SAVVI Financial Hardship Guide

Suggested Outcomes and Measures for Financial Hardship Initiatives

November 2026

SAVVI
Scalable Approach to Vulnerability via Interoperability

improvement service

Suggested outcomes and success measures for financial hardship initiatives

What this resource is for

A financial hardship initiative should be clear from the outset about what it is intended to achieve and how success will be recognised.

This resource provides examples of outcomes and measures that could be used for financial hardship initiatives. It is intended to support:

- **PURPOSE**, when defining what the initiative is trying to achieve;
- **ASSESS** and **SUPPORT**, when deciding what information needs to be recorded; and
- **REPORT** and **IMPROVE**, when evaluating what happened and what should change.

The examples are a menu rather than a reporting framework. Choose a small number of measures that reflect the vulnerability, needs and support offer of your initiative.

A pilot may need only a few meaningful measures. More detailed evaluation can develop as the approach matures.

Start with what you are trying to change

Success should relate directly to the Purpose of the initiative.

For example:

Purpose: Reduce financial hardship by increasing uptake of financial entitlements

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Need: Additional household income

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Support: Income maximisation

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Intended outcome: Households receive financial entitlements for which they are eligible

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Possible measures: Number of successful claims; value of additional income secured

The number of people identified by a risk model is useful operational information, but it is not in itself an outcome.

A successful initiative should ultimately make a difference to the people it is intended to support.

Types of measure

It is useful to distinguish between three related questions:

- **Did the initiative reach and support people?**

  These are **activity and pathway measures**. They describe what happened as people moved through the initiative.

- **Did anything change for people?**

  These are **outcome measures**. They describe the result of the support provided.

- **What did we learn about the approach?**

  These are **learning and improvement measures**. They help determine whether the identification method, contact approach and support pathway worked as expected.

Together, these provide a much more useful picture than a single headline total.

1. Activity and pathway measures

Follow the pathway through the initiative:

Identified → Approached → Engaged → Need established → Support offered → Support received → Outcome

For example:

1,000 identified → 850 approached → 400 engaged → 320 had an unmet need → 280 were offered support → 220 received support → 160 achieved the intended outcome

Each stage tells you something different.

Suggested measures

Identification

Possible measures include:

- number of people or households identified;
- number meeting cohort-generation criteria;
- number prioritised for contact; and
- number excluded following any review or validation.

Contact

Possible measures include:

- number and proportion successfully contacted;
- number for whom contact could not be made;
- number opting not to engage; and
- response by contact method, where this is useful.

Engagement and assessment

Possible measures include:

- number and proportion engaging with the offer;

- number receiving an assessment;
- number with at least one unmet need;
- number with the need anticipated by the Find approach; and
- number with additional or unexpected needs.

Support

Possible measures include:

- number offered support;
- number referred or handed over to another service;
- number successfully engaging with the receiving service;
- number actually receiving support; and
- number unable to access support.

These measures can reveal where people are being lost from the pathway.

For example:

High identification + low engagement may indicate problems with the contact method, timing, communication or relevance of the offer.

Whereas:

High engagement + low receipt of support may point to service capacity, eligibility, accessibility or referral problems.

2. Increased household income

Where an initiative provides income maximisation or welfare rights support, the intended outcome may be an increase in household income.

Possible outcomes

- Increased uptake of benefits or financial entitlements.
- Additional recurring household income.
- Receipt of one-off financial support.
- Previously unclaimed entitlement secured.
- Improved access to passported benefits or associated support.

Possible measures

- number of benefit or entitlement checks completed;
- number of additional entitlements identified;
- number of applications or claims submitted;
- number of successful claims;
- value of one-off financial gains;
- estimated annual value of recurring financial gains; and
- proportion of supported households securing additional income.

Where financial gains are reported, be clear about what the figure represents.

For example, distinguish between:

£250,000 additional annual entitlement identified

and

£250,000 confirmed as received by households

if the available information allows this distinction to be made.

3. Reduced household costs

Some interventions improve financial circumstances by reducing essential expenditure rather than increasing income.

Possible outcomes

- Reduced energy costs.
- Reduced Council Tax liability.
- Access to discounts, exemptions or social tariffs.
- Reduced childcare or travel costs.
- Improved access to energy-efficiency support.
- Other reductions in essential household expenditure.

Possible measures

Depending on the intervention:

- number accessing a reduction, discount or tariff;
- number receiving Council Tax Reduction or another relevant entitlement;
- estimated annual reduction in household costs;
- value of one-off cost reductions;
- number receiving energy-efficiency support; and
- proportion of people receiving the cost-reduction support identified during assessment.

4. Debt and arrears addressed

Where debt or arrears form part of the identified need, success may involve stabilising the person's position rather than eliminating the debt immediately.

Possible outcomes

- Debt advice received.
- Priority debts identified and addressed.
- Affordable repayment arrangements established.
- Council Tax or rent arrears reduced.
- Appropriate debt solutions accessed.
- Escalation of recovery action prevented or reduced where appropriate.
- Household financial position stabilised.

Possible measures
These might include:

- number receiving debt or money advice;
- number with an agreed debt-management or repayment plan;
- value of debt addressed through advice;
- value of arrears reduced;
- number accessing an appropriate debt solution;
- number maintaining an agreed repayment arrangement; and
- number avoiding further escalation during an agreed follow-up period.

Be cautious about using debt cleared as the only measure of success. For someone with significant financial difficulty, establishing a sustainable arrangement or preventing circumstances from worsening may itself be a meaningful outcome.

5. Improved energy affordability

Possible outcomes

- Increased access to affordable energy.
- Energy debt addressed.
- Appropriate tariffs or financial support accessed.
- Improved ability to heat the home.
- Reduced risk of fuel poverty.

Possible measures

Depending on the support available:

- number receiving specialist energy advice;
- number accessing grants or financial assistance;
- number accessing an appropriate tariff;
- amount of energy debt addressed;
- estimated reduction in energy costs; and
- number receiving energy-efficiency interventions.

Some wider outcomes, such as changes in fuel poverty status, may be difficult to measure directly at individual level. Use measures that can realistically be collected through the initiative.

6. Improved housing stability

Where financial hardship is affecting someone's housing, the intended outcome may be to prevent circumstances from deteriorating.

Possible outcomes

- Tenancy sustained.
- Rent arrears addressed or stabilised.
- Homelessness prevented.

- Housing-related financial support accessed.
- Improved access to housing advice or support.

Possible measures

These might include:

- number receiving housing or tenancy-sustainment support;
- number accessing Discretionary Housing Payment or other housing-related assistance;
- number with rent arrears reduced or stabilised;
- number remaining in their tenancy after an appropriate follow-up period; and
- number for whom threatened homelessness was prevented.

The appropriate follow-up period will depend on the intervention and what information is realistically available.

7. Employment and barriers to work

Where financial hardship is connected to employment, earnings or barriers to work, outcomes may occur over a longer period.

Possible outcomes

- Increased access to employability support.
- Skills or qualifications gained.
- Entry into employment.
- Increased or more stable working hours.
- Employment sustained.
- Barriers such as childcare, transport or digital access addressed.

Possible measures

Depending on the Purpose:

- number engaging with employability support;
- number entering training or skills provision;
- number entering employment;
- number sustaining employment for an agreed period;
- number increasing working hours or earnings;
- number accessing childcare or other enabling support; and
- number reporting that an identified barrier has been addressed.

Avoid assuming that entering employment necessarily resolves financial hardship and consider any knock-on effects of increased hours or wages on someone's existing benefits. Where appropriate, consider income and household circumstances alongside employment outcomes.

8. Access to appropriate support

Sometimes an important outcome is successfully connecting someone with support they were not previously accessing.

Possible outcomes

- Previously unmet need identified.
- Appropriate service accessed.
- Successful referral or handover.
- Multiple needs addressed through coordinated support.
- Reduced barriers to accessing services.

Possible measures

These might include:

- number of previously unmet needs identified;
- number of people connected to a relevant service;
- proportion of referrals resulting in engagement;
- proportion of people receiving the support to which they were referred;
- number receiving support from more than one service; and
- number of identified needs for which no suitable support was available.

The final measure is particularly useful. A need that cannot be met is still important information and may reveal a gap in local provision.

9. Testing the Find approach

A proactive initiative also provides evidence about whether the method used to identify people was useful.

Once people have been contacted and assessed, compare what the risk model suggested with what was actually found.

Questions to consider

- Did the people identified have unmet needs?
- Were those needs related to the vulnerability the initiative was designed to address?
- Which risk factors were most useful?
- Did some indicators add limited value?
- Were unexpected needs common?
- Were particular groups being missed?
- Was the cohort too broad or too narrow?
- Did prioritisation help target limited support effectively?

Possible measures

These might include:

- proportion of people assessed who had an unmet need;
- proportion with the anticipated type of need;

- prevalence of different needs within the cohort;
- unmet-need rates among people with different risk indicators;
- engagement rates across different priority groups; and
- proportion of the cohort for whom no relevant need was identified.

These measures should be interpreted carefully.

For example, someone who is offered a financial wellbeing check but turns out not to need support is not necessarily a harmful "false positive". The consequences of including someone unnecessarily depend on the intervention.

Use what you learn to refine the risk factors, information sources, model and prioritisation approach during Improve.

10. Reach, fairness and variation

Headline totals can hide important differences in who benefits from an initiative.

Where it is relevant and proportionate, consider whether identification, engagement, access to support or outcomes vary between:

- different household types;
- priority populations;
- demographic groups;
- geographic areas;
- levels or combinations of risk;
- routes into support; or
- services providing support.

For example, you might find that:

households in one area are identified at a similar rate but are less likely to engage;

or:

a particular priority family group is under-represented in the identified cohort;

or:

referrals to one type of service are much less likely to result in support being received.

The purpose of these comparisons is to identify meaningful differences that could improve the initiative, rather than producing every breakdown the data permits.

Also consider the limitations of the information used. A model based heavily on existing council and benefit records may perform well for households already visible to public services while missing people who are eligible for support but have never claimed it.

In the FIND phase we worked hard to minimise the sharing of unnecessary personal details. However, some demographic data may be necessary to examine your results for fairness and reach. Be strategic about which demographic information you need to ensure fair and equitable support, and design that into your data sharing model.

11. Longer-term outcomes

Some of the outcomes an initiative ultimately seeks to influence may take longer to emerge.

These could include:

- improved financial resilience;
- reduced recurrence of financial crisis;
- improved housing stability;
- sustained employment;
- improved child or family wellbeing; or
- prevention of more serious adverse outcomes.

These may be important to the agreed purpose even where they cannot realistically be attributed to or measured within a short pilot.

Where a final outcome will take time to observe, identify sensible intermediate measures.

For example:

Longer-term outcome: improved housing stability

Intermediate measures: housing advice received → arrears arrangement established → tenancy sustained at follow-up

Or:

Longer-term outcome: improved financial resilience

Intermediate measures: entitlement secured → household income increased → immediate arrears addressed

Do not claim that an initiative has achieved a long-term outcome where the available evidence only demonstrates an intermediate change.

Choosing your measures

You do not need to use all the measures in this resource. Start with the Purpose and ask:

- **What are we trying to change?** Choose outcome measures that show whether that change occurred.
- **What needs to happen for that change to occur?** Choose enough pathway measures to understand whether people successfully moved from identification into support.
- **What do we need to learn?** Choose measures that will help you improve the identification method, engagement approach or support pathway.

A useful minimum set might include:

- **Reach:** How many people or households were identified and approached?
- **Engagement:** How many engaged?
- **Need:** How many were found to have an unmet need?
- **Support:** How many actually received appropriate support?
- **Outcome:** What changed for them?

For example:

500 households identified

↓

300 engaged

↓

220 had an unmet need

↓

180 received support

↓

£250,000 additional income secured

This tells you considerably more than reporting that 500 households were identified.

Decide what information you need to capture

Agree your main measures during **PURPOSE**, before the initiative begins.

This allows you to establish what information needs to be recorded during Assess and Support.

Consider:

- who will record each measure;
- whether partner organisations can provide the required information;
- how information from different stages will be connected;
- whether follow-up is required;
- how long outcomes may take to emerge; and
- whether collecting the information is necessary and proportionate.

Do not collect information simply because it might be interesting to analyse later.

Using outcomes through the SAVVI process

PURPOSE: Define the outcomes you want to achieve and select appropriate success measures.

FIND: Record enough information about identification and prioritisation to test whether the approach works.

ASSESS: Record whether people engage, what needs are established and whether those needs were anticipated.

SUPPORT: Record what support was offered and whether people actually reached and received it.

REPORT: Bring the pathway and outcomes together:

Identified → Approached → Engaged → Need established → Support offered → Support received → Outcome

Look at where people were lost from the pathway, what changed for those receiving support and any meaningful differences between groups or places.

IMPROVE: Use the results to decide what should change.

This might mean changing risk factors, information sources, thresholds, contact methods, referral arrangements, service capacity or the support offer itself.

Define success in terms of helping people, not finding people.