



Housing Leeds

Social Return On Investment Forecast

Additional Services of South/South East
Independent Living Support Team

“This report has been submitted to an independent assurance assessment carried out by The SROI Network. The report shows a good understanding of the SROI process and complies with SROI principles. Assurance here does not include verification of stakeholder engagement, data and calculations. It is a principles-based assessment of the final report”.



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Executive Summary

This report presents the findings from a Social Return on Investment (SROI) forecast of the additional services provided by Leeds City Council South and South East Independent Living Support Team (ILST) for the period April 2013 to March 2014. These additional services are seven Financial Inclusion Officers (FIO), as well as partnership working with joint posts with Leeds City Credit Union (LCCU), and a jointly funded post with Job Centre Plus (JCP). It is not a forecast of the core work of the ILST but rather the added value of the extra services.

At the time of this forecast analysis, Leeds City Council Housing Department was undergoing considerable change. The Housing Service was in a process of transition with the existing organisational structure of 3 Arms Length Management Organisations (ALMOs) returning into Leeds City Council from the beginning of October 2013. One of the ALMOs had provided an extended service within their ILST and it was clear that their work had made a difference to the ability of the team to support tenants to maintain their homes, particularly given the impact of welfare reform on social tenants. But it was unclear how big a difference the additional services were making, and what was the social value of these changes?

This report details the journey taken to understand the social value of the additional services. It looks at who are the key stakeholders being impacted by the additional services and what difference these services are making. Once outcomes have been identified, (positive and negative, intended and unintended) stakeholders were consulted to measure and value these changes with full details recorded on an impact map. Further discussions with stakeholders made sure that the impact map also reflected the amount of the change attributable to others or that might have happened anyway.

The findings show that the additional services provided by the ILST are not only helping to maintain tenants in their homes but they are doing this in a cost effective way which provides a range of benefits for tenants and other stakeholders.

The key outcomes for tenants include:

- As well as assisting tenants to maintain their tenancies, the SROI demonstrates a number of positive outcomes for tenants including increased household income, improved financial capability, the benefit of increased employability skills, and starting both paid and voluntary work.
- It also shows perhaps less expected but positive outcomes to tenants of greater well-being with improved self-esteem, and improved health.

The key outcomes for Housing Leeds include:

- The SROI impact map details the expected outcomes of reducing the number of failed tenancies.
- The findings illustrate how the extended service of the ILST meets the three best Leeds City Council outcomes of improving the quality of life for Leeds residents, particularly for those who are vulnerable or in poverty; the value of partnership working by making it easier for people to do business with the council; and that savings and efficiencies are achieved through reduced voids and reduced rent arrears enabling the continuation of frontline services.
- The findings also show that the extended service of the ILST meets the Leeds City Council housing priorities of: preventing homelessness, maximising rent collection and maximising support to tenants impacted by welfare reform.
- The additional value of partnership working is shown through the benefit gained by team members accessing partners' initiatives such as employment opportunities and becoming an approved organisation to hand out food vouchers.

Key outcomes for one of the partner organisations include:

- Publicity for their service, spreading the message of affordable loans and helping people to manage their finances.

This analysis showed that for every £1 of investment in the Independent Living Support Team additional services, £7.77 of social value is created. As the analysis inevitably involved judgements and assumptions, further calculations were carried out varying these assumptions. The resulting findings show a range from £5.01 to £9.92 of social value generated for every £1 invested.

Section 1: Introduction and Context

Introduction

This report presents the findings from a Social Return on Investment (SROI) forecast of the additional services provided by Leeds City Council South and South East Independent Living Support Team (ILST) for the period April 2013 to March 2014. These additional services are seven Financial Inclusion Officers (FIO), as well as partnership working with joint posts with Leeds City Credit Union (LCCU), and a jointly funded post with Job Centre Plus (JCP). It is not a forecast of the core work of the ILST but rather the added value of the extra services.

The period of study for this SROI was September to December 2013.

Social Return on Investment methodology

SROI is recognised as a leading method of measuring impact. It examines the social, economic and environmental benefits of an intervention. It provides a framework for measuring the value of an intervention to the people who have experienced the change (the stakeholders), and gives a monetary value to it.

The process involves understanding the impact of the additional ILST services from the perspective of each stakeholder and recording these outcomes, both positive and negative, intended and unintended, on an impact map. The impact map also takes into account any change which would have happened anyway or is the result of the work of others.

In conducting this SROI analysis we have followed the seven principles as developed by the SROI Network as follows:

- Involvement of stakeholders;
- a focus on understanding what changes;
- value the things that matter;
- only include what is material;
- avoid over-claiming;
- be transparent;
- verification of the result.

Purpose of SROI and scope

At the time of this forecast analysis, Leeds City Council Housing Department was undergoing considerable change. The Housing Service was in a process of transition with the existing organisational structure of 3 Arms Length Management Organisations (ALMOs) returning into Leeds City Council from the beginning of October 2013. The Independent Living Support Service operated differently in each of the three ALMOs and as the ALMOs returned to Leeds City Council, the service continued as three strands - South and South East, North and North East, and West and North West. Only the South and South East Independent

Living Support Team have been providing the additional services with the posts of LCCU and JCP being piloted until the end of March 2014.

It was clear that the work of this extended service had made a difference to the ability of the team to support tenants to maintain their homes. But it was unclear how big a difference the additional services were making, and what was the social value of these changes? The forecast analysis needed to identify findings and make recommendations, if appropriate, within a couple of months in order to feed into the decisions on the new structure of the housing management system. It was decided therefore to carry out a forecast analysis based on a small sample of stakeholders in order to fit within this short period of time.

Housing Leeds will use the SROI evaluation to:

- identify and assess the social value created by the additional ILST services;
- understand the added value of extra services within the ILST for tenants, Housing Leeds and its partners.

Background to the provision of additional services

The aim of the ILST is to support people in their homes and help them to maintain their Leeds City Council tenancy

The inclusion of the additional services was intended to provide a more holistic approach by the team enabling a range of issues to be dealt with quickly and efficiently, as well as enabling the team to have greater control over assets and resources.

“Our core business is getting rental income for that property. Although it is not our core business to deal with loans and other debts, the existence of these does impact on the tenant’s ability to pay their weekly rent”

Housing Leeds stakeholder interview

The team had been expecting considerable impact from the welfare reform changes¹ taking place from April 2013 on social housing tenants. The introduction of the Housing Benefit size criteria, also known as the under-occupancy charge or bedroom tax, would directly affect many tenants in their area. Coupled with changes to council tax benefit, and increasing living costs, the team recognised that more tenants could be living in poverty, facing increasing debt, and therefore in need of support to maximise their income, manage their finances and, if possible, find them employment.

¹ Subsequent research carried out by the Joseph Rowntree Foundation confirms the impact of the welfare reforms on social landlords and their tenants, and the expectation of evictions to rise.

<http://www.irf.org.uk/publications/impact-welfare-reform-social-landlords-and-tenants>

The Leeds City Credit Union and Job Centre Plus team members are examples of partnership working with each reporting to both Leeds City Council and their external organisation. The FIOs are wholly employed by LCC.

- JCP joined ILST in April 2012 with the aim of providing expertise and guidance for tenants to help them re-enter the labour market. Work is tailored to the needs of individual tenants including offering help with CV writing, accessing training courses, digital inclusion issues, job search.
- LCCU joined ILST in October 2012 with the aim of helping tenants to understand the benefits of joining the Credit Union in terms of managing payments to creditors through the bill paying account including direct rental payments, as well as access to affordable loans.
- The number of FIOs has increased over the year rising from 3 FIOs in April 2012 to 7 FIOs in July 2013 in response to the impact of the under-occupation charge. The aim of the FIOs is to maximise income for the tenant, reduce rent arrears, deal with multiple debt issues /manage debts, as well as budgeting advice.

The South and South East Independent Living Support Team receives referrals from a wide range of sources. The majority of referrals are received through the ILST two main email inboxes – one for the core ILST on tenancy support issues, and the other is the debt and benefit advice inbox. Additional referrals come from the Leeds City Council One Stop Shop front line desk where the team is based, or from outreach work at other One Stop Centre surgeries, Job Clubs, Childrens' Centres, Leeds anti-social behaviour team, and Leeds adult social care services.

Where appropriate, joint visits with different members of the team take place. For example where the Financial Inclusion Officer is working alongside the Leeds City Credit Union team member, or the Job Centre Plus team member. Each month each different segment of the team records their outputs and outcomes on its own spread sheet. This data then feeds into the team performance matrix.

Inputs and outputs of the Financial Inclusion Officers

Emails to the debt and benefit advice inbox are the most common source of referrals for the Financial Inclusion Officers. These referrals are received directly by the FIOs and do not have to pass through the core team. The majority of referrals come from the Tenancy Management Officers (TMOs). Every Monday the TMOs work through their arrears recommendations looking to see where rent arrears are increasing on a tenancy. Where the debt is going up, this is a risk to Housing Leeds and to the tenant as rent arrears are a ground for eviction and the tenant could be made homeless. The TMO will contact the tenant to discuss the rent account and then refer to the FIOs where there are more complex debt related issues.

Referrals from TMOs usually relate to rent arrears of less than £500 and are seen as low level arrears. A second major source of referrals is from the Income and Enforcement Team who are involved with rent arrears of over £500 which are seen as high level arrears. The aim of the direct work between TMOs and FIOs is to start working with tenants when the rent arrears are at a low level and provide intensive housing support to get the tenancy back on track.

Once a referral is received by the FIOs, contact is made with the tenant within a maximum of 5 working days. The intensive support begins with a phone call to the tenant to arrange a home visit. At the home visit the FIO talks through the tenant's circumstances including a full income and expenditure check. The assessment informs the need for any further action on the part of either the tenant or a member of the ILST. For example, the discussion will look at whether benefits are being claimed that the tenant is entitled to; whether there are any discretionary awards the tenant could apply for; whether creditors need to be contacted; or whether other members of the ILST should be involved.

On average there are between two and five face to face meetings with a tenant and a number of phone calls in-between with updates from either the FIO or the tenant. The FIO closes a case when all the welfare benefits a tenant is entitled to are in payment, when plans with creditors are agreed, and when a payment plan on the rent account is in place.

Inputs and outputs of the Job Centre Plus team member

The aim of the work of the Job Centre Plus team member is to provide expertise and guidance with a view to getting tenants back to work or starting work. The majority of referrals are received from other members of the ILST or from meeting tenants at outreach sessions across South and South East Leeds.

The initial interview with a tenant will either take place at the outreach session or on a home visit. This is a fact finding session to understand the tenant's current circumstances, what barriers there are to overcome for the tenant in terms of gaining employment, and what type of work the tenant is looking for. These discussions will inform the subsequent tailored actions on the part of the JCP team member with options including help with CV writing, job searching, sign posting, completing application forms, mock interviews, or advice and support in starting training courses or college courses.

Where a tenant is already in employment, the JCP team member will offer an in-work support service with advice on benefits payable while working such as working tax credit and child tax credit and information on childcare.

The level of contact with a tenant is determined by the needs of the tenant and can vary from a single session to on-going work over several months.

Inputs and outputs of the Leeds City Credit Union team member

The Leeds City Credit Union team member receives referrals from a wide range of sources including Leeds City Council Income and Enforcement Team. This is when a tenant has over

£500 of rent arrears and is seen as high level arrears. The aim of the LCCU team member is to discuss with the tenant membership of the LCCU and the setting up of a bill paying account. The bill paying account is a budgeting service which puts in place regular payments of priority bills including rent, gas, electricity, water, and council tax. There is a small weekly charge of 25 pence per week for the administration of the bill paying account and this cost would be taken into account in the setting up of the payment arrangements.

When a tenant agrees to a LCCU bill paying account, the LCCU team member liaises with creditors to agree a payment schedule to cover current bills and regular weekly payments off arrears, as well as hopefully agreement by the creditor to freeze any future interest payments. For example, current rent plus £3.60 off arrears, current council tax plus £2.60 off arrears. The LCCU team member advises the tenant of the amount of money they need to pay per week into their bill paying account.

Setting up a bill paying account and making sure that the tenant understands how to use them properly takes a number of face to face meetings, and phone calls with a tenant over a few months. Meetings with tenants take place usually in home visits or in surgeries at the recently opened local Leeds City Credit Union branch.

The LCCU team member also informs the tenant of the wider range of accounts available as part of the credit union membership including more affordable loans and Christmas saving accounts.

Section 2: Stakeholders

Stakeholder identification

Initial discussions with a staff group of members of the ILST of Housing Leeds identified the key stakeholders likely to be experiencing a change as a result of the additional services provided by the ILST. The discussion looked at a wide range of possible stakeholders and then focused on which ones were likely to be materially affected by the work of the additional services of the ILST.

Stakeholders included

The stakeholders chosen to be included in the SROI forecast are those which were identified as experiencing a material change. The following bullet points explain the inclusion of the four stakeholder groups and why each of these is considered material to the evaluation.

- **Tenants** - Tenants of Leeds City Council are referred to the Independent Living Support Team if they need support with their tenancy. The tenants are the main beneficiaries of the additional services provided within the ILST as the intervention can impact on their ability to maintain their home, manage their financial situation and improve their chances of employment. These outcomes would be significant changes to their lives.
- **Housing Leeds** – is the other key beneficiary of the work of the additional services of the ILST as the interventions can impact on the number of failed tenancies and the number of voids experienced by Leeds City Council. Housing Leeds is the name of the housing service within Leeds City Council since October 1st 2013. The outcome of a reduced number of voids and re-lets would be a significant and valuable change for the Council.
- **Job Centre Plus** – is a partner within the provision of the additional services. It is a relevant and significant stakeholder because the work of the additional services will produce savings on welfare benefit spending and increase state income on taxes where employment is achieved for tenants.
- **Leeds City Credit Union** – is a further partner within the provision of the additional services. It is a relevant and significant stakeholder as the impact of the intervention with Housing Leeds tenants will impact on LCCU workloads and resource allocation. These outcomes are likely to be significant for LCCU as the quality of the change could play a key part in the development of the credit union in its partnership with Leeds City Council.

Stakeholders not included

Initial discussions with Housing Leeds highlighted a number of other stakeholders who could be impacted by the activities of the additional services provided by the Independent Living Support Team. The following were considered and excluded for the following reasons:

- NHS – although there may be a reduction in health costs, the majority of health benefits are recorded for the tenants and to value them separately could be double counting;
- Police – although there may be less anti-social behaviour, this is unlikely to be significant;
- Leeds Federated Housing Association – they have become a new partner on an initiative for digital inclusion but the project had not yet started and therefore there would be no outcomes yet to measure.
- Other advice agencies – stakeholders considered there would be little impact on the work of other advice agencies in the area (for example, CAB, StepChange) as these agencies have considerable waiting lists. In addition, the tenant group needing support from the ILST additional services were considered vulnerable tenants who would be unlikely to make contact with the more traditional advice services as they needed the home visits and more intense support offered by the team.
- Organisations where a tenant’s debt has been written off – a number of different organisations, including a range of utility companies, agreed to write off outstanding debts for some tenants. The work of the ILST additional services therefore impacts on these organisations. However the current monitoring system does not detail the organisations and it is not currently clear whether the change is significant for any one or more organisation. A recommendation for future monitoring would therefore be to include details of the relevant organisations to see whether any should be identified as a material stakeholder in a future report.

However, these initial discussions did not identify the mental health counsellors who work with some of the tenants as stakeholders to be included in the analysis. As the SROI analysis has developed, it has become clear that the work of the ILST additional services is likely to impact on the workload of the mental health counsellors and this outcome could be significant. The omission of this stakeholder is a limitation in the current SROI, and mental health counsellors should be included in future analysis.

In addition, the initial discussions did not consider whether family members should be included as a material stakeholder, and as the SROI forecast has developed this is now recognised as a further limitation of the analysis. The work of the Independent Living Support Team is with tenants under the age of 60 who are predominantly single people, single parent families or young families. For example, a high percentage of tenants receiving the Discretionary Housing Payment (DHP) to compensate for the under-occupation charge in housing benefit are single people who need an extra bedroom(s) for their children to have somewhere to stay when they visit. The receipt of the DHP allows them to continue to have a family life with their children and afford to give them food when they come to stay. The work with a tenant includes understanding the needs of all household members and the ILST deals with the family as a whole in terms of the support given. The impact on the family of the tenant receiving advice and support to maintain the tenancy, help the

tenant into work or sort out financial difficulties is both relevant and significant and therefore future analysis should include family members as stakeholders.

Occasionally an individual in the tenant's family would receive separate support so although these individuals would be relevant as a stakeholder in terms of materiality, the number of these cases is small and not considered significant.

Sample size

Table 1 overleaf details the stakeholders included in the SROI forecast outlining the numbers consulted and the consultation method.

A limitation of this SROI analysis is the small number of tenants involved in the consultation engagement. There are a number of factors which influenced this sample size.

- Time was of the essence at the point when a decision needed to be made about whether or not to carry out a SROI forecast analysis. Decisions on the complete restructure of the management of Leeds council tenancies were already beginning to take place as the three ALMOs merged into one Housing Leeds service from the beginning of October 2013. There was a small window of opportunity to influence the future shape of the combined tenancy support service. The South and South East ILST had been piloting additional services compared to the other two former ALMOs with the posts of JCP and LCCU team members due to finish at the end of March 2014. The findings of the SROI needed to report quickly and there would not be time for a comprehensive consultation process with tenants.
- Even if only a small sample of tenants were consulted, it was felt that their views and perceptions on the outcomes for them from working with the service would be worth finding out, especially to see if any unexpected findings emerged. The process would inevitably provide useful information to inform service development.
- The planned sample size was larger than the number finally achieved. It took longer than anticipated to make contact with tenants willing to take part in the consultation, and a number of tenants were not at home at the time of previously agreed appointments.
- The tenant survey is used as the evidence for three tenant outcomes (four indicators) on the impact map. The remainder have been sourced elsewhere.
- The limitations of the sample size and the judgements made as a result are tested in the sensitivity analysis towards the end of the report.

For the tenant sampling, the population size refers to the number of closed cases identified by the service in the previous three months. The tenant sample includes sub-groups of tenants as the analysis needed to capture the different outcomes occurring from different interventions. The final sample of tenants was picked at random from the three populations.

A further group of eight tenants who had worked with one or more of the additional services was invited to a focus group at the end of the SROI analysis as part of the verification of the findings. Five tenants agreed to attend the discussion, but on the day only three attended. This reflects the difficulties in engaging with this hard to reach community.

For Housing Leeds, there are two subgroups of stakeholders identified as key to be consulted – members of the management team and representatives of the Financial Inclusion Officers.

Table 1: Stakeholders engaged

Stakeholder	Sub group	Population size	How many involved	Method of involvement
Tenants	Tenants who worked with Financial Inclusion Officer	98 tenants for the 3 month period	6	Face to face interviews
	Tenants who worked with Job Centre Plus	163 tenants for the 3 month period.	4	Face to face interviews
	Tenants who worked with Leeds City Credit Union	6 tenants for the 3 month period	4	Face to face interviews
	Tenants who worked with one or more of FIO/JCP/LCCU	8 tenants invited, 5 agreed to attend, 3 attended	3	Focus group to verify findings
Housing Leeds	Management members of ILST	1 service	1 x joint interview	Face to face interviews, workshop and verification process
	Financial Inclusion Officers	7 Financial Inclusion Officers	2	Face to face interviews, workshop and verification process
Job Centre Plus	Job Centre Plus team member	1 Job Centre Plus team member	1	Face to face interview, workshop and verification process
Leeds City Credit Union	Leeds City Credit Union team member	1 Leeds City Credit Union team member	1	Face to face interview, workshop and verification process

Consultation

As shown in Table 1 above, the stakeholder involvement took place through a range of methods.

The face to face interviews with tenants were conducted at the tenant's home. Many of these tenants are recognised as highly vulnerable and often with multiple support needs. A personal approach was chosen as the most appropriate method for gaining the views and experiences of this key stakeholder group. Initial phone conversations with the random sample of tenants chosen explained the purpose of the analysis and asked for their agreement to take part. The inconvenience to the tenant was minimised by home visits for the interviews.

All tenant interviews were conducted using the template interview guide (see Appendix 1) with the aim of a conversation rather than a box ticking exercise. The majority of the interview guide is open questions allowing the tenant to share what has changed for them. However, the initial discussions with key stakeholders from the Independent Living Support Team raised concerns about the capacity of vulnerable tenants with often multiple and complex support needs to identify changes that have taken place from their involvement with the additional services of the team. This echoes the views of the limitations of qualitative research as expressed by a leading qualitative researcher, Jennifer Mason: "The interview method is heavily dependent on people's capacities to verbalize, interact, conceptualize and remember".²

The stakeholders felt the tenants would need some information to help jog their thoughts. From their knowledge and experience of working with tenants, a list of possible outcomes they thought tenants could experience was shaped via discussion and email exchanges. The inclusion of outcomes on the list was determined by team consensus of the most likely outcomes which would be useful as an aide-memoire for tenants. It was not designed to be an exhaustive list but as a way of reducing any possible stress to the tenant in completing the consultation exercise. The list included expected outcomes relating to maintaining a tenancy, increased household income and moving closer to job readiness. There were also less obvious outcomes identified by the stakeholders which they knew tenants had experienced in the past, such as improved health and self esteem.

The range of statements of possible outcomes at Question 3 was handed to the tenant to consider whether any of these might apply. An open box after the prompt list allowed tenants to add any further changes they identified. Contemporaneous notes were made by the interviewer in each interview. The findings from each interview were recorded by the interviewer on a pre-prepared analysis grid on an excel spreadsheet.

The face to face interviews with Housing Leeds, Job Centre Plus and Leeds City Credit Union were conducted using a different template interview guide (Appendix 2). Each stakeholder

² Qualitative Researching, Jennifer Mason, 2nd edition, Sage Publications Ltd, 2004, page 64

was contacted separately for an interview and convenient venues and dates arranged. Again the aim was for a semi-structured qualitative interview, with open questions to capture the changes for each stakeholder. The interviewer took contemporaneous notes in each interview. The findings from each interview were recorded on word documents, checked with stakeholders and incorporated into an analysis framework.

The forecast analysis involved a further few stages of stakeholder engagement. The next step brought together the Housing Leeds, Job Centre Plus and Leeds City Credit Union stakeholders to discuss the findings after the completion of the initial face to face interviews. Findings to date were populated onto an impact map, and an afternoon group workshop of these stakeholders took place to check through the findings and discuss the outcomes identified. The workshop worked through every outcome identified looking at how to prove and measure the change, the quantity of stakeholders the change applied to, the value attributed to each change, the duration of each outcome, as well as attribution, displacement and deadweight.

A final verification consultation process also took place with all stakeholders. The final report was circulated and discussed with Housing Leeds staff, the LCCU team member and the JCP team member. A focus group with tenants took place involving three tenants where the impact map and findings were explained and discussed.

Section 3: Understanding what changes

Theory of change

This is a forecast analysis of the additional services provided by the ILST for the investment period April 2013 to March 2014. The purpose of the forecast is to see what difference the actions of the FIOs, the JCP team member and the LCCU team member made to each of the stakeholders during this time period. This section explains the theory of change for the stakeholders involved.

For all the stakeholders identified above, we have developed a theory of change – a description of what Housing Leeds, partners and tenants described as changes as a result of the additional ILST services.

Evidence of change for tenants

The face to face interviews with tenants asked a series of questions to elicit from the tenant any change that may have occurred for them as a result of their contact with the ILST additional services. Tenants were asked to say what life was like before they contacted the Independent Living Support Team and what were their reasons for needing support. They were then asked if anything had changed for them, both positive and negative changes, as a result of the support they received. The next questions asked what difference these changes had made for them, and what impact they had had on their life, whether any other services had been involved in supporting the tenant to achieve these changes, and finally what they thought would have happened if they hadn't received support from the additional services of the ILST.

In addition, the initial discussions with tenants in the final verification meeting asked tenants what difference their engagement with the additional services of the ILST had made for them. The responses in the focus group and to the semi-structured topic guide provide evidence of the change experienced by tenants as demonstrated by the following quotes.

"I would have lost my house...that's a big weight off my shoulders."

"[We] probably would have gone to court and lost the house."

"What's she's done for me, it's unbelievable, I'd give her 110%" "what I'd been trying to do for weeks she [LCCU] did in two days" "[If Mr R hadn't received help from these services, he] might not have been here."

[The help they received] "took a load of stress off". [If we hadn't received support from these services, we] "might have been evicted, I don't know."

The interviews with the tenants and with the staff of Housing Leeds, JCP and LCCU described key elements of the approach of the additional services which lead to the change for tenants:

- The meetings are generally face to face in the tenants' homes. Tenants feel more relaxed in their home environment and more likely to share and access all relevant information for the meeting. There is no barrier of being behind a desk, or requiring tenants to remember to bring all their paper work to a meeting at the ILST office. Nor is the tenant required to attend the Job Centre Plus office for detailed personal advice on seeking employment.

"It's a lot easier when they come to your house. More personal."

Tenant in tenant focus group

"I would struggle to complete the forms. She was a godsend. She's a massive help to people like me. I'm not good at reading, writing or filling out forms."

Tenant in tenant focus group

- One of the FIOs pointed out that their work with tenants facing debt problems and financial hardship works because tenants no longer feel alone.

"Tenants frequently say talking to someone was like a great big weight being lifted off their shoulders. It relieved their stress and provided a light at the end of the tunnel. They have gone through the scary bit, the fear of the unknown with their debt. There is a lack of understanding about what happens when you are in debt. There is a fear of authority and what might happen. When we go and see tenants and say we will be with you, and do it with you, we are showing them that they can change their financial future. We need to be realistic, but the debt can be managed".

Financial Inclusion Officer stakeholder interview

"It's been really good knowing someone is out there, that you are not on your own. Sharing it with someone."

Tenant in tenant focus group

- Talking through the income and expenditure sheet with tenants and putting their finances down in black and white as a reference for their budget showing how their finances can be managed is another key element of the chain of change.

The FIOs leave a copy of the income and expenditure sheet with the tenant.

“Tenants stick it on their fridge. They can refer to it every week. When they get their money each week they can see money going to A, B or C, and what is left over they have to spend.”

Financial Inclusion Officer stakeholder interview

The bill paying accounts set up with the Leeds City Credit Union team member are a further step in this chain of change.

“Tenants at first find it hard to understand –‘If I pay my money into you, you will pay everything for me?’ This is a big impact for tenants. Tenants go from not paying anything to being able to budget with it. Once they have joined, they usually stay.”

Leeds City Credit Union stakeholder interview

- The support offered by all the team members is intensive and available as long as it is needed. There are often repeat home visits enabling relationships and trust to build.

“I do actually believe it is also about the relationship you build up with that person. Helping them to look at things differently, trying to pass on some positivity. The trust that develops and letting them know they are not on their own. Saying to tenants that at this moment in time, it will be hard, but in a year’s time, if you stick to this, it could be much better. We will still be here to help you if you need it.”

Financial Inclusion Officer stakeholder interview

“She’s been like an angel really. Sorted so much out.”

Tenant in tenant focus group

“It’s always been the same main person I see. You feel so small and ashamed of yourself going through every detail but she made me feel confident. I get emotional sometimes but she helps talk me through it. I didn’t want anyone knowing my business. She’s become a good friend. She made it fun for me too!”

Tenant in tenant focus group

The JCP team member’s personalised support to tenants looking for work is seen as more sustainable than an interview in the Job Centre as the engagement takes place in a less stressful environment, often the tenant’s home, and is looking at what the individual wants to do and any barriers preventing this from happening.

“Working with me, tenants are offered a range of activities aimed at boosting confidence and increasing employability skills and getting people closer to paid

employment. I can show them how to apply, what to put on applications, and this may change the way they do job searches in the future.”

Job Centre Plus stakeholder interview

“The Job Club do a good job but they only have a limited amount of time. There can be 5 or 6 in the room so there’s only a limited amount of time for you.”

Tenant in tenant focus group

- Once one member of the ILST is working with a tenant and a relationship of trust has developed, the tenant is more likely to engage with other specialist services within the team and take full benefit from the interlinking of the different services. Joint home visits take place when a tenant has agreed to be introduced to another member of the team. For example, a tenant may have been referred initially for rent arrears but would also benefit from employment advice.

“One issue is to get a tenant to accept you are giving the right advice, the second is to get them to act on it. Often we are helping people to change their behaviour and this needs a relationship of trust and a good rapport.”

Financial Inclusion Officer stakeholder interview

- Tenants spoke about the change that occurs once they have had support to change their financial situation.

“It’s a knock on effect. I was paying more out than I had coming in. I never had any money to go shopping with. It was just monotonous. Now I have the payments sorted and I can pay my bills. I lost two stone in weight in two years but now I am putting it back on. It’s boosted me in so many ways. You can’t put a price on that.”

Tenant in tenant focus group

Secondary research evidence commissioned by the Money Advice Service confirms a link between debt advice and improved outcomes for people³. The YouGov survey carried out in 2012 found that a majority of people (58%) who had unmanageable debt took advice and for them it had a positive effect and broke the debt cycle.

The strong link between being in debt and mental health problems is evidenced in research carried out by the University of Southampton⁴ in 2013. The findings showed that people in debt are three times more likely to have a mental health problem than those not in debt, and that those who die by suicide are more likely to be in debt.

3

http://www.infohub.moneyadvicetrust.org/content_files/files/debt_advice_delivers_improved_outcomes_research_1901012.pdf

⁴http://www.southampton.ac.uk/mediacentre/news/2013/sep/13_174.shtml

The benefit of financial management skills on building resilience and improving mental health and well-being is clearly described in a Mental Health Network NHS Confederation briefing paper⁵ in 2011. The paper demonstrates the link between money management and improving mental health and states “moving from low to average financial capability increases psychological well-being by 5.6% and decreased the likelihood of suffering from anxiety and depression by 15%.”

Further secondary research carried out by the Joseph Rowntree Foundation in June 2013⁶ looked at the role of social housing providers in working with their tenants to mitigate the impact of welfare reform and a continuing economic crisis. The paper puts forward a range of good practice suggestions for the social housing sector to take into account in order to help address the increasing poverty and problematic debt among social housing tenants. Of particular relevance to this SROI analysis are the recommendations to “understand residents wider circumstances (household financial and debt histories, employment, caring, living costs and household outgoings” and for “registered providers to take a lead in initiating networks involving local housing providers, independent debt advice centres and projects promoting financial literacy”. Both of these strands are at the heart of the work of the additional services provided by the Independent Living Support Team.

Further detailed evidence of the change experienced by tenants is shown in the following case studies.

Tenant case study 1

Mr P was feeling depressed and stressed as a result of being charged the "bedroom tax". Although he was managing to pay this, along with his other priority bills, he did not have enough money left for food. As a result he was having to borrow from friends to eat and had noticeably lost weight. He was also having trouble sleeping. He needed financial assistance as he was struggling and he could not carry on borrowing money for food indefinitely.

After contact with the Financial Inclusion Officer, supporting him to maximise his income deal with bills and understand priority debts, Mr P said the changes relating to money management had made a big difference. He felt he could now concentrate on others issues which needed sorting out and was less stressed. He no longer felt depressed and was no longer scared to go for help. He still doesn't have much money but he no longer has to borrow money from his friends to eat. He feels better in himself and is sleeping properly.

⁵ http://www.nhsconfed.org/Publications/Documents/Managing_money_and_mental_health.pdf

⁶ <http://www.jrf.org.uk/publications/poverty-and-problematic-debt>

Tenant case study 2

Miss G had multiple debts including water, tv licence, council tax and rent. She was being threatened with court action and eviction if she did not start paying her rent. As a result Miss G was suffering from depression. She would cry all the time, felt run down and she was having regular visits from a counsellor. Miss G was struggling to budget and as a result had run up debts she could not pay off. She was at risk of losing her tenancy if she did not start paying something towards these.

After contact with a Financial Inclusion Officer and the Leeds City Credit Union team member, Miss G said the help with budgeting, through the LCCU bill paying account had made a big difference. She was no longer worrying about being evicted and half of her debts were now being dealt with. She was also less worried about her other debts due to advice she received about the options available for managing her remaining debts.

Tenant case study 3

Mrs R was feeling stressed because she was being charged the “bedroom tax” for two bedrooms as she lives alone in her 3 bedroom house. She doesn't want to move as she has pets. She couldn't afford to pay the £19 per week as she is unemployed. As well as the resulting rent arrears Mrs R also has multiple other debts, including water rates and parking fines. Mrs R had stopped reading the letters coming through her door. She needed help to deal with some of her debts and get a job.

After working with a Financial Inclusion Officer and the Job Centre Plus team member, Mrs R said she was not as panicky as before when she hears the post-box, or the door going. She is no longer getting 'red' letters since the FIO arranged for her debts to be consolidated and organised a payment schedule. Mrs R said she does feel better in herself now, although she does feel a bit stressed because she is still unemployed and paying the bedroom tax. She sees the change as her no longer burying her head in the sand and she is starting to come to terms with the scale of her debts. With the help of the JCP team member she has improved her CV and is doing a course at a local college to get some basic employability skills, so she hopes these will help her to get some work.

Evidence of change for Housing Leeds

The consultation included three face to face interviews with staff from Housing Leeds:

- a joint interview took place with managers of the South and South East ILST, the Housing Manager at Rothwell and the Housing Services Manager;

- an interview with the lead FIO of a team of seven; and
- a further interview with a FIO.

Again the structure of the topic guide for the interviews was designed to elicit the chain of events experienced by Housing Leeds since the provision of the additional services were added to the South and South East ILST. The prepared semi-structured interview guide formed the basis of the meetings looking at what was the experience of the ILST prior to the provision of the additional services, the input of Housing Leeds, the outcomes for Housing Leeds both positive and negative, and whether any of these are unexpected outcomes, as well as the indicators for each outcome.

Before the FIO/JCP/LCCU became part of the ILST, Housing Leeds recognised the limited amount of work they could carry out with tenants to help them maintain their tenancy.

“Our hands were tied. We couldn’t do anything. We would say you need to go to Citizens Advice or another agency. We couldn’t take practical steps with the tenant. Now we can provide what they need.”

Housing Services Manager stakeholder interview

With the inclusion of the additional services, the Housing Leeds team stated they had more direct control over assets and resources. Previously when a tenant was referred to an external agency, the result depended on the actions of both the individual making contact with the second agency, and the capacity of that agency to be able to respond to the needs of the tenant. With the inclusion of the additional services within the Housing Leeds team, however, resources could be focused as necessary to the needs of the tenants.

The interviews highlighted the following key changes for Housing Leeds:

- increased income in tenants rent accounts achieved through tenants having increased household income from a range of sources;
- increased number of direct rent account payments organised through LCCU; and
- an increased number of tenants being helped to maintain their tenancy.

The discussion also demonstrated the change for the team of having increased expertise within the team and the difference this has made. Participants spoke of improved staff skills through learning from each other, and working together to support tenants.

The partnership work with Leeds City Credit Union and Job Centre Plus where additional team members from these organisations worked as key members of the ILST brought significant outcomes to the team. A key aspect of this chain of change for Housing Leeds was that the additional members each had two paths of line management – one with Housing Leeds but equally importantly, one with their substantive employer. Both the LCCU team member and the JCP team member attended weekly team meetings back with the LCCU and the JCP, as well as in the ILST. These meetings provided a regular opportunity to

share information, initiatives and any concerns. Where new initiatives were discussed at the JCP or at the LCCU, these projects could be brought to the attention of the ILST and fully accessed through their joint team members. The interview also discussed whether there had been any negative outcomes as a result of the provision of the additional services within the ILST. Both interviews with Housing Leeds pointed out the negative impact of increased stress levels for staff both from the complexity of cases they are expected to deal with, and the limited resources available.

Evidence of change for Job Centre Plus/DWP

The semi-structured face to face interview with the Job Centre Plus team member followed the same approach as the other stakeholder interviews in aiming to elicit the changes taking place for JCP/DWP as a result of the provision of the additional services within the ILST.

Previously he had worked closely with Housing Leeds but in a solo capacity searching for tenants to engage with by setting up a range of projects. As a member of the ILST, he received a continuous flow of referrals.

The aim of the JCP team member joining the team was for him to provide expertise and guidance to unemployed tenants with a view to helping them to re-enter the labour market. His work was tailored to the needs of an individual. As a continuing employee of the DWP, he is line managed by both LCC and DWP. This means his contact with the Job Centre Plus lets him know about any employment initiatives which can help tenants.

The interview identified the key outcome for JCP/DWP was his effectiveness at getting people off benefits and into work or training. His work directly contributed to the 'off flow' target of the local Job Centre Plus.

Evidence of change for Leeds City Credit Union

Leeds City Credit Union is a member owned ethically focused Financial Co-operative. From the semi-structured interview, the aim of LCCU partnership working with Leeds City Council became clear. The partnership working is intended to raise awareness of the financial services the LCCU offer and increase membership accounts. Working alongside Housing Leeds has been an important marketing tool as housing staff inform tenants that there is another choice for managing their finances by joining the Credit Union.

The partnership work with Housing Leeds has led to the opening of more membership accounts with tenants. Once someone is a member, the range of financial services offered by LCCU is open to them including budgeting accounts, savings accounts and affordable loans. With a team member working as a member of the ILST too, the LCCU have been able to really reach into communities through direct referrals, joint working and home visits. The LCCU member reports to both Housing Leeds and the LCCU enabling each organisation to benefit from the initiatives of the other. A number of surgeries have been set up across the area and a new full time branch opened.

Financial inputs

This SROI forecast covers the financial year from April 2013 to 31st March 2014. Stakeholder groups were identified as to their financial contribution to the additional services provided by ILST as detailed in Table 2.

Housing Leeds is the principal funder covering the costs of the Financial Inclusion Officers, the Leeds City Credit Union team member and just under half the Job Centre Plus post. Line management of the additional services takes up half the time of the direct line manager's role. In addition, Housing Leeds covers the cost of mileage for the home visits and external work, office costs and staff training.

Job Centre Plus pays the employment costs of 49% of the Job Centre Plus team member.

Table 2: Input of stakeholders

Stakeholder	Funded resource	Input – Annual budget
Housing Leeds	50% x Manager's role	£14,000
	7 x FIO (£24,000)	£168,000
	1 x LCCU	£31,000
	51% x JCP	£18,396
	Mileage 8 x £1,800 (£150 pcm)	£14,400
	Staff training and admin	£5,000
	Office costs and equipment (£2,000 per staff member – not JCP)	£16,000
	Total Housing Leeds	£266,796
Job Centre Plus	49% x JCP	£17,674
Total		£284,470

The total input for the year is £284,470.

Section 4: Outcomes and Evidence

Chains of change

The Table below aims to capture the chain of events taking place for different stakeholders. Sometimes the engagement of the ILST additional services led to a series of outcomes.

Table 3: Chains of change

Stakeholder	Activity	Output	Outcome 1	Outcome 2	Outcome 3
Tenant	Engagement with Financial Inclusion Officer including income and expenditure assessment	Benefit claims made /hardship applications	As a result benefits and / or hardship funds awarded	As a result there is increased disposable household income	
		Negotiations with creditors	As a result payment plans agreed with creditors, debts written off and / or interest frozen	As a result priority debts addressed	As a result the tenancy is maintained
	Engagement with Job Centre Plus team member	CV writing, employment advice and job searching, mock interviews, refer to educational course or training, assist with gaining voluntary or paid employment	As a result tenants increase employability skills through training or educational course		
			As a result tenants start paid work full or part time		
	Engagement with Leeds City Credit Union team member	Membership of the Credit Union and set up a bill paying account	As a result priority debts addressed including direct debit agreement on rent payments	As a result the tenancy is maintained	
	Engagement with one or more of FIO/LCCU/JCP	Address threat to tenancy, support tenant with benefit and debt issues and / or	As a result increased financial capability and money management		

Stakeholder	Activity	Output	Outcome 1	Outcome 2	Outcome 3
		employment search	As a result increased wellbeing		
Housing Leeds staff	Increasing engagement with tenants with complex issues	Increasing complexity of negotiations with creditors, benefit and hardship applications	As a result negative outcome of increased stress for staff having to decide where to focus limited resources		
Housing Leeds	FIO/JCP/LCCU engage with tenants	Work with tenants to maximise household income and ensure priority debts paid	As a result reduced number of failed tenancies		
	Partnership working with LCCU and JCP	Increased specialist skills working directly with tenants	As a result Leeds tenants benefit from the partners initiatives and expertise	As a result improved allocation of resources because rent is paid regularly	
Job Centre Plus	Engagement with tenants to assist in gaining work	Tenants find paid work or start training courses	As a result reduced benefit expenditure		
			As a result increased tax revenue		
	Partnership working with Housing Leeds		As a result improved allocation of resources for JCP as claimants have come off JSA		
			Tenants assisted to claim other benefits	As a result negative outcome of increased benefit expenditure	
Leeds City Credit Union	Partnership working with Housing Leeds	Increased awareness and membership of LCCU	As a result reduced publicity needed		

Outcomes that matter

From the consultations with the various stakeholders, a range of material outcomes emerged. In accordance with the SROI guidance on materiality⁷ decisions as to the inclusion of an outcome have been filtered using relevance and significance as described below:

*‘A material outcome is an issue that will influence the decisions, actions and performance of an organisation or its stakeholders. In other words, it has passed a threshold that means it influences decisions and actions. The first filter is **Relevance**. If an outcome is relevant then the significance of the issue needs to be considered. **Significance** means that the real or potential scale of the outcome (both positive and negative) has passed a threshold that means it influences decisions and actions.’⁸*

The Table below details the materiality tests applied to the outcomes identified in the discussions with stakeholders.

Table 4: Materiality test applied to the outcomes identified by stakeholders

Stakeholder	Outcome	Relevant	Significant	Material outcome and included
Tenant	Increased household income	Stakeholders express need for it, financial impacts make it desirable and the intervention can deliver it	Quantity of change is high	Yes
	Increased employability skills			Yes
	Increased employment			Yes
	Maintain tenancy			Yes
	Increased financial capability			Yes
	Increased wellbeing	Stakeholders express need for it, social norms demand it and the intervention can deliver it		Yes
	Negative outcome of not gaining work after intervention of JCP	Possible unintended outcome	Unlikely to be significant as majority of stakeholders do not expect to gain immediate employment	No

⁷ SROI Network, *Supplementary Guidance on Materiality*, 2012

⁸ *ibid*

Stakeholder	Outcome	Relevant	Significant	Material outcome and included
Housing Leeds staff	Negative outcome - Increased stress	This is an unintended negative outcome which the stakeholders expressed as relevant	Quantity of change is high enough to be significant	Yes
Housing Leeds	Reduced number of failed tenancies	Stakeholders express need for it, financial impacts make it desirable and the intervention can deliver it	Quantity of change is high	Yes
	Improved allocation of resources		Quantity of change is high enough to be significant	Yes
Job Centre Plus	Reduced benefit expenditure	Stakeholders express need for it, financial impacts make it desirable and the intervention can deliver it	Quantity of change is high	Yes
	Increased tax revenue			Yes
	Increased benefit expenditure	This is an unintended negative outcome which the stakeholders expressed as relevant as financial impacts	Quantity of change is high	Yes
	Improved allocation of resources	Stakeholders express need for it, financial impacts make it desirable and the intervention can deliver it	Quantity of change is high	Yes
Leeds City Credit Union	Reduced publicity	Stakeholders express need for it, financial impacts make it desirable and the intervention can deliver it	Quantity of change is high	Yes

The material outcomes are detailed on the impact map (see Appendix 5).

The impact map identifies each of the different stakeholders experiencing a change from the additional services provided by the ILST. These are listed down the left hand column – tenants, Housing Leeds, Job Centre Plus and Leeds City Credit Union. Against each stakeholder, a row is created to describe an identified outcome for that stakeholder. The subsequent columns for each row follow the SROI framework to establish the value of the outcome to the stakeholder. The indicators for each outcome and the source of the indicator are detailed on the impact map.

The aim of the ILST is to support tenants to maintain their homes and the findings show that the top two values on the impact map relate to tenants sustaining their tenancy (see Appendix 3). The outcome with the highest value is ‘people sustaining their tenancy’ for tenants, followed by ‘reduced number of failed tenancies’ for Housing Leeds.

The SROI also identifies a number of other outcomes from the work of the extended ILST demonstrating there is a greater social value to the work than its principle purpose of keeping tenants in their homes. The extended team makes a difference to a range of issues for tenants, as well as reducing the cost to Leeds City Council of chasing rent arrears and re-letting empty properties.

The process captures expected and unexpected outcomes, positive as well as negative. The negative outcomes are recorded in blue on the impact map and in the Tables in this report.

For tenants:

- As well as assisting tenants to maintain their tenancies, the SROI demonstrates a number of positive outcomes for tenants including increased household income, improved financial capability, the benefit of increased employability skills, and starting both paid and voluntary work.
- It also shows perhaps less expected but positive outcomes to tenants of greater wellbeing including improved self-esteem, and improved health. Improved self-esteem is viewed as an important change for tenants as it ranks within the top five values on the impact map. (See Appendix 3)
- In addition, the interviews with tenants showed the value to tenants of a number of specialist services operating within one team:
"Yes, with them all being interlinked, they all talk to each other. There's more help and support you can get. It's less stress and it boosts your confidence because they all know things about you anyway."
Tenant interview
- There was also the unexpected finding that for some tenants the removal of a debt was not initially seen as an increase in household income, providing an interesting insight into how debt is perceived.

- An unexpected finding was that although this was a small random sample of tenants, two of the fourteen tenants interviewed had considered committing suicide. This highlights the extreme circumstances some tenants are facing.
- Some tenants had not been seen by all services within the ILST who could be beneficial to them, suggesting a need to review the process of internal referral.

For Housing Leeds:

- The SROI impact map details the expected outcomes of reducing the number of failed tenancies. This is in the top five in terms of value shown on the impact map (See Appendix 3). It also illustrates the clear value of setting up direct rent account payments.
- The findings illustrate how the extended service of the ILST meets the three best Leeds City Council outcomes of improving the quality of life for Leeds residents, particularly for those who are vulnerable or in poverty; the value of partnership working by making it easier for people to do business with the council; and that savings and efficiencies are achieved through reduced voids and reduced rent arrears enabling the continuation of frontline services.
- The findings also show that the extended service of the ILST meets the Leeds City Council housing priorities of: preventing homelessness, maximising rent collection and maximising support to tenants impacted by welfare reform.
- The additional value of partnership working is shown through the benefit gained by team members accessing partners' initiatives such as employment opportunities signposted for tenants. The value of including the additional services within the ILST emerged both for managers and staff:
 - For managers, it allows improved direction over limited resources and a more comprehensive service.
 - For staff, the consultations highlighted the benefit of sharing skills within the team, learning from each other, as well as working together to try and find solutions for tenants. Where team members had previously worked in a solo capacity, this was particularly beneficial. In addition, given the extremely challenging nature of some cases *"being part of a team means someone is always there to lift your spirits"*.
- The SROI also shows an unintended negative outcome. Some of the Housing Leeds staff spoke of increased stress levels due to the volume of hardship cases presenting and the complexity of trying to assist tenants with extensive financial or situational difficulties.

For the DWP and Job Centre Plus:

- The impact map shows a net negative value when national benefit payments are calculated.
- However at a local level the value of the partnership working is evidenced through gains for the service and the value to tenants and Housing Leeds.

For Leeds City Credit Union:

- As a not-for-profit organisation, the findings show the key outcome is publicity for their service, spreading the message of affordable loans and helping people to manage their finances.
- However, the value of their partnership working is reflected in the outcomes achieved for tenants and Housing Leeds.

Quantifying outcomes

The process of applying a quantity to each outcome detailed on the impact map used a range of methods.

- **Quantities based on Leeds Performance data** were used where we had accurate figures over the six month period from April 2013 to September 2013. The Independent Living Support Team operates an overall performance data spread sheet linked to various other spread sheets used by different sections of the team. For example, as records detailing the payment of Discretionary Housing Payment are recorded by Financial Inclusion Officers on one spread sheet, the overall performance matrix is automatically updated. Every month the overall performance matrix has to be complete with all fields up to date. This is the source used for quantifying outcomes on the impact map. The six month cumulative figure was then multiplied by two to give an annual figure as the forecast for April 2013 to March 2014.

The amounts for welfare benefits (excluding Housing Benefit) claimed for tenants, and the amount of debt written off were not monitored on a monthly basis by the team. The questions arising from the SROI analysis prompted collection of these figures from casework for the period April 2013 – September 2013. The six month figures were divided by the number of tenants who had experienced this outcome to calculate an average figure for the value on the impact map. The quantity of tenants experiencing each outcome for the period April to September 2013 was then multiplied by two to give an annual figure.

- **Quantities based on the Tenants Survey.** The findings from the tenant's survey have been applied to calculate an annual figure of service users. The sample of tenants was drawn from the separate case work files for the Financial Inclusion Officers, the Job Centre Plus team member and the Leeds City Credit Union team member over a three month period. The number of closed cases for each service over the three month period is as detailed below. These figures represent the population for that service.
 - For Leeds City Credit Union, 6 closed cases

- For the Financial Inclusion Officers, 98 closed cases
- For Job Centre Plus, 163 closed cases

Where an outcome is identified, the percentage of the sample reporting the outcome say 4 out of 5 = 80%, is then applied to the population of the original database from which the sample was drawn. The resulting figure is then multiplied by four to give an annual figure.

Where tenants identified multiple contact and saw for example both LCCU and FIO, the context of the tenant's situation was considered to see which service was the most relevant to the outcome identified and a weighting accorded. For example, with the outcome 'Individual able to maintain their home', six people in the tenant survey stated this outcome. Three of these tenants had worked with the FIO solely, two had worked with LCCU solely and one had worked with both the FIO and the LCCU. The value of the shared one is given to the LCCU, as it is the fact that a rent paying account has been set up which means that on-going arrears action has ceased.

- **Quantities based on stakeholder discussion.** For example, the outcome 'Reduced number of failed tenancies' was worked out based on how many people the FIOs had seen since April, approximately 400. Of these, it was estimated that about 40%, or 170 tenants, could have gone all the way to a failed tenancy. Those cases where the Discretionary Housing Payment applied were then removed, as this is currently not a ground for losing a Leeds City Council tenancy, and in order not to over-claim, stakeholders estimated that for the whole year 100 tenants could have gone all the way and lost their tenancy due to rent arrears.

Table 5 overleaf explains how the quantity has been calculated for outcomes which involved in-depth stakeholder discussion or where a tenant worked with more than one additional service provided by the ILST.

Table 5: Outcomes, indicators and assumptions re quantities

Stakeholder	Outcome	Indicator	Source	Quantity	Assumption
Tenant	Individual able to maintain their home	Number of people sustaining their tenancy	Tenant survey	Tenant survey responses for each type of intervention applied to the number of overall tenants in annual population, Total 214	<p>6 people in the tenant survey stated this outcome:</p> <ul style="list-style-type: none"> 3 worked with FIO which is 50% of the FIO sample. $50\% \times \text{FIO population} = 49$ which is the quarterly figure. $49 \times 4 = 196$ for an annual figure. 2 worked with LCCU solely and 1 with both LCCU and FIO. Weighted this shared 1 to LCCU, as work of LCCU key in determining the outcome. $3 \times \text{LCCU} = 75\%$ of the LCCU sample. $75\% \times \text{LCCU population} = 4.5$ which is the quarterly figure. $4.5 \times 4 = 18$ for an annual figure. <p>Total annual figure: $196 + 18 = 214$</p>
	Increased money management	Number reporting increased financial capability and money management	Tenant survey	Tenant survey responses for each type of intervention applied to the number of overall tenants in annual population, Total 211	<p>8 people in the tenant survey stated this outcome:</p> <ul style="list-style-type: none"> 3 worked with FIO which is 50% of the FIO sample. $50\% \times \text{FIO population} = 49$ which is the quarterly figure. $49 \times 4 = 196$ for an annual figure. 2 worked with LCCU solely and 1 with both LCCU and FIO. Weighted 0.5 of this to LCCU as work of LCCU part of determining the outcome. $2.5 \times \text{LCCU} = 63\%$ of the LCCU sample. $63\% \times \text{LCCU population} = 3.75$ which is the quarterly figure. $3.75 \times 4 = 15$ for an annual figure. 3 worked with JCP but these were shared tenants with FIO and so not counted again. <p>Total annual figure: $196 + 15 = 211$</p>
	Increased well being	Number reporting stress relief as debt situation dealt with	Tenant survey	Tenant survey responses for each type of intervention applied to the number of overall tenants in annual population, Total 18	<p>3 people in the tenant survey stated this outcome:</p> <ul style="list-style-type: none"> 1 worked with LCCU solely and 2 with both LCCU and FIO. Weighted both of these to LCCU as work of LCCU key in determining the outcome. $3 \times \text{LCCU} = 75\%$ of the LCCU sample. $75\% \times \text{LCCU population} = 4.5$ which is the quarterly figure. $4.5 \times 4 = 18$ for an annual figure. <p>Total annual figure: 18</p>

Stakeholder	Outcome	Indicator	Source	Quantity	Assumption
Tenant	Increased well being	Number reporting improved self esteem	Tenant survey	Tenant survey responses for each type of intervention applied to the number of overall tenants in annual population, Total 387	<p>8 people in the tenant survey stated this outcome:</p> <ul style="list-style-type: none"> • 2 worked with FIO which is 33% of the FIO sample. $33\% \times \text{FIO population} = 33$ which is the quarterly figure. $33 \times 4 = 131$ for an annual figure. • 1 worked with LCCU solely and 2 with both LCCU and FIO. Weighted 0.5 of the shared 2 to LCCU as work of LCCU part of determining the outcome. $2 \times \text{LCCU} = 50\%$ of the LCCU sample. $50\% \times \text{LCCU population} = 3$ which is the quarterly figure. $3 \times 4 = 12$ for an annual figure. • 3 worked with JCP and another service. Weighted 0.5 for each to JCP as part of determining the outcome. $1.5 \times \text{JCP sample} = 38\%$. $38\% \times \text{JCP population} = 61$ which is the quarterly figure. $61 \times 4 = 245$ for an annual figure. <p>Total annual figure: $131 + 12 + 245 = 387$</p>
		Number reporting health has improved	Tenant survey	Tenant survey responses for each type of intervention applied to the number of overall tenants in annual population, Total 303	<p>6 people in the tenant survey stated this outcome:</p> <ul style="list-style-type: none"> • 2 worked with FIO which is 33% of the FIO sample. $33\% \times \text{FIO population} = 33$ which is the quarterly figure. $33 \times 4 = 131$ for an annual figure. • 1 worked with LCCU solely and 1 with both LCCU and FIO. Weighted 0.5 of this shared 1 to LCCU as work of LCCU part of determining the outcome. $1.5 \times \text{LCCU} = 38\%$ of the LCCU sample. $38\% \times \text{LCCU population} = 2.25$ which is the quarterly figure. $2.25 \times 4 = 9$ for an annual figure. • 2 worked with JCP and another service. Weighted 0.5 for each to JCP as part of determining the outcome. $1 \times \text{JCP sample} = 25\%$. $25\% \times \text{JCP population} = 41$ which is the quarterly figure. $41 \times 4 = 163$ for an annual figure. <p>Total annual figure: $131 + 9 + 163 = 303$</p>

Stakeholder	Outcome	Indicator	Source	Quantity	Assumption
Housing Leeds	Negative outcome - increased stress for service as a result of having to choose where to focus resources	Number reporting increased stress	Stakeholder interviews	8	There are 7 Financial Inclusion Officers in the team. Added 1 Management role to cover the line management of the team.
	Reduced number of failed tenancies	Number of tenancies maintained when expected to fail	Housing Leeds data	Stakeholder discussion on the number of tenants saved at the 11th hour in a year = Total 100	Stakeholder discussion asked how many people a FIO had seen since April, approximately 400. Of these, it was estimated that about 40%, or 170 tenants, could have gone all the way to a failed tenancy. Those cases where the Discretionary Housing Payment applied were then removed as this is currently not a ground for losing a Leeds City Council tenancy, and in order not to over-claim, stakeholders estimated that for the whole year 100 tenants could have gone all the way and lost their tenancy due to rent arrears.

Valuing outcomes and financial proxies

For each outcome identified, the SROI process seeks to assess the value of the change to the stakeholder who experienced the change. For some of the outcomes, actual amounts could be included, for example, Discretionary Housing Payment awarded. For others, financial proxies are used. A financial proxy provides an indication of the value of the change to the stakeholder by saying if the outcome identified had not been achieved, what would it have cost to achieve that same outcome.

The following sources of financial proxy have been used in the SROI analysis and detailed on the impact map:

- Wellbeing values from Housing Association Charitable Trust (HACT) have just released a Social Value Bank which provides a database of outcomes and values to measure social impact based on data from four national surveys. The values are created using the Wellbeing Valuation methodology and are seen to be robust due to the size of the original datasets used to generate each value. The four national surveys used as the source of data for the valuation are:
 - British Household Panel Survey
 - Understanding Society
 - The Crime Survey for England and Wales
 - The Taking Part survey

These values are particularly relevant to the social housing tenants in this SROI survey. The HACT data is able to provide values for tenants of different ages and different locations. As the age of the whole population of tenants in our analysis is unknown, the financial proxies relate to 'a housing association resident of unknown age living outside London but in the UK'.

The use of this data is subject to a licensing agreement. The author has contacted HACT and permission confirmed that Housing Leeds is exempt as a social housing provider.

- The Global Value Exchange is an open data resource for anyone interested in measuring social, economic and environmental impact to access and share contributions. Certain values were adjudged to be clearly relevant and appropriate to the outcomes identified.
- Stakeholder assessments of value. Some outcomes required stakeholder discussion and the group workshop allowed stakeholders to think through the value to the stakeholders concerned and to work out a reasonable and appropriate financial proxy.

The financial proxy for the reduced number of failed tenancies is the average cost to Housing Leeds of a void property. This figure refers to costs including:

- repair costs to an empty tenancy to prepare it for re-letting,
- the administration costs of the staff involved in the change-over process,
- the cost of cutting off the gas and electricity,
- clearance of the tenancy,
- transportation costs,
- loss of rent, and
- surveyor visits.

Table 6 overleaf details the financial proxy description, value and source of the financial proxy for all outcomes.

Table 6: Outcomes, indicators and financial proxies

Stakeholder	Outcome	Indicator	Source	Quantity	Financial proxy description	Value £	Proxy Source
Tenants	Increased house hold income	Amount of actual Housing Benefit secured	Housing Leeds data	138	Average amount per tenant for April – September. The number of tenants multiplied by 2 to give annual figure.	£508	Housing Leeds performance data
		Amount of Employment and Support Allowance secured	Housing Leeds data	8	Average amount per tenant for April – September. The number of tenants multiplied by 2 to give annual figure.	£1,750	Housing Leeds performance data
		Amount of Disability Living Allowance / Personal Independence Payments secured	Housing Leeds data	10	Average amount per tenant for April – September. The number of tenants multiplied by 2 to give annual figure.	£1,400	Housing Leeds performance data
		Amount of Pension Credit secured	Housing Leeds data	4	Average amount per tenant for April – September. The number of tenants multiplied by 2 to give annual figure.	£1,875	Housing Leeds performance data
		Amount of Tax Credit secured	Housing Leeds data	4	Average amount per tenant for April – September. The number of tenants multiplied by 2 to give annual figure.	£2,500	Housing Leeds performance data
		Amount of Attendance Allowance secured	Housing Leeds data	4	Average amount per tenant for April – September. The number of tenants multiplied by 2 to give annual figure.	£1,000	Housing Leeds performance data
		Amount of debt written off	Housing Leeds data	32	Average amount per tenant for April – September. The number of	£375	Housing Leeds performance data
Tenants							

Stakeholder	Outcome	Indicator	Source	Quantity	Financial proxy description	Value £	Proxy Source
					tenants multiplied by 2 to give annual figure.		
		Amount of Discretionary Housing Payment	Housing Leeds data	552	Average amount per tenant for April – September. The number of tenants multiplied by 2 to give annual figure.	£537	Housing Leeds performance data
		Amount of hardship fund secured	Housing Leeds data	40	Average amount per tenant for April – September. The number of tenants multiplied by 2 to give annual figure.	£198	Housing Leeds performance data
	Increased employability skills	Number of people entering training or starting an educational course	Housing Leeds data	26	Employment related skills received through general work related training to help a housing association tenant of unknown age living outside London but in the UK to find a new job or to improve their skills for a job	£1,515 per person per year	http://www.globalvaluexchange.org/valuations/employment-related-skills-%28value-to-individual-of-unknown-age-who-lives-in-uk-but-outside-of-london%29/
	Increased employment	Number of people starting voluntary work	Tenant survey and Housing Leeds data	8.	Regular volunteering at least once per month for at least 2 months for a housing association tenant of unknown age living outside London but in the UK.	£2,307 per person per year	http://www.globalvaluexchange.org/valuations/regular-volunteering-%28value-to-volunteer-of-unknown-age-who-lives-in-uk-but-outside-of-london%29/

Stakeholder	Outcome	Indicator	Source	Quantity	Financial proxy description	Value £	Proxy Source
Tenants		Number of people starting paid work	Housing Leeds data	78	Moving from unemployment into part time work for a housing association tenant of unknown age living outside London but in the UK.	£1,176 per person per year	http://www.globalvaluexchange.org/valuations/part-time-employment-%28value-to-individual-of-unknown-age-who-lives-in-uk-but-outside-of-london%29/
	Individual able to maintain their home	Number of people sustaining their tenancy	Tenant survey	214	The value to an individual of being able to pay for their accommodation. This is an average value where the individual is of unknown age and lives in the UK but outside London.	£7,388 per person per year	http://www.globalvaluexchange.org/valuations/ability-to-pay-for-housing-%28value-to-individual-of-unknown-age-who-lives-in-uk-but-outside-of-london%29/
	Increased money management	Number reporting increased financial capability and money management	Tenant survey	211	Cost saving between £300 affordable loan from Credit union and Provident loan over 6 month period	£208	Cost of a Provident loan of £300 paid back over 52 weeks is £546, interest is £246. Compared to the cost of the same loan over the same time period with LCCU, £338, interest £38. Difference is £208

Stakeholder	Outcome	Indicator	Source	Quantity	Financial proxy description	Value £	Proxy Source
Tenants	Increased well being	Number reporting improved self esteem	Tenant survey	387	Cost of confidence and assertiveness training	£1,195 per person per year	http://www.globalvaluexchange.org/valuations/cost-of-confidence-and-assertiveness-training/
	Increased well being	Number reporting health has improved	Tenant survey	303	Cost of stress counselling to help service users maintain their stability in the face of stressful circumstances. Average of three courses detailed (£40, £395 and £650	£362	http://www.globalvaluexchange.org/valuations/cost-of-stress-counselling-to-help-service-users-maintain-their-stability-in-the-face-of-stressful-circumstances/
Housing Leeds	Negative outcome - increased stress for service as a result of having to choose where to focus resources	Number reporting increased stress	Stakeholder interviews	8 (1 x Manager, 7 x FIOs)	Cost of stress counselling to help service users maintain their stability in the face of stressful circumstances. Average of three courses detailed (£40, £395 and £650	£362	http://www.globalvaluexchange.org/valuations/cost-of-stress-counselling-to-help-service-users-maintain-their-stability-in-the-face-of-stressful-circumstances/
Housing Leeds	Reduced number of failed tenancies	Number of tenancies maintained when expected to fail	Housing Leeds data	100	Costs of a failed tenancy of an average of £10,000	£10,000	Stakeholder valuation
	Improved allocation of resources	Number of staff hours saved through working in partnership	Stakeholder interview	40	Staff hours saved	£45	Stakeholder valuation of 3 hours saved of staff time at £15 per hour

Stakeholder	Outcome	Indicator	Source	Quantity	Financial proxy description	Value £	Proxy Source
Job Centre Plus	Reduced benefit expenditure	Number of tenants in work, or in training and no longer claiming benefits	Housing Leeds data	104	DWP rates JSA	£71.70 per week	DWP rates 2013 - 14 https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/255473/dwp035.pdf
	Increased tax revenue	Number of tenants starting work	Housing Leeds data	78	Net increase in annual tax taken from people moving into part time employment for those previously on JSA/IB	£104 per person per year	http://www.globalvaluexchange.org/valuations/net-increase-in-annual-tax-intake-from-part-time-employment-for-those-previously-on-jsaib/
	Negative outcome - Increased benefit expenditure	Number of tenants starting to claim	Housing Leeds data	702	Actual amounts claiming ESA, housing benefit, discretionary housing payment, tax credit	-£556	Housing Leeds performance data
	Negative outcome - Increased benefit expenditure	Number of tenants starting to claim	Housing Leeds data	18	Actual amount claiming DLA/PIP, Pension Credit, Attendance Allowance	-£1,416	Housing Leeds performance data
Job Centre Plus	Improved allocation of resources	Number of staff hours saved through working in partnership	Stakeholder interview and Housing Leeds data	104	Six hours, at £15 per hour, saved per person in staff hours due to partnership working. Total £90 per person	£90	Stakeholder valuation
Leeds City Credit Union	Reduced publicity needed as LCC raising profile of LCCU	LCCU say they have greater access to a wider customer base	Stakeholder interview	1	The cost of a marketing campaign	£5,000	LCCU campaigns can cost up to £20,000 if market all members. Treating this as a smaller marketing campaign.

Duration and drop off

The SROI analysis requires a judgement on the length of time an outcome from the intervention is likely to continue to impact on the stakeholder. The duration may be short, medium or long term. This analysis has used three main sources to determine the expected duration of the outcome:

- Discussions in the stakeholder workshop, which took place after initial findings had been identified, sought to identify the likely duration of each outcome based on stakeholder experience.
- The final verification process with tenants also sought to understand from the tenants' perspective how long they felt the different outcomes would continue to impact on their life.
- Evidence from secondary research to guide estimated figures.

Secondary research evidence looking at the impact of debt advice commissioned by the Money Advice Service⁹ in 2012 found that individuals with unmanageable debt who have sought debt advice are almost twice as likely to have their debt become manageable within 12 months compared to those who have not sought advice, and that these people are more likely to remain out of debt in the future compared to those who reported their debts were manageable and didn't take advice. These findings suggest it is reasonable to consider a duration of 12 months for outcomes relating to the impact of debt advice.

Further secondary research commissioned by the Money Advice Trust¹⁰ in 2012 looked at the experiences of sustaining debt repayments for people in informal repayment arrangements. Key findings include:

“Where repayment amounts were set at an affordable level at the outset, on-going repayments were easier to sustain. Affordable repayment levels were achieved when they were: based on a thorough and detailed assessment of individuals' income and outgoings; allowed for a reasonable and realistic level of household expenditure; and were conducted in consultation with the person entering the arrangement.”

This scenario reflects the process by which the additional service of the ILST work with tenants to agree repayment schedules and therefore suggests the debt arrangements are more likely to be sustained. However, stakeholders pointed out that the vulnerabilities of the tenant group should be taken into account in deciding duration.

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http://www.infohub.moneyadvicetrust.org/content_files/files/debt_advice_delivers_improved_outcomes_research_1901012.pdf

10

http://www.infohub.moneyadvicetrust.org/content_files/files/sustainable_debt_repayments___lbg___mat_november_2012_2.pdf

The following table details the expected duration of change and calculation notes on how this figure was reached.

Table 7: Duration and drop off calculation notes

Stakeholder	Outcome	Duration and drop off calculation notes
Tenant	Increased household income	From discussions with stakeholders, agreed duration of benefits should be 1 year except for those longer term benefits – pension credit, attendance allowance, disability living allowance/personal independence payment which would continue. These later benefits given a duration of 5 years, with a drop off of 5% due to inflation.
	Increased employability skills	Although work related skills can be beneficial to an individual indefinitely, stakeholders felt this should be limited to 1 year given the changing nature of the skills needed in the workplace.
	Increased employment	Some tenants had gained permanent employment positions, and some had started temporary contracts. The voluntary work was an ongoing commitment. In order not to over-claim and to take into account the fluctuations within the employment positions, stakeholders agreed this should be 1 year.
	Individual able to maintain their home	The increased household income and money management to prioritise rent payment enables the tenant to maintain their tenancy which as a secure tenancy could be indefinite. However, stakeholders recognised some of these tenants often have complex support needs and could need further interventions in the short to medium term. In order not to over-claim decided duration of 1 year.
	Increased financial capability	Stakeholders recognised that for some tenants the increased financial capability would be a long term impact. However, for other more vulnerable tenants the change may be of much shorter duration and require repeat interventions. Decided to balance out these likely different experiences and assume a duration of 1 year.
	Increased well being	Two indicators of increased well being were identified by tenants – improved self esteem and improved health. Stakeholders considered these should have a duration of 6 months as some tenants had more chaotic lifestyles and could need further interventions in the short term. The tenant focus group particularly felt that this outcome should be of a shorter duration. One tenant said “ <i>you never know what is round the corner</i> ” and that “ <i>you have confidence to cope better with the next hurdle but you can’t guarantee how long it will stay up</i> ”. Tenants suggested the ILST check back with tenants every 6 to 12 months.

Stakeholder	Outcome	Duration and drop off calculation notes
Housing Leeds staff	Increased stress	1 year duration agreed by Housing Leeds stakeholders
Housing Leeds	Reduced number of failed tenancies	This outcome could last longer than a year but stakeholders did not want to risk over-claiming.
	Improved allocation of resources	A 2 year duration was agreed by stakeholders for this outcome as the work of the partners in helping tenants into work and setting up direct debit rent payments will continue to be benefit longer term. However, some tenants will need repeat interventions due to changing circumstances and so a 50% drop off was agreed for year 2.
DWP and JCP	Reduced benefit expenditure	The duration relates to the duration agreed for the tenants.
	Increased tax revenue	The duration relates to the duration agreed for the tenants.
	Increased benefit expenditure	The duration relates to the duration agreed for the tenants.
	Improved allocation of resources	A 1 year duration to reflect the time period agreed for the tenants.
Leeds City Credit Union	Reduced publicity	The impact of the wider customer base for the Leeds City Credit Union is likely to continue longer than a year as the stakeholder said their main recommendations are through word of mouth. Duration given of 2 years with a drop off of 50% after one year.

Section 5: Impact

The next stage of the SROI forecast analysis involved establishing the impact of the additional services provided by the Independent Living Support Team. The stakeholder workshop again looked at each outcome individually and considered:

- Attribution – what part of the outcome is attributable to the work of others:
- Displacement – whether any other services or activities were displaced by the work of the additional services, and if so what proportion of the outcome is displacement; and
- Deadweight – how much of the outcome would have happened anyway.

Attribution

Where it was felt the work of others had been instrumental in the change, the impact map details the percentage of their involvement and this is reduced from the value recorded as the final impact.

- Stakeholders assessed a 15% contribution to the work of the core ILST who engaged with tenants initially and referred tenants to the additional services within the team.
- A further 5% was added if stakeholders considered work had been carried out by Tenancy Management Officers, staff from the Leeds Anti- Social Behaviour Team or another agency.
- Higher levels of attribution elsewhere, for example 50% with the amount of hardship fund secured, reflects the extent of the work of Tenancy Management Officers in some cases.

Displacement

Stakeholders considered where the achievement of one outcome had been at the expense of other outcomes and another stakeholder had been affected by this displacement. The additional services of the Independent Living Support Team are unique in the combined service they offer to tenants so little significant displacement is estimated for the majority of outcomes. However, discussions suggested two displacements were relevant and significant and should be included on the impact map.

- The Discretionary Housing Payment (DHP) is an award that started to include the under-occupation charge (or bedroom tax) for social housing tenants from April 2013. As it is a discretionary payment, the circumstances of the tenant need to be explained in any application for the award. When this extra element of the award was first introduced, Financial Inclusion Officers were the main referral point within Leeds City Council for applications to the fund administered Leeds Benefit Service. From July 2013, Leeds City Council employees within One Stop Centres (OSC) also

became referral officers able to assist tenants with the completion of the application. The displacement identified by stakeholders relates to the continuation of Financial Inclusion Officers completing these applications on behalf of tenants as this could be seen as displacing the potential outcomes for the OSC staff.

Stakeholders recognised however that many tenants would have been unlikely to have gone into a One Stop Centre to complete the form. Discussions suggested that maybe up to a quarter of tenants might have made it to a OSC and so 25% displacement was agreed.

- Stakeholders considered a second outcome where displacement was thought to be relevant and significant. In the discussions, stakeholders estimated that up to a quarter of the tenants who had worked with the Job Centre Plus team member and has successfully gained employment could have gone directly to the Job Centre and worked with officers there to gain employment. This was recognised as a high figure, given the vulnerable tenant group of the team, but stakeholders did not want to be at risk of over-claiming. The outcomes for the ILST additional services could therefore be displacing some outcomes for the Job centre and so 25% displacement figure was agreed.

Deadweight

Stakeholders discussed whether some of the outcomes would have happened anyway.

Focusing on the indicators for each outcome, stakeholders agreed the following deadweight percentages for the reasons given:

Tenants

- 'Amount of Housing Benefit secured' – 5% of tenants would have probably sorted this out for themselves;
- 'Number of people entering training or a course' – 5% of tenants could have found a course;
- 'Number of people starting voluntary work' – 5% of tenants may have volunteered for some other work anyway;
- 'Number of people starting paid work' – 25% of tenants may have found paid work anyway;
- 'Number of people reporting increased financial capability' – 5% may have worked out budgeting skills anyway;
- 'Number of people reporting improved self-esteem' – 15% may have improved their confidence anyway; and
- 'Number of people reporting health has improved' – 10% of tenants likely to have improved health anyway.

Housing Leeds

- 'Reduced number of failed tenancies' – estimate 50% would have taken some action to stop themselves losing their tenancy by going to see a solicitor, Citizens Advice Service or another agency.

Section 6: Social Return on Investment

Value calculation

The impact map details the amounts for each outcome taking into account the deductions from the financial proxy values for attribution, deadweight, displacement and drop off. In addition, discounting has been applied to any values that have been projected to last for longer than one year. The discount rate of 3.5% has been applied. This is the rate recommended for public funds in the HM Treasury's Green Book.

Figure 1: Social return on investment calculation

Total present value	£2,211,485	
Net present value (Present value minus the investment)	£1,927,015	
Total investment	£284,470	
Social Return £ per £	$\frac{\text{SROI} = \text{Total present value}}{\text{Total investment}}$	£7.77

SROI is calculated by dividing the total present value (£2,211,485) by the value of the input (£284,470) giving a figure of £7.77. This can be explained as, for every £1 invested in the additional ILST services, £7.77 of social value has been created.

Sensitivity Analysis and Verification of Results

As SROI involves assumptions and estimations, the process includes sensitivity analysis where changes are made to the base assumptions of key values to see what happens to the social return ratio.

The judgements throughout this forecast analysis process have consistently strived to avoid over-claiming and to err on the side of under-reporting the possible outcomes. A lot of the figures used in the impact map have been taken directly from performance data of the service. However, the sensitivity analysis seeks to provide a challenge to the unavoidable assumptions made at certain stages through the analysis.

- Top three values on the impact map - The purpose of undertaking a sensitivity analysis is to vary the main assumptions that have been made during the forecast evaluation and to test which assumptions have had the greatest effect in the calculations. The assumptions behind the top three values (see Appendix 3) in the base impact map have been tested.
- Attribution - Estimating how much of many of the outcomes identified are the result of the intervention of the ILST additional services rather than other services is challenging. In the analysis, stakeholders agreed 15% attribution to the core work of

the ILST for the majority of the outcomes, but for some tenants this may have been higher, and their overall contribution may have been higher. Revised estimate to 20% attribution for these outcomes.

- Attribution - In addition, the analysis does not take into account attribution of other services of which we are not aware. The survey sample was small and the more chaotic clients failed to engage. These tenants likely to be working with other agencies too. Revised estimate to a further 20% attribution to other services. Total 40% attribution for these outcomes.
- Quantity of change -The quantity of outcomes is based on a small survey sample and the analysis predicts expected tenant outcomes over the following six months based on actual performance data for the first six months and scaling up the findings of the tenant survey. These figures are therefore subject to the sensitivity analysis as there is a risk of over-claiming. Revised the quantity of outcomes for the tenant related outcomes by 20%.
- Duration - The extent to which outcomes endure is likely to be a sensitive judgement. The stakeholders did not wish to over-claim the length of impact of the outcome 'maintaining a tenancy' but this may be longer than the 1 year duration applied in the analysis. Revised duration to 2 years with a 50% drop off.
- Deadweight – The ILST works with many vulnerable tenants who stakeholders consider would be unlikely to resolve debt and benefit issues themselves. However, in order to test the sensitivity of this judgement, this analysis applied a revised estimate of 20% deadweight across all tenant related outcomes, implying that a fifth of tenants would have been able to achieve the outcome themselves.
- Combination of quantity of change and attribution – two key areas of estimation in the analysis are based on the quantity of change and attribution. The sensitivity analysis has therefore combined these two revised approaches and reduced the quantity of change for tenant related outcomes by 20% and increased the attribution to other services to 40%.

The resulting sensitivity analysis shows a range from £5.01 to £9.92 depending on the assumptions made as shown in [Table 8](#) overleaf.

Table 8: Sensitivity analysis

Item	Base case	New case	SROI
Base rate £1 : £7.77			
Reduced number of failed tenancies	Stakeholder valuation estimated 100 a year	Only 50% of this outcome is achieved	£1 : £7.05
Number of people sustaining their tenancy	Tenant survey responses for each type of intervention applied to the number of overall tenants in that population, x 4 - 214	Only 50% of this outcome is achieved	£1 : £5.63
People no longer claiming benefit from DWP	Reduced benefit expenditure of people starting work or training =104	Only 50% of this outcome is achieved	£1 : £7.28
Attribution	15% attribution to core members of ILST relating to tenant outcomes	20% attribution to core members of ILST	£1 : £7.37
Attribution	0% for attribution to services unknown for chaotic clients	Further 20% added to above attribution, so 40% total	£1 : £5.74
Quantity of change for tenant outcomes	Scaled up performance figures and tenant survey figures for annual amount	Reduced this figure by 20% for all tenant related outcomes	£1 : £6.50
Duration	1 year duration of tenant's maintaining tenancy	2 year duration with a 50% drop off	£1 : £9.92
Deadweight	Generally 0% deadweight on tenants' outcomes	20% deadweight on tenants' outcomes	£1 : £6.66
Quantity of change and attribution	Scaled up performance figures and tenant survey figures for annual amount, and 15% attribution to core members of ILST	Reduced tenant outcomes by 20% and increased attribution to other services to 40%	£1 : £5.01

None of the scenarios tested in the sensitivity analysis reduced the social return ratio to a neutral £1 to £1. This reflects the high value stakeholders, particularly tenants and Housing Leeds, place on the difference the services have made for them. This suggests that the value created by the extended services of the ILST and reported on by its stakeholders is relatively robust.

Verification of results

In order to verify the results from the SROI forecast analysis, the findings were summarised in a shorter draft Management Report (including full impact map) and circulated to stakeholders who had taken part in the study. Comments and questions were invited and a couple of amendments were made to the original analysis. Stakeholders confirmed the outcomes identified and the values attached.

Once the final Management Report had been agreed with stakeholders who had taken part in the SROI forecast, the findings were presented to all members of the South and South East Independent Living Support Team and representatives from key associated services within Leeds City Council. The attendees were invited to ask questions on the process and findings. The wider group corroborated the findings of the study.

The findings from the SROI analysis have been forwarded to Housing Leeds Senior Management Team to help inform the current restructuring of the Housing Leeds Service.

Revisions to the original SROI analysis following an application for assurance of the report have resulted in a further round of stakeholder verification. The final report and impact map have been circulated and discussed with Housing Leeds staff, the Job Centre Plus team member and the Leeds City Credit Union member. A couple of amendments resulted but all confirmed their agreement with the findings.

In addition, a focus group of tenants who had worked with the additional services of the ILST was organised to share the findings of the impact map. Eight tenants were invited although on the day three tenants attended. From initial discussions on the impact of the service for the individuals present, all the outcomes for tenants detailed on the impact map emerged. The impact map was then presented and talked through with the tenants. Although a challenging concept to grasp in a short space of time, the tenants approved the findings.

Section 7: Conclusion and Recommendations

The SROI forecast suggests that the additional services provided by the South and South East Independent Living Support Team are not only helping to maintain tenants in their homes but they are doing this in a cost effective way which provides a range of benefits for tenants and other stakeholders. The findings also show that the work of the additional services is meeting the three best council outcomes of Leeds City Council, and the housing priorities of: preventing homelessness, maximising rent collection, and maximising support to tenants impacted by welfare reform.

Limitations of this SROI report

There are a number of limitations with the analysis in this forecast SROI report which for the purposes of transparency are important to declare.

- It is accepted that this SROI forecast is based on a limited period of time with a small sample of tenants and necessarily involves assumptions and judgements on value.
- The initial discussions on the inclusion or exclusion of different stakeholders omitted to include some key stakeholders – the families of tenants, mental health organisations in the area, and possibly the main creditors which are being impacted by debt write-offs for the tenants.
- The quantity of change for tenants is based on estimations of tenant demand for service delivery for the second six months of the year.

However, the sensitivity analysis, whereby these judgements are tested, demonstrates positive social value even when these assumptions are tested.

Recommendations for future data capture

The process of SROI analysis has highlighted some important considerations on data capture. The lack of monitoring data on some key aspects of the analysis inevitably reduces the level of rigour and validity of the final report. Recommendations to improve data capture in the future are:

- Monitor the name of creditors agreeing to write-off outstanding debts of tenants. This will enable future SROI analysis to consider whether any key organisations should be included as stakeholders.
- Monitor the amount of all welfare benefits gained for tenants including Employment and Support Allowance, Personal Independence Payments, Pension credit, and Tax credit.
- Ask tenants to complete an evaluative survey when their involvement with the ILST has come to an end. The survey should include both trigger prompts on possible outcomes, as well as an open box to capture unexpected emerging outcomes. The survey would only need to be completed by a representative proportion of tenants

engaging with the service over a year. This would reduce the possibility of customer fatigue. The inclusion of a tenant reference on each survey would enable cross referencing to customer data to enable age and household information to be linked to the findings.

Recommendations for future service development

From the process, the following reflections have emerged to inform future service development:

1. The value of partnership working for Housing Leeds is clearly evidenced through the outcomes achieved both for tenants and Housing Leeds. The 'two hats' approach strengthens the capacity of the team to work with tenants and achieve effective results. The findings suggest continued provision of existing partnership working, and consideration of further partnership working.
2. Consultations with tenants showed that some tenants would benefit from further work with another member of the ILST. It is suggested that the team review the internal process in order to ensure all tenants who may require additional support have the opportunity of working with the different services available.
3. The shortcomings of limited data could be improved through implementation of the recommendations detailed in the section above.
4. The findings reveal a negative outcome of increased stress levels for some employees. It is suggested that further discussion is carried out with staff to understand the underlying issues and seek to improve matters.
5. In order to gain a greater understanding of the duration of change resulting from the intervention of the additional services of the ILST, it is recommended that the team carries out a back-checking exercise after a year and revisits tenants to see if their circumstances have changed offering to provide a financial and well-being health check.

Appendix 1: Tenant interview guide

Independent Living SROI Survey

You have recently received support from the Independent Living Team on money management, employability or joining Leeds City Credit Union. We would like to hear your views on what difference the involvement of these members of the Independent Living Team has made to you. Your feedback is important and will help us to improve the service we provide to all customers.

Your responses will be shared with staff in the Independent Living Team so that action may be taken to resolve any issues, and may be used for further research in future. If you do not wish for your information to be shared in this way, please tick this box

Name..... Date

Address

Contacting the Independent Living Support Team

1. What was life like before you contacted the Independent Living Team? What were your reasons for needing support?

2. Were you referred to:

Please tick all that apply

Financial Inclusion Officer

Job Centre Plus Officer

Leeds City Credit Union

3. What were your reasons for needing support from these services?

What has changed?

4. Do any of these statements describe how the involvement of these services has made a difference to you? *Please tick all that apply*

Money management

- I am better able to deal with bills and understand priority debts
- I am more confident about choosing financial products that are right for me
- I have more money for household essentials
- I am managing my finances better since I opened a credit union account
- I am managing my finances better since speaking to a Financial Inclusion officer

Job readiness / employment

- I am able to do job searches on line
- I feel more confident about finding work
- I have improved my CV
- I have started an educational course
- I have started voluntary work
- I have started training
- I have started paid work part time
- I have started paid work full time

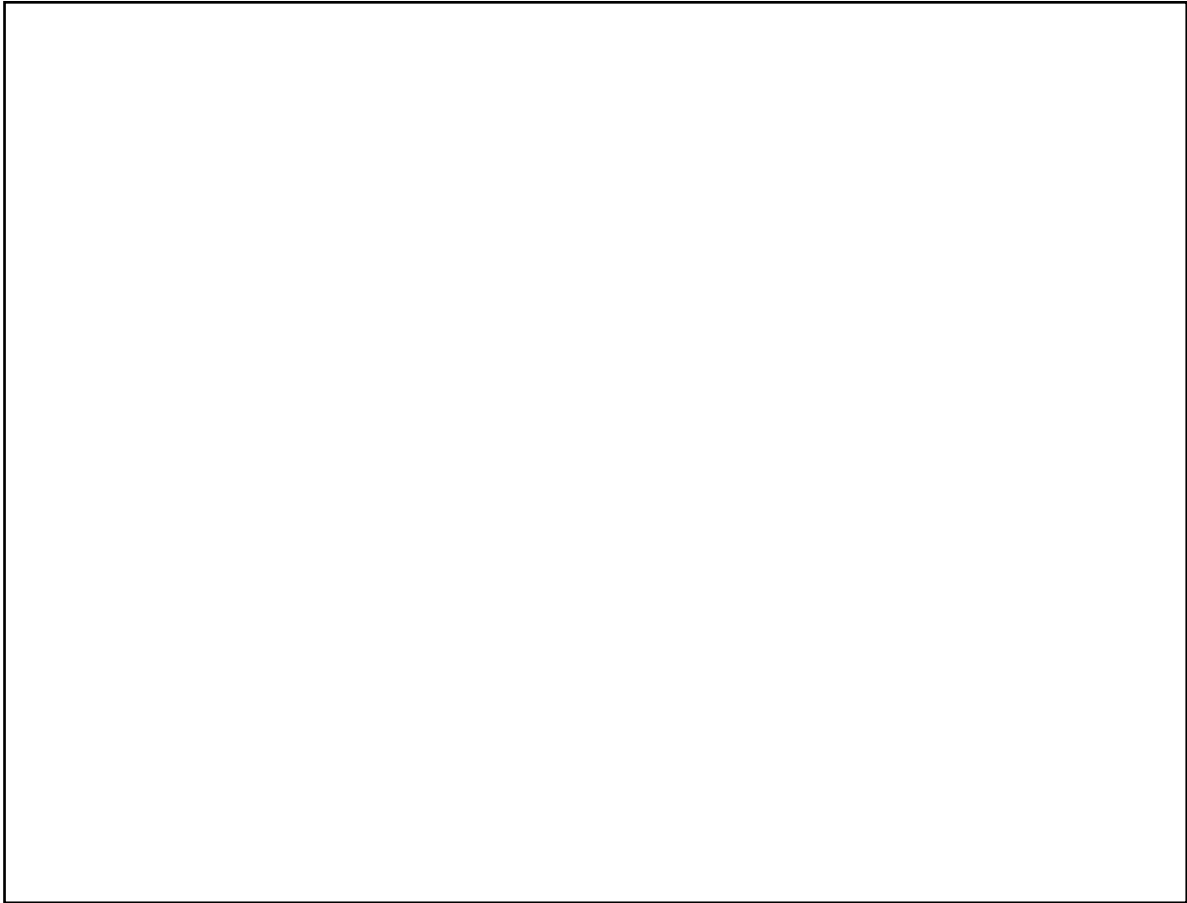
General well being

- My tenancy is no longer at risk
- My self esteem has improved
- My health has improved

5 Please tell us if anything else has changed for you as a result of the support you received from these services? Please tell us both positive and negative changes.

What difference have the changes made?

6. What impact has this had on your life? Please tell us about the impact of each change



7. If the changes have been positive, how long do you think these changes will last?



Further thoughts

8. Have any other services been involved in supporting you to achieve these changes? For example, other members of the Independent Living Support Team or an external agency. If so, please explain.

9. If you received help from more than one service within the Independent Living Support Team, did it make any difference that these services were all available within the Independent Living Support Team rather than being referred out to another agency? Please explain.

10. What would have happened if you hadn't received support from these services?

Thank you for taking the time to complete this survey.

Appendix 2: Other stakeholders interview guide

SROI Topic Guide Other Stakeholders

- **Housing Leeds,**
 - **Leeds City Credit Union team member,**
 - **Financial Inclusion Officer, and**
 - **Job Centre Plus team member.**
1. What was the objective of having the additional services as part of the ILST? What happened before these additional services brought into the team? *Baseline*
 2. What are the outputs? What do they do?
 3. What are the inputs?
 4. What have been the outcomes for (Housing Leeds)? What has changed as a result of the additional services in the team? Any negative outcomes? *Outcomes*
 5. What impact does this have? How do you know? How long will these outcomes continue to be something they benefit from? How do you know? *Impact*
 6. What are the benefits of all being part of one team?
 7. Has anyone else been involved in helping you to achieve these outcomes?
Attribution
 8. Would these outcomes have been achieved by existing other agencies if the additional services were not available? If so, how much? *Displacement*
 9. Would any of these outcomes have happened anyway without the support of the additional services? *Deadweight*

Appendix 3: Top five outcomes in terms of value

The table below lists the top five outcomes with the total value of each outcome from the impact map.

Top 5 values on impact map	
People sustaining their tenancy	£1,264,826
Reduced number of failed tenancies	£425,000
People no longer claiming benefits	£290,784
Amount of Discretionary Housing Payment	£188,926
Improved self esteem	£167,065

Appendix 4: Glossary of abbreviations used

ALMO	Arms Length Management Organisation
CV	Curriculum Vitae
DHP	Discretionary Housing Payment
DLA	Disability Living Allowance
DWP	Department for Work and Pensions
ESA	Employment Support Allowance
FIO	Financial Inclusion Officer
HACT	The Housing Association's Charitable Trust
ILST	Independent Living Support Team
JCP	Job Centre Plus
LCC	Leeds City Council
LCCU	Leeds City Credit Union
NHS	National Health Service
Pcm	Per calendar month
PIP	Personal Independence Payment
SROI	Social Return on Investment
TMO	Tenancy Management Officer

Appendix 5: Impact map

Social Return on Investment Impact Map																											
Organisation	Independent Living Support Team Additional Services, Housing Leeds											Name															
Objectives	Provide additional support to help tenants remain in their homes											Date	06 December 2013														
Activity	Provision of Financial Inclusion Officers, Leeds City Credit Union and Job Centre Plus team members											Time Period	1 Year (2013 - 14)														
Scope	Contract/ Funding/ Part of organisation: Mixture of funding - Leeds City Council and partners											Objective of Activity	Additional support provided within the team to support tenants to maintain their tenancy														
												Purpose of Analysis	Assess the value of the additional services provided within the ILST to stakeholders														
												Forecast or Evaluation	Forecast - Figures per annum factored up from a 6 month period - April 2013 - September 2013														
Stage 1		Stage 2			Stage 3								Stage 4					Stage 5									
Stakeholder	Stakeholders' objectives	Inputs	Outputs Summary of activity	Description How would we describe the change?	Indicator How would we measure it?	Source Where did we get the information from?	Quantity How much change was there?	Duration How long do outcomes last?	Outcomes Financial proxy description What proxy would you use to value the change?	Value What is the value of the change?	Proxy Source Where did we get the information from?	Total value of the outcome	Attribution % Who else contributed to the change including core ILST	Attribution calculation	Displacement % What % of the outcome is just a move?	Displacement calculation	Deadweight % What would have happened without the activity?	Drop off % Will the outcome drop off in future years?	Impact % Quantity x financial proxy, less deadweight, displacement and attribution	Calculating Social Return - Discount rate 3.5%							
																				Year 1	Year 2	Year 3	Year 4	Year 5			
	Maintaining tenancy, increased income, and increased financial capability	Time and effort	£0	Tenants meet with one or more of FIO, JCP and LCCU to discuss their situation. Officers then work with tenants in any follow up action required.	Amount of actual housing benefit secured	Housing Leeds data	138	1 year	Actual amount for April - September x2	£508	Housing Leeds performance data	£70,096	15%	£50,582	0%	5%			£56,603	£56,603	£0	£0	£0	£0	£0		
					Amount of Employment and Support Allowance secured	Housing Leeds data	8	1 year	Actual amount for April - September x2	£1,750	Housing Leeds performance data	£14,000	15%	£11,900			0%	0%			£11,900	£11,900	£0	£0	£0	£0	£0
					Amount of Disability Living Allowance/Personal Independence Payments secured	Housing Leeds data	10	5 years	Actual amount for April - September x2	£1,400	Housing Leeds performance data	£14,000	15%	£11,900			0%	0%			£11,900	£11,900	£11,305	£10,740	£10,203	£9,693	
					Amount of Pension Credit secured	Housing Leeds data	4	5 years	Actual amount for April - September x2	£1,875	Housing Leeds performance data	£7,500	15%	£6,375			0%	5%			£6,375	£6,056	£5,753	£5,466	£5,192		
					Amount of Tax credit secured	Housing Leeds data	4	1 year	Actual amount for April - September x2	£2,500	Housing Leeds performance data	£10,000	15%	£8,500			0%	0%			£8,500	£8,500	£0	£0	£0	£0	£0
					Amount of Attendance Allowance secured	Housing Leeds data	4	5 years	Actual amount for April - September x2	£1,000	Housing Leeds performance data	£4,000	15%	£3,400			0%	0%			£3,400	£3,400	£3,230	£3,069	£2,915	£2,769	
					Amount of debt written off	Housing Leeds data	32	1 year	Actual amount for April - September x2	£375	Housing Leeds performance data	£12,000	15%	£10,200			0%	0%			£10,200	£10,200	£0	£0	£0	£0	£0
					Amount of Discretionary Housing Payment	Housing Leeds data	552	1 year	Actual amount for April - September x2	£572	Housing Leeds performance data	£296,354	15%	£251,901			25%	0%			£188,926	£188,926	£0	£0	£0	£0	£0
					Amount of hardship fund secured	Housing Leeds data	40	1 year	Actual amount for April - September x2	£190	Housing Leeds performance data	£7,920	50%	£3,960			0%	0%			£3,960	£3,960	£0	£0	£0	£0	£0
					Increased employability skills			Employment related skills received through general work related training to help a housing association tenant of unknown age living outside London but in the UK to find a new job or to improve their skills for a job	Number of people entering training or starting an educational course	Housing Leeds data	26	1 year	Regular volunteering at least once per month for at least 2 months for a housing association tenant of unknown age living outside London but in the UK.	£1,515 per person per year	http://www.globalvalueexchange.org/valuations/employment-related-skills-%28value-to-individual-of-unknown-age-who-lives-in-uk-but-outside-of-london%29/	£39,390	15%	£33,481.50	0%	5%			£31,807	£31,807	£0	£0	£0
	Increased employment			Regular volunteering at least once per month for at least 2 months for a housing association tenant of unknown age living outside London but in the UK.	Number of people starting voluntary work	Housing Leeds data	8	1 year	Moving from unemployment into part time work for a housing association tenant of unknown age living outside London but in the UK.	£2,307 per person per year	http://www.globalvalueexchange.org/valuations/regular-volunteering-%28value-to-volunteer-of-unknown-age-who-lives-in-uk-but-outside-of-london%29/	£18,456	0%	£18,456	0%	5%			£17,533	£17,533	£0	£0	£0	£0			
	Individual able to maintain their home			The value to an individual of being able to pay for their accommodation. This is an average value where the individual is of unknown age and lives in the UK but outside London.	Number of people sustaining their tenancy	Tenant survey	214	1 year	Cost of a Provider loan of £300 paid back over 52 weeks is £546. Interest is £246. Compared to	£7,388 per person per year	http://www.globalvalueexchange.org/valuations/ability-to-pay-for-housing-%28value-to-individual-of-unknown-age-who-lives-in-uk-but-outside-of-london%29/	£1,581,032	20%	£1,264,826	0%	0%			£1,264,826	£1,264,826	£0	£0	£0	£0			
	Increased financial capability and money			Cost saving between £300 affordable loan from Credit union and Provident loan over	Number reporting increased financial capability and money	Tenant survey	211	1 year	Cost of confidence and assertiveness training course	£208	http://www.globalvalueexchange.org/valuations/cost-of-confidence-and-assertiveness-training/	£43,888	15%	£37,305	0%	5%			£35,440	£35,440	£0	£0	£0	£0			
	Increased well being			Cost of stress counselling to help service users maintain their stability in the face of stressful circumstances. Average of three courses detailed (£40, £395 and £650)	Number reporting improved self esteem	Tenant survey	387	6 months	Cost of stress counselling to help service users maintain their stability in the face of stressful circumstances. Average of three courses detailed (£40, £395 and £650)	£1,196	http://www.globalvalueexchange.org/valuations/cost-of-stress-counselling-to-help-service-users-maintain-their-stability-in-the-face-of-stressful-circumstances/	£231,233	15%	£196,548	0%	15%			£167,065	£167,065	£0	£0	£0	£0			
	Reduced turnover of tenancies, improved quality of life of residents, improved partnership working	Time and effort	£266,796	Meetings with tenants Working in partnership	Negative outcome - increased stress for service as a result of having to choose where to focus resources	Number reporting increased stress	Stakeholder interviews	8	1 year	Costs of a failed tenancy of an average of £10,000	http://www.globalvalueexchange.org/valuations/cost-of-stress-counselling-to-help-service-users-maintain-their-stability-in-the-face-of-stressful-circumstances/	£2,896	0%	£2,896	0%	0%			£2,896	£2,896	£0	£0	£0	£0			
	Reduced benefit expenditure	Time and effort	£17,674	Meetings with tenants Working in partnership	Reduced number of failed tenancies	Number of tenancies maintained when critical risk of failing	Stakeholder discussion on the number of tenants saved at the 11th hour in a year	100	1 year	Having rent paid on a regular basis through LCCU direct rent account payments saves	£10,000	Stakeholder valuation	£1,000,000	15%	£850,000	0%	50%			£425,000	£425,000	£0	£0	£0	£0		
	Increased tax revenue	Time and effort	£0	Meetings with tenants Working in partnership	Improved allocation of resources	Number of staff hours saved through working in partnership.	Stakeholder discussion	40	2 years	Department for Work and Pensions rates JSA 2013-14	£71.70 per week = £2,796 for months	https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/255473/dwp-jbs.pdf	£250,784	0%	£250,784	0%	50%			£1,530	£1,530	£765	£0	£0	£0		
	Negative outcome - increased benefit expenditure	Time and effort	£17,674	Meetings with tenants Working in partnership	Net increase in annual tax taken from people moving into part time employment for those previously on JSA/IB	Number of tenants starting work	Housing Leeds data	78	1 year	Actual amounts of Housing Benefit, Employment Support Allowance, Tax Credit, Discretionary Housing Payment April - September x2	£104 per person per year	http://www.globalvalueexchange.org/valuations/net-increase-in-annual-tax-intake-from-part-time-employment-for-those-previously-on-jsaib/	£8,112	0%	£8,112	0%	0%			£8,112	£8,112	£0	£0	£0	£0		
	Negative outcome - increased benefit expenditure	Time and effort	£17,674	Meetings with tenants Working in partnership	Number of tenants starting to claim	Housing Leeds data	702	1 year	Actual amounts of Disability Living Allowance/Personal Independence Payment, Pension Credit, Attendance Allowance April - September x2	£456	Housing Leeds performance data	£390,452	15%	£331,885	0%	0%			£331,885	£331,885	£0	£0	£0	£0			
	Improved allocation of resources	Time and effort	£17,674	Meetings with tenants Working in partnership	Number of tenants starting to claim	Housing Leeds data	18	5 years	Six hours, at £15 per hour, saved per person in staff hours for the DWP as these tenants have come off benefits.	£1,416	Housing Leeds performance data	£25,488	15%	£21,665	0%	5%			£21,665	£21,665	£20,582	£19,552	£18,575	£17,646			
	Reduced publicity needed as LCC raising profile of LCCU	Time and effort	£0	Working in partnership	Improved allocation of resources	Number of staff hours saved through working in partnership LCCU say they have greater access to a wider customer base as they opened a new branch and opened many new accounts	Stakeholder interview	104	1 year	LCCU campaigns can cost up to £20,000 if market all members. Treating this as a smaller marketing campaign	£90 per person	£9,360	0%	£9,360	0%	0%			£9,360	£9,360	£0	£0	£0	£0			
	Gain members, open accounts and agree loans	Time and effort	£0	Working in partnership	Reduced publicity needed as LCC raising profile of LCCU	Stakeholder interview	1	2 years	The cost of a marketing campaign	£5,000	£5,000	0%	£5,000	0%	50%			£5,000	£5,000	£2,500	£0	£0	£0	£0			
	Total		£284,470									£3,392,659						£2,287,587	£2,287,587	£3,275	£0	£0	£0	£0			
																			Present Value of each year after discounting	£2,207,522	£3,160	£0	£0	£0			
																			Total Present Value					£2,210,682			
																			Net Present Value (Present value minus the investment)					£1,926,212			
																			Social Return £ per £					£7.77			