

## Innovating financial support: how Sovereign Network Group is tackling the cost of living crisis

### Better Off Calculator case study

#### At a glance

**2,171 households engaged with the Better Off Calculator**

**Over £2.9 million identified in potential benefit increases**

**£629 in average unclaimed benefits identified per customer**

**1 integrated support system, including Advice Pro, Pocket Power and Lightning Reach**

**1 seamless benefits application**

**1 Better Off Calculator**

The UK continues to face a cost of living crisis, with many customers struggling to stay afloat. From April 2025, the cost of essential services has risen sharply, water bills alone are projected to increase by up to 47%, leaving millions of households under increasing pressure.

Housing associations like Sovereign Network Group (SNG) have seen a sharp rise in demand for support as customers are often unaware of the benefits they may be entitled to. Billions of pounds in benefits go unclaimed each year due to stigma, lack of awareness or application complexity.

SNG partnered with Policy in Practice to address these challenges. By implementing the Better Off Calculator, SNG aimed to support in managing their finances, reduce arrears and debt, and streamline their approach to offering help.

### Challenge: Finding new methods of support amid increasing customer demands and rising rent arrears

SNG is one of the largest social housing providers in England, formed from the merger of Sovereign Housing and Network Homes. As a G15 housing association, SNG is acutely aware of the pressures its customers face, from insecure work and rising rent shortfalls to digital exclusion and increased living costs. Many customers are finding it harder to make ends meet.

Like other providers, SNG is seeing more customers fall into hardship, often through circumstances beyond their control. These include stories of single parents skipping meals, key workers juggling multiple jobs, and families facing unexpected financial shocks.

SNG is committed to providing real solutions. This includes improving communication around issues like the 53-week rent year (which occurs when weekly rent is charged 53 times in a financial year instead of the usual 52, potentially causing confusion for customers budgeting with monthly incomes), increasing awareness of unclaimed benefits and delivering practical tools that reflect SNG's values.

Traditional approaches to financial support are no longer enough. With demand growing and arrears rising, SNG wanted to intervene earlier to prevent issues before they became critical. To do this, they collaborated with Policy in Practice to explore innovative tools that would help reduce debt, support budgeting, and strengthen operational efficiency.

## Solution: Maximising customer income and preventing financial strain

“In the last year, we have engaged 2,171 households with our Better Off Calculator and we've seen a potential benefit increase of £2,952,963. Not only that, we have worked with Policy in Practice to integrate the Standard Financial Statement to align our income and expenditure with the wider financial services sector.”

*Hana Westby, Debt Advice Manager, Sovereign Network Group*

The main solution provided by Policy in Practice to SNG is the Better Off Calculator, an innovative tool designed to streamline and improve customer support. Within this award winning solution, several features work together to address the challenges customers face:

1. **Better Off Calculator: Empowering customers through self service**

The Better Off Calculator is designed to give customers the ability to discreetly check their eligibility for various benefits. By providing a self service option it removes stigma and helps customers quickly understand the support available to them. customers can also choose to send their results to the housing association, simplifying the process and ensuring support is offered when needed.

2. **Affordability alerts: Preventing financial strain early**

Affordability alerts within the Better Off Calculator help identify customers who may be at risk of financial strain. By flagging potential issues early, SNG can take proactive steps to support customers and prevent issues from escalating into more significant financial problems.

3. **Budgeting advice: Supporting long term financial stability**

Another key feature of the Better Off Calculator is the Standard Financial Statement (SFS) and budgeting advice, which uses real expenditure data from customers, along with ONS family spending data, to provide tailored advice. By identifying areas where customers may be overspending and offering practical budgeting tips, the tool helps customers create sustainable financial plans that contribute to long term financial stability.

“These individuals facing adversity are not solely benefit recipients. They're often really hard working people, people like me, like you, NHS staff, care workers, teachers.

“They're dedicated professionals who absolutely form the backbone of our society and keep our country ticking over. So it's everybody's problem.”

**Lizzie Aston-Long,  
Sovereign Network  
Group**

4. **Direct benefit applications: Simplifying the process**

The Better Off Calculator also enables customers to apply for benefits directly through the system. With one click applications, customers can quickly and easily apply for social tariffs or other utility discounts without the need to re-enter their information across multiple websites, streamlining the process and improving accessibility to support.

5. **Collaboration and future developments**

SNG is working with Policy in Practice to ensure their system integrates with other platforms, such as Advice Pro, Pocket Power and Lightning Reach, creating a unified support system. This collaborative approach streamlines operations and enhances the quality of support for customers.

## **Conclusion: Moving towards a more sustainable future**

SNG's partnership with Policy in Practice has delivered real change. By using tools that empower customers, identify issues early, and streamline support, they are helping reduce arrears, preventing crises, and improving financial stability for those who need it most.

Watch Hana Westby, Debt Advice Manager, Sovereign Network Group, talking about this work on a free to view webinar

Scan the QR code or visit [policyinpractice.co.uk/events](https://policyinpractice.co.uk/events)



## Key takeaways for housing providers

1. **Empower customers through self service:** Software like the **Better Off Calculator** empowers customers to independently assess their eligibility for support, reducing stigma and speeding up the process.
2. **Streamline data collection:** The Universal Housing form, embedded within the Better Off Calculator, ensures that customer data is captured consistently across all stages of tenancy, from initial application to rent collection. By consolidating information into a single system, it reduces duplication and improves efficiency for both housing providers and customers. This seamless data flow enables housing providers to offer proactive, consistent support throughout the customer journey, helping to prevent issues like rent arrears before they arise.
3. **Adopt early intervention practices:** Affordability alerts can identify potential financial issues early, enabling housing providers to offer proactive support.
4. **Provide holistic financial support:** Offering budgeting advice alongside income maximisation helps customers manage their finances and avoid future financial strain.
5. **Make benefit applications seamless:** Direct benefit applications reduce administrative burdens for customers and housing staff, improving access to support.
6. **Use a platform that collaborates with other service providers:** The Better Off Calculator seamlessly integrates with other platforms like Advice Pro, Pocket Power and Lightning Reach, helping to create a streamlined and comprehensive support system for customers.

By adopting these proven approaches, housing providers can improve support for customers, boost operational efficiency, and foster long term financial stability for those they serve.