues. But he is starting to do some work two days a week in something he started to learn 30 years ago, but gave up because of his debts. He has recently done a year-long course through the Mental Health Foundation. Now people are starting to ask him to do different jobs.

Now he is debt free he feels a lot less stressed and he is able to sleep better. He also started regularly attending church and also volunteers as a befriender. He finds it useful being able to share his story with the new CAP clients. He also volunteers at the foodbank at the church.

“It's like a new life.”



No spare money, struggling to cover costs of the things her children need

Zoe was in an abusive relationship which led to her getting into arrears of £8,000 on her council property, which she had moved out of to live with her mum as she felt unsafe. She took out loans to try and deal with her arrears, but her debts spiralled out of control whilst she was in and out of hospital because of the damage caused to the home by her ex-partner.

She has since resettled and met a new partner with whom she has a family. The couple together had combined debts of £20,000. She says the debts were making her depressed and putting a real strain on their relationship.

“It was horrible, I was a real mess, I had depression, I was thinking suicidal thoughts. Me and my partner would argue a lot, we would forever be at each other's throats. I turned against the church, I just wanted to be on my own.”

She was referred to CAP through her own church, which she has been attending since she was a child. By the time they got involved in CAP two years ago, Zoe and her partner were in deep trouble. She already knew a CAP befriender and had a close relationship with her and the befriender would help with working out her benefits.

CAP advised her to follow a payment plan which has made her feel much more able to deal with her debts and cut the arrears down to £1,500. The CAP debt advisor helped her to apply for the correct benefits. CAP has helped her budget and she is now much more careful with her money.

II. What impact did debt have on people's lives?

Debt appears to have had a devastating impact on the lives of the people we spoke to. A significant (16) majority described experiencing feelings of stress, depression and anxiety. For some, these feelings were overwhelming and even led to attempts at suicide.

"Well I was in dire straits to be honest, I had loads of letters and bills coming through the door. Some days I had what felt like a months' worth of letters coming through the door, because all these creditors were getting in touch with me. It was so hard, I felt very low. Low is an understatement actually. One day I even tried to do something a bit stupid but someone called the police and they broke into my house. I admit I was in a bad way."

"Yeah the thing is, going back last year I was very suicidal, I just felt I didn't want to be here, what's the end of all this? If I take my life away, and I go away, maybe it would be better."

There were detrimental effects on relationships within families and with friends and colleagues for some (7), with the stresses of debt often leading to arguments and placing pressure on relationships.

Other impacts of debt identified were increasing isolation and shame, as well as unhealthy lifestyle choices including poor diet, drinking, gambling etc.

"To cut a long story short I was forced to live in this house with just a room so my kids couldn't really come and see me, so I started drinking, gambling a little bit and doing all the wrong things. My diet was affected so I started putting weight on."

III. How did people cope before CAP?

As a result of the impacts described above, most of our interviewees describe themselves as not coping prior to contacting CAP. Many described hiding letters away, ignoring demands for payment and hoping that things would go away or get better on their own.

"You know what, the letters would come and I would think it's just another debt, hide it away and put it in the drawer, hoping it would go away, but it doesn't, it just gets bigger and bigger and the next thing you know you've got a £2000 debt, that started at £100. I couldn't deal with it. I don't think I was strong enough to deal with the debts."

"I just wouldn't answer any letters, I would block them out. It's the easiest thing to do. You get used to the envelopes that are coming, so if it's a debt envelope you don't open it you just stick it in a box. That way it doesn't exist, if I opened them it just stressed me out."

"Quite a few years before CAP I would have masses of letters and to cope I just wouldn't open them because that makes it real, having it there in black and white, I would just put my head in the sand."

Some had previously accessed help for debt from other agencies and / or friends and family, although for many the help available wasn't always well suited to their needs or the scale of the problem was too extensive.

"I was already under StepChange but they tend to drive everything online and I couldn't even afford internet. So I was having to go to the library to fill out the forms they require."

"... like I say I tried other advice services and they didn't seem like they wanted to help. I wouldn't say they are bad they are just not personal enough which I found more comfortable."

One interviewee had previously had a terrible experience with a disreputable debt management company who had been taking money for two years but not paying off the creditors.



My whole life just went upside down

Tom had previously enjoyed "a good life" with a reliable job, a family and a home that he owned. A combination of events including the breakdown of his marriage, and the loss of several close family members due to illness resulted in Tom stopping work, leaving the family home and living alone in a barely furnished flat. He relied more and more on credit whereas previously it had only been for occasional uses.

"The debts all became a problem, because of the emotions that you are going through, all the bad stuff that is going on. I think I was a bit unfortunate, I had a good life then everything accumulated, the water, the gas..."

Due to these pressures, Tom became deeply unhappy and began "doing all the wrong things" such as gambling, drinking, and eating badly. Tom fell behind with his rent and ended up being taken to court by his landlord. His debts were building up and the legal fees for the court appearances added on to his debt.

Tom's problems were further exacerbated by a negative experience with a disreputable debt management company whom he had been paying for two years but who were not passing on these payments to his creditors. Tom's debt built up from around £3000 to over £20,000 in a few years.

CAP helped Tom in many ways, well beyond what he expected:

"After the troubles with those companies, my faith had gone in all these debt management companies. Once I got involved in the church a bit more, they said "go to CAP" and yeah, I thought I'd be able to trust them, they're Christians. I can't speak highly enough of them, they have been absolutely fantastic."

Tom was particularly impressed with the way CAP balanced its knowledge of debt from a financial and legal perspective, and the way they understood the significance of debt on a more personal level and the impact it has on people's lives.

"Their professionalism, their knowledge of the whole system, and their knowledge of people in debt. They seem to be very well up on how it affects people's lives, but also the money and legal side of it. Like I said to you before, when the bailiffs are at your door and you're all worried and think "what am I going to do?" - a lot of what you hear is myth. So when you actually call them [CAP], they say to you "don't worry about it", I'll text you back."

Tom's experience tells him that the government needs to crack down on high cost lenders. He loves the work of CAP but feels strongly that the government needs to help more.

IV. How did people find out about CAP?

Over half (13) of the CAP clients we met had found out about CAP via a referral from another service, charity, or church. These referring organisations included:

- Registered social landlords
- Utility companies
- NHS
- Age UK
- Citizens Advice
- Social Services – Families and Children
- Local churches

Others (5) found out about CAP through their own research or exposure to publicity on TV, radio, via leaflets in public places or through online searches.

A few (4) of the CAP clients we spoke to had accessed CAP via a word of mouth recommendation from friends, colleagues or family members.

V. How did CAP help?

a. Process of CAP engagement – home visit

Almost all of the interviewees we spoke to, described their process of engaging with CAP as a positive one, with the home visit putting people at ease even if they had initial doubts.

“It was daunting having someone come into my private life, I felt shameful we had got ourselves into that mess. I have always been good with money and then bam it all went wrong.”

“It was helpful. It was a bit nerve wracking at first because most services don’t come to your home. But with that it would be quite easy to cancel appointments when the onus is on you to go there... I wasn’t sure what to expect, they explained how it was going to work and what was expected of me.”

The face-to-face support and personal relationships involved were a crucial factor for many people in helping them build trust and confidence in CAP. Many clients have stayed involved with CAP in some form or another, with lots building and maintaining friendship with CAP Debt Coaches and volunteers.

Others also commented on the fact that CAP staff both on the ground and in head office were well informed and knowledgeable.

“The staff seemed very knowledgeable about everything and very reassuring”

b. Progress on reducing debt – debt relief order or debt repayment plan

Nearly half of the clients interviewed (10) had, or had previously had, a debt repayment plan, whereby CAP created a budget and payment plan to pay off the creditors over a period of time.

Six clients had become debt free via insolvency through a debt relief order or, in a small number of cases, bankruptcy. Six clients had started working with a repayment plan but then moved towards insolvency due to changing circumstances or the unaffordability of the plan.

At the time of interviewing, just over half (12) of our interviewees were debt free with the remaining 10 continuing to pay off their debt.

c. Ongoing support

Almost all of the clients interviewed were benefiting from ongoing support from CAP in one form or another. This support ranged from structured courses such as life skills and money management, through to attending church social events, coffee mornings and in many cases volunteering with CAP themselves.

“Helping me with the debts and all that, is such a small part of the help I’ve got through CAP. I’ve done the release group and there’s a Life Skills group, which I really, really enjoyed last time and I’m going to do again this time because it really helps me not get into that same problem again.”

“We were so grateful to CAP we made a cake and bought it to the lunch group and now we have been coming ever since. Gradually we got to know about the church and we became a member.”



“You can’t provide for them, that’s when I realised something had to change”

VI. What impact did CAP have on your life?

CAP clients describe a wide ranging variety of impacts that working with CAP has had on their lives. The most commonly cited are around:

- improving and rebuilding confidence;
- removing stress and giving people freedom to live again;
- building community, in most cases through the churches.

“I think the most positive thing about CAP, apart from obviously doing the insolvency, is the confidence it has given me. The confidence in myself, in my walk with God, and that God not only loves me but wants to use me for His glory.”

“It takes a massive weight off your shoulders and I feel able to manage again.”

“[CAP had a] massive impact. It’s just, freedom, it’s just brought freedom to me. I wish the government...I know some people end up in debt through their own fault but I think they should look more to the root of the problem. To where it’s coming from.”

“I socialise more now. When it was stressing me out I just wouldn’t bother and when my depression kicked in I would just lock myself in my room for weeks on end, but not anymore; it’s a lot better.”

Elizabeth is a single parent with three grown-up children. Her debt had built up over a long period and she had taken out lots of small loans to try and cover the cost of living. When she contacted CAP she had debts of around £5,000. She wanted to give all four of her children the same opportunities in life, but one of her children was awarded a music scholarship which required Elizabeth to pay some fees on top. She accepted this chance but could not really afford it and her debts increased.

She tried to clear her debts with a debt company but they stopped helping her when she took out another loan. Elizabeth was upset by the idea that she could not provide for her family. She realised she had to sort out her debts when her friend asked her to go on a cheap family holiday which she couldn’t afford.

“I knew then, when I couldn’t afford the holiday. I just couldn’t give the kids things other kids had. They were coming home saying their friends were going on holiday. People at work would be asking. It gets really wearing after a while. Trying to keep that jovial face is hard. You can’t provide that for them. That’s when I realised something had to change.”

She found CAP on the Martin Lewis Money Saving Expert website. Originally CAP put her on a debt plan which she paid into for around two years. But then the council told her they had been over-paying her Housing Benefit and asked for a large sum of money back which significantly added to her debts. CAP advised her that a debt relief order would therefore be the best option. She is now debt free.

Since working with CAP she has become a Christian and now goes to church regularly and also volunteers as a befriender. She shares her personal journey and experience out of debt at CAP events. Since joining the church she feels like she has gained a much better support network.

“Through being with CAP, I became a Christian. When the first centre manager who came out to see me invited my family down to the beach, and this sounds ridiculous but, it felt like they wanted to be my friends, they weren’t just working with me, it was genuine. Later, I went on the discovery break and then I became a Christian. I started coming to church and meeting people. It’s created a new social group.”

Elizabeth is now studying for a degree and working part-time. She tried to do this in the past but failed. She felt it was much easier this time because of the ongoing support she has.

VII. What helped most and what could be better about CAP?

Our interviewees were overwhelmingly positive about their experiences with CAP. The most positive parts of CAP were identified as:

a. CAP people – kind, nice and non-judgemental

For a majority of our interviewees (19) a clear positive of their interactions with CAP was the personal relationships established with Debt Coaches, Debt Centre Managers and volunteers.

“They are the best people, they are so gentle and so kind. If I had known that many years ago...”

“CAP...they are brilliant people they are, they know people in and out, they don't judge anybody by whatever colour of skin or creed or whatever...”

“The Debt Centre Manager is so caring, she will go that extra mile for you and that means so much. It's not just...I remember saying this year to the Debt Centre Manager, have we gone beyond the client... are we friends now? And I feel that with the Debt Centre Manager, I can come to her and talk to her about anything and she is so non-judgemental. And I think that really helps because if you are going to talk to someone about stuff that is so raw, and so scary, you know, to admit to someone.”

“From start to finish they hold your hand and they won't let go. That hand is still with me now. I went to Bradford to see what they are doing and it's amazing.”

b. CAP's practical support and debt help

There was also a clear understanding that the role the CAP process plays in supporting people through difficult times and assisting with their debt and money management problems was vital. Thirteen respondents spoke specifically about the practical aspect of the support, ranging from providing foodbank vouchers, clearing out homes, accessing white goods or enabling people to live debt free.

“I can't fault them. I am not from a churchy background so if I wasn't in the situation I was in I wouldn't have gone with it but it was fine. I was shocked, I didn't expect half the help I got from them.”

c. Community involvement / engagement including religious and spiritual guidance

The linking in with a wider sense of community was vital for many of our respondents, building social networks and support structures that in many cases were previously lacking.

“Do you know what, one thing I learned when I came to CAP, the first thing I learned when I came to the coffee morning, and meeting all the new ones, I look now and say you're my brothers and sisters, they're part of my family.”

For four interviewees, the role of spiritual and faith-based support was very significant.

“I was going to church but I have started going more, it's like I have been accepted. I was going to other churches but it was just cold like you are a number. But here it's lovely I have been accepted. I go every Sunday, I get picked up every morning...I enjoy being prayed for and I enjoy it, I know some people don't but it helps me.”

“...I am open now to God talking to me, I was closed to it before, and CAP is helping and I actually open my envelopes now, it was so silly even when CAP was helping with my debts I was still...it was like practiced behaviour that I would have 10 envelopes and I would bring them in and the Debt Centre Manager would open them with me and there would be no bad news in there. So if I get my envelopes now I open them. And the thing is now even if it's not good news I can deal with it. I have this family now at this church, which is just amazing, they blow me away all the time.”

d. What could be improved?

It was more difficult to find any less positive views of the help people had received from CAP. Of the very small number of criticisms we found, they were centred mainly around some people having personal reservations about the faith-based elements of CAP support. Some clients also explained how they felt under pressure from wider church communities to be more formally linked to church.

“The only time it's been a little bit awkward maybe is when I have a felt a little bit pressured once or twice over the years. “Are you going to get baptised?” - things like that.”

One client talked about other church people, not CAP specifically, who had made her feel awkward.

“The only bad thing was at these community events there was people not linked to CAP and they would really push the Christianity and that was uncomfortable.”

A few reservations were linked to administrative and budget problems such as:

- processing delays and paperwork problems
- having to pay into the CAP repayment plan each month leaving a very limited budget for people to live on
- making mistakes in bill payments through not properly understanding what is required.

“The worst thing is how much it's costing monthly, it's a lot of money. They think we can fit it in our budget but it leaves us with nothing and I hate it. It puts a lot of strain on the relationship.”

“I think sometimes when you are in a situation when you have got the bills and you put them all together, some bills are not right for them and that might be the only bill you have ever had of something. They should explain it more what they need.”



So I thought if I don't go out they can't come in

Norman started to build up debts from credit cards and store cards which he had used to buy things for his three children. At first he described the debts as manageable as he was working, but the debts started to build up and he had bailiffs knocking on his door which started to put pressure on his relationship. He separated from his partner as he didn't want his family to have to experience the stress of having bailiffs turning up.

“Me and my partner split up. I thought I can't put her and the kids through that, so I moved out so they can chase me wherever they want but at least then the family aren't bothered and hassled.”

He went to prison for a short time during which his debts grew out of control and reached £9,500. When he came out of prison he moved into sheltered accommodation in a shared house. He says the debts made him very depressed and he stopped seeing anyone. He describes how he tried to cope with the debts by not opening the letters and pretending the debt wasn't there.

“Well I did suffer with stress and that multiplied, then I started getting depressed and I just wouldn't want to go out and do anything. I used to go out and come back and there was people waiting outside my door, the debt collectors. So I thought, if I don't go out, they can't come in.”

One of Norman's housemates was having an appointment with CAP which prompted him to contact them himself. CAP advised the best option was for him to claim a debt relief order, which costs £90. He was originally paying £16 a month from his benefits into the CAP plan to cover this cost but CAP found the funds to help with this. He now pays the £16 a month into another account for his former partner and children.

He found having a befriender very useful and maintains a close relationship with him. He sees him every week when he gives him a lift to church.

“I was going to church but I have started going more, it's like I have been accepted. I was going to other churches but it was just cold like you are a number. But here it's lovely I have been accepted. I go every Sunday, I get picked up every morning.”

Since becoming debt free, Norman feels less depressed and more able to socialise. He sees his children every week and has managed to save up £100 for them to have some spending money over the summer. He hopes that he can soon return to regular work and move out of the shared accommodation.

VIII. Summary table showing CAP client main responses

Table 3.2: Summary table showing CAP clients main responses during interviews

		Number of CAP clients interviewed by LSE
Life experiences leading to debt	Poor physical health	9
	Poor mental health	20
	Relationship breakdown or loss of loved one	10
How much debt were people in?	Under £3,000	1
	Between £3,000 and £5,000	3
	Between £5,000 and £10,000	4
	Between £10,000 and £20,000	5
	Above £20,000	4
	Unknown	5
What impact was debt having on lives?	Stress / depression / anxiety	16
	Family relationships affected	7
	Isolation / shame / loss of hope	5
How did people find out about CAP?	Referral from service provider / church or charity	13
	TV / radio / online / leaflet	5
	Word of mouth recommendation	4
How did CAP help?	Repayment plan	10
	Debt relief order / insolvency / bankruptcy	6
	Repayment and Insolvency	6
Progress on becoming debt free	Debt free	12
	Still paying off debt	10
Ongoing support	Involved with CAP through volunteering / befriending	4
	Attend social events	11
	Attend CAP courses e.g. life skills, money management	2
Impact CAP had on lives	Improving and rebuilding confidence	8
	Removing stress and giving people their lives back	12
	Building community links - often through church	11
What people liked most about CAP support	Personal relationships with CAP Debt Centre Managers, Debt Coaches and volunteers	19
	Practical support and help with debt and money management	13
	Community involvement and spiritual guidance	5
What people thought could be improved	Reservations about faith-based elements of CAP support	3
	Bureaucratic / process-related problems	7
	Nothing	7

IX. Overview

1. Many of CAP's clients have big problems at the point when they contact CAP, some of which are very serious, such as:

- job loss and unemployment
- relationship breakdown
- illness.

Most have a pile-up of priority debts such as rent, utilities, and council tax, as well as non-priority debts such as credit cards, loans, and catalogue debts. Many clients are referred to CAP by other agencies, including housing associations, but in many cases they come to CAP by word of mouth.

These debts can easily get out of control and many people simply stop opening mail or answering the phone or door, creating serious isolation and stress. A sense of shame is possibly the most intense result of debt. Lone parents struggle the most to manage debt repayments. Single people find it easier. Sometimes, repayments prove unmanageable and CAP advises an insolvency option such as a Debt Relief Order.

2. A key aspect of CAP's approach is that it is highly personal and involves at least three face-to-face visits. Clients value the home visits and the direct support that comes with them. The value of face-to-face contact bears out other studies on debt. In CAP's case, it often persuades people to get involved in wider group activities and to accept invitations to events linked to the church. When people do this, they tend to find that the ongoing support helps them to stick to their debt plan. However, these extra supports and activities are not always taken up.
3. Clients recognise the impact of getting free from debt. It restores people's confidence, sense of freedom, and in many cases provides a sense of community belonging. Getting involved in the church, which some do, clearly provides this. Clients praise CAP's non-judgemental approach and appreciate the practical help based on kindness. They are struck by the fact that it is free.
4. Clients find it hard to find any criticisms of CAP but several mention a feeling of being pushed about church membership. This makes them feel awkward, even though CAP workers stress that there is no obligation to join or participate more. Overall, the clients we interviewed are immensely grateful for the help they have received.

X. Vignettes of clients interviewed

Mavis suffers from Multiple Sclerosis and is a single parent with a grown up daughter who lives at home. She previously worked as a carer but had to give up work due to her health problems. Her debts go back many years to when she was working and living at home with her parents but not managing her money well. She had credit cards which she used to spend beyond her means but then never dealt with the accumulating debt. Mavis felt unable to deal with her debt and so would hide letters away and just hope that they would disappear. Mavis was relieved that CAP were kind and didn't punish or reprimand people like her for being in debt. Mavis is now on a regular payment plan to clear her debt through CAP and can manage her money better, although she was still struggling at the time of interview. She feels that CAP has helped her and encouraged her to be part of a bigger community through the church.

Nora struggles with learning difficulties and lives with her daughter on the outskirts of the city. She first got into trouble with her money in 2014 when her husband left her; he had built up a number of debts from loans and missed bill payments that he had never told her about. Until he left, she had never managed her own money and struggled to read the letters that the debt collectors sent. She describes how she didn't have any friends and wouldn't leave the house. Her support worker got in touch with CAP on her behalf. CAP put her on a CAP plan which eventually led to a DRO and she has now been debt free for three years. They also helped her claim the right benefits. As well as providing financial help CAP managed to secure a small grant for her to have her teeth fixed and have a haircut. She says how this has made her feel so much more confident and able to join in. She now comes to the lunch group every week which has helped her to make new friends and build her confidence. She says when she first started going she felt unable to talk to anyone and now she talks to everyone. She also brings any letters or bills to the group and helpers go through them with her to make sure she understands what she needs to do. CAP encouraged her to go to English and Maths classes at the college each week to overcome her learning difficulties and the CAP volunteers help her do her homework. She feels her life is moving forward.

Rona lives alone but has two sons, a daughter and several grandchildren. She has a history of depression and suffers from fibromyalgia and ME which makes it difficult to leave the house. She used to live an active life and always worked even when her children were small but now she cannot work because of her condition. Before contacting CAP she was in debt of £9000; this was from credit cards, catalogues and online gambling. She describes how she used to order things online just so she could talk to someone. She originally had an IVA to try and pay off her debts but this was taking a long time as the company took a percentage of the money for themselves. She also tried ringing up the debt companies to sort the debt herself until someone suggested she contacted CAP. She described how her sons were very unaware of the debt and depression and twice she has tried to take her own life. She is now on a CAP plan which she prefers to the IVA as it means she can pay off her debts quicker because all the money goes directly to the debt companies. She really liked the service she received from CAP as she felt it was non-judgmental as she was at first very embarrassed about her gambling debts. She describes how grateful she was when CAP sent her a Christmas hamper and how much it meant to her. She has been to one CAP coffee morning at the church but can only go if she gets a lift. She does have a good relationship with her befriender and they go for coffee together. Other than that she still doesn't leave the house often and describes how she sometimes doesn't feel like she even wants to get dressed. She has blocked herself from all online gambling sites and is looking forward to being debt free in a year.

The couple live in a council property with their three children, two who are at school and one who is two years old. A couple of years ago the father got a new job which paid better than his previous job. He told HMRC but didn't inform the council. After a couple of years the council asked for £5000 back as they had been receiving housing benefit and council tax reduction. The father's parents suggested they contact CAP as they had previously been clients. Before contacting CAP the couple had no relationship with the church but people knew the father's parents who attended regularly. CAP helped them set up a payment plan and they are hoping they are going to be debt free by next year. They say they are much less stressed and their relationship is a lot stronger and they have got married. The husband struggled slightly with the religious element of CAP, he didn't mind them praying for him, but he found it uncomfortable when they asked him to join in. The couple were really happy with the plan at first but they had problems a couple of months ago when the payments switched from weekly to monthly. In this switch the amount they had to pay went from £50 a week to £425 a month. This change in payments was required to ensure compliance with a range of FCA regulations. They couldn't manage these large monthly payments on such tight incomes and they have now agreed a suitable amount. They also had trouble adapting the payment plan when the husband got a new job.

Peter is a single male living in a housing association property. He first got into debt when he was working at a moving company and his pay was not enough to cover his expenses. This debt started to cause him mental and physical health difficulties which caused him to leave his job. At this point he started to take out pay day loans to cover his bills, he had debts of £10,000. After leaving the job there was a 4 week delay in his benefit payments, he describes this as the worst time in his life and he had to go and live with his brother as he couldn't afford to buy food. He did have a brief period of working again in 2014 at a café but he felt they did not support him with his mental health issues. He contacted CAP after seeing a leaflet in the doctors. CAP advised him that a DRO was the best option for him and he has now been debt free for 12 months. CAP set him up with a budget which he felt gave him enough to live on and have some savings. Now he is debt free he feels a lot less stressed and he is able to sleep better. He also started regularly attending church and works as a befriender, he finds it useful being able to share his story with the new CAP clients. He volunteers at the food bank at the church and is also a befriender. He still doesn't have a paid job and he thinks he would struggle to have a full time job with his mental health issues. He is starting to do some work doing framing and canvas stretching 2 days a week. This is something he started to learn in the 80s but gave up because of his debts. He has recently done a 2 year course through Mind and now people are starting to ask him for different framing jobs.

Polly is a single parent with grown up children. She has a history of drug and alcohol addiction and suffers from bipolar disorder. She first got into debt when she was at a particularly difficult time battling heroin addiction. Polly sometimes has a difficult and complicated relationship with her family; this combined with the drugs and alcohol problems often left her feeling lonely and isolated. Before getting in touch with CAP, Polly felt unable to cope and had completely stopped opening her letters. Her debts had mounted to around £4000 over a period of time, mainly due to the costs of rehabilitation and rent. Polly has been a Christian for her entire adult life but struggled with the idea of being loved and accepted by God, and being good enough to be accepted. CAP has made her feel more confident and helped her to accept her mistakes and move forward.

Cathy had struggled with mental ill health for a number of years before falling into debt. She had a breakdown which led her to developing a fear of large groups and being outside at night. She explains how she heard voices in her head that made her compulsively buy things online. From this, she managed to get into £16,000 debt from credit card purchases. She felt very ashamed of her debts and kept them secret. She tried to cope with her debts by using her Disability Living Allowance to pay them off but they became too much. She got in touch with CAP after hearing about them on the TV. She had the initial meeting but then cancelled the next one as she said it made the debts feel too real. After telling her son and doctor about the debts she rang CAP again. She decided that she liked the CAP process, especially as the contact was face to face which she felt allowed her to open up more than over the phone with other debt services. She really appreciated the religious part of their help and found the praying at the end of each meeting very useful. She has no contact with the befriender, who only came to one meeting, but she does feel she could text the Debt Coach with any worry she might have. CAP arranged for her to claim bankruptcy and she has been debt free ever since. CAP helped her come up with a weekly budget which has allowed her to manage her money better. She has also cut up all her credit cards. Since becoming debt free she feels like a weight has been lifted off her shoulders and her mental health has improved.

Tony is a single man living alone in a council property. He used to work doing road laying until last year when he had to stop due to his emphysema. He then applied for Universal Credit but the payment took 12 weeks to come through by which time he fell behind with his bills and rent. He describes how the bills made him feel very stressed and worried all the time and he couldn't afford to eat. The job centre suggested he contact CAP. CAP advised a DRO was the best option and he is now debt free. CAP also helped him by giving food bank vouchers and sourcing a washing machine from someone who was clearing out their house. He still struggles to cover his rent and bills on the money from Universal Credit and his rent has increased by £45 a month. He has applied for PIP which should improve his situation but he has learnt this will take another 13 weeks to come through. He isn't in contact with CAP but knows he could go to them for support or food bank vouchers if he needed to.

Lilly first started experiencing problems with her money in 1990 when her husband had a brain tumour and required full time care. She had 3 children who were under the age of 12 at the time. Until this point her husband had managed all their money and she was not aware of loans he had taken out. After a couple of years of trying to care for her husband and children she decided to put her husband into full time care; all his remaining money goes to pay for this. She managed to pay off all his debts through working and taking out new loans. However, her daughter, who is now grown up, began suffering with mental ill health and Lilly had to quit her job as a carer to care for her grandson. In this time her debts started to build up and she had bailiffs knocking at her door and debt collectors ringing her. She described how the debts made her feel so stressed that she tried to end her own life. She got in contact with CAP in 2014 after being recommended she call them by her gas provider when she was struggling to pay her bills. CAP put her on a debt plan which she ended up finishing, as she felt CAP didn't understand her circumstances. Lilly is still paying off the mortgage and CAP advised her to sell her house in order to help her become debt free. She felt like she could not do this as she was worried all the money would go to her husband's brother, who her husband had signed everything over to. She stayed in contact with her befriender and Debt Coach who eventually encouraged her to get back in contact with CAP and restart the debt plan. She is now in process of paying off her debts. CAP staff supported her in getting her job back as a carer which she really enjoys but she is worried she will have to stop soon due to her own health problems. Lilly still struggles for money but she's in much a better place than before. She describes having a very good relationship with her befriender and Debt Coach often having dinner with them and attending church groups. Lilly doesn't want to be baptised and she sometimes feels under pressure to do this. But she feels more comfortable joining church activities without a formal commitment

A couple, the **Smiths**, both over the age of 67 have been married for 40 years and live in a mobile home. They are both retired but the husband works 5 hours a week as a handyman in a car shop where he used to work full time. They started to get into debt when they were unable to get out of their overdraft of £1900. They also fell behind on paying ground rent for their mobile home. They took out a doorstep loan to try and deal with the debts. They said their debts made them feel very stressed, were unable to sleep and ended up arguing over little things. Their doctor suggested they contact CAP. CAP put them on a debt plan which is helping them to pay off their debts and allows them to save money for emergencies and special occasions. They are hoping to be debt free by next year. Overall they feel a lot more relaxed than they did before. The husband's blood pressure has gone down because he is less stressed. They can now go out and enjoy themselves because they have budgeted for leisure in their CAP plan. Most of the time they stick to the budget but occasionally they go over if they have an unexpected payment. For example, this month they had to pay £600 to fix the electrics in their home. From working with CAP the couple have become Christians and have been baptised. The husband volunteers every week at the meal for homeless people. His wife's confidence has really improved and she recently went to a CAP event to share their story. They both attend the weekly lunch group and have made new friends. They like the fact that they can always go to CAP for support and both Head Office and the Debt Coaches are always really friendly and helpful.

Eric was in and out of work with a cinema due to his poor mental health and struggled to survive on statutory sick pay. His wife had died in 2005 and until this point she had managed all the money, so after she died it gradually grew out of control. He built up credit card debts to try and cope. He fell behind on his rent and was threatened with eviction by his housing association. He also didn't pay two parking fines which ended up increasing to £1000. In total he had debts of £32,000 from 30 creditors. He says the stress of the debts made him feel suicidal. The Money Advice team at his housing association suggested he contacted CAP. He had previously used online advice but he couldn't afford to pay for the internet. CAP helped him sort out his debt and his sister helped too. When he became debt free he felt like a weight had been lifted off his shoulders and his mental health started to improve. This meant he could come off his medication and go back to work. Despite not working he feels very busy volunteering with CAP as a befriender three days a week. He also works as a CAP Ambassador telling his story to different groups. Whilst on a CAP holiday he describes having an epiphany and "finding God". The client still struggles with money because he only receives a bit of housing benefit and money from two pensions that he took early.

Ursula is single, living in a shared ownership property, which she pays both a mortgage and rent for. She used to live there with her partner but he walked out 15 years ago, leaving her to cover the cost of the property. She used to work as a dress maker and was in and out for work for a number of years. When she was out of work she would claim benefits but it was not enough to cover all her costs so would she top up her income with credit cards. In December 2013, she went into hospital with respiratory failure and was no longer able to work at all. She ended up with £32,800 of debt on six credit cards and a bank overdraft. To make her money problems worse, her rent goes up by £15 a month every year. She says her debt has contributed to her developing depression and she is now on anti-depressants. Her friend put her in contact with her daughter who works in bankruptcy; she suggested she got in contact with CAP. She says until this point she never really liked authority or talking to anyone about her money. CAP have put her on a payment plan paying off a little bit every month. The plan is to sell the flat and use the money to pay off her debts. She is currently living with her brother who is helping her get the flat to a good standard to sell. She says she doesn't want to sell the flat but understands it's the only way to pay off her debts. She also admits it is not in the best location for her anymore as it's at the top of the hill which she struggles to climb with her respiratory problems. She is hoping when she moves she can move in with her mum who is 89 and lives in a council property, then when her mum dies she can inherit the tenancy. Overall she feels much less stressed now as she sees a way of paying off her debts. She found the CAP staff to be very friendly and helpful. She did find the praying made her feel a bit uncomfortable at points but overall she thought it was very kind because of how much they thought about what they were saying. CAP have offered her foodbank vouchers but she said it's too far away from her house to make it worth using.

Dorothy lives alone in a council property. She lived with her husband until he passed away in 2012. She also has a daughter who lives in care; she suffers from a hole in her heart and learning difficulties. She went to a special school and was always told she would never amount to much, but she has managed to get qualifications and win awards for the voluntary work she does. Dorothy got in contact with CAP after finding them online in 2013. She had built up debts of £11,000 from buying things online and credit cards. She felt she could not deal with the debts on her own and was going round in circles trying to talk to the creditors. CAP put her on a debt plan paying off a bit every month and she managed to reduce her debt to £5000. Last year she was re-assessed by the government and they decided to stop her disability benefits and put her onto JSA which caused a significant reduction in her income. Since then she has completed a paid apprenticeship with DWP doing customer services, but she is still struggling to get a paid job. CAP have decided to put her payments on hold for three months whilst they consider the best option. They think the most suitable option might be a DRO. Since joining CAP in 2013, Dorothy has started coming to church which has allowed her to meet new people. She has also become a health walk leader, leading groups of people with health problems in her town on "health walks". For this voluntary work she received an award and got to open the new Sainsbury's. She is determined to get a job soon, which will also help pay off her debts.

A couple (**Mary and John**) with a son and daughter aged 6 and 10 first became involved with the church when Mary took her children to a holiday camp organised by the church and then attended a bible studies course. It was through the pastor of the church that Mary and John got in contact with CAP. They fell into debt when John started experiencing difficulties at work, became depressed and eventually lost his job. They fell behind on catalogue payments, loan repayments, council tax and rent they had previously been able to afford. Their debts grew to around £11,000. They describe how this made them feel very stressed and they just gave up. They used to shove all the letters in a cupboard. They had to sell their car and couldn't buy things the children needed. They also had problems getting the benefits they were eligible for. At one point they had to use a foodbank which made them feel very ashamed. Through this time Mary continued working part time in a beauty salon. CAP arranged for them to be put on a debt plan which led to a DRO. They are now debt free according to CAP. They say they feel much less stressed and are able to do things they weren't able to do before. CAP programmes have also taught them how to manage their money dividing up amounts between different jars, which they find a really helpful way of managing money, it also helps the children understand what they can and can't afford. However the DRO only included a proportion of their debt so they still have debts to pay off. They say the bailiffs can't come for a year because of the DRO but they are still sending letters demanding money. They are hoping they will be able to manage the remaining debt themselves within the year but if not they will re-contact CAP. They managed to sort out their benefits for themselves. They still have a good relationship with their befriender who was the Pastor who originally suggested they contact CAP. They see him every week at church. The husband is still out of work and would be keen to join a CAP Job Club but there isn't one in the local area.

Joan lives alone and suffers from ME, fibromyalgia and chronic pain disorder which means she can't work. She finds this very demeaning as until she got ill she had worked all her life. She has to rely on benefits and struggles to cope financially. She got a credit card for emergencies and started building up catalogue payments by buying basic clothes for herself and presents for her grandchildren. She also fell behind with her electricity payments and they put her on a pay-as-you-go meter to help reduce the debts. She says at one point she couldn't afford to eat as she felt she should prioritise feeding her pets. By then her debts had become unmanageable. She says she has always been practical and knew she had to get help so she found CAP online and got in touch with them. She had to wait two months for the appointment but said the Debt Coach rang her regularly to check how she was getting on. CAP organised a DRO plan which only took a few weeks to work and she is now debt free. She says she no longer has to worry about paying off her debts but still struggles to manage. She describes how she ran out of hot water while showering and how she had to borrow £5 from her son to top up the meter. She says CAP have invited her to lots of different events but she doesn't go because she can't drive and can't afford the bus fare. Her health problems mean she has to spend a lot of time lying down. She really liked how CAP took control of a situation which felt out of control and organised things to help her.

Tony and Alice are a retired couple, aged 73. They had built up £18,000 worth of debt from rent arrears, credit cards and catalogues. They then tried to take out loans to try and pay the debts off. They said the debts meant they were fighting all the time, couldn't go out and could barely afford to eat. They belong to a local church and are tenants of a housing association. Their housing association got in contact with CAP for them. When the Debt Coach worked out their debts this was the first time they realised how big they were. CAP came up with a debt plan which means they pay £800 to CAP to pay off their debts, they are hoping to be debt free by January. They have to stick to a tight budget which covers bills, food, cat food and car insurance. They say it doesn't leave them any spare money to do other things and sometimes they do find it hard. However they have never missed a payment and always make sure the money is in the bank. CAP gave them a Christmas hamper. They really like the CAP people and value CAP's help. They have opted to stay with the church they already belonged to before going to CAP.

Helen has three adult children and three years ago got a divorce from her husband of 30 years when she found out he had been having an affair. When they separated, it emerged he hadn't been paying the water bill and council tax and left her with £2300 worth of debt. She had worked as a dinner lady in the same school for 20 years but had to have some time off due to depression triggered by the divorce and debt. When she tried to go back to work the Head Teacher made her redundant. She was receiving help from the local Mind who suggested she contact CAP. CAP came to visit her home which she liked, because she hates leaving the house on her own in case she bumps into her ex-husband. Even now, she needs to be picked up in order to feel able to go out. CAP suggested she pay £70 a month through a debt plan. She did this for a year and then the money from the divorce and selling the house she had previously owned with her husband came through and she used that money to pay off the rest. Previously, before she was working with CAP, she just used to ignore her bills and shove them in a cupboard. CAP helped her apply for the right benefits and she now receives ESA and PIP. She was shocked by how much money she was eligible for and says it's the most she has ever had in her life. Until her husband left her, she had never managed her own money but now feels able to do so. After working with CAP she got baptised and now goes to church regularly and works as a befriender. She says the most important thing for her is to help other people which being a befriender lets her do, but she would also like to go back to work.

What we learnt from 10 centre visits

What the staff and volunteers told us

During visits to nine CAP Debt Centres and one group services centre, we had conversations with a combination of Debt Centre Managers, Debt Coaches, befrienders, Job Club and Life Skills leaders, and one Area Manager. We talked to a total of 27 centre workers and helpers. This helped us gain a better understanding of how CAP works.

Table 4.1: The different roles of centre staff and helpers spoken to during visits

Role	Number
Debt Centre Managers	9
Debt Coaches	5
Befrienders	7
Job Club Leaders	4
Life Skills Leader	1
Area manager	1
Total	27

From visiting the centres we can see there is variation in the day-to-day running of each centre but several key themes emerged, which we explore below.

Key themes

1. Helping clients with wider problems than just debt

Almost all of the visits showed how the work done at the centres goes beyond just helping with debt to wider issues in people's lives, such as providing foodbank vouchers or visiting someone in hospital. One Debt Coach identified visiting people in their homes as very important as it gives a better understanding of their situation and enables a holistic response

"We saw a family last week whose cooker was condemned and she had three children and nothing to cook on. We were able to organise a microwave, someone else delivered it but I organised it."

"I had one client who had a psychotic breakdown and went into hospital and I visited them. Also ended up going to the police station because he was convinced he was being attacked and followed. There are aspects where it feels appropriate to do more. Often clients have little support structure and positive individuals."

"We do food shops for people. I am currently seeing someone who is on their third food shop, they haven't had any benefits for three months. It's taking a long time to arrange medical appointment for their PIP assessment and she can have nothing until then. We also have a fund to help people pay for gas and electric."

However, one Debt Centre Manager who had previously worked in another centre said the ability of centres to do this varied.

"I couldn't do that in every centre. We have managed to raise lots of money here, we got a grant of £20,000 from a local charity which gives grants to local organisations."

In addition, they can guide people through the process in a very supportive way. For the staff and befrienders, this more intensive holistic "hand-holding" support offered by CAP is what makes it different from other services.

"You are there for them, you are not a faceless person at the end of the phone, because there are debt management companies who are like that, CAP are actually there and if the client doesn't understand or they need further information you can give it to them. Some clients are fine just with the information but others need more hand-holding; that's the difference between CAP and other services."

2. Giving back to CAP

In half the centres, both befrienders and Debt Centre Managers say their motivation for becoming involved in CAP came from CAP helping them in the past and wanting to give back.

"CAP gave me a family, they have given me a support network and people that will pick me up."

"CAP helped me so I want to give back. I think it helps me identify with clients."

"I was a former debt client who went debt free.... For me I wanted to give something back for the freedom they gave me."

3. Issues of capacity

In seven of the visits both the Debt Centre Managers and Debt Coaches raise the issue of capacity. This is most evident by not having enough time to see everyone who needs help and also not being able to give clients everything they need. This is due to a shortage of Debt Coaches and befrienders for the demands of the area.

Three Debt Centre Managers find it hard to recruit befrienders because people lead very busy lives and it is often hard to fit visits round the availability of volunteers. In one case the Debt Centre Manager found that they could not always have the same befriender for all three visits, which made it harder to build a relationship with the client.

"It can be a challenge getting people to come on visits as befrienders and clients often change or cancel appointments."

"We need to be careful that we are working within our hours; it's a danger when you have people willing to go the extra mile and clients who will benefit from it. It's important that we are not doing so much that you are exhausted when you come to do a mandatory visit. It would be really good to have a team of volunteers to help support us."

"Recruiting volunteers is a constant thing to be doing. People's lives are busy or they are involved in other church activities. Hard to find people with availability in the day. It's quite a young population so a lot of people are working or looking after children."

"I like to ring up for people and help them get the right benefits and help people fill in forms. But don't always have the time."

4. Drop out

In six centres, managers talked about clients who drop out. There are many reasons why people drop out of the programme, including:

- stresses in people's lives
- not understanding how the CAP system works
- not wanting to making the sacrifices required, and
- only one person within a couple wanting to engage.

Below are some Debt Centre Managers' views about why some CAP clients do not continue with their payments.

CAP makes people pay their bills and for some people that is a big shock and they are quite resistant to it."

"Out of six visits a month, one doesn't go past three visits."

"Some people aren't ready to make a change."

"Sometimes the debt doesn't seem as important as other issues."

"Often one person in a couple doesn't want to engage."

"People say they will go through the CAP process, but in time people won't be able to commit to paying in. The desire is there, but there's too much going on."

"I think people drop out because people don't realise what CAP does and don't want to give up control of money. They have bigger problems in life than the debt."

"Some people forget that people can be nice so they can't trust people."

The vignettes show just how serious some people's debt problems are, how affected they can be by material poverty, and how a negative mindset and view can develop. In some cases, once someone has a plan they feel they are able to cope with the debt without the support of CAP.

"Sometimes we get clients who look at the budget and think it is something they could manage. Even though they aren't continuing with CAP that's been a process which has enabled them to see what they can do. I see that as a success."

5. End of involvement in CAP, with befrienders or other groups after clearing debt

Despite all the centres saying they provide befriending services and invite people along to church-based social groups, in four centres the majority of clients have limited further involvement with the befriender or other groups. CAP recognises the importance of respecting people's own decisions in resolving their problems.

"Some people only want to engage with debt service and not the community side. Often these people don't engage with the debt side as well."

"There's not that many people you see after the three visits. I have had three clients where there has been a bit more. Others you have a few texts but the majority don't want further support."

"Some people have supportive family and friends so don't need the befriender role."

However, one Debt Coach suggested that when people do engage more with the church and befriender, it often means that their move out of debt is more successful.

6. Good training and contact with HQ

During four of the conversations it was clear that the Debt Coaches and Debt Centre Managers feel very well supported by HQ and find the training useful. One Debt Coach said he feels like he doesn't have to be an expert in everything because of the skills and resources available at HQ.

"We have really good expertise at head office so I don't feel like I need to know everything, I can just focus on building relationships. We do have very good intense training so you do know what you are talking about but you don't have to be an expert. I can do the good bits to walk with people on their journey and help them out of debt."

"Once trained I had several phone calls before each visit to build up my confidence and we still have regular training at conferences every year. There is also the web chat and you can call about problems with specific cases...I feel head office is very supportive."

However two centres would like more training for befrienders which might help them play a larger role in the visits.

"As a befriender it doesn't feel like we get same level of support. I had training from other jobs, which has helped. More specific CAP training would be good."

7. Importance of befrienders in supporting Debt Coaches

The importance of befrienders in the CAP process was picked up in five of the centres. In all cases the emphasis is on how the befriender can support the Debt Coach, for example picking up on things they might not see due to other demands on their time, such as paperwork. They also mention the importance of befrienders in providing ongoing support as the Debt Coaches don't have the capacity to do this.

"I like befrienders to tell me anything they pick up on in the session because you can miss things while playing an active role."

"I find the befrienders a great support. They can pick up on things like body language that the Debt Coach might miss and give encouragement to the client."

"The befriender gives encouragement and support to the Debt Coach if they may be struggling with a client."

However, two Debt Managers said in reality they were needed to play an ongoing supporting role, and one befriender said she often felt like a spare part in the meetings as her role was not clear. One Debt Coach wants befrienders to take on a bigger role:

"I would like our befrienders to be doing more, to take some pressure off us."

8. Extra CAP groups

Four of the centres refer to groups they have established as an extension of CAP. In two cases, this includes drop-in sessions allowing people to come and chat to other CAP clients and the CAP staff about any problems they might have. In one centre, there is a group which combines a drop-in session, a lunch and a Bible study session.

In another centre, there is an informal church group on a Sunday morning that is discussion-based, for people who perhaps don't feel comfortable going to the main service. All four of these groups help clients build up and develop their social networks. The drop-in sessions are used to help deal with delays in appointments. People are invited to come before the first visit and bring in paperwork so they can start to get help sooner. They also allow clients who are now debt free to continue to receive support. In two centres, clients or former clients who struggle with reading will bring their letters to the drop-ins so that someone can help them read and understand them.

"We always invite them to the drop-in so we can start to discuss paperwork and anything they need."

"If some people have negative view of churches or aren't used to going to normal services, we run a separate thing which is more laid-back and discussion-based. It's good for people who are interested and want to know a bit more. There's no pressure on anyone but I find they are often very open and curious."

"It happened because I [the Debt Centre Manager] was spending a lot of time doing extra visits. We started having drop-in sessions so people could just come to one place. It started to build a community. It's a mix of current clients and people who are debt free. For some people it's all they do in the week. Get people to come and bring paperwork, it helps me keep in contact with people."

9. Faith-based motivation for working with CAP

In eight of the nine centres, both befrienders and paid staff openly describe their main motivation for their work as being based on their religious faith.

"Faith is the driving force behind CAP. I've never been in an organisation that's driven by one thing. CAP is absolutely God-driven."

Faith helps people carry on when the task seems impossible.

"If I didn't have a faith motivation I don't know if I would have enough motivation to carry on helping clients when it gets hard."

"The main motivation behind the work is it's an expression of God's love."

"We make it clear to clients that we do this because we feel that's what we should do to fulfil the mandate of the blessings of a community with the love of God."

10. People who are open to prayer

In seven of the centres, managers and volunteers say that most of the time people are very open to being prayed for in the sessions and they often enjoy the experience. Four centres describe situations where people have said no but this is very rare.

“It’s very rare people say no to praying, only two or three people in my whole time. Generally people really like being prayed for. Often people are open to spiritual stuff even if they don’t completely know what it is.”

“We still offer to pray with Muslim clients but we are aware not to force it on them, but it’s quite rare that people refuse it. Most people seem to appreciate it even if they aren’t of any religion.”

Two people said they adapted how they pray to suit the needs of the client; for example, if praying with someone from a different faith, not placing great emphasis on Jesus.

11. Boundaries with clients

In four of the visits, CAP staff and volunteers discussed the problem of clients pushing boundaries. In all cases they emphasised that it is not the majority of cases but it is also not uncommon, and they feel it is important to protect themselves against it. In all cases cited, clients would ring and text at all times of the day and without knowing when they should. One Debt Centre Manager teaches her befrienders about making sure people aren’t taking the advantage of their generosity.

“I think it’s important to have clear boundaries. There’s a tendency for people who are very pastoral to blur those boundaries. I try and keep it very clear showing concern for people motivated by my faith but I am really keen on boundaries and really keen on empowerment, they have to make some choices. I think some clients can be quite demanding, ringing you at all times of day. The same guy he will keep asking us to do things but he can do them himself like setting up payments. When we do make him do them he is really proud of himself.”

“I think it varies, we do have work phones you can switch off. I will pick up in certain situations.”

“I get people pushing boundaries all the time. I have asked clients not to phone me after 5pm. You have got to watch your own boundaries otherwise you would be doing CAP 24/7. But sometimes it’s not possible if someone rings you up and says they have no heat or food. You have to help them.”

12. Challenges with the CAP structure

Four of the staff identified challenges with the CAP structure. In two of the cases it is linked to the capacity of HQ; the interviewees stated that they often have issues with enough people managing the phones and having to wait a long time for them to be picked up. One Debt Coach is concerned about how CAP will cope with this as the number of centres continues to grow.

“I guess it’s the growth of the network versus the capacity of head office to service the network. It can sometimes be a challenge because they are short-staffed. It sometimes takes a long time for them to answer. We want to offer a really great service but because of capacity at head office I am not sure they can keep up with the growth in centres.”

One Debt Centre Manager felt that centralised systems were introduced before being finalised which caused frustration.

“They are very visionary and push ahead with changes and let the detail catch up later. That’s a strength in a way, but can cause problems - not in the delivery to clients, but in my communication with head office.”

In the switch to geographic regions based on government regions some areas have gone through a number of managers in a short space of time, which can be very disruptive.

“So CAP brought our regions in line with the government regions. That was a good idea but within that there were some forced changes, so it meant some centres went through a number of managers in a short space of time.”

Job Clubs and Life Skills

We visited three centres which ran Job Clubs alongside the Debt Centres to help people prepare for work, and we also visited one stand-alone Job Centre. Two of these centres also run a Life Skills course. Life Skills are about managing on a low budget and helping people get by in the most painless way. There are some centres that run Release or Fresh Start schemes to help people escape addiction. Similar themes of religious motivation, wider support, good training and the use of extra CAP groups came out of these visits.

From talking to the coaches they all emphasise the importance of the individual in running the sessions and about building up their personal confidence. Staff in all the centres say that for both the Life Skills and Job Club courses people can continue to receive support from the group by either coming to the sessions again or going to community events (where people can sit, have lunch, a cup of tea and talk to each other).

“Most people come if they are doing the course but some people come once they have completed and will sit in on material they have already seen.”

“If people don’t have jobs we carry on supporting them. One lady has a job but she asked me for help with her CV as she wants to do a job that’s more challenging for her. The support is there for as long as people want it.”

Two of the centres received a lot of the referrals from the job centre. However, one Job Club Coach feels some people only come to the Job Club to tick a box for the job centre and therefore don’t always properly engage with the course.

The following table summarises the general findings from our centre visits, including discussion with 27 staff members and volunteer helpers.

Table 4.2: Table summarising the main lessons from centre visits

Issue from visits	No of centres
Help goes beyond just helping with debt	8
Faith-based motivation for working with CAP	8
Issues of capacity	7
People who are open to prayer	7
Importance of befrienders in supporting Debt Coaches	7
Managers talking about drop-out	6
Giving back to CAP	4
Lack of continued involvement in CAP with befrienders and other groups	4
Well supported by HQ and useful training	4
Extra CAP groups	4
Boundaries with clients	4
Challenges with the CAP structure	4
Hard to recruit befrienders	3
Would be useful to have more befriender training	4
A lot of referrals for Job Club from job centre	3
Clients dropping out because they feel they can cope without CAP	1

Overview

1. Our visits to the centres were primarily to meet clients (three in each centre) in a private setting where we could hear their experiences and understand from their perspective how CAP's approach worked. In the course of these visits, we also held group meetings with centre staff and volunteers, on average three in each centre: 27 people in total.
2. All centres handled debt, but several also ran Job Clubs and Life Skills courses. We found out many useful things about the people who make CAP work on the ground and why they do what they do - in most cases for no financial reward. They say that they are not just helping people out of debt, but relieving poverty, helping with unexpected losses and ill-health. They strongly endorse the holistic approach and the hand-holding that struggling people need.
3. Over half of the volunteers and staff we met got involved with CAP after being helped by the organisation themselves. Faith is a big motivating factor and prayer plays a significant part. Some centres stress these things more than others. Staff say they respect people's personal views and are also particularly conscious of other faiths, but they rarely find that people don't want to join in.
4. Befrienders play a wide support role as back-up to the Debt Coach or Centre Manager. But they stress they need more training to play a bigger role that could help Debt Coaches.
5. Sometimes clients just want debt advice and don't get further involved. But centre staff suggest that people who do stay in touch find it easier to stay debt free. Some centres run open door drop-in centres for advice, and lunches that give people some social support. These help to include people in the local community.
6. There are always heavy demands on managers and time is normally too short. Sometimes they are short of volunteers. There are limits to everyone's capacity. Setting clear time limits and boundaries is important as some clients can be over-demanding and push boundaries too far. On the other hand, clients do sometimes face major life crises.



Mary & David

Life story

A hidden but simple solution to a big problem

Mary and David are a couple in their seventies, council tenants getting by on low income and facing an affordable debt. Mary had worked all her life as a nurse and David had previously worked as a mechanic and more recently in a supermarket. They had generally been good at managing their money and had not had any problems in the past.

Mary had a history of depression which came in waves. She retired from work and they went on holiday, and whilst they were away spent most of her last pay cheque as they didn't realise they would need to save. David hurt his back on holiday which meant he was signed off work. Their monthly income, now that they were both out of work, dropped from £4,000 to £1,000. They got into debt of around £1,000 with the council for missed payments and they were threatened with eviction.

They became very stressed with the debt and could not see any way to get the money. They didn't want to ask their children for support as they saw it as shameful. They both decided together they would take an overdose of antidepressants and painkillers to try and end it all. In the middle of the night, after taking an overdose together, Mary woke up feeling very ill and the reality of what they had done kicked in and she called 999. They were taken to hospital where they had their stomachs pumped. When they returned home they were assigned a crisis worker whose job it was to support them through this trauma; he suggested they contact CAP as he could not give any helpful advice about the debt. Mary and David were not Christian at the time and had not had any contact with the church since they were children. The CAP Debt Coach went through their finances and worked out that the council had been charging them a higher rent than they should have been because she was retired. When the CAP Debt Coach rang the council, it emerged that the council owed them £1,400 for over charging them with rent which was enough to write off the debt.

The couple are now in a much better place emotionally and they say that their relationship with each other has strengthened through the process. They have become heavily involved with CAP as they want to give back to the service which helped them so much. Mary has been volunteering as a befriender and the husband has just started doing the same, going on his first visit last week. They come to the weekly lunch and discussion group organised by CAP for clients who want to stay in touch, and receive extra support every week and always bring cakes they have baked. They say that what they have been through, and the help they received from CAP, made them feel very connected with the church. Mary now enjoys doing things for other people, and feels so much happier in herself; she particularly enjoys baking cakes for others.



Rob

Debt Centre Manager pen portrait
an experienced centre manager

Rob has a lifetime of experience working with figures and finance as he worked in accounting until near retirement. He got involved with his church, and set up a CAP centre, working with four other local churches. He realised that debt was becoming an even bigger problem in the area. Unlike the large financial institution he worked for, CAP works transparently. People support each other in order to help clients. His most recent Area Manager lives fairly locally and they meet regularly.

Rob is a real fan of the IT systems and how they are managed. He knows some Debt Centre Managers have problems with IT but he has more experience- and compared to the accountants, CAP IT is only introduced following extensive testing and with clear instructions.

Rob finds walking into a home and telling the client there is a way through and offering practical support to help them find their way creates a positive impact. 95% of first visits are positive. Some people just need to be talked through budgeting and debt management planning and they can get themselves out of the hole they are in. Often he has helped people who do not get the full CAP service. In these cases he may walk them down to the local council and help them sort out a problem. Sometimes he signposts them to Citizens Advice who can do a better job for them. He gets referrals from agencies, and also signposts out to other support agencies - though most often clients come to CAP from other agencies already. He sometimes recommends Mind or suggests Shelter for housing issues. Relations with some housing associations can be a bit strained as CAP's work with clients can mean rent arrears are written off. He still has a good relationship with one of the largest local housing associations.

On the first visit he explains briefly that CAP is linked to churches, and provides the CAP booklet. He stresses that if they don't want to hear more, that is OK.

In some cases, befrienders actually can make a dramatic difference if there is a match between the right client and right befriender - although the befriender needs lots of "get up and go" to contact the client and make the first move. It is sometimes awkward if the befriender and client do not click and there can sometimes be uncomfortable silences while he is doing the paperwork during visits. Sometimes there may be a significant difference in age between the befriender and the client; also, the church tends to be more middle class and therefore the befrienders may use different language and terminology, and find it difficult to find shared interests. Sometimes these barriers are too much to overcome. Rob thinks we need different agencies for different people.

What is the big picture?

Introduction

We undertook a full analysis of 12,618 case records which CAP holds reflecting the most up to date documentation of its work. This system records details of all the clients who seek help, their circumstances and debts, the actions taken, and the outcomes.

In order to get a comprehensive picture, we looked at all the cases which were first registered on the HOPE system during the three-year period 1 November 2013 to 1 November 2016. The last registered case is dated 18 months prior to our research because we needed to allow CAP time to work with the clients and try to reach some resolution.

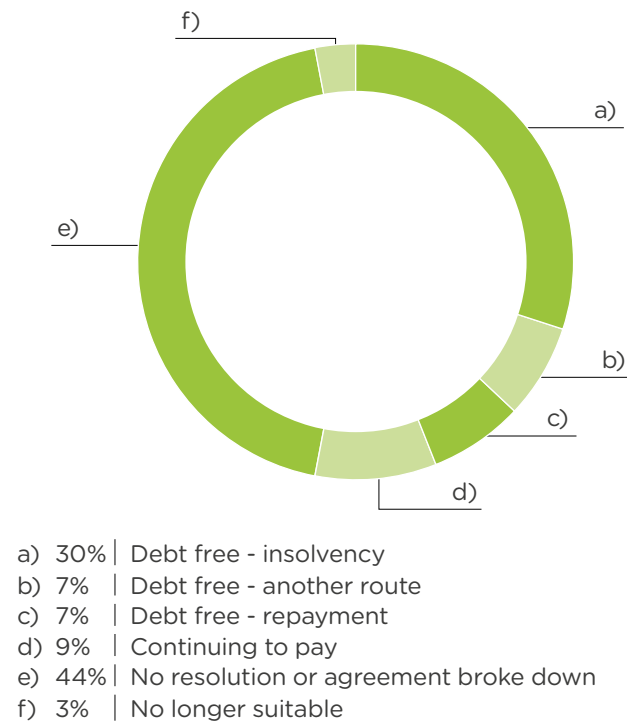
The final information on the cases showing outcomes is as at 21 June 2018, and reflects the result of action taken over that three year period, working with the clients over the course of three home visits, including setting up repayment plans (23%), or undertaking insolvency proceedings (30%), and the wide range of personal support and continuing social and community support activities up to that date. Some HOPE records had missing financial information around the total debt owed once all checks had been done, particularly in some insolvency cases. Figures on debt amounts below have therefore been based on 10,644 households (84%) where the verified total amount of the debt was available prior to CAP action to reduce it.

We have also used households as the basis for analysis. This is because we have used the CAP HOPE system, which records cases by household. This is in contrast to many CAP analyses, published reports, and other information which is often based on individuals. That CAP analysis counts two people getting out of debt where a household headed by two adults gets out of debt.

Headlines about CAP's work

Over half (52%) of the households who went to CAP between November 2013 and November 2016 either went debt free or were actively paying off their debts under a CAP plan in June 2018. Many of the incomplete cases took managing their debt into their own hands after the initial visit and agreeing a debt plan.

Figure 4.1: High-level outcomes

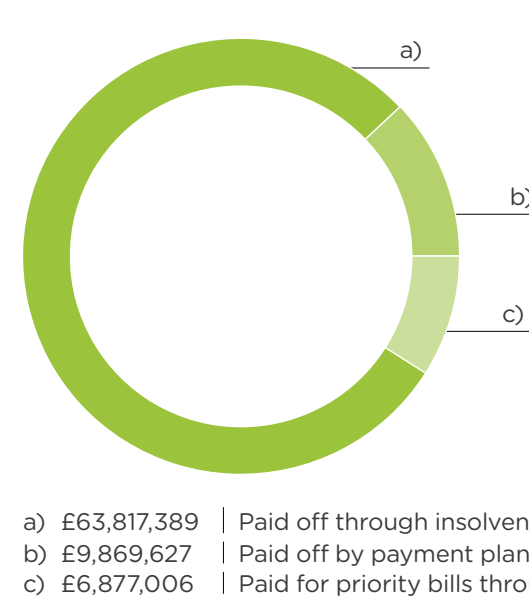


Source: HOPE data (2018). Note that all tables in this chapter use HOPE data as their source.

There was a total reduction in debt owed by clients of £73,687,016. This represented almost half (46%) of all the debt which clients owed before starting to work with CAP.

Figure 4.2: Total debt reduction by CAP clients, from a total initial debts of £160,291,485; and priority payments via CAP plans

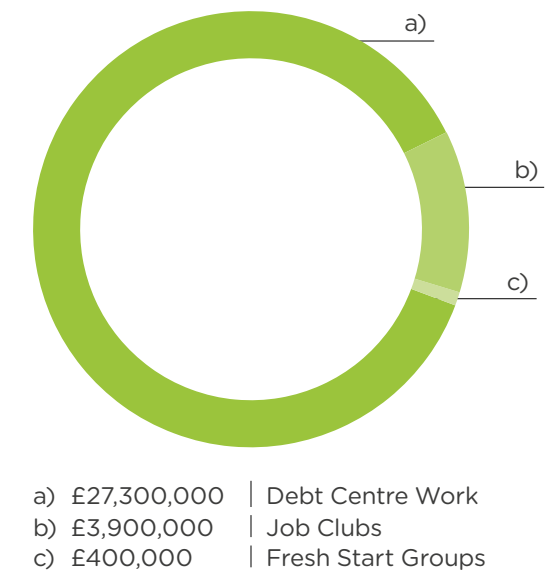
Over 3 years CAP clients reduced their debt by £73.7m - and paid £6.9m to priority bills



An estimated £27.3 million a year in social benefits is attributable to the debt advice given by CAP. A further £4.3 million a year is attributable due to the parallel Job Club and Fresh Start services.

Figure 4.3: Value of social benefits deriving from CAP's help

Around £31.6m of social benefits a year can be attributed to CAP Debt Centres, Job Clubs and Fresh Start groups



The value of the wider social benefits is far greater (and we expand upon this in Chapter 6). Job Clubs, run by CAP, are often linked to Debt Centres and clients frequently join a Job Club after getting in control of their debt, as a route into work.

I. Who comes to CAP for help?

Referral sources

Over a third (36%) of households who contacted CAP were referred by other support services; a further 29% came to CAP through word of mouth. Other households contacted CAP based on media exposure, CAP direct referrals, or other means.

Table 5.1: Sources of referral to CAP

Referral source	Percent
Referred by other support services	36%
CAP's reputation	29%
Other	13%
Not stated	12%
Media	7%
CAP direct referral	4%

What types of household come to CAP?

Almost half (48%) of those who come to CAP for help are single people (22% single men and 26% single women) and 43% are households with children, with over a quarter (28%) being single parent households.

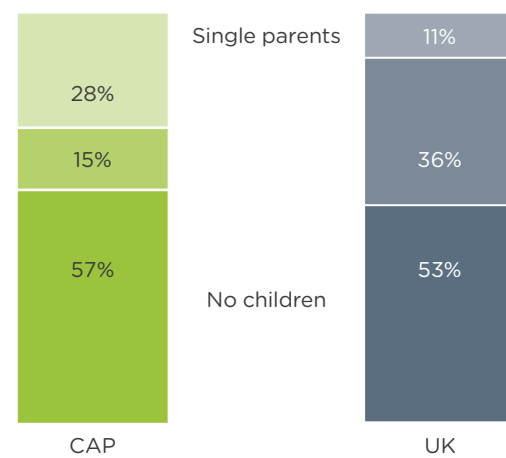
Of the CAP households with children, most have one or two children (76%).

Table 5.2: Breakdown of household types

Household type	Percentage	Number
Couples with children	15%	1,895
Single parents	28%	3,593
Single women with no children	26%	3,329
Single men with no children	22%	2,825
Couples without children	8%	975
		12,617

The share of families with children among clients is similar to the UK average. However, a higher share of CAP clients are single parents (28%) than in the overall population (11%) - more than double.

Figure 5.1: Distribution of family types - CAP clients and UK average



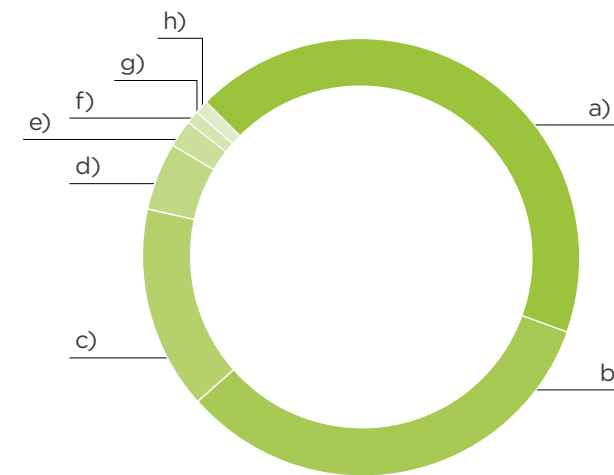
40% of families with children have three or fewer; of these, over three quarters have one or two children. 94 CAP families out of 5,425 have six or more children. 492 have four or more - around 9%.

Table 5.3: Numbers of children in CAP households

Number of children	Percentage	Number
0	56.51%	7,130
1	18.58%	2,345
2	14.46%	1,824
3	6.55%	827
4	2.39%	302
5	0.76%	96
6	0.22%	28
7	0.01%	1
8	0.51%	64
9	0.01%	1

Figure 5.2: Number of children in CAP households

Most CAP households with children have one or two



- a) 43% | One child
- b) 33% | Two children
- c) 15% | Three children
- d) 5% | Four children
- e) 2% | Five children
- f) 1% | Six children
- g) 0% | Seven children
- h) 1% | Eight children

51% of CAP's clients are aged between 41 and 60, with one third (34%) in the 26-40 year age bracket, and a much smaller share over 60 (12%). Very few are under 25 (4%). In the UK population as a whole, only 24% are age 40-60, whereas among CAP clients over half are in this age bracket.

Table 5.4: Age bands compared to UK

Age	CAP	UK
18-25	4%	12%
26-40	34%	35%
41-60	51%	24%
Over 60	12%	21%

Most households who contact CAP are white (86%) broadly matching the UK share of 87% white. Among ethnic minorities, black African/Caribbean/black British and other minorities are more heavily represented among CAP clients, whereas Asian clients are under-represented.

Table 5.5: Distribution of ethnic groups among CAP clients and in UK population

Ethnicity	CAP	UK ²
White	86%	87%
Asian ³	3%	7%
Black ⁴	5%	3%
Mixed ethnicity	2%	2%

2 | Based on UK Census data

3 | Asian - Bangladeshi, Chinese, Indian, Pakistani

4 | Black - black, African, Caribbean, black British

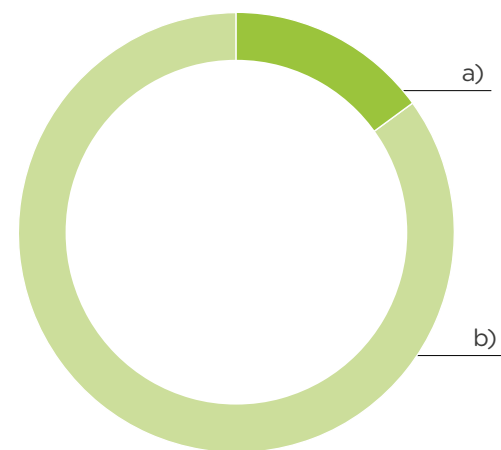
Most CAP clients rent their homes, in contrast to the majority of the UK general population who own their own homes.

Table 5.6: Tenure of CAP clients

Tenure	Percent	Frequency
Renting	72.55%	8,964
Homeowner	14.71%	1,817
Lodging	6.43%	794
Supported housing	5.39%	666
Ownership – housing association	0.45%	56
Emergency/B & B/hostel	0.28%	34
Co-own with ex-partner	0.15%	19
Housing comes with job	0.04%	5

Figure 5.3: Percentage of CAP clients renting or owning home

Most CAP clients rent - whereas 63% of the general population owns their own home



- a) 15% | Homeowner
- b) 85% | Renting including lodging

Poverty, income, and benefits

Two thirds of CAP clients (68%) report incomes below the official poverty line (less than 60% of median income, before housing costs)⁵. This compares with 16% for UK households as a whole (for 2014-15).

Three quarters of CAP clients have incomes below the UK median income (75%).

Table 5.7: Monthly incomes of CAP clients, in bands

Monthly income	Percent	Number
under £50	15.3%	1625
£50-500	41.4%	4402
£500-1,243	10.9%	1156
£1,243 -1,450	7.5%	792
£1,650	10.0%	1066
£1,650-2,017	8.1%	857
£2,017-2,500	4.1%	435
£2,500-3,000	2.3%	242
£3,000-4,000	0.5%	57
£4,000-6,000	0.0%	4
Total		10,636

Official poverty line ← (between £500-1,243 and £1,243 -1,450)

Median income ← (between £1,650 and £1,650-2,017)

Two thirds of CAP clients receive benefits of some kind.

Table 5.8: Benefits in payment to CAP clients

Benefits in payment	Percent
In receipt of benefits	65%
Out-of-work benefits (IS/JSA/ESA)	17%
Disability benefits	33%
Tax credits: in-work benefits	32%

Note: Some benefits overlap

One third of clients depend on earned income.

Table 5.9: Income derived from earnings

Income from earnings	% of all clients
£50-499	5%
£500-999	10%
£1,000 -1,499	11%
£1,500- 1,999	5%
over £2,000	4%

Over a quarter of CAP clients experience some form of mental ill-health. This compares with 17% in the population as a whole.

Table 5.10: Incidence of reported mental health and disability problems

Vulnerability	Percent
Mental ill-health	26%
Physical disability	2%
Social or behavioural problems	1%

Note: These figures are for self-reported ill health, so the real number may be higher.

Debt Centre Managers find mental health problems one of the most prominent underlying factors contributing to client indebtedness. Many Debt Centre Managers estimate that a higher share of their clients suffer directly with mental ill-health, often over half or up to two thirds. This includes anxiety, stress and depression.

5 | From DWP HBAI table Incomes (medians and means) and inequality measures, Table 2.1ts: Money values of decile medians and overall population mean, United Kingdom Available at <https://www.gov.uk/government/statistics/hbai-199495-to-201617-incomes-data-tables>

II. What debts did CAP clients start with?

The total amount of debt recorded for all cases was =£160,291,485.

Table 5.11: Amount of debt borrowed in priority and non-priority categories

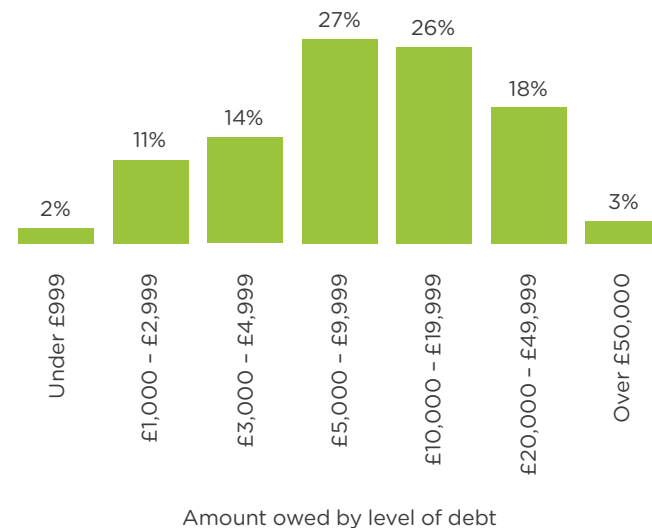
Amount of debt	% of clients with priority debts (rent, utilities, council tax etc) by debt level	% with non-priority debts by debt level
Under £999	24%	14%
£1000-2,999	28%	23%
£3,000-4,999	17%	15%
£5,000- 9,999	19%	20%
£10,000-19,999	9%	17%
£20,000- £49,000	3%	10%
over £50,000	0%	2%

Note: There are 332 clients with debts over £50,000, including 82 over £100,000. The highest debt recorded in CAP's system is £961,167,

The average (mean) debt owed by clients before CAP intervention is £15,059⁶

Figure 5.4: Percentage of debt amounts per household

Most debts are between £5k and £10k. The average debt is £15,059



Note: Based on the 10,644 verified cases

6 | This is based on 10,644 cases where the value of the verified pre-CAP action debt was available.

III. What were the outcomes for clients?

52% of those in contact with CAP achieved “a good outcome” – that is:

- debt free through insolvency while receiving CAP advice and support
- debt free through repaying debt
- debt free through another route which CAP has been instrumental in assisting with
- continuing to pay off debt.

Table 5.12: Summary of outcomes

Higher level closure reason	Percent
Debt free - through insolvency	30%
Debt free - through repaying debt	6%
Continuing to pay	9%
CAP enabled out of debt but other route	7%
Total becoming debt free	52%
No resolution or agreement broke down	34%
Client withdrew	10%
Deceased	1%
Did not reach agreement stage	1%
No longer suitable	3%

Repayment: 813 people went debt free due to paying their debts off, either through repayment plans or from lump sums. CAP plans include provision to keep up regular continuing immediate priority payments like rent or utilities, and £789,957 was paid to meet these priorities. In addition, 1,163 people are continuing to pay, and have paid off £4,255,198 of debt as well as making £1,928,570 of continuing immediate priority payments.

Of the people who are continuing to pay, over a quarter (28%) had their cases closed due to a failure to continue making regular payments as agreed. Table 5.13 shows a breakdown of the outcomes for the outgoing repayment cases.

Table 5.13: Outcomes for repayment cases

Outcome for repayment cases	Percent
Agreement broke down	41%
Continuing to pay	22%
Debt free - through repaying debt	17%
Client withdrew	8%
CAP enabled out of debt but other route	7%
Other	5%

In the cases where the agreement broke down or the client withdrew before completing a full repayment plan, including where the case became unsuitable for further action (including, for example, in 76 cases where the sadly the client died) a total of £2,392,058 was paid towards regular priority payments, and £862,551 was paid off the original debt. We do not know how these clients fared after leaving CAP, but based on managers' feedback, many decided that they were able now to manage their debt.

Insolvency: 3,776 people became debt free due to insolvency proceedings. As part of this process, £505,689 was paid off the actual debt, £1,335,795 was paid to stabilise the debt by meeting continuing immediate priority payments like rent or utilities. A total of £63,817,389 was written off as part of insolvency proceedings⁷.

CAP enabled out of debt but in other non-CAP ways (other route): These are cases where, for example, CAP may have worked with a client and provided advice which they decided to follow, but without any follow up support from CAP – perhaps advising them to sell an asset. Although CAP does not have final figures for these cases, as they left CAP to pursue another solution, the total debt starting involved in these cases was £9,663,330, and CAP assisted by helping them repay £394,831 of debt through preliminary CAP plans, and in addition to make payments of £430,625 for current priority bills prior to changing to manage the debt themselves.

7 | While the debt figures change a bit during the insolvency period as the case proceeds and the debt changes up or down, depending on repayments in the meantime, nevertheless this figure represents a reasonable estimate of the amount written off.

A detailed table showing a breakdown of the total debt repaid and payments made toward current priority bills is in Annex 3.

Outcomes for types of CAP client

Below we show what happened to different types of clients and households:

Single parents did the least well in going debt free, but families with children generally struggled to meet repayments.

Table 5.14: Outcomes for single parents and households with children

Single parents	%	A household with children under 18	%
Successful outcome	43%	Successful outcome	45%
Debt free by insolvency	26%	Debt free by insolvency	23%
Debt free by repayment	5%	Debt free by repayment	5%
Debt free by another route	6%	Debt free by another route	7%
Continuing to pay	6%	Continuing to pay	10%
Less successful	57%	Less successful	55%
No resolution or agreement broke down ⁸	54%	No resolution or agreement broke down	52%
No longer suitable ⁹	3%	No longer suitable	3%
Average initial debt	£13,795	Average initial debt	£16,672
Number of cases	3,593	Number of cases	4,961

8 | This includes Agreement broke down, Client withdrew, and Did not reach agreement stage, as detailed in the table of outcomes in Annex 2

9 | This includes Deceased and No longer suitable as detailed in the table of outcomes in Annex 2

We considered whether there was any difference where the household was headed by a male single parent, but there are only 251 such cases (7%) and the difference in outcomes is too small to draw any reliable conclusions. Twenty three per cent of single parents reported having mental health problems, similar to the 26% of all CAP clients and higher than the 17% national figure. It may be that the higher rates of success for people with mental health problems was counter balanced by the lower levels of success for households with children, also shown above. We explore later the overall impact of these multiple factors.

Single men without children and single women without children had more successful outcomes.

Table 5.15: Outcomes for single people without children

Single men, no children	%	Single women, no children	%
Successful outcome	55%	Successful outcome	60%
Debt free by insolvency	35%	Debt free by insolvency	37%
Debt free by repayment	7%	Debt free by repayment	8%
Debt free by another route	6%	Debt free by another route	7%
Continuing to pay	6%	Continuing to pay	8%
Less successful	45%	Less successful	40%
No resolution or agreement broke down	41%	No resolution or agreement broke down	37%
No longer suitable	4%	No longer suitable	3%
Average initial debt	£13,106	Average initial debt	£12,342
Number of cases	2,825	Number of cases	3,329

Couples, no children	%
Successful outcome	60
Debt free by insolvency	25
Debt free by repayment	9
Debt free by another route	9
Continuing to pay	17
Less success	40
No resolution or agreement broke down	36
No longer suitable	4
Average initial debt	£21,986
Number of cases	975

People with mental health issues, most of whom were single and childless, also had a more successful outcome.

Table 5.16: Outcomes for people with mental health problems

People with mental health problems	%
Successful outcome	56%
Debt free by insolvency	35%
Debt free by repayment	6%
Debt free by another route	6%
Continuing to pay	9%
Less successful	44%
No resolution or agreement broke down	41%
No longer suitable	3%
Average initial debt	£14,591
Number of cases	3,253

People below the poverty line also did better in securing a successful outcome.

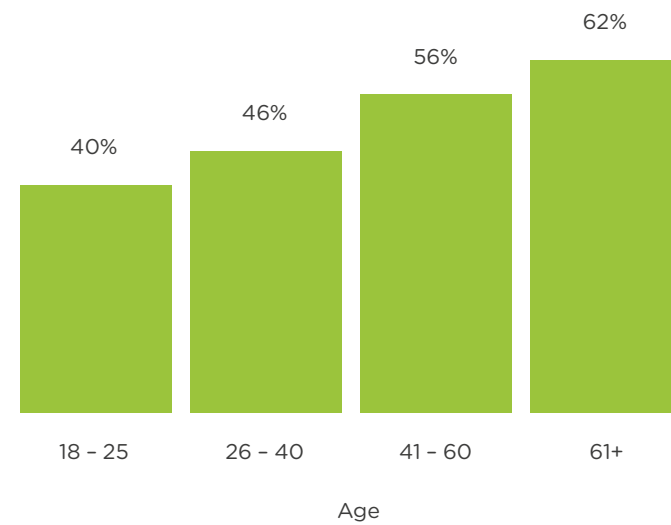
Table 5.17: Outcomes for people in poverty

People below the poverty line	%
Successful outcome	60%
Debt free by insolvency	45%
Debt free by repayment	6%
Debt free by another route	4%
Continuing to pay	5%
Less successful	40%
No resolution or agreement broke down	37%
No longer suitable	3%
Average initial debt	£11,096
Number of cases	6,035

On average, people who are older more often do better as set out below:

Figure 5.5: Successful outcomes by age band

People who are older more often have a good outcome



We have also undertaken a statistical analysis to explore which of the different characteristics of clients explored above - e.g. age, vulnerability, and having children and others - interact with the main outcome. We wanted to understand better which of these factors are stronger independent predictors of successful outcomes. To do this we undertook a series of logistic regressions, which is a statistical process to draw out which specific factors have higher association with successful outcomes, having taken into account the wider characteristics of each household.

This analysis suggests that the most important statistically significant correlations with successful outcomes are:

- If a household has no children under 18
- If a household is not headed by a single parent
- If the household includes an adult with a mental health problem
- If a household has income below the poverty line
- If the household is in an older age group,

We can also note that factors which seemed to have no relationship to whether a case had a successful outcome or not included:

- Having a physical disability
- Tenure
- Geographical region
- Ethnicity

Note: However that the lack of link to success of this second group of factors may be because of the low numbers of, for example, owner occupiers or people with a physical disability.

We also compared the association with successful outcomes for households with much lower than average initial debt (under £10,000 compared to the average or £15,059) and for households with much higher than average levels of debt (over £20,000). Those with higher than average debts had a higher association with a successful outcome. Looking at this in more detail indicated that they frequently had either taken the insolvency route or were continuing to pay the debt off. In contrast households with debts under £10,000 were associated with fewer successful outcomes, unless the debt was less than £1k. Looking at these case in more detail they were more likely to cease paying or withdraw from engagement with CAP.

Summing up this section, CAP appears to be particularly successful in helping low income households, households with mental health problems and older households, and are less success with people who have children. This reflects what has been set out in the wider information presented in the tables above.

IV. Conclusion

By breaking down clients by distinctive groups, we have shown the varying rates of success. However, it remains the case that even within the least successful group - single parents - 43% have good outcomes from working with CAP, including over a third who go debt free.

V. Overview of the big picture

We undertook a full analysis of 12,618 case records held by CAP reflecting the most up-to-date documentation of its work. Their system records details of all the clients who seek help, their circumstances and debts, the actions taken, and the outcomes.

Who comes to CAP for help?

- Almost half (48%) of those who come to CAP for help are single people (22% single men and 26% single women) and 43% of those who contact CAP are households with children, with over a quarter (28%) being single parent households.
- Of the CAP households with children, most have one or two children (76%).
- Around a third (36%) of households who contacted CAP were referred by other support services, with 29% accessing CAP through its own reputation. Other households contacted CAP based on media exposure, CAP direct referral and other means.
- Around half of CAP clients (51%) are aged between 41 and 60, with 34% in the 26-40 year age bracket; a small number are over 60 (12%) and a smaller number are aged between 18-25 (4%).
- A large majority of households who contact CAP are white (86%) broadly matching UK Census recorded data on ethnicity. 14% are from ethnic minority backgrounds, predominantly people who identify as black, Asian or mixed race.
- Most CAP clients rent their homes, in contrast to the majority of the UK general population who own their own homes.
- Two thirds of CAP clients (68%) report incomes below the official poverty line (less than 60% of median income, before housing costs). This compares to 16% for UK households as a whole (for 2014-15).
- Altogether, 75% of CAP clients have incomes below the UK median income.

Circumstances and debt of those who seek help

Around a quarter (26%) of CAP clients reported a mental health problem, but Debt Centre Managers find that mental health problems are one of the most prominent underlying and contributing factors to client indebtedness. Many Debt Centre Managers estimate that over half or up to two thirds of their clients have a mental health problem.

Outcomes

52% of those in contact with CAP achieved what can be described as “a good outcome” - that is:

- debt free through insolvency
- debt free through repaying debt
- debt free through another route which CAP has been instrumental in assisting with
- or continuing to pay off debt.

There are differing outcomes for different types of CAP client; for example, single parents have the lowest reported success rate for a good outcome at 43%. Looking their outcomes in a more positive light, however, we can see that over a third of single parents who access CAP services become debt free.

Headlines: the big picture

- Over half (52%) of the households who approached CAP either went debt free or were actively paying off their debts under a CAP plan in June 2018.
- The clients that CAP helped often had very complex problems and experienced extremely low incomes.
- There was a total reduction in debt owed by clients of £73,687,016 (46% of all debt owed).
- An estimated £27m in social benefits is attributable to the advice given by CAP.

Analysis of the social value of CAP's work (social return on investment)

Summary of LSE's social value analysis

The headline findings from our analysis of the social value of CAP's work are significant:

- CAP delivers around £31.6m of social benefits each year, for an expenditure of £8.7m. The net social benefit minus the cost is £22.9m.
- For the 4,206 households receiving debt services (from the second visit on), this represents an average social benefit of £6,493 (net £4,621 after allowing for costs).
- For the 3,167 individual clients attending Job Clubs or Fresh Start, it represents an average benefit of £1,077 per person.
- Except for a grant for the development of Life Skills, which is not included in this calculation, CAP is entirely voluntarily funded, and none of this expenditure is public expenditure. This means that the actual value of the investment to the public is best understood by looking at the gross benefit, without deducting costs. On this basis, the benefit to households receiving debt services is £6,493. The benefit to individuals receiving group services (Job Clubs etc) is £1,352. The ratio of expenditure to social benefits is 1:3.6.
- The approach that we adopt in calculating the social value recognises that CAP is a community-based organisation whose aims and activities cover both debt advice and open-ended personal support in the local community to improve the quality of life of individual clients. This has the added benefit of helping people stay out of debt long-term. It is very different from other debt advice organisations, due to its emphasis on home visits, long-term involvement in cases (often over several years), and multipronged support. The local network of support includes practical support in gaining new skills and competences through the group services - courses on employment, relief from addiction, and life skills.
- CAP bases its face-to-face activities in local churches, and in the network of wider services operated by those churches; its regulated debt advice all originates in the central HQ, which continually directs and audits the local debt centre activity. This is the basis for the CAP theory of change.
- Our social value analysis is based on a wide range of qualitative and quantitative evidence which has been collected, collated, and analysed, drawing on 12,618 CAP client records, 120 in-depth interviews with stakeholders, managers, volunteers and clients, and examination of client records in CAP surveys.
- The social value that this calculation is based on uses the Cabinet Office guidelines, the NESTA guidance, and the HACT social value calculator.

Structure of this LSE's social value analysis of CAP's work

This analysis has been commissioned by CAP to undertake a wide-ranging analysis of the social benefits of their debt relief work carried out through their network of local Debt Centres, all closely linked to CAP HQ, which is regulated by the FCA. HQ undertakes the key elements of debt advice and management, as described in the body of the report. CAP wanted to know the social value of their group services work (Job Clubs, Fresh Start (previously Release) groups, and Life Skills courses.)

The analysis below, based on the Cabinet Office 2012 Guide to Social Return on Investment seven principles (p98)¹⁰, also described by Social Values International¹¹, and also on the NESTA guidance on Social Return on Investment (SROI)¹². The analysis aims to:

- Set out the main published overarching aims and objectives of the organisation around these areas of social impact and other benefits to clients.
- Set out CAP's theory of change, through which it works to deliver the intermediate outcomes and ultimate goals which it focuses on in its aims. We look at how the activities within different parts of CAP contribute to delivering these outcomes, and the assumptions behind this theory of change.
- Analyse and use the evidence set out in previous sections to this report including:
 - Stakeholder views
 - Local debt centre staff and volunteers
 - Group services staff and volunteers
 - Clients
 - Evidence from analysis of the main HOPE client record database
 - Additional evidence from the JOY system on group services, and additional information about Fresh Start outcomes for the past year.
 - Additional evidence from the 2017 Client Survey detailed records which provides detailed information about clients' circumstances before and after CAP interventions.
 - Financial information provided by CAP in relation to HQ and local centre costs
- Provide a range of summary outcomes, and range of monetised values for the SROI.

12 | Including NESTA/TSIP Guidance for Developing a Theory of Change for Your Programme and Nesta STANDARDS OF EVIDENCE for the Centre for Social Action Innovation Fund available via <https://www.nesta.org.uk/about-us/>

What are CAP's aims and objectives?

A clear statement of CAP's aims and ways of working can be found in their 2017 annual report. The aims are set out as:

...Everything we do, and everything you read about in this report, is framed by the following charitable aims and objectives:

- The relief of poverty for persons in the United Kingdom and elsewhere who are in conditions of need, hardship or distress by reason of their social and or economic circumstances, by providing and promoting advice and other services.
- The advancement of education of the public in all matters relating to the management of their personal finances.
- The advancement of the Christian faith.
- Raising awareness of debt, poverty and its causes in the UK and inspiring churches and individuals to partner with us.

Who we are

The poor will always be with us, whether this is the poor in self-esteem and self-worth, or the materially poor. That is why for over 20 years, Christians Against Poverty (CAP) has been really passionate about one thing: releasing people from a life sentence of debt, poverty and its underlying causes.

The cause could be the loss of a loved one, health issues or a totally unforeseen change of circumstances. Yet, no matter what the odds, no one is beyond help; that is why we believe for everyone who comes to us that there is always hope.

What we want, more than anything else, is to bring this hope of freedom, and the good news of Jesus to people in every community in the UK, through the local church.

How we help

When people come to CAP it is usually for one of four reasons: they either need help with their debts, help finding work, help overcoming small addictions or else to learn some basic practical and emotional skills that will enable them to lead a better life.

We achieve this through our core services: Debt Centres, Job Clubs, Fresh Start and Life Skills as well as providing life-long financial education for all ages through CAP Money.

The SROI analysis covers the debt-related activities, which form by far the largest part of CAP's work, and the group services. We do not include in this analysis any explicitly faith-based activities, nor do we examine the more general work with the public on money management.

10 | SROI Network (2012) A Guide to Social Return on Investment SROI Network, London

11 | See <https://socialvalueint.org/social-value/principles-of-social-value/>

Developing a CAP theory of change

A combined “debt management” and “personal support” approach

It is striking that CAP's aims are defined in person-centred terms such as “releasing people from a life sentence of debt, poverty and its underlying causes”... “what we want, more than anything else, is to bring this hope of freedom”... “for everyone who comes to us that there is always hope”... “[people need] to learn some basic practical and emotional skills that will enable them to lead a better life”.

These aims and the context of the aims, are couched in terms of the specific personal impact of debt and its underlying causes on people's lives.

This approach is echoed in the evidence below, which indicates that CAP's efforts are focused on not just the “mechanics” of debt relief and debt advice (reducing the amount in pounds owed), but also on the impact of debt on families and individuals, on their wellbeing and social isolation, on their self-confidence and sense of guilt associated with debt. This also includes developing strategies to develop new skills and capacities to remain out of debt (the group services).

To distinguish these parallel activities, one could be called “debt management”, including debt advice and processing the actual money debt, using FCA-regulated industry standards and clearly defined activities. The other could be called “personal support”, which focuses on an open-ended, people-centred and family-centred set of activities aimed at addressing the underlying needs of people who have fallen into debt, whatever these needs they are, and making this support available for as long as it may be needed (which in some cases may be several years).

The “debt management” framework

Looking at the main elements of work specifically related to debt relief, these deliver clearly different, but linked, sets of activities which together address the CAP main aims set out above. Bradford HQ is the central “debt management hub” where the organisation collects full information from clients, through the local Debt Managers and Debt Coaches who visit clients' homes, and who are centrally trained and audited on this activity. It assesses clients' financial and background information including looking at benefits and other income maximisation. It uses that information to prepare debt advice options and proposals for dealing with the debt, and instructs and audits local Debt Managers and Debt Coaches in exactly how to present this to clients in their own homes, including detailed scripts from which they may not deviate or improvise. It negotiates with creditors, and processes insolvency and other debt relief actions, including setting up regular payment standing orders from clients who make a single recurring, monthly payment to CAP to distribute to those creditors (as well as small amounts for contingency savings). It monitors these payments, and chases arrears through client-based teams who ring clients, and who also notify local Debt Centre Managers of arrears by a system of alerts. It also has an important overarching responsibility to monitor and ensure compliance with FCA regulations by the organisation as a whole.

The “personal support” activities are delivered within the network of over 300 local church-based Debt Centres and group services projects. They are based in the sponsoring churches, and paid for by those churches, and focus on “getting alongside” clients to address their more social, personal, and wellbeing needs. This includes working with people in debt to address their feelings around being in debt (which may include high stress and anxiety, shame, powerlessness, and social isolation). It also involves providing practical assistance to address specific problems including worklessness, addiction, lack of budgeting and financial skills, and lack of other life skills. This practical assistance is provided through the group services (Job Clubs, Fresh Start groups for addictions, and Life Skills). There is also a wider CAP Money course on budgeting and financial awareness provided by some local churches, but these are not included in this analysis and report.

The overlap between these two aspects of “debt management” and “personal support” has been touched on above. Looking at HQ's “debt management” process, this depends on locally-based Debt Centre Managers and Debt Coaches to deal with clients in their own homes throughout the initial three visits, collecting information and presenting options prepared by the HQ teams, using an IT-based “Electronic Fact Find” tool which includes validation and completeness rules for data being entered. Debt Centre Managers and Debt Coaches are strictly excluded from giving any form of debt advice which does not originate from the debt advice teams at HQ. Volunteers (including “befrienders”) may not speak about debt or options for debt relief at all.

The “personal support” framework

The open-ended “personal support” approach is the one which clients initially experience during the first visit – which is their first contact with CAP apart from their phone call to the CAP central helpline to book an appointment. Like many aspects of CAP's devolved, locally-based model of activity, there is nevertheless a standard approach during the first visit, which Debt Centre Managers and Debt Coaches are trained to deliver. This includes several clear offers and pieces of background information which are intended to set out the CAP commitment to the client and CAP way of working. These constitute a large element of how CAP views its theory of change, and include:

- Information about CAP's track record of getting people out of debt and its understanding of the problems faced by people in debt. This information is partly presented through the use of a DVD illustrating successful case studies. Debt Centre Managers and Debt Coaches may supplement this with their own personal story of how they experienced and overcame similar problems to those faced by the client. The message being delivered is that although the client may feel overwhelmed by debt and not know how to deal with it, CAP has a well-tested and successful way of working that can enable the client to get out of debt – and this can work for them.
- Information about the level of support offered. It is explained that CAP is making available a complete service to walk the client through becoming debt free, on an open-ended, long-term basis. This includes things like taking all the unopened letters from creditors and dealing with them, contacting creditors, supporting the client to provide the information CAP HQ needs to prepare an accurate financial statement, and working with clients over the longer term to help them manage any payment plans where they experience difficulties in keeping up payments. Clients are given a card to use if creditors ring them, which gives them text to read explaining that CAP is now dealing with the issue and that the creditor should ring CAP.

- Information about CAP as an organisation providing free debt advice and additional support. It is explained that CAP is funded by voluntary contributions through churches and other supporters, which explains how it can be free. The church-based nature of the service plays a part in reassuring the client that the CAP staff and volunteers with whom they will come into contact are motivated by a personal commitment to assist others in need, and not by any financial or self-interested hidden objectives.
- Information about wider networks. It is also set out that CAP is linked into the wider network of local churches who can provide a range of help and support to the client, including help with immediate needs like food or providing missing white goods or furniture. These church networks can also provide opportunities for wider social networking and wider engagement in community activities, events, and volunteering. If the client is interested, they just need to say and they will be welcome at any of these events and opportunities.
- Listening. Throughout this first visit, the client is encouraged to talk freely and openly about their debt problem, its origins, and its impact on their life and the life of their family. It is explained that the attending volunteer (the “befriender”) is now available to help them in any practical way, including just talking or accompanying them to undertake practical visits to the supermarket, to doctor or hospital appointments, going for coffee, or similar activities.

The development of group services

CAP made a significant investment in adding a new element to its theory of change by beginning to invest in group services. This was based on the idea that since many of the debt problems faced by clients were driven by worklessness, addictions of various kinds, or a lack of basic life skills, then investing in assisting people with these would tackle some of the underlying causes of debt. We must be careful here to clarify:

- Group services are separate from debt services. They are also run by local churches, but many churches which have Debt Centres do not sponsor any group services, and group services are often sponsored by churches with no Debt Centre.
- That said, there are overlaps, particularly around regional events and some HQ training events which may often be jointly run by HQ for both debt and group services staff.
- Most importantly, clients of group services courses do not necessarily have anything to do with the debt service. Sometimes clients working with a local Debt Centre may be encouraged to attend group services courses; but in the main, attendees at group services courses come from other sources than Debt Centres. Information from the JOY recording system for group services indicates that only 10% of clients come from CAP Debt Centre referrals (“CAP Connections”).
- There is also a wider CAP Money course on budgeting and financial awareness provided by some local churches, but these are not included in this analysis and report, as noted above.

Intermediate outcomes and ultimate goal

The ultimate goal of CAP is set out in the first line of its aim, which can be paraphrased for the purposes of this analysis as:

- To work with heavily indebted [vulnerable] people to enable them to become and stay debt free, and through this process to improve their overall quality of life and life chances.

We have inserted the word “vulnerable” in this formulation of the ultimate goal even although it does not appear in the CAP stated aims reproduced above. Nevertheless we think that this is a helpful way to think about both CAP's theory of change and its implicit mission and values. This is because:

- CAP mainly deals with more vulnerable people. Evidence from interviews with Debt Centre Managers, volunteers and clients supports CAP's self assessment that they work with the most vulnerable clients. Evidence from the profile of clients confirms that compared to UK averages, a higher proportion of CAP's clients are in poverty, have mental health problems, and are out of work. Evidence from CAP's published reports and literature stresses the vulnerability of their client base and the additional services they provide to assist them.
- The CAP theory of change is based on providing services which will be of use to more vulnerable people, and the range of activities in the CAP “offer” is tailored to provide significant amounts of social, personal, and community support.

- There are other models of debt advice and debt release which are available. Some of these focus on actions to advise individuals on their statutory and other rights, including wider rights which affect their current financial position other than around their debts (such as the right to housing, to social care, to legal aid, to take remedial action on industrial and employment disputes, on unlawful discrimination), and provide assistance in claiming their rights. Some other organisations focus on building support for campaigns for policy change, alongside individual assistance and advice (for example many housing charities around homelessness, or trade unions around workers' rights).

Other organisations focus on a highly efficient web and phone-based process of providing debt advice and useful information for clients to use or adapt. CAP is also involved in some of these activities, as indicated in its aims; both the Bradford HQ and the local debt teams are active in signposting to other local advice agencies, and at a national level they work with other agencies to develop national level agreements with large government departments or agencies dealing with issues such as mental health.

Nevertheless, CAP's prominent and defining focus is on working with individuals – and indeed, at a local level, seeking referrals from local agencies of suitable individuals in debt who are in need of this specialist service. It works in clients' own homes and communities, on a personal and one-to-one basis, over an extended period, with the long-term goal of helping them transform their lives in fundamental ways. These transformations are supported by some practical assistance including through group services courses, but are also specifically driven by church and community-based offers of engagement and friendship. This does not mean that the individuals who can benefit from this approach are only those who are vulnerable, but it nevertheless is designed to benefit vulnerable people with problems which can be addressed by the CAP model.

The intermediate goals are partly based on the aims, including:

- releasing people from a life sentence of debt, poverty and its underlying causes
- helping people into employment
- freeing people from life-controlling dependencies and habits
- helping people to gain “life skills”.

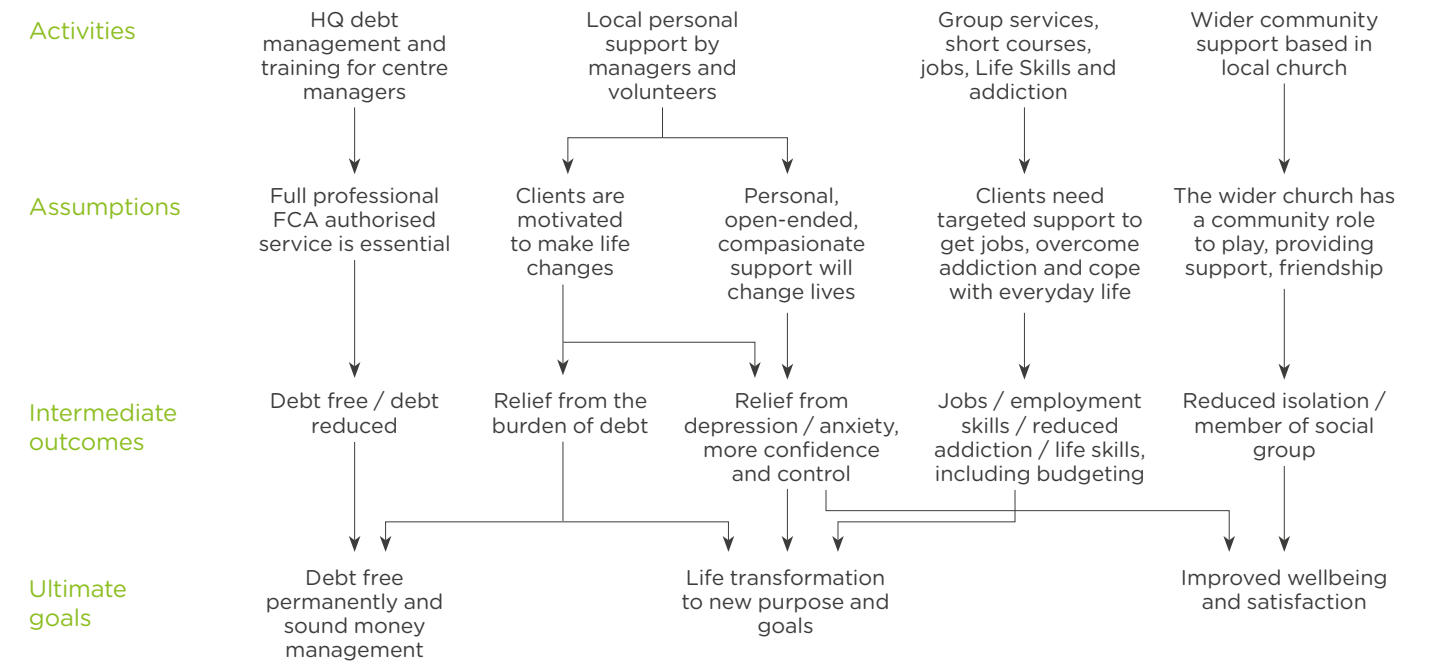
Setting these out in more concrete terms, based on the information laid out above and analysed in more detail below – as well as being identified in the wider literature on the SROI of debt advice – the intermediate outcomes being targeted by CAP could be initially seen as including the outcomes set out below:

- relief from being heavily burdened by debt
- able to save regularly
- gaining employment, full-time or part-time
- taking steps to become work ready, including general training for a job or regular volunteering
- higher confidence
- feeling in control of your own life
- relief from depression /anxiety
- relief from addictions such as drugs, alcohol, or smoking
- being a member of a social group
- benefits for creditor organisations due to reduced costs of enforcement and collection.

The resulting overall theory of change can therefore be set out as:

Figure 6.1: CAP theory of change model

Source: based on NESTA Guidance on developing a Theory of Change TSIP 2018



Evidence and scale of outcomes

Overview and notes on data relied on to assess outcomes

This section explores how far the delivery of some of the possible intermediate outcomes can be evidenced. This draws on a range of qualitative and quantitative sources, including primary evidence collected by LSE as part of this study through telephone interviews with 50 centre managers, and visits to nine debt centres and one group services centre to meet managers, volunteers, and interview 30 clients. It also includes detailed examination of anonymised case file databases kept by CAP including 12,618 Debt Centre cases over three years (recorded in the HOPE system) and 3,167 group services anonymised participant records (principally held in the JOY system, but also the Fresh Start outcomes database), and analysis of 1,083 individual records from the 2017 CAP Client Survey. Taken together, this represents a robust and comprehensive set of data with which to assess the outcomes for the purpose of SROI.

The HOPE system, which records outcomes for debt centre clients, has been considered in some detail in Section 5 above, and we will refer to the results of that analysis throughout this SROI outcomes section below. On issue in determining SROI is that the HOPE system in fact does not register a case until after the second visit. This means that the number of households who receive first visits after ringing the helpline is higher than the number of households who continue to a second visit. That is, the households who are recorded on HOPE are only those who have already decided that CAP can help them following the extensive discussion in the first visit outlined above. This is important in that it suggests that all those who are actually registered on HOPE have already found the service to be of some benefit, the rest having dropped off.

We should also here note that all of our figures set out below relate to households and not to individuals. CAP publications often include figures related to the number of individuals who have benefited from their programmes, taking into account households with two (or more) adult members. The structure of HOPE has meant that our analysis can only be done on the basis of households, so some of the figures reported will not match CAP person-based figures. This also means, however, that the estimated benefits set out below are likely to be systematically on the lower, more conservative, side as we recognise that the benefits of outcomes such as lower depression and anxiety about debt, or the benefits of employment, can accrue to both members of a single household.

The JOY system contains line-by-line records for clients attending group services courses (Job Clubs, Fresh Start, and Life Skills). It records some basic client information about the number of sessions attended, the amount of one-to-one coaching they had, and most importantly, information about outcomes in terms of whether the client went on to get a job, or to do voluntary work, and similar outcomes. The outcomes for the Fresh Start (previously "Release") groups is held in a different database but has been also made available to us for this research – although it only covers the past year.

We have used the client records held in the JOY system detailing Job Club participation and outcomes for 2017 to assess employment and training outcomes (2,938 records in all). We have also used the available Fresh Start outcomes database (229 records in all) to assess the impact of that programme on addictions. We have not considered any Life Skills data as at the time of compiling this report there was less hard information relevant to the outcomes being assessed. Life Skills is currently being evaluated by another external organisation but the results of this evaluation will be published by CAP when available. Since the clients of group services and the clients of Debt Centres only overlap to a small extent (10%, as set out above), and since these are different programmes which have completely different approaches and structure, we have assessed the group services outcomes separately from the Debt Centre outcomes, even although each has information about employment and addition included. We have brought these two analyses together at the end to provide consolidated SROI figures for CAP as a whole.

The main information obtained from these analyses of Job Clubs and Fresh Start centres is:

Table 6.1: Job Clubs outcomes summary

Job Clubs outcomes in 2017	
Total participants	2,938
Found full-time work	252
Found part-time work	151
Regular volunteering	71
General training for a job (not in above categories but attended 8 or more Job Club training sessions)	327

Source: JOY system records

It is also worth noting that 858 clients were referred directly from local Jobcentre Plus offices, indicating a high level of confidence in the work CAP is doing in these Job Clubs.

The main Fresh Start data contains information about all people who have attended Fresh Start sessions. Again we have taken information for 2017 only, and for this data only looked at clients who had regularly attended the course, for at least 6 sessions:

Table 6.2: Fresh Start outcomes summary

Fresh Start outcomes in past year	
Total participants	229
Alcohol, drugs, or cigarettes free for over three months	24
Free from other addictions	11

Source: CAP Release Group (Fresh Start) reported goals

The Client Survey is an annual survey of Debt Centre clients. It contains several pages of multiple choice and free text questions, is anonymous (although clients are invited to provide their personal details if they wish to be contacted about certain issues), and sent to all live clients in the year in question (so there is no element of structured sampling, and replies are from a self-selecting sample). Nevertheless, it does contain what can be reasonably expected to be honest information from those who do complete it (there is no pressure to complete the form), even if not reliable in terms of the views of the population as a whole.

We have analysed the 2017 survey, which included 1,083 replies from a total distribution to 4,224 active accounts at the date of sending, representing a 26% response rate. It was clear from the nature of the replies that the form had mainly been filled out by people who had had successful outcomes. We cannot, therefore, draw any specific conclusions about the overall attitude of clients to the quality of service, although it is likely to be more representative of clients who have had successful outcomes. We have used it, however, to provide a more quantitative basis for estimating the incidence of specific benefits under consideration above.

This means we have used it as a means of quantifying more clearly the numbers of people who experience specific benefits like reduction in addiction, ability to return to employment, or reductions in depression and anxiety. This was possible since the questionnaire had a number of sections which asked the client to describe the problems they had before CAP intervention, then later to describe whether these specific problems had been addressed or not, and the nature and extent of the improvement – which is a key approach for SROI surveys, even though this is a one-off survey and not one carried out at two points in time.

The key information from this survey to be drawn on is set out below:

Table 6.3: Before and after outcomes from the 2017 Client Survey

(In these tables we have summarised how clients feel after the CAP intervention, compared to the problems they experienced while in debt and pre-CAP)

Since CAP, how do you find the following?	Worse	The same	Better	Much better	% of all survey respondents better or much better	Total replies to this question
Leaving your home	5	255	355	353	65%	968
Answering the door	8	267	324	380	65%	979
Opening the post	15	176	366	431	74%	988
Sleeping	20	202	431	339	71%	992
Health	36	306	395	248	59%	985
Providing for your children	19	204	281	200	44%	704
Your relationships	21	249	335	258	55%	863

Source: CAP client survey 2017

The next table provides evidence of changes from what clients said was a problem before CAP intervention, and then what the position is now, after working with CAP

Table 6.4: Further changes from the 2017 Client Survey

Are you now (tick if so) :	Yes	% of total respondents
Less reliant on alcohol	97	9%
Less reliant on drugs	41	4%
Less reliant on medication	97	9%
No longer suicidal	196	18%
Well enough to return to work	135	12%
Able to put food on the table	555	51%
Able to save	455	42%
Able to afford Christmas	443	41%
Able to afford a holiday	205	19%

Source: CAP client survey 2017

Quantifying the specific outcomes – Debt Centres

We have undertaken a slightly different approach to the Debt Centre analysis compared to the group services analysis, due to the very different nature of how these services are delivered and how outcomes are measured. In the final section, we bring the two together for an overarching SROI. This section deals with the Debt Centres, and is set out by specific targeted outcomes or groups of outcomes. The aim in this section is to produce a count of the numbers of people annually achieving the outcome, which will then be used in the overall monetisation model for calculating SROI. In each case, the counts are linked into the way the monetisation model has described the specific outcomes – and the choice of monetisation model will be explained in more detail below.

We start with the two key indicators of success in relation to the actual reduction or removal of debt. These are:

- relief from being heavily burdened by debt
- able to save regularly.

The main source of evidence here is the HOPE system. Our analysis in the section above has been 12,618 cases over three years, so we need to use a third of this number to represent annual SROI, which is to say 4,206 cases. Taking becoming debt free, the analysis of HOPE indicates that 44% of cases became debt free, and a total of 52% have “successful” outcomes. This equates to some 2,187 households freed from this burden of debt. In order to comply with the fifth principle of SROI - “do not overclaim” - we will not make any claim here for the other 48%, even though they may have had specific benefits including reduced anxiety and clear guidance on dealing with debt. However, these points will be picked up in the later counting of benefits. Similarly, we will not presume that all of these clients can have the full benefit of being debt free attributed to them because of the actions of CAP. It would be reasonable to estimate that 25%, or 542 households, would on average fully benefit in terms of realising this relief from being heavily burdened by debt. This would be equal to around a 13% probability of benefits being realised across the whole caseload if we had included cases who did not have successful outcome, but may well benefit in terms of relief from being heavily burdened.

The second key indicator of success is being able to save regularly, which indicates continuing ability to manage a household budget. The monetisation model which has been used to provide the overall SROI calculation has strict rules about avoiding double counting, but this element is deemed to be independent – not all people who get out of debt stay out of debt, and being able to save is a good indicator of this. To evidence this element we can draw on the Client Survey. As noted above, this is probably only completed by people who have had a successful outcome so we must make conservative estimates about how many people in all might be in this position. The Client Survey shows 42% of respondents say they can now save. A reasonable assumption here is that there may be more people able to save than the 455 people who stated this was an outcome. Out of the remaining cases who had successful outcomes but did not reply to the survey (3,123) we might expect that a further 5% were able to save (156), making in total 611 cases who are now able to save.

- Relief from depression /anxiety
- feeling in control of your own life
- higher confidence.

These outcomes are linked to the “people-centred” work. It is clearly set out in the Debt Centre Managers’ interviews, in the reports of visits to centres to talk to managers and volunteers, and in the client interviews, that relieving depression, increasing confidence, and giving clients a sense of control and optimism are major outcomes which CAP achieves.

We can split this into two parts. First, the HOPE evidence shows that 26% of clients self-reported mental health problems. Mental health issues are both a cause and consequence of being in significant debt. For those clients, we believe it is appropriate to see the outcome in terms of the “relief from depression and anxiety” indicator. In terms of quantifying it, HOPE indicates that there are around 1,084 clients a year with mental health problems, and who may be suffering from depression or anxiety. Of these, 56% have successful outcomes. It is reasonable to assume that this will bring some relief from depression and anxiety, but it is prudent to assume that this will happen in only two thirds of cases. This gives a number of 401 households. This is a very conservative estimate as it takes no account of cases who do not have “successful outcomes”, and it would be expected that they may also benefit. This is addressed in the discussion of wider issues of control and confidence next.

In relation to the question of feeling in control and being more confident, it is worth recapping on the table of the main benefits identified by Debt Centre Managers set out in that section above:

Table 6.5: Outcomes as viewed by debt centre managers

Benefits experienced by clients	Number of times mentioned by managers
Lifting burden of debt	35
Quality of service to escape debt	24
Giving care and valuing clients as fellow human beings	11
Sharing their faith with clients	11
Supporting clients practically in hands-on way	13
Giving clients the chance to talk through underlying problems around debt	9
Help beyond directly debt related e.g. food, equipment	7
Joining in community activities (usually church related)	11
Helping clients into other CAP services e.g. Job Clubs	7
Longer term commitment to helping	5
Building people's confidence in managing money	6
Preventing evictions and stopping bailiffs	4
Directing clients to non-church related services	3
Helping to reduce family tensions through the help CAP offers	7
Reducing stress in people experiencing debt	5
Improving physical and mental health	9
Reducing poverty	2

Source: LSE interviews with Debt Centre Managers

These benefits may also accrue to clients who do not have “successful outcomes”. In those cases we do know that even if they do not go on to be debt free, they have had advice, support, and encouragement from the local CAP teams for a period of time. Table 6.3 above indicates the types of improvement that clients with successful outcomes experience: being able to leave the house, open the post, sleep better, general health improvements and others. These benefits are identified by around two thirds of those clients in the survey. We propose here to only deal with the 2,019 cases where there was not a “successful outcome”, on the basis that there is a risk of double-counting the benefits of debt reduction outlined above in relation to the successful outcome cases. For the non-success cases we assume that it would be reasonable to suggest that 10% (202) households would have increased confidence, and a further 10% would feel more in control of their lives – a conservative estimate given the very high incidence and impact identified by Debt Centre Managers, and the evidence from the Client Survey for the other cases.

- Relief from addictions such as drugs, alcohol, or smoking

These benefits are more easily identifiable in the group services analysis below. In relation to debt services, there is no evidence within the main HOPE data as no questions are asked about these issues. The main evidence is from the Client Survey, where 235 people identify that one of the impacts of working with CAP is to have reduced their reliance on drugs, alcohol, or medication. As we cannot be sure that this reduction is entirely due to the CAP intervention, nor of the extent of the reductions, we have decided to take 50% of this number (217). We also judge it reasonable to estimate that, based on this number in the successful cases, 5% of the not successful cases might also have a reduced dependency, or 101 cases.

- Gaining employment, full or part-time
- Taking steps to become work ready, including general training for a job or regular volunteering

Again, these benefits are more easily identifiable in the group services analysis, set out below. Nevertheless, there is evidence from the Client Survey that 135 respondents identified a benefit as being able to return to work, although it is not clear whether these people are returning to an existing job, or rather are now able to seek work. As this is uncertain, we think the indicator of “taking steps to become work ready” is the correct one to use, and we should use the evidence from JOY about people who completed at least 8 job training sessions. There are 327 of them, and we think that 50% of this figure would be reasonable plus 5% of the Client Survey group (168 in all).

- Being a member of a social group

The evidence here is limited, although a third of Debt Centre Managers mention engaging in community or church-related activities as a benefit clients see, and this is a key element of the aims and the CAP theory of change. In addition, several of the clients who were interviewed had become regularly engaged with church activities such as community cafés, church social events, or community lunches and picnics. On this basis, we think it is reasonable to estimate 5% involvement in these social groups, across the successful outcomes group (109).

- Benefits for creditor organisations due to reduced costs of enforcement and collection

We have not included any estimates for this benefit here. The majority of cases going debt free do so following insolvency, and CAP has already included an amount of £500,000 in “Fairshare” income, which is where a percentage of some of the debts paid to creditors through a CAP debt management plan is paid back into the charity.

Quantifying the specific outcomes – Group Services

Group services address some very specific goals. Job Clubs address gaining full or part-time employment and taking steps to become work ready, including general training for a job or regular volunteering. Fresh Start addresses relief from addictions such as drugs, alcohol, or smoking. Evidence for these outcomes is available in the JOY and Fresh Start outcomes data summarised above. This indicates that of 2,938 Job Club attendees, 252 entered full-time work, 151 entered part-time work, 71 moved to undertake regular volunteering, and 327 attended eight or more sessions of the Job Club which provides general training to prepare for work. Of the 229 Fresh Start cases, 19 succeeded in remaining drug or alcohol free for over three months, and 16 remained free from smoking or other addictions. These other addictions have been counted alongside the smoking free benefit. The other addictions included eating, compulsive shopping, gambling, pornography, and self-harm.

Possible outcomes not included

There are a number of possible outcomes which have not been included set out below with some explanations of why not. These are based on the fifth principle of SROI, “do not overclaim”, and the third principle, “value the things which matter”. The issues below do matter, but they do not appear so prominently in the evidence provided to us in the data and stakeholders’ descriptions of benefits, or also are already covered in the important issues which are better evidenced.

Improvement in family relationships including children: this was occasionally mentioned in interviews but was not prominent in Debt Managers’ descriptions of benefits, or in client stories. There is some evidence of improved relationships being an outcome from the Client Survey, and some evidence that parents feel better able to look after their children, which gives an important indication that this is one of the good outcomes of CAP’s work. Nevertheless, we were unable to find specific more detailed evidence, and are also conscious of the analysis of the general availability and status evidence of this type of outcome set out in the Europe Economics review of the SROI of debt advice, for Money Advice¹³ discussed in more detail below.

Avoidance of admission into care facilities for elderly people: Although this is an important possible benefit of debt advice, it was not mentioned at all in the evidence we reviewed.

Avoidance of eviction: Again, this is an important benefit, but there was no available evidence around this which was brought to our attention.

CAP expenditure

We have received information around the actual expenditure and extent of volunteering from CAP, based on their published annual accounts and other internal returns. In summary this shows:

Table 6.6: CAP costs summary

2017 HQ accounts	Sub totals £K	Totals £K
HQ:		
1. Total expenditure		£10,467
2. Costs attributable to debt centres:		£7,873
HQ costs	£6,326	
Client welfare (e.g. breaks away, emergency aid)	£337	
Local church direct payments to Centre managers and coaches (est. as no central records)	£1,210	
3. Cost attributable to group services*		£869
Job Clubs	£492	
Fresh Start	£377	
Costs attributable to debt and group services		£8,742

The costs used in the SROI calculation are £7,873,000 for the debt management and personal support activities, which has been spread evenly over all the outcomes. For the group services the figures shown above of £492,000 for Job Clubs and £377,000 for Fresh Start have been used.

This does not include the time contributed by non paid centre staff, which is estimated to be in excess of 100,000 hours, the time contributed by volunteers, which is estimated to be 2,200 hours in HQ, 34,472 hours for befrienders in local Debt Centres, and 114,556 hours in group services including Life Skills. There is also an un-estimated number of additional hours provided by wider church members in relation to more informal, social and practical assistance activities.

It should also be noted that CAP receives almost no public funding from government grants or other similar income, except for a grant of £200,000 from NESTA, specifically for the development of Life Skills (this service is not included in this study). The income of the organisation comes primarily from donations, although there is also the small amount mentioned earlier of £500,000 from creditor organisations. The wider social benefits are therefore delivered without any recourse to public funds.

Consolidating and monetising the Social Return on Investment

Deciding on the best model to use

We also needed to choose a monetisation model with which to attach values to the wider social benefits attributable to the outcomes. The most important issue to consider here is that CAP is partly a debt advice and debt relief service, but also - and equally importantly - an organisation which delivers personal support and assistance services on a long-term, open-ended basis from within a structure of locally-based "community anchor" churches. This constitutes around 40% of the expenditure of the organisation, and involves considerably more local people than are employed at the central HQ debt management team in Bradford. This has been clearly set out in the sections above outlining the aims and theory of change of CAP. It is therefore not appropriate to use a similar model of SROI quantification and monetisation to that applied to other debt advice organisations, who have very different business models, but rather to apply a model more focused on local community organisations delivering a range of local services over an extended period, including the specific group services which are also locally based.

That is, having looked at a range of SROI models including those used by StepChange¹⁴ and Citizens Advice¹⁵, as well as the Money Advice Service review of the Economic Impact of Debt Advice¹⁶, we felt that while each provides clear approaches to identifying SROI benefits, none addresses the type of community-based and long-term personal service provided by CAP. The debt relief services offered by those organisations, while invaluable for their clients and with well documented social benefits, can involve a range of advice and support activities which can be delivered over the phone, on line, or in person in local office in the case of Citizens Advice. Notwithstanding the quality and importance of those organisations, their business model is very different from that of CAP, who provide local, community based, long term and wholistic services.

Consequently we have instead used the widely used and robustly developed Housing Association Charitable Trust (HACT) model and toolkit which was primarily developed for housing associations, but which also includes clear sections which relate to community investment activities of the type undertaken by CAP (and are separate from the additional specifically property related "bricks and mortar" activities) This tool has been in use 2011, and is based on the work of Daniel Fujiwara, a leading expert on social impact valuation. Fujiwara's work is based on Wellbeing Valuation (WV) theory, the latest thinking in social impact measurement and an approach he helped develop for government.

14 | Clifford, J. Ward, K. Coram, R. Ross, C. (2014) StepChange Debt Charity: Social Impact Evaluation of certain projects using Social Return on Investment, [Leeds], StepChange Debt Charity

15 | E.g. North Lancashire Citizens Advice Bureau (2016) The difference we make. CAB, London

16 | Europe Economics (2018) The Economic Impact of Debt Advice - A Report for the Money Advice Service Europe Economics, London

The most recent report¹⁷ addresses the methodology and practice of placing values on the social impact of community investment activities. It includes values as well as practical guidance on how to apply them to achieve a basic assessment of social value. It includes specific adjustment for deadweight and restriction on the use of parallel indicators, in order to prevent double counting. The type of community investment undertaken by CAP has clear overlaps with the community investment activities of housing associations in that CAP is based in a long standing community organisation, in this case local churches; the CAP approach involves working locally and long term with residents in the local community, as housing associations do with tenants. It addresses a range of employment, social, and quality of life issues for its client; includes practical help and community and other social events to assist integration and mixing; and is open ended in relation to the support being offered and given - all of which echo the community investment work of housing associations.

Applying the model

We have applied the figures set out above in relation to the specific indicators using the HACT value calculation sheets. The summary of this is set out at Annex 4 below. Note that the costs of HQ and local churches have been combined for debt management and personal support, then attributed to each actual costed outcome.

Results and conclusion

The overall conclusion is that CAP delivers around £31.6m gross social benefits, and a net benefit of £22.9m for an expenditure of £8.7m. This is a ratio of 1:3.6. Disaggregating this into debt services and group services, and including details of the net benefits, for households receiving debt services it represents an average social benefit of £6,493 (net £4,621) for each of the 4,206 households who get to the stage of the second visit. In terms of individual clients attending Job Clubs or Fresh Start courses it represents average gross benefit of £1,352 (net £1,077) per person.

17 | On methodology, Fujiwara, D (2014) Measuring the Social Impact of Community Investment: The Methodology Paper HACT, London. On practice, Trotter, L. Vine, J. Leach, M. Fujiwara, D (2014) Measuring the Social Impact of Community Investment: A Guide to using the Wellbeing Valuation Approach HACT, London In implementing this approach we have used the most recently updated UK Social Value Bank calculator (version 4.0 of May 2018) which is available at <https://www.hact.org.uk/value-calculator>

Conclusion

1. CAP's approach is more intense, more personal and more holistic than most approaches to debt relief. It sees debt as a main driver of poverty, and it can quickly mount and get out of control, so getting it back in hand is vital. CAP staff are committed to a mission to help people escape poverty, debt and other forms of dependency.
2. Over half of the clients who contact CAP escape debt, but little is known about what happens to the ones who renege on CAP's debt relief plan or simply fall out of touch. Some take back control and decide to sort things out for themselves. Some are referred on to other agencies; many simply disappear and we do not know their outcomes. However, the success rate of 52% among all 12,618 clients we looked at seems high, given the extreme nature of the problems people present and how far into debt many have fallen.
3. Other services work with CAP and refer people to them because they know CAP is driven by the "extra mile, hand-holding" philosophy which some more difficult cases need.
4. Debt has very serious consequences for those who become over-burdened with it and cannot cope. Unsurprisingly, people with few resources and little or no savings struggle to manage their money. Having to juggle priority bills when there is not enough money to go around can become impossible; people struggle to cope and borrow to get by. Easy credit then leads to uncontrolled debt. Many external factors make things worse, including the impact of welfare reform, the growing reliance among low income households on private renting, and the rise in homelessness. The rapid increase in foodbanks is part of this story and CAP helps people access them when necessary.
5. Based on LSE Housing's work with social landlords, tenants and low income communities, we know that the added value of a "social investment" approach to tackling serious problems is hard to measure. Yet the benefits of social investment are recognised in those communities that gain from it and by staff who work there. This also clearly shows in the impact of CAP's work, based on our interviews with both clients and managers. Mental health, employment, and managing priority bills all bring measurable benefits to communities where resources are tight and often shrinking. Wider impacts of CAP's work include lower risks of rent arrears and eviction, more stability for children, reduced pressure on relationships, less social isolation and stress, and more confidence and pride. These impacts are reported by clients as well as by Debt Centre Managers. Some of these benefits are greatly helped by the provision of Job Clubs and Life Skills courses which build confidence in gaining work, improve money management and improve diet and general health.
6. A major driver of CAP's work is its strong ties with the church. Some would argue that this is a decisive factor. CAP is required to make explicit the faith that underpins its mission. Avoiding any sense of requiring clients to share this faith is critical. Churches in general are long-established community anchors. They are widely trusted to be on the side of helping communities, even among people who are sceptical of their purpose. Many CAP clients join in church activities and become churchgoers in order to be part of a trusted, friendly, and accepting community. This helping image means that isolated, struggling and sometimes despairing people are open to seeking help through CAP centres. CAP staff and volunteers are all committed members of the church, which reaches far beyond the paid role of a job. For them, faith often underpins the most practical, hands-on forms of help. It is this combination that is maybe a unique distinguishing feature of the CAP approach. The vignettes and life stories illustrate this.
7. The faith-based methods of CAP are underpinned by the wider services that CAP centres provide and organise. Social events, support and advice groups, lunches, parties, opportunities to go on breaks, and the development of longer-term friendships all encourage and strengthen people's resolve to stay debt free. More importantly, they reconnect often isolated people with their local community.

Annexes

Annex 1: Client interview questionnaire

A. Debt

- Thinking back to before you were working with CAP can you tell us a bit about what was going on?
 - What was the main reason you found yourself in debt?
 - How much were your debts? Who did you owe money to/what was it for?
 - Did these debts build up over a long time, or what happened to make them more of a problem?

- Thinking about this time, before you were working with CAP, what impact did having these debts have on your life? Did you worry a lot about them?

Possible prompts about problems:

Did being in debt affect your:

- Health – physical and also mental – stress / anxiety
- Work
- Family relationships
- Friendships
- Were there things you couldn't do?
- What was the worst thing about being in debt?

Additional issues to explore:

Did you have any disabilities or long-term health conditions before you got into debt?

- Did you find you had ways of coping with the debt before contacting CAP?
 - Prompts: Did you contact other agencies (who and how did you find them)?
 - Or family and friends?

B. Contacting CAP, and initial visits

- What led you to contact CAP – how did you first find out about them?
 - Prompts: Where did you find contact details?
 - Were they recommended?
 - By whom?

- CAP came to your home for three visits. Did you find this helpful?

(General question to allow them to talk freely about their view of CAP, then focus on issues below):

- How was it meeting the people from CAP in your home? Was it helpful/difficult talking to stranger/ embarrassing/ reassuring/encouraging?
- What kind of help did they offer?
- Was there anything that made you feel uncomfortable?
- Was it what you expected? If so / if not what did you expect?

C. Progress on reducing debt

- How did CAP suggest that you should manage your debt?
 - Did you feel this was a good solution?
 - If regular payment: are you finding you can keep up the payments? Are you better able to manage your money now?
 - If DRO/bankruptcy: have you managed to keep out of debt since then? Are you better able to manage your money now?

D. Impact of working with CAP

- What impact has working with CAP had on your life? Got a job/training, improved physical health and mental health, feel less stressed and depressed/ get out more/ have new friends/ get on better with family OR didn't really help)
 - Are there things you can do now that you were unable to do before?

- How long did CAP go on helping? Are you still getting help from CAP, and in what way? This may include going to church functions, continuing help from befriender, continuing help with debt or regular payments especially when get warning letters or have changes of circumstances when need help to adjust payment plan
 - Are you going to any other CAP programmes? (Job Clubs, Release Groups, Life Skills)

- What are the best and worst things about working with CAP?
 - Examples could include:
 - Fact-finding
 - Structured debt plan
 - Visits and encouragement from their staff
 - Non-judgemental attitudes – or other attitudes
 - Spiritual dimension
 - Linking in with the community
 - (negative) unrealistic demands
 - Too intrusive into your life
 - Would you change anything about the help you received from CAP?

- Where would you like to be in five years?

E. General roundup question

- Is there anything else you would like to say which we haven't covered?

F. General client information:

- Can you tell me a little about your household: Who lives in your house? Are you single / married / divorced?

Person no./ name	Age	Relationship to interviewee
	18-25, 26-40, 41-60, 61-65, over 65	
	18-25, 26-40, 41-60, 61-65, over 65	
	18-25, 26-40, 41-60, 61-65, over 65	
	18-25, 26-40, 41-60, 61-65, over 65	

- What is your:
 - First language
 - Nationality
 - Ethnic background
 - Religion
- Number of bedrooms
- Is your home
 - Owned by you (outright)
 - Buying it with the help of a mortgage or loan
 - Owned/ buying through Right To Buy
 - Rent it from private landlord
 - Rent it from council/ HA
 - Living here with family / friend
 - Squatting
 - Emergency housing (B&B)

And how long have you lived here?

How do you feel about your neighbourhood where you live?
What do you like most / like least?
What would you change?

- Have you got a paid job at the moment? Is it full-time / part-time? Do you have a contract?

- If not, have you worked in the past?

- (If in work) We're trying to find out roughly how much income people have. Per year, do you earn:

Less than £10k	
£10k – 20k	
£20k – 30k	
£30k – 40k	

(ALL) Are you (others in household) receiving any of the following benefits:

Benefit	Detail
Universal Credit	
Job seekers allowance	
Housing benefit	
Income support	
Working Tax Credit	
Child Tax Credit	
Employment Support Allowance	
Council Tax Reduction	
Child Benefit	
Disability Living Allowance / Personal Independence Payment	
Social Fund Grant	
Social Fund Loan	
War disablement pension/war widow's pension	
Attendance allowance	
Statutory sick pay	
Other	

Annex 2 - Outcome categories

CAP description	Closure reason	Higher level closure
1st Visit - cancelled	Withdrew before visits	Did not reach agreement stage
1st Visit - no show		
1st Visit - do not sign up	After first visit	
1st Visit - do not pay in		
2nd Visit - cancelled/no show	Withdrew after second visit	
2nd Visit - do not sign up		
2nd visit - client not ready to work with CAP		
3rd Visit - cancelled/no show	Withdrew after third visit	
3rd Visit - do not sign up		
3rd Visit - not ready to work with CAP		
Client request: unhappy with service	Client unhappy with service	Client withdrew
Client request	Client chose to withdraw	
Budget too tight	Budget too tight	
Client cannot pay in monthly	No monthly	
Non-cooperation: Non payment/not paying in fully	Client not paying in	Agreement broke down
Not paying in fully		
Non-cooperation: Loss of contact	Lost contact	
non-compliance	Client non compliant	
Non-cooperation: Paperwork not returned	Paperwork not returned	
Non-cooperation: Taken additional credit	Took more credit	
Non-cooperation: Refusal to follow advice	Refused to follow advice	
Come into lump sum	Got lump sum - OK	
1st Visit - no longer needs help	No help needed after first visit	No longer suitable
Service no longer suitable: referred to other agency	Referred to other agency	
Lack of understanding	Lack of understanding	
Change of family circumstance	Change of family circumstances	
Service no longer suitable: Emigration	Service no longer suitable	
Service no longer suitable: prison		
Service no longer suitable: clients now self-employed	Now self employed	
Client request: enabled by CAP to be financially independent	Client request - enabled by CAP to be financially independent	CAP enabled out of debt but other route
Client deceased	Client deceased	Deceased
Service no longer suitable: Client deceased		

Annex 3 - Debt reductions and payments towards current bills as a result of CAP action

Total debt repaid and current priority payments through CAP plans	Paid off debt	Paid as current priority payments (eg utility bills)	Total paid via CAP
Debt free from CAP repayments	£3,851,358	£789,957	£4,641,316
Cases continuing to make CAP repayments	£4,255,198	£1,928,570	£6,183,768
Paid via CAP prior to insolvency	£505,689	£1,335,795	£1,841,485
Helped repay in other non CAP ways (not insolvency)	£394,831	£430,625	£825,456
Began payments, but withdrew (including death)	£862,551	£2,392,058	£3,254,609
Totals	£9,869,627	£6,877,006	£16,746,633
Plus written off through insolvency	£63,817,389		
Total reduction in clients' debt and bills	£73,687,016		

Annex 4 - HACT SROI Calculation Sheets Combined results

The tables in this annex are produced by the HACT Value Calculator which is supplied as a Spreadsheet. The type of outcome is selected from the HACT lists and guidance, which also sets out the type of evidence needed. The numbers of people who can be evidenced to have receive each of these types of benefit are counted – as set out in the chapter above – then entered in the relevant column. The Value Calculator then assigns a total value having adjusted for deadweight and also provides a net value having adjusted for costs. The background to this overall approach and tool, including the methodology and source of values, is set out in more detail in the chapter above.

Activity	Overall budget	Overall social impact	Analysis of benefit	
			Budget: social impact	Net benefit
Totals	£8,742,000	£31,591,096	1:3.61	£22,849,096
Job Clubs	£492,000	£3,871,553	1:7.87	£3,379,553
Fresh Start	£377,000	£409,174	1:1.09	£32,174
Debt Management	£1,968,250	£5,823,829	1:2.96	£3,855,579
Personal support	£5,904,750	£21,486,541	1:3.64	£15,581,791

Individual Summaries for Debt and for Group Services

Debt related activities

Activity	Overall budget	Overall social impact	Analysis of benefit	
			Budget: social impact	Net benefit
Totals	£7,873,000	£27,310,370	1:3.47	£19,437,370
Debt Management	£1,968,250	£5,823,829	1:2.96	£3,855,579
Personal support	£5,904,750	£21,486,541	1:3.64	£15,581,791

Group Services Activities

Activity	Overall budget	Overall social impact	Analysis of benefit	
			Budget: social impact	Net benefit
Totals	£869,000	£4,280,727	1:4.93	£3,411,727
Job Clubs	£492,000	£3,871,553	1:7.87	£3,379,553
Fresh Start	£377,000	£409,174	1:1.09	£32,174

Whats the activity	Annual budget	Associated outcome / value	Evidence you need to apply the value	Does this require a survey or data from organisational records	In which region is this activity?	Average person value	No. of participants / beneficiaries				Total value	Total minus deadweight
							Age unknown	Under 25	25-49	50+		
Job Clubs	£123,000	Full-time employment	Record of individuals moving from unemployment in FT employment	Organisational records	Unknown	£14,433	-	-	-	252	£3,637,116	£3,091,549
	£123,000	Part-time employment	Record of individuals moving from unemployment in PT employment	Organisational records	Unknown	£1,229	-	-	-	151	£185,530	£157,701
	£123,000	Regular volunteering	Record of individuals with regular voluntary position	Organisational records (Employment survey if data not already collected)	Unknown	£3,249	-	-	-	71	£230,666	£186,839
	£123,000	General training for job	Record of individuals attending training	Organisational records	Unknown	£1,567	-	-	-	327	£512,311	£435,464
Fresh Start	£188,500	Relief from drug / alcohol problems	Relevant survey question	Your Health survey	Unknown	£26,124	-	-	-	19	£496,353	£362,338
	£188,500	Smoking cessation	Relevant survey question / record of number of people who stopped smoking	Your Health survey	Unknown	£4,010	-	-	-	16	£64,159	£46,836
Debt Management	£984,125	Relief from being heavily burdened with debt	Relevant survey question	Financial inclusion survey	Unknown	£10,836	-	-	-	542	£5,873,182	£4,757,277
	£984,125	Able to save regularly	Relevant survey question	Financial inclusion survey	Unknown	£2,155	-	-	-	611	£1,316,730	£1,066,552
Personal support	£984,125	Relief from depression / anxiety (adult)	Relevant survey question	Your Health survey	Unknown	£36,766	-	-	-	401	£14,743,257	£10,762,578
	£984,125	Feel in control of life	Relevant survey question	Your Health survey	Unknown	£15,894	-	-	-	202	£3,210,549	£2,343,701
	£984,125	High confidence (adult)	Relevant survey question	Your Health survey	Unknown	£13,080	-	-	-	202	£2,642,250	£1,928,842
	£984,125	Relief from drug / alcohol problems	Relevant survey question	Your Health survey	Unknown	£26,124	-	-	-	318	£8,307,387	£6,064,393
	£984,125	General training for a job	Record of individuals attending training	Organisational records	Unknown	£1,567	-	-	-	168	£263,205	£223,725
	£984,125	Member of social group	Record of regular attendance at a group meet up	Organisational records	Unknown	£1,850	-	-	-	109	£201,608	£163,303

Glossary

Acronyms

- FCA: Financial Conduct Authority
- DRO: Debt Relief Order
- DCM: Debt Centre Manager
- CAP: Christians Against Poverty
- SROI: Social Return on Investment
- NESTA: National Endowment for Science, Technology and the Arts
- HACT: Housing Associations Charitable Trust
- IVA: Individual Voluntary Agreement

Common terms

- Alerts: Also called Centre Portal Interactions (CPIs). Messages sent to Debt Centre Managers / Coaches via HOPE, the central debt counselling system used by CAP.
 - Befriender A volunteer from the church who accompanies the Debt Centre Manager on visits to build relationships with the client – especially when the Debt Coach is available.
 - Common Financial Statement Industry standard approach to creating financial statements.
 - Debt Coach Church members trained by CAP to carry out home visits and deliver advice from CAP HQ. Many also carry the responsibility for the day to day running of the centre, these are therefore Debt Centre Managers.
 - “Revive” days Days set aside for networking with other local Centre Managers through social events.
 - Weekend breaks CAP runs short breaks for clients who are interested. As well as social activities, these breaks also offer the opportunity to work through any personal or emotional issues through spiritually based sessions.
 - Priority payments Payments a Debt Help client needs to pay for ongoing priority needs, such as rent, utilities or council tax.
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Housing and
Communities

