The Economic Value of Advice

Centre for Economic Empowerment Research Report: fifteen
The Economic Value of Advice
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Foreword

This report was commissioned to specifically determine the economic/monetary impact of voluntary advice provision in Northern Ireland. It focuses on the generalist voluntary advice that is provided across Northern Ireland through a range of funded advice organisations within the voluntary sector.

While we know that much of the work of Northern Ireland’s advice sector produces a financial benefit, no model exists on which this may be measured. Given the pressures being experienced by groups and organisations engaged in the provision of advice, the need to evidence the economic/monetary impact is increasingly important.

We have sought to develop a model whereby direct and indirect benefits can be measured in monetary terms. The approach outlined in this research illustrates a robust and tested framework to ensure that advice services are responsive to the need of those accessing the services, as well as evidencing the economic and financial impact of their services. This will ensure a targeted and sustainable model for providers of advice, which will have a positive impact on those in most need of their assistance.

Seamus McAleavey
NICVA Chief Executive
Glossary

There are a range of terms and abbreviations used throughout this report which are in common use within the advice sector but are likely to be less well known elsewhere. These include the following:

**Advice Sector** – a term generally used to describe not for profit organisations that give free, independent and impartial advice to the general public. These are usually members of Citizens Advice (Citizens Advice Bureaux, or CABx) or Advice NI (often known as independent advice providers). CABx exist solely to provide advice, while some independent providers may offer advice as a part of a larger not for profit organisation. They may also be referred to as ‘advice providers’.

**Advice Pro** – IT based recording system used by many independent advice providers

**Benefits** – a collective term to describe financial payments to individuals, by government, to which they are entitled because if their circumstances (e.g., unemployment, disability, health, etc.).

**CARMA** – Citizens Advice IT based case recording system

**Client** – someone who seeks advice from a CAB or independent advice provider.

**Consumer advice** – advice aimed at getting redress for a client who has bought a substandard product or service, been treated poorly by a provider, etc.

**Debt advice** – advice given, or advocacy on behalf of, an individual or business aimed at reducing their debt burden through a range of mechanisms and in some cases improving their ability to avoid problem debt in future.

**Fiscal** – government finance or taxes; may also be used within this document to refer to potential savings in government expenditure.

**Northern Ireland Advice Services Consortium (NIASC)** – a consortium made up of the three regional advice bodies, Advice NI, Citizens Advice and the Law Centre, which effectively represents and supports all voluntary advice organisations in Northern Ireland

**Partially fiscal** – term used in this report to refer to potential monetary benefit to the Northern Ireland economy which may not bring the same monetary benefit to the UK economy.

**Social Return on Investment (SRoI)** – a method of placing a monetary or economic value on social or non-monetary impacts

**Tribunal** – a body with the authority to adjudicate on claims (e.g. employment or benefits matters), often made up of legally trained or lay adjudicators.

**Volunteer** – someone who works for no salary, but may receive some expenses.
Executive Summary

This report was commissioned by NICVA’s Centre for Economic Empowerment to determine the economic/monetary impact of voluntary advice provision in Northern Ireland. It seeks to develop a model that can be used on an ongoing basis and updated as new information becomes available.

Section 2 of the report provides some information on the generalist voluntary advice sector and how its impact is evidenced. Work to date, including evaluations and reviews of advice provision, has tended to focus very strongly on social impacts and perhaps has been less likely to demonstrate genuine economic/monetary impact. While these evaluations are extremely important in demonstrating the hugely valuable impact of the sector, in this model we seek to look at elements that can be quantified in monetary terms with a degree of reliability. Section 3 of the report explains how this robust approach to economic analysis has been taken and summarises the key evidence underpinning the model. More detail on each of these elements is set out in Section 6.1 of the appendices. In Section 4 of the report we discuss the issues that cannot be analysed in monetary terms at present and highlight some of the social impacts which may be worth including in future, if additional information becomes available. Finally, Section 5 sets out the economic value model in detail, and explains the elements and how it is to be used and updated. The model is included on a spreadsheet in appendix 6.2 along with the rationale for each element.

The model has been run for the 2014/15 period. During this period, 159,158 clients were given advice by the advice sector in Northern Ireland. This includes a diverse range of clients seeking advice on many different issues, but excludes special debt advice projects. Including within the model are the elements that can be accurately measured and allow us to determine the economic outcome.

Based on the inclusion of these elements the economic outcome of voluntary generalist advice in Northern Ireland in 2014/15 is believed to be at least £66.3m p.a. Of this total, it is estimated that:

- £27.2m can be considered to be fiscal (i.e. associated with potential reductions in Government expenditure or increases in income)
- £6.8m is not fiscal
- £32.3m is partially fiscal

This can be compared with the estimated cost to the public purse of running the voluntary generalist advice sector of £3.4m. This suggests a return or multiplier effect of 19.5. Bearing in mind that this does not incorporate all aspects of the work or indeed measure all impacts in economic/monetary terms, the generalist voluntary advice sector must be considered excellent value for money.

1 economic value as per Social Value Bank estimates
2 This element relates to social security benefits recovered. It represents a delivery of public policy and is a real benefit to the NI economy. However, its impact on the UK economy is more complicated as it is both a cost to the economy through benefit payment (albeit in line with policy) and is likely to increase tax revenue due to spending by recipients.
3 Local government advice funding, H&SCTs and Public Health Agency funding
Overview of The Value of Advice Model

The model is described in detail in Section 5, however the key aspects are summarised here. It must be recognised that the elements that are within the model only form part of the overall value of the advice sector and the model should be updated and added to as additional evidence becomes available to allow more of these to be considered in economic terms. The evidence base is spelled out in Section 6.

The elements that have been included are as follows:

• Stress/mental health – there are direct connections between reductions in stress, mental illness and advice provision. It is believed the average advice per client reduces public expenditure costs by £169.95

• Social Security/tribunals – where advice reduces the need for tribunals, there is a cost saving of £361 per tribunal.

• Business debt advice – where advice leads to a business being saved there is a probable economic benefit of around £66,000

• Debt advice – clients who are no longer burdened by debt gain wellbeing worth £5,510

• Volunteers’ employment – volunteers who move into employment as result of their training in the sector create direct economic benefit.

• Volunteers’ wellbeing – the health and wellbeing impacts of volunteering are equivalent to £367.50 p.a. for each full time equivalent volunteer.

• Consumer advice – for each small court case avoided there is a saving of £127

• Employment tribunals – an employment tribunal which is not required because of advice sector intervention saves £1,312, plus average legal costs of £6,000

• Homelessness – a person who is homeless costs the NHS between £24 – 30,000 per annum (the lower figures has been included in the model)

• Benefits recovered – these have direct economic benefit to the NI economy

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4 based on 2 jobs saved at an average job creation cost of £33,000 (ONS and NAO 2012)
5 This is heavily dependent on the mental and physical health of the client, the area in which they are based and a range of other factors.
Using the Model

The model has been set up using relatively conservative assumptions, where detailed evidence is not available. In future, some of these assumptions may be amended as new information becomes available. Specific advice on using the model to ensure its integrity is provided in Section 5.2. For a number of the elements of the model care must be taken to follow the agreed protocol which will be utilised by all advice sector organisations. It is recognised that this may affect the case recording categories used by providers as it may be necessary to record details that are not currently recorded. In some cases, a more detailed protocol may be needed to fine-tune the relevant measure.

Updating the Model

Currently the Advice Value Model includes 10 elements which are set out above and are believed to be sufficiently well evidenced to justify their inclusion within the model. As the model stands, there are a number of variables that have had to be included on the basis of informed assumptions. As additional information becomes available it would make sense to firm up these assumptions. Currently they are thought to be conservative. Analysis of advice statistics and a process of maintaining more comprehensive records may make it possible for some of these to be refined. These include the proportion of debt clients freed from debt; volunteers who get work or have improved mental health; consumer cases avoiding court and homeless client outcomes.
1 Introduction

1.1 Introduction

1.1.1 NICVA established the Centre for Economic Empowerment (CEE) to help the voluntary sector become better informed about economic issues and play a more effective part in economic policy debates. The Centre is involved in carrying out research, running training courses and master-classes on a range of economic issues. In early 2015, NICVA commissioned Williamson Consulting to carry out research on the economic value of advice in Northern Ireland. This work recognises that much of the work of Northern Ireland’s advice sector produces an economic benefit. This may take the form of clients receiving their full benefit entitlement, thereby increasing their income and expenditure at a local level, or a range of other economic impacts across areas such as debt and housing advice.

1.1.2 CEE recognised that there may also be indirect economic consequences as a result of multiplier effects arising from clients spending additional income on goods and services. The purpose of the research is to develop a model that enables the Northern Ireland advice sector to measure the economic value of its advice services on an ongoing basis. This work is intended to:

- Review the current ways in which the economic value of advice is measured in Northern Ireland.
- Conduct a literature review on the economic value of advice and its assessment.
- Develop a model for capturing the economic value.
- Apply the model for the most recent possible base year.
- Produce a report on the above.

1.1.3 A steering group incorporating representatives from CEE and from the generalist voluntary advice sector was established to work along with the consultants. This group had initial discussions in relation to what could be measured in monetary rather than social terms and each concluded that the work should focus on hard monetary indicators as a gap in knowledge was identified and provided the basis for this work. However, it was recognised that social impacts which could not easily be measured in monetary terms remain extremely important and may perhaps in future be possible to measure in monetary terms.

\[In this case ‘economic value’ is assumed to include: 1. potential savings/reduction in Government expenditure; 2. potential tax revenue increases and 3. monetary equivalents to social benefits (in one case only). Point 1 is used most as it is considered the most reliable measure of economic impact. Points 1 and 2 can be considered to have fiscal impact. (See also Section 2.2)\]
As a result, two types of benefit are considered within this document. The first are direct benefits which can be measured in monetary terms and are included within the model. The second are indirect benefits which are discussed in later sections and undoubtedly bring economic benefit but this is difficult to measure with the tools available at present. These highlight the range of social impacts that must not be forgotten in this analysis and may be possible to include within the model at a later stage should different information become available. The steering group also provides the basis for obtaining data from the advice sector to feed into the model and report. It should be noted that the Northern Ireland Advice Consortium is engaged in ongoing work to provide assurance that advisers are recording fully and consistently (within both Advice Pro and CARMA and to ensure that both case recording systems record the same data in the same way) and that reporting mechanisms are robust and consistent. The consultants have also worked individually with the three regional organisations responsible for advice in Northern Ireland, Citizens Advice, Advice NI and the Law Centre, who make up the NIASC. The consultants would wish to put on record our thanks to NICVA, the three advice organisations and all of those involved in the steering group for their very positive and helpful contribution to this work.

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7 These are discussed in detail in Section 4 and include a range of factors which can be measured as social impacts and for which no generally accepted monetary measure exists at present.
2 Generalist Voluntary Sector Advice

2.1 What it is

2.1.1 In this context we are interested in generalist voluntary advice which is provided across Northern Ireland though a range of funded advice organisations within the voluntary sector. This should not be confused with advice provided by statutory sector bodies as a result of their service delivery or indeed by private sector organisations for financial reward. Funding for the generalist voluntary advice sector comes from a range of sources although the largest is local government funding, partly provided by the Department for Social Development through community support grants. Advice must be open to anyone irrespective of their means and must be both independent and free at point of use. Many other organisations provide information and advice however none can guarantee that both these conditions can be met.

2.1.2 Lack of information often disempowers individuals leaving them less able to access their rights. Lack of good quality information can impact disproportionately on those who are deprived or who lack access to social, educational or business networks that may allow others to access better quality information informally. The generalist voluntary advice sector is therefore particularly important to those who are most deprived or those who lack the skills or contacts to access information that they need for day to day living, however it is used by people from all backgrounds. Furthermore, as it is wholly independent the generalist voluntary advice sector can act as an advocate on behalf of the individual and may play a part in influencing public sector policy so that services are provided better in future. Central government recognises the importance of these factors and continues to place the funding of generalist voluntary advice as a high priority.

2.1.3 Generalist voluntary advice is provided through a network of locally based organisations which are generally affiliated to Citizens Advice (CABx) or Advice NI and in many cases also to the Law Centre. A number of regional bodies also provide advice of a specialised nature or to individual groups with specific needs and the analysis within this report is equally valid for their use. Their work may include specialised areas such as housing, immigration, the needs of those who have disabilities or other such specialist area. Local advice providers will generally offer advice in areas such as:

- Welfare Benefits
- Money and Debt advice
- Housing
- Immigration and Asylum
Depending on the scale of the organisation a smaller range of advice may be available. However, in most cases, highly specialised areas may be referred to the regional support organisations or specialist advice bodies. Most local advice provision runs in a very cost effective manner because of its staffing structure which generally includes professional paid staff and volunteers undertaking both advice and administration functions. While volunteers keep the cost of advice work down and enhance the range of skills and capacity available to local providers, the volunteers also benefit with a high proportion getting high quality training, many gaining employment and others simply gaining from the social and well being impacts of working as part of a team through helping others. These factors are also considered within the model as this is a significant side effect of advice work.

Increasingly advice is also provided digitally, on both a self help and with support basis. This model worked very well in a recent debt advice project, offering alternative access for those who wished to have anonymity and the ability to utilise the technology. Such advice is hard to measure at present and indeed it is difficult to quantify its impact. In some cases, this is used anonymously or clients may choose to provide limited details, making it difficult to connect the outcomes with the client’s needs or advice source, which may also include other information or organisations. For these reasons it has not been included in this analysis.

2.1.4 While we are seeking to identify the true economic impact of the generalist voluntary advice sector it must be recognised that most of its work does not produce positive fiscal impacts such as those that may be measured through other public sector
initiatives such as job creation. In reality, most advice work exists to address market failures or inequities. It is clear that much advice work can impact positively on the factors that lead to a need for publicly funded service provision. By implication, good advice work can reduce the need for such provision in the longer term. It must be accepted that these outcomes may not happen immediately, although they may have a long term impact.

Voluntary advice is therefore extremely unlikely to produce ‘fiscal’ outcomes in the form of increased Government revenue however, its work in reducing the cost of provision has the same effect by reducing the need for growth in revenue, or perhaps by freeing up tax revenues for other purposes. For practical purposes we can therefore take the view that advice work which directly reduces the need for government expenditure, or produces a potential increase in tax revenue, might be considered ‘fiscal’. Any monetary equivalent given to a social benefit, where there is no direct connection with public income or expenditure, would not be considered a fiscal impact. The treatment of recovered Social Security benefits is complicated as it produces net economic benefit to the Northern Ireland economy but in UK terms is both the cost to the economy and a source of some potential tax revenue due to increased beneficiary expenditure.

What can the Value of Advice model measure?

Effectively, the model can measure a number of things:

• Direct savings to the public purse as a result of work by the advice sector

• Potential longer term public savings as a result of advice outcomes

• Direct fiscal benefits resulting from increased economic activity (It should be noted that where the benefit is created can affect the value of this. For instance, benefits recovered have considerable significance for the NI economy, but may be much less economically significant in a UK context.)

• Social impacts which can reliably be given economic values
2.2 Evidencing the Impact of Advice

2.2.1 Over many years the impact of advice services across the UK and elsewhere has been measured in evaluations undertaken by advice organisations and by funders. The vast majority of these have looked at the social impact of advice provision and have recognised the extremely valuable contribution advice services have made to addressing deprivation, human rights, health and well being, debt (in both financial and social terms) and many other areas. As a result, the vast majority of funding organisations fully recognise the value of advice services and it is for this reason that it is core funded through district councils in Northern Ireland by the Department for Social Development. In spite of this rich body of evaluation work, few of the evaluations have quantified the economic impact in monetary terms. As a result, many funders recognise the importance of advice but have difficulty quantifying this in a way which allows them to determine whether their funding is value for money. In times of financial constraints this has led to discussions about the scale of funding for the advice sector. Most such discussions have focused on the need for advice rather than its economic impact.

2.2.2 Some more recent work has started to look at economic impact utilising a number of mechanisms including Social Return on Investment and other methods which use proxies for economic benefit. While this approach is useful in widening the debate and improving the analysis, in some cases the assumptions made and the connections between advice work and outcomes have been tenuous and may indeed have undermined the use of such methods. Accordingly, we have sought to utilise evidence where it is clear and robust and have not used information from reviews or evaluations where the outcomes are more difficult to stand over.

2.2.3 In reality, some aspects of advice work have a clear connection between public spend, genuine economic impact and clear monetary outcomes, while others are much more difficult to measure in this fashion. In general, outcomes which cannot easily be connected to monetary or economic impact have not been included within the evidence model as the desire is to make this a robust method which can be relied upon by funders and the advice sector. For instance, a client may receive consumer advice which may result in more informed purchasing decision in future, however insufficient detail on the case is available to allow this to be included in the analysis at present. We would not, however, wish to underestimate the importance of much of this evaluation work which although it may not be particularly suitable for use in a model which measures the economic value of advice does provide extensive evidence of the hugely valuable impacts of the generalist voluntary advice sector.
Some of the more robust evidence has been summarised in section 6.1.1 of the appendices to this document. Of particular value is the relatively recent report by Citizens Advice on its work in Scotland (November 2014)\(^8\) which draws clear conclusions in relation to monetary impact resulting from the work of the organisation and the public costs associated with addressing some of these issues by other means. Interestingly, some of the best work on looking at the economic impact of social welfare advice or legal aid (these are often grouped together in other jurisdictions) has been done in Australia, Canada and the USA. We have included some information from these in the appendices. While not directly relevant, they do demonstrate impact which can reinforce the analyses elsewhere within the report. It is important to reiterate however that there is a broad swathe of very valuable research and evaluation information which reinforces the social impact of advice and hints at its economic impact and, while not included in this report, reinforces many of the conclusions reached herein.

\(^8\) http://www.cas.org.uk/system/files/Fraser%20of%20Allander%20report%20to%20CAS%20The%20continuing%20financial%20benefits%20of%20advice%20provision%20to%20the%20common%20good%20November%202014%20PDF.pdf
3 Economic Impact of Advice

3.1 Ensuring a Robust Approach

3.1.1 What is currently measured and what is missed?

For many years the value of advice services has been measured in terms of Social Security benefits recovered. While this is in itself an important measure and particularly useful in demonstrating the impact on a localised economy, for instance at a council level, it only provides a small proportion of the overall economic impact of advice. Much evidence shows that advice clients include a high proportion of people who are significantly more deprived than the average\(^9\), suffering from higher levels of mental illness\(^10\) and facing a range of stressful and health affecting situations\(^11\). This is highlighted elsewhere within this document (Section 6.1.2 p 45ff.). It is therefore highly probable that modest efforts to improve their situation could have a significant impact on the economy as a whole through affecting their health and well being, lifestyles, employment opportunities and a range of other factors. While these outcomes are highly likely and have been evidenced, the Value of Advice Model must be credible and must therefore be based on sound evidence with perhaps a modest number of reasonable assumptions. It also important to recognise that measurement and collation of statistics is a considerable burden on advisers and limits the time available for giving advice. An appropriate balance must be sought and future data collection must be smart (i.e. useful information only) rather than extensive (all data that can be obtained, even if it is not used at a later stage).

3.1.2 Taking a conservative approach

In seeking to develop the model the underlying premise has been that a conservative approach, which does not include assumptions or claims which cannot be substantiated, will give a much more accurate picture of true impact. It is hoped that this will gain widespread acceptance with central government and other funders. It is recognised that in taking this approach many of the impacts of advice will not be fully measured however in the longer term their omission will hopefully encourage the collection of additional data which will provide the evidence required for their reintroduction to the model. This should also reduce the level of uncertainty around some assumptions which may be valid but not fully evidenced at present. Section 4 details impacts that cannot be included at present. For instance, additional information in relation to the impact of advice on Government workload, the wider economic impacts of benefit maximisation, better links between employment advice and employment gained, to name a few, would be helpful. The model therefore includes 10 elements which are set out in detail in Section 5 and which are reinforced by a range of research summarised in Section 6.1. Elements that cannot be measured at present are considered in Section 4. The model provides the opportunity for later updating and information on how this might be done is considered in Section 5.3.

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\(^11\) http://www.dhsspsni.gov.uk/making-life-better
3.1.3 Advice providers are first and foremost funded to deliver advice. It is essential that they are accountable to their funders however such accountability should not take the form of excessive information gathering and statistical analysis which would take away from the primary role. In seeking to develop the model for the future, providers need to take a proportionate attitude which recognises that it is probably better not to measure everything and instead to focus on measuring those outcomes which are likely to be most significant in terms of shaping the service for the future and demonstrating its value to those who will fund it.

3.2 Summary of Evidence Utilised

3.2.1 The Value of Advice model which is set out in the spreadsheet in the appendices has been developed on the basis of extensive research on the economic impact of advice giving across the UK. It is designed to be an evolving model which can be updated as additional information and research becomes available. Appendix 6.1 provides a synopsis of all currently available robust evidence on the economic impact of advice and includes information on other research which allows us to connect advice impacts with probable public expenditure or savings in counterfactual situations (i.e. when advice is not provided). Inevitably some assumptions have to be made to draw connections between some of these elements.

For instance, while we can clearly demonstrate through comprehensive research that a high proportion of advice clients suffer from mental illness or severe stress related illness12, and that good quality advice can greatly reduce levels of stress and by implication depression and mental illness, the extent to which this reduces their cost to the National Health Service has to be estimated. Clear links can be made between depression and mental illness and the individual burden on the Health Service however it is recognised that a range of factors can affect this, of which advice is only one, albeit a very significant one. In practice, in such circumstances the consultants have taken a very conservative approach believing that it is better to underestimate the proportional impact than to overestimate this. More in depth research on the links between mental health and advice over time may allow the assumptions to be less conservative. However, for now it is best that the model is robust and underestimates the impact. A very brief comment on each of the areas of evidence is set out in the following sections.

3.2.2 Stress and Mental Health

The connection between the need for advice and stress, depression and mental health is very strong and in no doubt. Similarly, the relationship between provision of advice and reduction in stress, depression and mental health is clearly documented. Many reports13 provide evidence for this and a few of the key ones are summarised in Section 6.1.2. Of note is the fact that those who are facing a mental health problem are three times more likely to have debt problems and twice as likely to be receiving means tested income related benefits14. It is believed that between one in four15 and

12 http://www.centreformentalhealth.org.uk/welfare-advice-report
13 http://www.theguardian.com/money/2014/oct/10/lenders-responsibly-borrowers-mental-health
14 http://www.dailymail.co.uk/health/article-2202534/People-struggling-pay-loans-times-likely-mental-health-problems.html
one in six members of the population will face a mental health issue in any single year and within the advice client group the prevalence is twice as high\(^\text{16}\). The cost of mental illness is one of the most significant burdens on the National Health Service, internationally contributing to 10.5\% of the global burden of disease and in the UK having a cost of around £70bn per annum\(^\text{17}\). In Northern Ireland alone this is £2.8bn. We reference a number of studies which show that advice services impact directly on mental health and reduce the cost of mental health to the economy as a whole. This can also be connected to a reduction in the likelihood of suicides and both factors have been used in developing the probable monetary impact of providing advice.

### 3.2.3 Social Security Tribunals

Social Security Tribunals and Appeals are necessary evil in that they exist to address a failure in the decision making process in relation to individual’s welfare benefits rights. However, they also provide the right to challenge, which is essential in any public service. In an ideal world they would be less necessary as decisions would be made accurately however the high level of appeal and tribunal success in favour of the applicant demonstrates that the decision making process leaves something to be desired. On average Social Security Tribunals cost around £350 each, excluding advice staff time and it would be more effective if these issues could be addressed through advocacy between the advice agency and the benefit provider without recourse to tribunals. This is the first course of action for the advice sector. Where there is clear evidence of avoiding a tribunal through appropriate contact between the advice provider and agency we have assumed that the cost of a tribunal is avoided. These costs are explained in Section 6.1 and are based on the average cost of the tribunal service divided by the number of hearings on an annual basis over the last two years for which information is available.

### 3.2.4 Business Debt Advice

Business debt advice represents a small proportion of the advice sector’s work. After recognising the growing need for free money and debt advice for small businesses Advice NI secured funding to manage the Business Debtline service in Northern Ireland – which provides free debt advice for small businesses, partnerships and sole traders. The service has been operational since summer 2013. The experience of the advice sector has concluded that the vast majority of businesses seeking debt advice are close to failure and have in many cases waited too long before seeking advice. An analysis by Business Debtline shows that two thirds of the businesses that they have advised remain in business following the debt advice. Other advice providers such as Citizens Advice have noted a much lower survival rate, largely because of a delay in seeking help. We acknowledge that some of the businesses that survive may have found other ways to address their difficulties and therefore take a conservative approach of the number actually saved by debt advice. This is set out in more detail in Section 6.1.4 (p51). In reality the businesses differ considerably, with


\(^\text{17}\) http://www.oecd.org/unitedkingdom/uk-needs-to-tackle-high-cost-of-mental-ill-health.htm
some employing a significant number of staff while others may simply be owner operators or two or three person businesses. A conservative approach is taken here where we assume that the businesses are extremely small and on average only employ two staff or proprietors. We make the assumption that saving two jobs is equivalent to a saving in the cost of creating two jobs and use these figures within the model.

3.2.5 Personal Debt Advice

There is no doubting the social value of debt advice. Many evaluations have demonstrated the impact on the lives, health and well being of debt advice clients and their families as a result of reassurance and practical support provided. However, it is more difficult to measure this in monetary terms. The monetary impact clearly depends on who the lender is, therefore if the money is owed to an institution which is owned outside the UK payment of this debt may actually reduce the amount of money within the UK economy\textsuperscript{18}. In reality the variables are too great to draw any clear conclusions in relation to debt repayment and, while the economic benefit to the borrower in paying back the money may be small (although it is recognised that they could be more significant for some as they may be freed to borrow safely to improve their situation), there clearly are many social benefits in terms of reduced stress, improved credit rating and health and well being. The benefit of being debt free and indeed the relief from being burdened with debt have been considered in monetary equivalent terms by the Social Value Bank\textsuperscript{19} and provide a reliable proxy which can be used to assess the impact of debt advice. In reality this can only relate to clients who have been freed from debt or substantially reduced debt so that it is no longer a stressful issue. Not all clients will be debt free, or indeed freed from financial worries, as a result of advice and therefore this has been allowed for within the model. While it is important to measure this, it must be noted that the economic value of debt advice included within the model is therefore only part of what actually is achieved and must be considered a very conservative approach which may be updated in due course as more information, such as detail on the source of debts and the economic impact of these, becomes available. Debt advice provided through the Debt Action service has not been included at present. (More information is provided in Section 6.1.5, page 52).

It is important to note that when individuals are freed from debt there may also be a negative impact on the economy\textsuperscript{20}. The lending institutions may be repaid in full however in some cases they will not receive money owed to them and have to make provision for this, potentially by increasing charges to other borrowers which in turn reduces expenditure at a local level. However, determining where this economic impact takes place is compounded by the international nature of many financial institutions, their share holders and customers and would be excessively complex to consider in an analysis of this kind. It is therefore appropriate that we only consider the monetary value of the social impact on borrowers freed from debt rather than consider the wider economic impacts.

\textsuperscript{18} Many banks, including Danske, First Trust, Allied Irish, Santander, Citibank, and TSB and owned by non UK companies.
\textsuperscript{19} More detail on the Social Value Bank is provided in Sections 5.1.5, 5.1.6 and 6.1.5
\textsuperscript{20} This is defined as being free of debt that cannot be repaid without severe hardship, i.e. planned debt such as affordable mortgages are not included.
3.2.6 Volunteers

There is a substantial body of work\(^{21}\) which demonstrates the social, and to a lesser extent economic, impact of volunteering\(^{22}\). This is particularly so in the case of unemployed volunteers who often gain confidence and skills which ultimately lead to employment and virtually always leads to improved self esteem and quality of life. More recently research has drawn connections between volunteering for an advice agency and employability while there is substantial self reported evidence of the positive health and well being impacts of volunteering in the advice sector. These have been summarised in Section 6.1.6 in this report. These elements allow us to consider two aspects of volunteer benefit: employment and well being.

In practice volunteers vary considerably in terms of their employment status, age, social background and other factors. Therefore, the actual impact of volunteering in an advice agency can differ considerably. However, based on the evidence available we have taken a conservative approach on the proportion that may get work as a result of training provided by the advice agency. Where this work is within the advice sector the connections are documented however in reality many volunteers will get work in other sectors because of the self esteem, training and confidence gained during the volunteering period. We have assumed that the impact of gaining these jobs can be compared to the cost of government funded training for employment. In reality probably this is conservative. There are costs involved in training the volunteers however these are already included within the overall funding cost for the sector, considered in the monetary analysis.

There is also substantial evidence to point to the impact of volunteering on the mental health and well being of the volunteer. Evidence from studies by Citizens Advice suggests that volunteers in advice agencies are more likely to suffer from mental health problems prior to their volunteering than the population as a whole, possibly because of their unemployed status or for other reasons which lead them to seek volunteering work. The savings to the health service in terms of improved mental health are well documented and can reliably be included within the model.

3.2.7 Consumer Advice

Consumer advice forms a relatively small part of all advice work. It could be argued that any goods replaced as a result of consumer advice, or any settlements made by a product or service provider, represent a genuine economic benefit at a local level however its benefit at a UK wide level will depend on the location of the retailer, where the goods were manufactured and a range of other factors. Consumer advice could also be considered as a means of addressing an unfair loss to the consumer. As these issues are much too complex to analyse in a model of this kind we have focused on one small aspect; those that are settled out of court. These represent a small proportion of all advice however, where a court case can be avoided, there is a net


saving to the economy. In practice the largest proportion of small claims court costs are covered by the charge for making a claim. Where it is possible for the advice agency to advocate on behalf of the customer and avoid this cost this can be included within the model. (More information is provided in Section 6.1.7).

3.2.8 Employment Tribunal

Most advice agencies provide a small proportion of employment advice, often related to a disciplinary or grievance issue, a dismissal or equality complaint. In some cases, these issues would be dealt with by an organisation such as the Labour Relations Agency however a small number come to advice agencies. In some cases, it is possible to negotiate with the employer to resolve these issues without redress to a tribunal. Where this can clearly be demonstrated, the cost of an industrial tribunal can be included as a saving. The cost of an individual tribunal is included within the model based on the cost of running the Industrial Tribunal Service divided by the number of cases heard in the most recent year available. (more information is provided in Section 6.1.8)

3.2.9 Homelessness

Homelessness has many negative social effects and indeed has a significant impact on the cost base of a range of agencies. In reality, it is difficult to tease these out in a meaningful way which will allow us to compare housing advice and economic impact. For instance, if someone is placed in emergency housing, there is a cost in terms of bed and breakfast charges. However, this provides a net economic benefit to the bed and breakfast provider and therefore the net impact at a local level is unlikely to be significant. Similarly, when we look at social housing there are costs and benefits which largely offset each other therefore the impacts are in many cases social. The one aspect of homelessness where we can see a clear potential for economic benefit is in savings in relation to physical and mental health. The cost of homelessness to the health service is well documented and it is relatively easy to include a cost saving where homelessness is genuinely avoided. The model includes the assumption that this cost is saved where homelessness is avoided. (More detail is provided in Sections 6.1.9 and 6.1.2., the latter relating to homelessness and mental health.)

3.2.10 Benefits Recovered

This has been used as a measure of the economic benefit of advice for many years and most advice agencies do record this figure. However, it is not straightforward and a number of issues need to be noted. In the first instance any benefits recovered are likely to be spent within the local economy and therefore these create significant economic benefit in the local area and indeed within the Northern Ireland economy, as these funds are generally paid from Westminster. It should be noted that the figures included are likely to be highly conservative as they cannot by nature be comprehensive. Advice providers can only record this figure if a client reports on the outcome of the advice and in many cases they do not.
There is a clear protocol within the sector in terms of how this is recorded as benefits recovered tends to include two elements; lump sums based on backdating or one off payments and annualised amounts which reflect the ongoing nature of the benefit. The protocol within the sector is that lump sums are included in full while ongoing payments are assumed to be kept in place for at least one year and therefore the annualised figure is included. Again, this is probably conservative as in most cases once obtained these benefits go on for a much longer period. Therefore, it is probable that the benefits recovered figure represents one third or less of the total benefits actually recovered. (More information is provided in Section 6.1.10.)
4 Other Impacts

4.1 Why We Can’t Measure Everything at Present

4.1.1 As noted in earlier sections there are some factors that can be measured in monetary terms with a reasonable degree of certainty but many that cannot. Advice providers, with some justification, would claim that advice has a very wide impact on their clients in many areas of their life. Anecdotal information clearly shows this and evaluations which take into consideration the views of clients seldom report anything but hugely positive responses in relation to the advice provided. In reality, clients are not well placed to assess the quality of advice given as it is very difficult for them to judge how well their case was analysed or whether the advice given was correct or in their best interests. Indeed, some survey work done by the consultants has shown that advice approval ratings tend to be influenced by factors such as courtesy, hospitality and additional benefits obtained. Clients are less sometimes less satisfied when they do not succeed in their objective, even if this results from good quality sound advice. Therefore, their views must be taken with some caution. However, the reported improvement in mental and physical health, evidence of benefits and many factors such as this are factual and can be relied on.

4.1.2 Evaluations of advice provision often focus on the many social benefits. These probably have economic/monetary equivalents. However, the assessment of these will usually fall well outside the scope of the evaluation and would require a comprehensive economic analysis which would be costly and difficult to justify, bearing in mind the scale of individual advice provision. Where attempts have been made to assess these factors they tend to be in high level evaluations which look at provision across a large area or number of projects. Even then, these seldom provide monetary/economic evidence which is robust enough for inclusion within a model of this kind. The creation of this model may inspire the advice sector and evaluators in future to look in more detail at some of the economic/monetary elements which are currently difficult to measure or have not been adequately researched.

Social Return on Investment

The development of Social Return on Investment models is useful in that it starts to draw conclusions from available evidence. However, some of the proxies used or assumptions made can stretch the relationships between the service and the impact to limits which undermine its credibility. It is hoped that the development of this model may inspire future evaluators, the advice sector and indeed funders to develop more robust evidence on the monetary impact of some of the social outcomes from advice work, thereby making them suitable for future inclusion in the model. These are considered in Section 4.2.
4.2 What are the Social/Non-Monetary Impacts?

4.2.1 While many of the factors listed in the following sections are genuine outcomes achieved by clients as a result of advice provided by the generalist voluntary advice sector, it is recognised that they are not adequately documented or analysed to allow them to be included as monetary impacts. It is highly important however to ensure that these are considered in the wider mix and to limit the assessment of the value of advice purely to factors which can be measured in monetary terms would undervalue the sector as a whole. For this reason, some of these have been listed below. It is noted that the list is not comprehensive and there are probably many other impacts which have not been included and are equally valid.

4.2.2 In the points below we have listed a number of the aspects of advice and provided a brief discussion on the non monetary or social impacts which may be worth exploring in more detail at a later stage. These include:

- **Benefits advice** – low income is associated with a range of social ills including depression, poor physical and mental health, low educational achievement, reduced choice, and many other aspects. When advice clients are able to obtain benefits to which they are entitled their physical and mental health improves, their children’s health and well being and the opportunities available to them improve and the life of their community is enhanced in many ways. In turn, these impacts may also reduce antisocial behaviour and crime, increase social inclusion and participation in community activities and have many other impacts which are not currently quantified.

- **Housing** – clients benefiting from housing advice will obviously benefit immediately in terms of their reduced risk of losing their home or increased opportunity of getting appropriate accommodation. However, for the social housing sector and indeed for private landlords and home owners, better occupancy rates will reduce maintenance costs, lead to lower management costs and avoid many of the negative outcomes for property which is unoccupied or under occupied. Stable housing provision will also increase an individual’s ability to gain employment, to maintain a stable quality of life, have better relationships and impact on wider families and communities.

- **Debt advice** – the outcomes from debt advice are similar to outcomes from benefit advice in that the crushing fear of uncontrollable debt and the stress associated with this is immediately lifted when debts are repaid, and substantially reduced when plans to manage debt are put in place. The health benefits have been documented but these may also impact on areas such as ability to gain employment, the confidence to play a part in normal community life, the ability to again undertake managed debt such as mortgages, or borrowing for large purchases such as personal transport which may ultimately increase employment opportunities.
• **Consumer advice** – in addition to the obvious benefits in reducing small claims court time, this advice may also improve the economic situation of the client by reducing their need to replace goods or services and indeed may play a part in improving the quality and safety of goods and services, as poor providers or products are effectively challenged.

• **Employment advice** – in reality the connection between employment advice provided through advice providers and the employment outcomes are difficult to demonstrate and in fact in some cases may be small. Someone gaining employment often does so because of a range of factors including advice, training, work experience, the influence of other key stakeholders, pressure from public sector sources and other factors. Advice is only one of these and in most cases is unlikely to be the most significant.

• **Human rights/discrimination** – where an advice provider works with a client in one of these areas the client is likely to gain in a number of ways. This will vary widely according to the specific purpose of the advice. However, the client may be enabled to access opportunities that are their right, other parties may be influenced and in some cases forced to change their practice or policies for the better. One example may be immigration work where individuals who may not have English as a first language or who may have arrived in Northern Ireland by an unconventional route are supported to attain a legally sustainable lifestyle which can eventually impact on all aspects of their health and well being and ultimately contribute to growing Northern Ireland’s economy. Society as a whole can be improved through such work, although this is dependent on the advice provider’s connection to policy change work. In the best examples, this work can play a part in starting to change societal values.

• **Government savings** – Government has acknowledged that the voluntary sector undertakes work that it many cases it would otherwise have to do itself. Referrals from public bodies to the advice sector are common and in some cases require support that might reasonably be considered a statutory responsibility. While this is difficult to quantify and has not been included in the model it is not insignificant.

• **Relationship breakdowns** – these undoubtedly have a major economic impact. However, the complex interactions with a range of support organisations currently make it difficult to apportion economic impact to any in particular. This may justify further research.

• **Homelessness** – while some aspects of homelessness have been included within the model others may be worth further consideration. The economic impact on the social housing, and perhaps private rented, sector and the wider effect on the employability and economic productivity of those who are homeless would undoubtedly increase the value of advice which reduces homelessness.
5 The Economic Value Model

5.1 The Elements of the Model

5.1.1 The advice value model recognises that there are many aspects of advice, and indeed many impacts arising from advice, which cannot currently be measured in economic/monetary terms. Some of these have significant social value and probably impact to a major extent on the economy as a whole however, with lack of suitable evidence, these have been omitted from the model. It must therefore be recognised that the elements that are within the model only form part of the overall value of the advice sector and the model should be updated and added to as additional evidence becomes available. Each of these elements is set out briefly in this section. In appendix 6.1 a summary of detailed evidence in relation to each of these elements is provided.

5.1.2 Stress and Mental Health

There are direct correlations between the factors which advice clients seek advice on and their mental health. Many studies have shown that the stress associated with low income, legal threats, and a range of other issues which are common to advice clients leads to depression, stress and in some cases more severe mental illness. The cost of these elements has been very well documented by the National Health Service and by mental health charities. There is also now genuine evidence to connect welfare advice to reductions in stress, depression or mental illness. As these issues are clearly documented and have significant cost implications they are included within the model as applying to a proportion of all advice clients.

We also know that advice clients are substantially more likely than all members of the population to suffer from mental illness, depression or stress. We know that around 1 in 6 of the UK population suffers from mental illness at any point in time while in Northern Ireland this is slightly higher. People who are deprived or in debt situations are twice as likely to suffer from mental illness, therefore we have assumed that around 40% of the advice population will be suffering from mental illness, depression or stress at any point in time. Taking a conservative approach, we recognise that many clients may not be less stressed or have better mental health because of the advice given. Anecdotal evidence from GPs suggests a very high proportion are affected in a positive way however we have worked on a very conservative 25% to ensure that the model is robust. It is also reasonable to recognise that the reduction in mental health problems due to advice will not automatically produce savings in healthcare provision.

We have therefore assumed that only one quarter of the improvements to clients will actually pass to NHS savings. Based on the documented cost to the National Health Service per mentally ill client, we can produce a potential saving per advice client of £131.25. Significantly, this is less than the cost of one single visit from a Community Mental Health team member.

A similar analysis can be done in relation to reductions in potential suicides. Based on the known Northern Ireland suicide rate, and recognising that this rate is slightly higher among the age group that seek advice, we can in turn utilise the fact that twice as many advice clients suffer from mental health issues and double this average suicide rate for the client group. Based on the cost of suicide, as indicated in the Northern Ireland Suicide Strategy, we can calculate an average cost of Northern Ireland suicides per advice client.

If we assume that advice can reduce the risk of suicide across the whole client group by 5% (highly conservative in light of anecdotal information being provided to advice providers) we can therefore identify a potential cost saving per advice client of £38.70. This produces an overall potential saving to the National Health Service and the economy as a whole in reduced stress and mental health of £169.95 per advice client (it should be noted that this relates to client numbers each year irrespective of the number of contacts they have with the provider or the number of issues dealt with). These factors can be fed directly into the advice model and related to each client during a typical year.

5.1.3 Social Security Tribunals

A high proportion of advice clients seek advice because of welfare benefits. In many cases these have been incorrectly calculated or withheld and the advice provider will seek to ensure that the client has access to their entitlements. In some cases, these claims will go to a Social Security tribunal or appeal which will have significant cost for all involved. In an ideal situation the advice provider will seek to negotiate with the Social Security Agency and to achieve an accurate assessment without the need for tribunal. While this can be done the cost of a tribunal is saved and can be directly included as a benefit of advice work. The typical cost of a Social Security tribunal or appeal can be calculated by looking at the overall cost of the Tribunal Service and dividing this by the number of hearings. This produces an average cost of £361 per tribunal which has been included within the model. In lieu of more detailed information it has been assumed that 10% of tribunal hearings (using TAS data) are avoided. This figure should be refined as more information becomes available.

5.1.4 Business Debt Advice

Work by Advice NI’s Business Debtline service has included business debt advice to 726 small businesses which were under threat of closure because of debt. 67% of these remain trading after the debt advice provided. While it is believed that debt advice played a significant role in their survival, we have assumed that 75% of these
businesses would have survived by other means. Effectively therefore 16.75% of these businesses are assumed to have been saved through debt advice. Most of these are small businesses therefore we have assumed a conservative employment level of two employees per business saved.

A range of mechanisms set out in the appendices have shown the value of creating a new job to be around £33,000 with each producing slightly more than that in Gross Valued Added per job per annum. A business saved is a job which does not need to be created and therefore the value of a business saved can be estimated at two jobs, i.e. £66,000. This has been included within the model.

5.1.5 Debt Advice

The measurement of the impact of debt on the economy is difficult as it is dependent on the source of the debt and the nature of the borrower. In this case the most reliable measure of the impact of debt is to consider the value to the individual of being debt free or being relieved from the burden of debt. (By debt free we mean problem debt, i.e. excluding mortgages or current credit cards which are up to date).

The London School of Economics has recently been involved in updating HM Treasury’s Green Book guidelines and has worked with major social housing organisations to develop the Social Value Bank. We are content to include these measures and they use recognised well being valuation techniques which are accepted by government departments to determine the amount of money that would produce the equivalent impact. In this case we can use two of these measures, being debt free (a value of £1,593) and relief from being burdened with debt (£9,428) to determine the impact of debt advice. It is recognised that this does not fully cover the potential economic impact however it does relate to those clients who have repaid a significant proportion of their debt and the impact on them alone. Further analysis of debt clients’ outcomes may make it possible to include the overall impact of addressing debt to the economy as a whole. Currently it is estimated that around 25% of problem debt owed by debt advice clients is repaid.

Assuming that half of the clients are debt free as a result and the other half receive the value of being relieved from being burdened with debt (a very conservative approach as in fact both may apply to each client) we can assume an economic value per debt repaid of £5,510. This figure has been included in the model. It is recognised that there are other outcomes from debt advice which have social and economic value for the beneficiary, not least being in control again and being able to borrow manageable amounts of money from reputable lenders. At present there is no obvious way of measuring the economic impact of these.

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It is recognised that more work will need to be done to provide a more accurate figure and this must be considered a starting assumption.
5.1.6 Volunteer Employment

A significant number of volunteers working in advice organisations are successful in gaining employment. These include volunteers who may have been unable to work due to illness or depression prior to undertaking this volunteering role or indeed those who lack the skills to gain suitable employment. Research, highlighted in Section 6.1, has shown that volunteers receive many benefits from working in an advice organisation including gaining skills, getting employment and indeed improving their physical and mental health. The model assumes that 25% of advice volunteers get jobs within a year of volunteering. This is thought to be conservative and could be updated in due course after additional analysis of volunteer outcomes within the sector. In turn, it is assumed that 25% of these get jobs because of the training provided. Although the figure may be considerably higher, there is insufficient evidence to draw this conclusion at the moment and therefore a conservative approach has again been taken. Therefore, by implication, 6.25%\(^{29}\) of volunteers get jobs due to advice work on an annual basis.

In broad terms it costs around £5,000 to train an unemployed person for a year through a typical government funded training programme. In reality, a significant proportion of these trainees will not get work therefore there is substantial deadweight and the cost is likely to be substantially higher per net job gained. If we again use the Social Value Bank measure of moving from unemployment to employment (£10,767) and the value of moving from unemployment to part time employment (£1,229) we can assume an average value of employment of around £6,000, assuming that half of the jobs obtained are part time. This figure has been included within the model for each volunteer gaining employment.

5.1.7 Volunteers’ Well Being

A range of research has shown that volunteers’ health and well being improved greatly as a result of volunteering in an advice centre. Based on the most recent in-depth analysis (summarised in Section 6.1) it is reasonable to assume that 70% of volunteers have improved mental health as a result of this experience. We have used the same assumptions about volunteers’ mental health as for other clients however discussions with providers suggest that a higher proportion of volunteers may be suffering from mild mental illness, depression or stress as a result of unemployment and many undertake this task because of this condition.

In this case we have assumed that the volunteering experience contributes to 25% of the reduced mental illness and therefore by implication reduced cost to the NHS. Again this is thought to be conservative based on the research. This suggests a potential saving per volunteer of around £367.50. To avoid inaccuracies with volunteer hours and impact, in all cases we have assumed that the model will use Full Time

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\(^{29}\) 25% get job of whom 25% are due to training provided = 6.25% of total
Equivalents. As a typical volunteer might do 10 hours per week, these figures have then been grossed up by 3.75 for both employment and well being to consider the full number of volunteers affected. Therefore, the impact on a volunteer that works one hour per week or 20 hours per week will effectively be adjusted to reflect the level of contact they have with the advice provider.

5.1.8 Consumer Advice

There are a range of potential impacts from consumer advice which have economic impact. For instance, where a product bought outside the UK fails and the price is reimbursed there is a net gain to the economy of that value as this money will again be spent locally. However, the process of determining where the product was bought and its impact at different geographical levels would necessarily be extremely complex. The one element which can be assessed is the reduction in court time and costs as a result of consumer cases being settled out of court. Where consumer advice is given to clients and the case is settled without going to a small claims court this cost can be included within the model. At present it is assumed that around 35% of consumer cases are settled without going to small claims court. The cost of a small court case is documented within the Court Service website and is based on the understanding that (according to Court Service) 82% of the cost is covered by the court fee. The cost of a small court case is therefore included at the net sum of £127 based on an average small claim.

5.1.9 Employment Tribunals

An advice client seeking advice for an employment issue may well be encouraged to take this to an employment tribunal in some cases. Clearly this has a significant cost. However, in certain cases the advice provider may be able to act as an advocate and work with the employer to achieve a satisfactory resolution or indeed may be able to advise the client that pursuing an employment tribunal case would be pointless or inappropriate. In either case there is a net saving in terms of reduction in tribunal time. Based on analysis of industrial tribunal costs and the number of hearings, the cost of a tribunal has been included at a cost of £1,312. There are also potential longer term benefits arising from employers implementing improved practice because of the learning from the advocacy and resolution process with the advice agency, however these would be difficult to cost and have not been included in the model.

5.1.10 Homelessness

Homelessness has a range of economic impacts which vary considerably depending on the individual’s current situation and the situation after the advice is given. These are highly complex and could not be included within the Value of Advice Model in any simple straightforward and usable form. However, the cost of homelessness to the National Health Service is well known and is costed at between £24,000 and £30,000 per annum per individual. In reality, a modest number of housing advice clients is likely to be homeless in the literal sense. It is recognised that the proportion of
homeless or potentially homeless clients using a generalist voluntary advice organisation will be small however this may be considerably higher in an organisation such as Housing Rights. The percentage will have to be adjusted according to the nature of the organisation offering the advice and their overall statistics. Where homelessness is avoided because of the advice, the full cost to the Health Service can potentially be saved. We assumed that this saving is for one year.

5.1.11 Benefits Recovered

Where an advice provider succeeds in assisting a client to recover benefits to which they are entitled, this introduces these additional funds into the local economy on an ongoing basis. The advice sector has a recognised protocol for measuring this based on anticipated continuation of these benefits for a certain period. This is accepted by Social Security Agency and DSD. While it is recognised that the additional benefit income is not an economic benefit in total UK terms, as it is a transfer from Westminster to the Northern Ireland economy it can be considered a total economic benefit in Northern Ireland terms and has therefore been included. This figure is included in full based on the information provided to each advice organisation. It should be acknowledged however that this will always be underestimated as many clients do not inform the provider as to benefits recovered and in some cases these are only discovered at a subsequent appointment for a different purpose.

5.2 Using the Model

5.2.1 The model has been set up using relatively conservative assumptions, where detailed evidence is not available. It is recognised that over time new information may enable some of these assumptions to be amended. Some of these will have a positive impact while others will have a negative impact on the overall outcome. It is essential to utilise both. The Advice Value Model will only continue to be credible if it is used carefully and based on a conservative assessment of impact. In any situation such as this there is always the temptation to over sell the impact and in doing so to devalue the approach being used. If the model overestimates certain elements it will lose its credibility and long term value to the sector in terms of demonstrating why advice should be funded.

5.2.2 The starting point is to ensure that where clients are recorded they are genuinely clients of that advice service and are not being measured elsewhere. For instance, if a client is being referred to an external provider or specialist organisation where they will get the most significant part of their advice they should not be included within the statistics. It is assumed that the specialist provider would then include them within their statistics.

There may be circumstances where the referral is a small part of the overall client impact and in such cases it is reasonable to include the client. For practical purposes however under the “Stress/Mental Health” measure all clients should be included. It is important to be clear about what a “client” is and all providers must use the same
definition, i.e. that agreed by the NIASC MIS Group. For the purposes of the model it is assumed that a client is an individual who attends an advice session at a generalist voluntary provider in a year. Should they return for multiple appointments or deal with multiple issues during that year they should still be counted as a single client, although multiple issues/enquiries may be recorded.

5.2.3 For a number of the elements of the model care must be taken to follow the agreed protocol which will be utilised by all advice sector organisations. It is recognised that this may affect the case recording categories used by providers. In some cases, a more detailed protocol may be needed to fine tune the relevant measure. The key elements used in the model include:

• **Tribunals – number of tribunals avoided** – the client should be included here where a benefit/tax credit decision of a decision maker is changed without the need for a tribunal hearing and where it is reasonable to assume that this would otherwise have gone to tribunal (a figure of 10% of TAS tribunals has been used).

• **Debt advice – debt repaid** – clients should only be included here if their debt has been repaid in full or written off. It is clear that at least partial benefit would also occur when clients are in a manageable debt repayment situation. However, as the measures were based on research for debt free individuals, care would have to be taken in applying these in such circumstances, although it may be possible, but probably complicated, to apportion these measures on a sliding scale. For the purposes of the model, debt does not include mortgage or credit card payments which are up to date or indeed structured loans that are being repaid in line with agreed conditions. Debt repaid refers to problem debt which is outside the parameters of the original agreement. It is recognised that in some cases clients’ debt may be reduced rather than written off or repaid, leading to some reduction in stress. As the permutations are likely to be many and complex these have not been included at this stage. However, more work by NIASC may make it possible to reach agreement on how these might be included at a later date.

• **Volunteer employment** – the number of volunteers getting a job within the current year should be included here. Where a volunteer only works for a very short period in the advice agency before getting a job it would probably be unreasonable to take credit for this. The assumption here is that there has been some significant input into the volunteer’s training or a volunteer has benefited substantially from work and social opportunities provided by advice so that a real job opportunity arises.

• **Consumer advice** – cases should only be included here when it is clear that they would otherwise have been progressing to a small claims court, had not the advice provider been able to achieve resolution.
Currently the Advice Value Model includes 10 elements which are believed to be sufficiently well evidenced to justify their inclusion within the model. It was recognised however that there are a range of other largely social factors which are considered in Section 4 (Other Impacts) of this report which cannot currently be measured and yet which significantly impact on the individual client and the economy as a whole. It would be reasonable to assume that over time, information or evidence may become available which will allow these elements to be included within the model. This would provide a more comprehensive analysis of the monetary impact of advice provision in Northern Ireland.

As the model stands, there are a number of variables that have had to be included on the basis of informed assumptions. As additional information becomes available it would make sense to firm up these assumptions. Currently they are thought to be conservative. Analysis of advice statistics and a process of maintaining more comprehensive records may make it possible for some of these to be refined. As it stands the assumptions that need to be tested on an ongoing basis and gradually refined include:

- **Employment tribunal** – clients should only be included here where there is a clear indication that the tribunal has been avoided as a result of the work of the agency.

- **Homelessness** – all housing advice clients should be included in this section. The adjustment may be made in terms of the percentage of clients who are homeless or potentially homeless. This is explained in the following section. For the purposes of generalist advice provision it is assumed that this is around 10%30 although it is recognised that this might be higher for a specialist housing organisation.

- **Benefits recovered** – the standard protocol agreed with the advice sector is that this should include

  o lump sums recovered (e.g. one off and backdating amounts) plus

  o annualised amounts (x12 or 52 for monthly or weekly benefits depending on how these are paid) where ongoing entitlement is secured (e.g. DLA entitlement).

### 5.3 Updating the Model

#### 5.3.1
Currently the Advice Value Model includes 10 elements which are believed to be sufficiently well evidenced to justify their inclusion within the model. It was recognised however that there are a range of other largely social factors which are considered in Section 4 (Other Impacts) of this report which cannot currently be measured and yet which significantly impact on the individual client and the economy as a whole. It would be reasonable to assume that over time, information or evidence may become available which will allow these elements to be included within the model. This would provide a more comprehensive analysis of the monetary impact of advice provision in Northern Ireland.

#### 5.3.2
As the model stands, there are a number of variables that have had to be included on the basis of informed assumptions. As additional information becomes available it would make sense to firm up these assumptions. Currently they are thought to be conservative. Analysis of advice statistics and a process of maintaining more comprehensive records may make it possible for some of these to be refined. As it stands the assumptions that need to be tested on an ongoing basis and gradually refined include:

- The proportion of debt advice clients who fully repay or are freed from problem debt (currently 8.3%)31.

- The proportion of volunteers getting jobs who do so as a result of training or support provided through the advice organisation (currently 6.25%).

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30 This assumption will need to be tested based on actual data which is not currently available.
31 This has been extrapolated from the statistics of the advice organisations and other debt charities. It needs to be reviewed on the basis of future statistical data.
• The proportion of volunteers with better mental health due to the voluntary work (currently 70%).

• The proportion of consumer advice cases which are settled out of court or pre-court and would otherwise have gone to court (currently 35%).

• The proportion of housing clients who are homeless or potentially homeless (potentially homeless needs to be defined more accurately) (currently 25%).

These are explained in more detail in the Value of Advice spreadsheets\textsuperscript{32}.

5.4 The Economic Value of Advice in 2014/15

5.4.1 The advice value model is included in the appendices. It includes all the most up-to-date data for the 2014/15 year. As noted earlier in the text, it includes information collected by all advice organisations in Northern Ireland however it is recognised that these records are not complete. For instance, it is impossible to get complete information on the benefits recovered. It follows that the advice value model underestimates the total economic benefit.

5.4.2 Based on the information available at present, the advice model indicates a direct economic benefit to the Northern Ireland economy as a result of work by the generalist voluntary advice sector of just under £70 million for the 2014/15 year. During this period total funding from public sector sources totalled around £3.4 million\textsuperscript{33}. This does not include small-scale funding for projects from trust funds or other such sources nor does it include the cost of DETI’s funding for the Debt Action service or for the Business Debtline. The model suggests a direct economic benefit multiplier of 19.5.

\footnotesize{\textsuperscript{32} NICVA Value of Advice spreadsheets 17 August 2015 inc info.xls
\textsuperscript{33} Local government advice funding (including DSD contribution), H&SCTs and Public Health Agency funding}
6 Appendices

6.1 Summary of Key Evidence

Some aspects of advice work provide a clear connection between public spend, genuine economic impact and clear monetary outcomes, while others are much more difficult to measure in this fashion. Where outcomes cannot easily be connected to monetary or economic impact they have not been included within the evidence model as the desire is to make this a robust method which can be relied upon by funders and the advice sector.

Some of the more robust evidence has been summarised in this section of the document. A range of recent work by the advice sector draws clear conclusions in relation to monetary impact resulting from the work of the organisation and the public costs associated with addressing some of these issues by other means. Some of the best work on looking at the economic impact of social welfare advice or legal aid (these are often lumped together in other jurisdictions) has been done in Australia, Canada and the USA. While have included some information from these in the appendices, we recognise that some is not directly relevant but does demonstrate impact which can reinforce the analyses elsewhere within the report.

6.1.1 General Information on Value of Advice

Background/positioning/ review of literature

One of the most recent reports examining the financial benefits of advice provision was produced for Citizens Advice Scotland by the Fraser of Allander Institute [Nov 2014]. In the study the authors estimated that Citizens Advice Bureaux across Scotland contributed a total benefit to the ‘common good’ in Scotland of £168.7m by way of the following:

- health costs across five advice areas equalled £32.6m: the advice provided by CAB reduced these costs by £22.5m

- employment issues involving CAB clients increased unemployment benefit costs by £19.9m: the advice provided by CAB reduced these costs by £13.4m.

- even on a very conservative estimate, employment issues involving CAB clients created a loss of economic output equal to £28.8m: the advice provided by CAB reduced these costs by £19.5m.

- CAB interventions increased client incomes by £67.9m in 2013/14: this additional spending created 1,343 jobs and £29.6m worth of wage income in Scotland.

34 [Link to report]
In May 2014 the Low Commission, with funding from the Baring Foundation, commissioned the University of Surrey to comprehensively review literature to determine the extent to which evidence existed to support a business case for investment in social welfare advice services.

The review was executed in two stages: first, identification of the evidence; and then synthesis of the evidence and assessments of its quality. Almost 7,000 pieces of information and articles were reviewed for possible inclusion, from which 659 were selected for closer scrutiny and 44 reports and articles were subjected to a full review. Whilst there is a large evidence base on the social value or impact/outcome of social welfare advice, there is significantly less evidence on the economic value of such advice. What evidence that does exist tends to originate principally from the United States and Canada. Notwithstanding concerns over the quality of the data and methodologies adopted, all of the studies reviewed concluded that legal aid not only pays for itself, but also makes a significant contribution to households, local economies and reducing public expenditure.

**Economic value of legal aid/social welfare advice: non UK studies**

In Australia, PricewaterhouseCoopers, commissioned by National Legal Aid, found that direct legal aid provision in relation to court services for family law issues had a net positive benefit for the justice system: approximately AUS$1.60 to AUS$2.25 for every dollar spent.

The Canadian Bar Association (2011) argued that unrepresented litigants consumed more public resources, for example due to longer trials resulting from unfamiliarity with court procedure. The savings were thought to be substantial but uncertain, varying from CAD$1.60 to CAD$30 for every CAD$1 spent on legal aid.

However, by far the largest body of evidence came from the US. In a study conducted by Feelhaver and Deichert (2008) into the economic impact of legal aid in Nebraska it was suggested that legal aid brought money into the state via several routes. This included federal sources (as a direct result of legal aid’s grants and contracts); via benefits awarded (child support, alimony) from the state which benefited clients; and indirect benefits that accrued when individuals received legal aid services (improved quality of life for clients, tax savings for the state and economic development). Ultimately, the total benefit to Nebraska was estimated to be USD$13.5m in 2007, compared to the cost to Nebraska of USD$3.4m. In other words, for every USD$1 spent on legal aid in Nebraska, the government saved USD$3.97.

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35 The Low Commission was established late 2012 in light of legal aid and funding cuts to develop a new strategy for social welfare advice. It is a funded by several different Foundations and is independent from provider groups and political interests. website: www.lowcommission.org.uk
37 The term ‘legal aid’ in the context of this report refers and throughout to social welfare law (e.g. housing, debt and benefits advice) delivered by legal/para legal advisers in the VCS principally independent advice sector agencies and CABx.
39 www.lss.bc.ca/elan/Oct_11Attachments/
A similar study undertaken by the Task Force to Expand Access to Civil Legal Services in New York (2010) suggested annual cost savings of USD$100m to state and local governments as a result of expanding civil legal assistance: potentially generating return of USD$5 for every USD$1 spent on legal aid. Findings from Florida TaxWatch (2010) found that in 2008, legal aid programmes in the state had helped create over 3,300 jobs; produced over USD$250m of output in the state economy; generated USD$297m of disposable income; and USD$4.78 of economic impact for every USD$1 spent on legal aid.

In Texas, the research firm the Perryman Group (2009) estimated that for every USD$1 spent on civil legal aid in the state, the annual gains to the economy were USD$7.42 in total spending, USD$3.56 in output (gross product) and USD$2.20 in personal income as a result of increased business activity and associated employment. In a report on legal services programmes in Louisiana (2011) the authors also noted that money received or saved by their clients created a wave of economic activity within the state; this time estimating that for every USD$1 spent on legal aid in Louisiana, there was a return to the state government of USD$2.40.

Earlier analysis by Granberry and Albelda (2006) prepared for Massachusetts Legal Assistance Corporation, and using data from 2004, found that a $500,000 net investment by the Massachusetts state legislature to fund the Disability Benefit Project providing assistance to low-income individuals, had yielded between $7.7m and $15.4m of new revenue. As such it was estimated that there was a return to the state government of $15 to $30 on every net dollar the spent on the programme.

UK based evidence

The most commonly cited UK study is by Citizens Advice (2010) which estimated that for every £1 spent on legal aid, government savings included:

- £2.34 from legal aid spent on housing advice;
- £2.98 from legal aid spent on debt advice;
- £8.80 from legal aid spent on benefits advice; and
- £7.13 from legal aid spent on employment advice.

More recently, a study of the impact of Citizens Advice services in the Bath and north-east Somerset area (2014) found, using standard social return on investment methodology, that for every £1 spent on Citizens Advice services there was a benefit to individuals and/or other stakeholders (including the state/government) of between

42 www.nycourts.gov/lp/access-civil-legalservices/PDF/CLS-Appendices.pdf.
43 www.nlada.org/DMS/ Documents/1309704171.89
46 www.nlada.org/DMS/Index/000000/000050/document
47 http://www.benefitsadviceteam.co.uk
48 ibid
£33 and £50 over a period of five years. Similarly in 2010 the BOLD project [set up to explore a more sustainable approach to commissioning advice and led by AdviceUK working with the New Economics Foundation, the Directory of Social Change and active partners in Coventry and Nottingham, estimated the social return on investment for two cases (debt advice and housing advice) as over £9 for every £1 invested.49

The Economic Value of Social Welfare Advice

Overall the literature confirms that, notwithstanding a large evidence base on the social value or impact of social welfare advice, there is relatively less evidence on the economic value of advice. Indeed, it is generally accepted that social welfare problems often cluster: a financial or debt problem may be precipitated by a welfare benefits problem, and may result in a housing problem if a mortgage or tenancy falls into arrears. As such there is evidence to suggest that effective early advice intervention can often solve or even prevent such multiple problems and by doing so generate economic value to individuals, their creditors, local and central government, and the wider economy as the examples below illustrate.

• The housing and homelessness charity Shelter (2010) estimated that each mortgage debt advice case cost the state £229 on average, while early advice intervention could potentially save the state/government repossession costs in the region of £16,000.50

• For every £100 invested, Evans and McAteer (2011) estimated there was a gain of £122 (a return of 22 per cent) in the form of reduced arrears and associated costs for land lords.51

• In a study conducted by London Economics/Money Advice Service (2011) improving financial well-being though the provision of advice was found to generate a range of beneficial outcomes for clients – for example: maintaining and stabilising relationships; avoiding mental health issues; maintaining employment; preventing homelessness; and avoiding criminality and interactions with courts.52

• Those in receipt of debt advice in a study by the Legal Services Research Centre (2010) reported that they felt the advice provided had resulted in improvements to their stress levels, and increased confidence.53

49 www.neweconomicsfoundation/docs/advice_services
51 www.affinitysutton.com/media/378108/does-debt-advice-pay
A study by the Institute for Employment Research (2010) found that the positive impact of advice also meant that debt advice clients felt better able to act for themselves long-term, and even when indebtedness was unresolved, advice recipients reported feeling being better able to cope and thus prevent further deterioration of their circumstances.\textsuperscript{54}

In reports produced for The Money Advice Service (2010\textsuperscript{55} and 2012\textsuperscript{56}) individuals in unmanageable debt who sought debt advice were almost twice as likely to move into manageable debt within 12 months compared to those who had not sought debt advice, resulting in individuals having lower debts.\textsuperscript{57} Additional societal benefits were also identified, including benefits to creditors through recovering some of the money owed; benefits to businesses through the improved health of employees; benefits to government through lowering health service costs; and wider societal benefits such as tackling child poverty, and promoting social inclusion.

In 2011 Youth Access suggested that social welfare problems disproportionally impacted on disadvantaged young adults resulting in substantial cost to wider society. For example, one estimate within the study suggested that the cost of unresolved social welfare issues for young adults (aged between 16 and 24) was likely to be in the region of £1bn per year.\textsuperscript{58} A more detailed study in 2012 investigated the relationship between younger clients and their mental well-being in relation to their social welfare legal problems. The study found that younger clients attending for social welfare advice had high levels of mental illness and that 70 per cent of 188 service users felt that advice resulted in improvements in their stress or health.

There is also some evidence that debt advice can reduce the risk of unmanageable debt and prevent the onset of mental health problems. An independent value for money review conducted by Citizens Advice in 2010 noted other benefits of receiving and acting on advice included better health, stress relief and self-confidence.\textsuperscript{42} In a more recent report, the Centre for Mental Health (2013) found that specialist welfare advice could cut costs of healthcare for people with mental health issues in three specific ways: by reducing inpatient lengths of stay; by preventing homelessness; and finally, by preventing a relapse.\textsuperscript{59}

\textsuperscript{54}www2.warwick.ac.uk/fac/soc/ier/research/debt/year_3_report
\textsuperscript{56}www.moneyadviseservice.org.uk/files/research_feb12_debt_advice_uk.pdf.
\textsuperscript{57}www.friends providentfoundation.org/wp-content/uploads/2013/03/Jackie_Wells_-_Debt_Advice_-_Full_Report.pdf
\textsuperscript{58}www.baringfoundation.org.uk/YouthAccessValue.pdf.
\textsuperscript{59}www.centreformentalhealth.org.uk/pdfs/Welfare_advice_MH_services.pdf.
In an economic impact case study, Durham Welfare Rights Service reported how investing in a dedicated Macmillan Welfare Rights Service led to £3.6m revenue generation, with every £1 spent on the service generating £20.58 of benefits for clients, freeing up clinical capacity of specialist staff to perform core functions, and thus significantly improving outcomes for people affected by cancer. In overview across the financial year 2009-10, the authors noted that the service had delivered:

- a 95% success rate in respect of benefit claims made
- £3.6m revenue for clients through casework and representation, including £122K compensation for mesothelioma victims and £71K in Macmillan Grant awards for vulnerable clients
- for every £1 spent, £20.58 of benefits
- increased opportunities for service users ‘to afford necessities and additional items that were required as a result of a cancer diagnosis of cancer
- self-reported reduction in feelings of stress over financial issues at time when participants/respondents were concerned about dealing with the impact of cancer.

**Debt Action NI**

In the 2013/14 year, Advice NI’s Debt Action NI service provided advice to over 5,200 clients and dealt with nearly £62.3m of debt. The most common reason for debt was low or reduced income (31%), followed by over commitment (23%), relationship breakdown (11%) and redundancy (11%). 64% of clients had been experiencing financial difficulty for more than one year when they sought advice (43% more than 2 years). Mortgage debt and mortgage shortfall accounted for 44% of debt, with credit card debt at 19.3%. Personal loans, bank loans and secured loans accounted for 16.2% collectively. Client profiles covered all ages, with the largest proportion aged 40 – 59 (38%). Employment status covered all types, although at 18% of those who responded, unemployed clients represented around twice the proportion in the population as a whole. 40% of clients were home owners, around 1/3 lower than the general population.

Around half of clients received more than one off advice. 3% were declared bankrupt. 13% completed a Debt Management Plan. 4% received a Debt Relief Order and 3% entered into an Individual Voluntary Arrangement. 6% made token payments.

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60 www.Macmillan.org.uk/servicesimpact Established in May 2008, Durham’s Macmillan Welfare Rights Service (WRS) is a partnership between Durham County Council (DCC) and Macmillan Cancer Support, supported by primary and acute trusts within County Durham, and linked to a network of voluntary and community sector organisations. The WRS sits within DCC’s Social Inclusion Service and aims ‘to provide those affected by cancer with comprehensive, free, confidential and impartial advice and information on their entitlement to social security and housing benefits, tax credits and grants at appropriate points in the patient pathway.

61 http://www.biomedcentral.com/1472-6963/10/259

62 ibid

63 ibid
6.1.2 Advice and Mental Health

In a 2004 review undertaken by the Social Exclusion Unit of the Cabinet Office, the authors concluded that socially excluded and deprived people were at risk of developing mental health problems, due to poverty, poor education, unemployment, social isolation and major life events - all of which were identified as being more common among people who were unemployed, had fewer educational qualifications, had been looked after or accommodated, were on low income or had a low standard of living. For example, in a study by Shelter the authors the lower educational attainment of children living in temporary accommodation following an eviction or repossession, or the psychological impacts on household members was found to have the potential to result in increased healthcare expenditure and benefits claims, or poorer labour market outcomes.

Mental health in the UK

In 2007 the Mental Health Foundation estimated that almost one in four adults across the UK will experience some kind of mental health problem in the course of a year, with poorer people, the long-term sick and unemployed more likely to be affected than the general population. Indeed based on the Foundation’s analysis, this ‘population’ is almost three times as likely to have debt problems, be more than twice as likely to be receiving means tested income replacement benefits, be more than twice as likely to have problems managing money and in terms of housing issues, at least one in four tenants with mental health problems are likely to be in serious rent arrears and at risk of losing their home.

The economic burden of mental illness is acknowledged to be world-wide problem-with mental health problems comprising 5 of the 10 leading causes of disability and 10.5% of global burden of disease. Mental illness imposes a huge burden on individuals, families and society the cost of which incurred by individuals, employers and governments is enormous and includes:

- Direct healthcare costs (services and materials used in prevention, diagnosis and treatment);
- Indirect healthcare costs (other resources);
- Indirect costs (value of the output lost because of inability to work due to illness);
- intangible costs (can be valued as quality-adjusted life years; QALY).

In England alone, mental illness costs over £105.2 billion a year, through the costs of medical or social care, production output losses, and a monetary valuation of the intangible human cost of disability, suffering and distress. In Scotland, the total cost of mental illness is £8.6 billion, which is equivalent to about 9% of its GDP; in Northern Ireland the cost is £2.8 billion, and in Wales £7.2 billion a year. The overall prevalence of mental illness is similar in England and Scotland, but estimates are about 25% higher in Wales and Northern Ireland.68

Summary of literature evidencing investment in advice services to reduce or mitigate mental ill health/stress

Poor mental health is frequently linked with the experience of welfare problems such as unmanageable debt and difficulties with housing and benefits. This link is particularly strong for those with a severe mental illness and the cost of these problems can be very high, including to the NHS and to social care. In a report, funded by the Baring Foundation, the authors found that specialist welfare advice for people using secondary mental health services can be very good value for money. Drawing on an analysis of one such service, the Sheffield Mental Health Citizens Advice Bureau [www.smhcab.org.uk]69, and a review of relevant literature, the authors concluded that specialist welfare advice can cut the cost of health care in three main ways:

Reductions in inpatient lengths of stay: for example, an advice service may resolve a complex housing problem such as possible eviction or repossession and so enable a patient to be discharged from hospital more quickly than would otherwise be possible. At the national level the average cost of an inpatient stay is £330 per day.

Prevention of homelessness: people with severe mental illness are at much higher risk of homelessness than average and an advice service can help to prevent this, for example by negotiating directly with landlords and creditors in cases of rent arrears. A number of studies suggest that the costs of homelessness to the public sector, including the NHS, are in the range £24,000 to £30,000 a year.

Prevention of relapse: severe mental illnesses such as schizophrenia and bipolar disorder are long-term conditions, with acute episodes of illness being interspersed with periods of remission. Relapse is very costly. For example, in the case of schizophrenia, the probability of relapse is around 40% a year, at an estimated cost to the NHS of over £18,000 per episode.

The widely accepted vulnerability-stress model of mental illness suggests a number of ways in which a welfare advice service can help to reduce the risk of relapse, most obviously by directly acting on an immediate cause of acute stress which threatens to trigger relapse but also by reducing the vulnerability of clients to future problems through the development of improved coping mechanisms.

68 Northern Ireland Association for Mental Health and The Sainsbury Centre for Mental Health Counting the Cost. The Economic and Social Costs of Mental Health Problems in Northern Ireland (2007)
69 http://cdn.basw.co.uk/upload/basw_113418-3.pdf
The Sheffield Mental Health Citizens Advice Bureau is one of only two services in the country specifically dedicated to the advice needs of people with severe mental illness. Based in the hospital grounds, each year it supports about 600 people with severe mental illness throughout the city. The average cost of its advice is around £260 per client. Just under half of these seen are inpatients, with the remainder living in community settings. The service focuses on complex welfare problems involving legal or other issues that are beyond the capacity or expertise of staff working in mental health services to resolve.

In contrast to the small per capita cost of specialist welfare advice, severe mental illness can be very costly to those affected and to the services that support them. In any one year about a million adults of working age are seen by the secondary mental health services and on average the annual cost of mental health care for this group is around £6,600 per head. There is wide variation around this average. For example, only about 7% of all people receiving secondary mental health care spend any time in hospital during the course of a year, but among those who do require such treatment the average cost of inpatient care is around £23,000 a year. The lifetime societal cost of schizophrenia could be as high as £1.5 million per person.

**Costs associated with unresolved social welfare problems**

A report by Youth Access (2011) www.youthaccess.org.uk, the largest provider of advice and counselling services to young people, outlined how social welfare problems disproportionately impacted on disadvantaged adults, resulting in substantial cost to wider society. One estimate puts the cost of unresolved social welfare issues to be £1b per year for young adults aged between 16 and 24 years old. Young adults were also more likely to need advice when they have problems than other age groups, because their problems have greater impact, and receiving advice has been shown to result in better outcomes.70

A more detailed study in 2012 investigated the relationship between younger clients and their mental well-being in relation to their social welfare legal problems. The study found that younger clients attending for social welfare advice had high levels of mental illness and that 70 per cent of 188 service users felt that advice resulted in improvements in their stress or health. The potential cost-benefit or cost-effectiveness of providing advice to young people was also estimated, including the knock-on costs of healthcare utilisation and housing issues.71 The report noted, inter alia, that provision of advice had the potential to reduce [by at least two] visits to GPs, equating to a saving in GP costs of £108,108 per 1,000 clients of youth advice agencies (or £108 per young person). There was also an improvement in the mean scores of those completing a General Health Questionnaire (GHQ-12) from ‘poor’ to ‘fair’. The report went on to indicate that it would be cost-effective (ignoring other benefits) if advice provision cost between £211 and £316 per young person. Five of the advice agencies used in the survey were able to provide estimates of the cost of advice provision, which ranged from £61 to £120 per person helped.

Mental Health in Northern Ireland

The overall cost of mental health problems in Northern Ireland (based on 2002/03 data) is estimated at £2.85 billion (greater than the total amount spent by the NHS in Northern Ireland on all health conditions combined in 2002/03 and equivalent in monetary value to 7% of Northern Ireland’s GDP in that year.\(^\text{72}\) In a briefing paper produced by the Northern Ireland Association for Mental Health [NIAMH] in September 2014\(^\text{73}\) and drawing on data from the 2011 Census

- 105,528 of the general population of Northern Ireland identified as having ‘an emotional, psychological or mental health condition’;

- 57,433 people described their day to day activities as being limited a lot by their condition.

- 23,364 people described their day to day activities as being limited a little by their condition.

- 24,731 people described their day to day activities as not being limited by their condition.

- Of those who identified as having a long term ‘emotional, psychological or mental health condition’, 29.1% were economically active, where as 70.9% were not economically active.

- One in 5 respondents showed signs of a possible mental health problem by scoring highly on the GHQ12.

According to ‘Making Life Better: A whole system strategic framework for public health 2013 -2023 (June 2014)\(^\text{74}\) Northern Ireland has a 25% higher overall prevalence of mental illness than England, with 1 in 4 adults here experiencing a mental health condition in the course of a year.

In the Health Survey for Northern Ireland [2010/2011]\(^\text{75}\), during 2009/2011

- the suicide rate in males was 25.1 deaths per 100 000 population and in females 7.4.

- the suicide rate in the 10% most deprived areas was almost 5 times that within the 10% least deprived areas

- differences in gender were reported in the 16- 24 and 35 -44 age groups

- overall 16% in the 16-24 year age group scored highly, with 9% of males compared with 21% of females

\(^{72}\) Ibid
\(^{73}\) http://www.niamhwellbeing.org/SiteDocuments/Policy/September%202014%20-%20Mental%20Health%20in%20NI.pdf
\(^{74}\) http://www.dhsspsni.gov.uk/making-life-better
\(^{75}\) http://www.northernireland.gov.uk/news-dhssps-151111-health-survey-northern
• almost a quarter of respondents (23%) in the 35-44 age-group scored highly, 18% of males compared with 27% of females

• females were more likely to show signs of a possible mental health problem (23%) than males (17%).

Refine NI [www.refineni.com] has also calculated that

• approx. 250,000 adults and 45,000 children and young people have a mental health need at any one time (1 in 6 of the population)

• more than 20% of young people are suffering “significant mental health problems” by their 18th birthday. 17% of men and 32% of women aged 35-44 show signs of depression

• the rates of depression in Northern Ireland are associated closely with unemployment, low educational achievement and social deprivation

• rates of mental health problems are thought to be higher in ethnic minority groups but who are less likely to have their mental health problems detected

• the overall suicide rate in Northern Ireland is 9.7 per 100,000 and in recent years there has been an increasing trend, particularly in men under the age of 35 years

• a quarter of suicide inquiries in the UK showed that the individual died within three months of discharge from in-patient care. In England and Wales, 40% died before the first review appointment. This was 35% in Scotland and 66% in Northern Ireland

• the total cost of Mental illness in Northern Ireland is estimated at well over £3.5 billion per year, which in monetary value is equivalent to about 12% of Northern Ireland’s national income

• an estimated one-third to two-thirds of children whose parents have mental health problems will experience difficulties themselves.

• the overall prevalence of mental health problems in Northern Ireland is estimated to be 20% higher than in England or Scotland77.

Finally, in a survey conducted by NISRA in 2012/13 the following findings were noted in relation to mental illness:

• working days lost per staff year: 10.6

• percentage of available working days lost: 4.9%

77 http://www.refineni.com/mental-health-stats/4578563576
Total number of working days lost: 275, 170

Estimated lost production: £30.8m

The headline absence level represents 4.9% of available working days lost and equates to approximately £30.8 million in terms of lost production. As in previous years, the main reason for absence was Anxiety/Stress/Depression or Other Psychiatric Illnesses. The proportion of working days lost due to illnesses of this type was 30.8%, around one third of which are qualified as work related stress. Recent statistics indicate that for both the Private and Public sectors the total figure for lost income due to absenteeism to our local economy in 2012/13 was an excess of £790 million78.

Cost of homelessness and healthcare

Many studies have found strong correlations between homelessness and a multiplicity, and increased severity, of both physical and mental health conditions79.

However, despite this increased morbidity, homeless people consistently miss out on the healthcare they need. As a result, health problems are left untreated and health deteriorates. When homeless people do access health services, they are likely to do so in an unplanned way (for example through accident and emergency) and to be in a state of chronic ill health. This results in longer stays in hospital and multiple readmissions, and has clear cost implications for the NHS.80

While there has been some evidence to date on the cost of use of health services by homeless people and the cost benefit of health services for homeless people81, there remain gaps in the evidence base, in particular regarding homeless people’s use of primary health services.

As part of the Inclusion Health Programme’s work to understand and address the health needs of the most excluded, the Department of Health commissioned St Mungo’s to investigate the extent to which evidence to address this gap exists82. The report is based on consultation with six services providing health care to homeless people, 17 case studies showing the range of presenting health issues and use of health services by homeless people, and analysis of five case studies illustrating the financial impact of this pattern of service use.

The case studies analysed illustrate medical histories of multiple, chronic illnesses and disease which may have gone untreated for many years, resulting in substantial levels of healthcare being required. In-depth analysis of five of these case studies shows the cost of services to address these physical health conditions ranging from £6,468 to £44,612 per person in a 12 month period. This does not include mental health care, treatment for substance use or medication.

78 Ibid
80 http://www.housinglin.org.uk/_library/Resources/Housing/OtherOrganisation/Health_and_Homelessness.pdf
82 http://www.mungosbroadway.org.uk/documents/4153/413.pdf
Qualitative studies

In 2002 the Money Advice Project\(^{83}\) (MAP) surveyed 80 staff working in teams that had engaged with clients benefiting from the service. Of the 37 legitimate returns

- 15 came from Community Rehabilitation Teams
- 7 came from Community Mental Health Teams
- 6 came from Substance Misuse Team
- 4 came from Voluntary/User Organisations
- 3 came from In-patient and A&E Liaison Services
- 1 came from Psychology Services

Staff confirmed that debt and money worries could be a significant factor when assessing a person’s mental health. Once there has been input from money advisers and/or welfare rights staff there was, in their opinion, a notable improvement in clients’ mental health and as such they found it easier to work with clients: staff also felt they had more time to deal with clients on other important issues rather than get caught up in an area of work that was complex and time consuming. They felt clients appeared to respond more positively to the social worker/community psychiatric nurse/support worker when one of the areas of great stress has been dealt with, and in their view both the Money Advice Team and the Welfare Rights Team were an integral part in supporting a person’s recovery. The following quotes have been included to illustrate the extent to which health and social care staff felt having access to money advice had benefitted their clients.

What effect does debt have on your client’s emotional/physical health?

"Profound effect, usually leads to relapse and client becoming unwell due to increased stress"

Do you see an improvement in the mental health of your clients when they have been in contact with the Money Advice Project/Welfare Rights Service?

"The relief the clients feel when debt/benefit advisors have helped is truly amazing - they almost always say they can now get their life back on track - it tends to boost their mood"

"Problem seems more manageable less overwhelming. Important feeling of working together on a problem; giving client back sense of control"

\(^{83}\) http://www.tameside.gov.uk/benefits/moneyadvice/staffsurvey
\(^{84}\) http://www.tandfonline.com/doi/abs/10.1080/09581590400007959
“I have always believed that (MAP) has played a vital role in improving client’s mental health. This has also enabled and empowered clients to seek appropriate advice - before they get into debt which enables clients to seek support before the debt becomes significant and unmanageable”

"Has helped relieve stress and worry - both of which could cause relapse in mental health"

"Positive improvement in their mental health and physical health. Also impacted on their relationships with family in a positive way.”

Do you find the therapeutic relationship with your clients improves if debt/money are being dealt with? If so could you say how?

"Less interference in my therapeutic work if debt problem can be managed and contained outside therapy"

"Yes - increasing in trust and belief in level of support you are able to offer"

"Yes - have time to work on mental health problems instead of having to concentrate on the debt issues"

"Yes it does improve as once the issue of debt has been taken out of the

“... it allows the client to focus on other aspects of their care and treatment, enabling me to support and work with them more effectively”.

In a 2004, a qualitative study looking at the impact of welfare advice in primary care84 [based on semi-structured interviews with eleven recipients of welfare advice whose resources had increased following consultation with a welfare advice worker] identified not only positive effects on financial, material and social circumstances and health but also reduced stress and anxiety, better sleeping patterns; reversal of weight loss; changes in medication; reduced contact with the primary care team; reduction or cessation of smoking, improved diet and physical activity.

More recently (2012) researchers at the Sheffield School of Health and Related Research [https://www.shef.ac.uk/scharr] also examined the views of primary care staff and users of advice services located in general practices85. Using semi structured interviews they examined, inter alia, perceptions of staff and service users to identify process and outcome factors associated with welfare advice services in primary care. The familiar and confidential environment of a GP surgery, the ability to make appointments and the continuity of advisor were seen as key positive aspects of this service. There were also perceptions of financial gain, together with a positive impact on daily living, social relationships and mental health.

84 http://www.tandfonline.com/doi/abs/10.1080/09581590400007959
85 http://www.sochealth.co.uk/2012/06/27/welfare-advice-primary-care-a-qualitative-study-service-user-staff-perceptions/
Outcomes for service users were described as financial gain and managed debt, along with beneficial social and mental health impacts. Staff benefits were perceived to be appropriate referral, and better use of GP consultation time. Overall, welfare advice in primary care was deemed to have provided not only financial benefit but was also perceived to offer health and other benefits to patients and staff. The following quotes have been included to illustrate the extent to which respondents felt access to welfare advice had delivered, inter alia, positive mental wellbeing gains/outcomes.

Service users felt having access to welfare [in their local GP surgery] advice had benefitted their mental health - not only in terms of the practical outcome of the advice, but also to the support they received from the advisors.

“I mean I’m sleeping too. We are not having stuff like these like little panic attacks.”
“[CAB] was invaluable….I’d have killed somebody, or killed myself if I hadn’t got it sorted out because it was just going downhill”

“It [CAB] does ease my worries, that’s the main thing. I’ve got depression anyway… it’s just knowing that there’s somebody there to talk to”

Several service users reported how experiences with government agencies had led to feelings of frustration, lack of self-worth and powerlessness when coming into conflict with these large bureaucracies.

“It makes me feel that nobody cares … the total mess that they [Job Centre Plus] are in, I was given all sorts of conflicting advice… …I’ve never dealt with such an inefficient organisation…It takes you at least half an hour to get through to them.

“It’s very depressing to be spoke to the way they [Job Centre Plus] speak to you and it definitely puts barriers up to trying to apply and wade through all the mountains that they want and hoops to jump through”.

Staff were equally positive about the value of the welfare advice service, describing how it supported their own work.

“A valuable resource for our clinicians to refer them to”

“A good tool to help me do my job”.

“Before I’ve actually had to fill the forms in with the parents, or help them and it can take hours”

“The GP … probably did spend some time with that patient but probably would have spent a lot more if CAB hadn’t been in their practice”

“I just think it’s a good idea to keep the doctor’s surgeries flowing”
6.1.3 Social Security Tribunal

Where the advice sector is able to undertake work on an advocacy basis for a client and in turn avoids the need for a Social Security Tribunal, and where this would otherwise have been the case, there is a clear potential saving through reduction in tribunal time. The protocol for the advice sector to include this is defined as “to include the number of tribunals avoided where a benefit/tax credit decision of a decision maker is changed without the need for a tribunal hearing”. The cost of the tribunal service in England in 2009/10 and 2010/11 was £81.7m and £90.9m respectively. Respective figures for tribunal hearings cleared during the period were £207,600 and £276,400. This gives us an average cost per tribunal of £361. While it is recognised that this saving would not occur for each individual tribunal, where a significant number of tribunals were avoided the overall cost of a tribunal service would reduce. This is likely to be the case across the advice sector as a whole.

6.1.4 Business Debt

Advice NI’s Business Debtline service believes that the vast majority of businesses seeking advice of this kind were likely to fail in a relatively short period of time as a result of debt or shortage of cash flow without such advice. In fact, surveys of small businesses have shown that the most common reasons for failure are insufficient capital and poor management, both often connected with financial management. A business failure always involves the loss of at least one post and typically small businesses employ two or more. While these businesses vary considerably, the consultants have taken the view that a very conservative estimate of two posts per business saved is reasonable. The cost of creating a job and the gross value added per job are not dissimilar. In 2012 the National Audit Office showed that the Regional Jobs Fund cost £33,000 per job to create private sector employment. In its February 2015 report, GLA Economics86 showed that the gross value added per new job amounted to £37,281 outside London and £41,088 for the whole of the UK. DETNI published figures for GVA per job in 2007 showed all jobs worth £33,300 per post but much higher figures in manufacturing (£45,700). Interestingly, reducing Corporation Tax, as proposed by the Northern Ireland Assembly, has been shown to have a cost per new job of £61,000 (Economic Advisory Group on NI – 201187). Conservatively, the model has assumed a loss of value for each post lost of £33,000 and assumed to employees per business.

6.1.5 Debt Advice

While there are clear social benefits to providing debt advice, as noted earlier in section 3.2, many of these are difficult to quantify in economic terms. A number of pieces of work have been done that are worth referencing. A document called “Does Debt Advice Pay” was produced by the Hyde Group, dealing with the business case for social landlords providing debt advice. This report focused specifically on social housing and it noted that in 2010/11 there was £350m of unpaid rent and over 7,000

social tenants evicted due to substantial arrears. It noted that tenants who received
debt advice had an average drop in arrears of 37% over a 12 month period following
a referral, a time at which average arrears rose by 8%. The report concluded that
access to specialist debt advice delivered an equivalent gain from the social landlord
of £239 for every resident supported. The debt charity Step Change in its 2014 report
estimated the social cost of problem debt in the UK at around £8.3b. It has calculated
that, if the 2.9 million people in problem debt in the UK got effective debt advice, around
£3.1b would be saved in social costs, i.e. in excess of £1,000 per advice client.

Many of these figures are difficult to interpret in terms of the actual advice provided by
Northern Ireland providers. Similarly, a range of Social Return on Investment analysis
has been done on debt but again most is not sufficiently robust to justify inclusion
within this model. One possible exception is the Social Value Bank which is an
outcome of work between HACT (a social housing research organisation) and
Simetrica (a group of highly experienced economists and academics who have worked
in and with central government on many of these issues). Through a range of complex
analysis and research this has been able to place a value on a number of the factors
associated with debt and provides a robust basis on which to measure the impact of
debt advice. The two most significant factors included within the model are the value
of being “debt free” at £1,593 and the “relief from being heavily burdened with debt”
of £9,428. The average of these figures has been included within the model based
on the proportion of clients who completely repay their debt, or end up debt free as a
result of some other mechanism. It is acknowledged that this does not fully cover the
range of dent advice provided as many clients may only partially repay debt however
it does allow us to conservatively consider the impact of the debt advice provided.

6.1.6 Volunteering

In a report produced by CAB in 2014 it was calculated that, in 2012/13, volunteers
had helped 2.1 million people to solve 6.6 million problems – contributing £109 million
worth of voluntary hours. The report went on to highlight the significance of [CAB]
volunteering on employability - with four in five respondents believing volunteering had
increased their employability, and eight in ten unemployed volunteers believing doing
so had enabled them to overcome barriers to securing employment.88

Research carried out by the Department for Work and Pensions and the Cabinet Office
[Wellbeing and Civil Society: Estimating the value of volunteering using subjective
wellbeing data (2013)] noted that one in four of the adult population of England
volunteered formally on a regular basis, and two in five at least once a year. However
whilst highlighting evidence to suggest that individuals place a positive value on
volunteering89 the authors noted this has rarely been assessed in monetary terms.

As such, and using the Wellbeing Valuation (WV) approach [which, inter alia, estimates
the increase in wellbeing associated with a particular good or service and then
calculates the equivalent amount of money necessary to give the same boost to well-

being\textsuperscript{90} the value of volunteering to the volunteer, using data on life satisfaction and volunteering status in the British Household Panel Survey (BHPS) was estimated to be approx. £13,500 per year at 2011 prices. Furthermore the authors also estimated that the national value of volunteering, to volunteers, to be in the order of £70bn per year, equivalent to around five per cent of UK GDP. \textsuperscript{91}

Direct monetary/economic analysis notwithstanding, there is a significant body of research to evidence the extent to which volunteering positively impacts on an individual’s wellbeing and resilience, the wider benefits of which include happier, fulfilled and empowered individuals who can contribute to society, and thus potentially less requiring of state support\textsuperscript{92}. Allied to this and in light of an increasingly aging population and the concomitant impact on public service spending - especially NHS spending\textsuperscript{93} - volunteering has been found to offer new opportunities, provide structure and a sense of purpose and community/societal involvement vital to personal wellbeing\textsuperscript{94}. For example in a literature review to inform the Department of Health’s strategic vision for volunteering in health and care, the Institute for Volunteering Research concluded that where retired people were mentally and physically active, this resulted in wide reaching benefits to society including reducing the scale and cost of NHS provision needed to cope with an aging population.\textsuperscript{95}

\section*{6.1.7 Consumer Advice}

As noted in detail in Section 3.2 the economic impact of consumer advice varies considerably from client to client and the nature of the consumer issue. To include these in any generic fashion within the model would be unreliable and therefore at risk of undermining the model these have been ignored. However, for the small number of clients whose case can be settled as a result of direct contact between the advice provider and the service or product provider or of advice given to the client to undertake this, the cost of avoiding a small claims court appearance has been included. The cost has been calculated based on the fact provided by Court Service that 82\% of the cost of providing small claims cases are covered by court fees. While it is noted that this excludes legal representation which could increase the cost, for practical purposes we have ignored this latter item as it is too difficult to quantify. Looking at the typical small claims court charges and the range of cases taken through the small claims court we can put a value on the remaining 18\% which is the cost to the Court Service itself. On average this is around £127 per case and has been included within the model.

\begin{footnotesize}

\textsuperscript{92} Young Foundation (2012), The Wellbeing and Resilience Paradox: http://youngfoundation.org/wp-content/uploads/2012/10/
The-Wellbeing-and-Resilience-Paradox.pdf
\textsuperscript{93} http://www.parliament.uk/documents/commons/lib/research/key_issues/Key-Issues-The-ageing-population2007.pdf
\textsuperscript{95} Young Foundation (2012), One Hundred and Not Out: Resilience and Active Aging: http://youngfoundation.org/wp-content/uploads/2012/10/100-Not-Out.pdf
\end{footnotesize}
6.1.8 Employment Tribunals

Where advice is provided by an advice agency, perhaps involving advocacy on behalf of the employee, leads to the avoidance of a tribunal appearance which would otherwise have occurred, it is reasonable to include the saving. In reality this is likely to be a very small number of clients but, because the cost of tribunals is high, this could be potentially significant as an economic benefit. The cost of an industrial tribunal has been calculated on the basis of the overall cost of running the Industrial Tribunal Service and dividing by the number of cases heard. On average this provides a cost of £1,312 per tribunal. It is again noted that this does not include legal costs which could substantially increase the tribunal cost and therefore substantially underestimates the actual impact.

6.1.9 Homelessness

Every year approximately 20,000 people present to the Northern Ireland Housing Executive as homeless. Homelessness is a complex issue, surprisingly not often caused by failure to pay rent or mortgage and more often about relationship breakup, mental illness or inability to cope with the bureaucracy required to obtain a home. On average homeless people in Northern Ireland have a lifespan of 47 years, approximately 30 years less than the general population. Again, the reasons are complex and likely to be multiple however the social and economic impact of homelessness is huge. According to the official definition homelessness does not simply mean sleeping on the streets but may also include staying with friends or family, in a hostel, in temporary bed and breakfast accommodation, or living in poor conditions that are damaging the health of the individual. Homelessness is also often connected with debt, substance abuse and other social problems.

The Department for Communities in Local Government produced a report in August 2012 “Evidence Review of the Cost of Homelessness” which brought together a range of research on homelessness. It noted that the costs associated with homelessness covered a range of public sector provision including benefit payments and administration costs, hostel accommodation, health problems (around two thirds of homeless people are believed to suffer from serious chronic health problems), mental health issues, alcohol and drug dependency and the cost of crime and crime prevention. A Department of Health (2010) Joint Strategic Needs Assessment relating to homelessness notes that the cost of addressing drug treatment or mental health is substantially higher with someone who is homeless than someone who is in stable accommodation (from £16,000 to £2,700 in the first case and from £32,000 to £3,000 in the second case). The Surveying Prisoner Crime Reduction Survey – Ministry of Justice 2012 noted that 37% of prisoners being released had nowhere to live; 79% reported being homeless before being reconvicted and 60% believed that a place to live was important in stopping them from reoffending. Bringing these costs together

government estimates that the annual cost to government is around £24,000 to £30,000 per person although this does not include wider costs to the economy. This figure has been included within the model for any client who is homeless or potentially homeless in the near future and where homelessness can be avoided through advice and advocacy.

6.1.10 Benefits Recovered

As noted earlier in the report, benefits recovered have been included as they are recorded at present based on the agreed protocol which assumes that lump sums are included in full and any ongoing increase in benefit entitlement is assumed to continue for one year. It is believed that the overall benefits figure is probably around a third of the actual figure bearing in mind the longer lifespan of some benefits and the limited number of clients reporting on outcomes. It is recognised that these have direct benefit for the Northern Ireland economy but much less so in a UK context.

6.2 Appendices

6.2.1 Value of Advice Model