

Stepping Ahead



Impact Report 2019
How we're delivering

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CEO's statement

At the end of 2018, StepChange launched our five-year strategy, Stepping Forward, that set out our bold ambitions to 2023. The strategy amounted to nothing less than fundamentally transforming the charity.

We stated that we would double the number of people we help. We'd do this by investing in our technology, our ways of working and, most importantly, our people. We'd also move from just being there to help people at the point of crisis, to supporting them before they fall into problem debt. We want to stop just being the ambulance at the bottom of the cliff, but to do much more to stop people falling over the edge in the first place.





2019 was the year where we started to make these changes a reality and embed the practices that could make our ambitions spring to life. It was a year in which we laid the foundations so that we will be fit for purpose well into the future.

But, as any Chief Executive will tell you, change of this scale is never easy. And 2019 was in many ways a challenging year at StepChange. That's a fact that we've been honest in communicating with our colleagues and partners.

After many months of development, we launched our new debt advice platform, Pulse. The new system represents a significant investment for the charity and will allow us to offer better and more efficient advice to clients as well as increase the number of people we're able to help.

Of course, the launch hasn't been without its teething problems. We were always clear that we would not launch until we were certain that the system was ready.

We had hoped to launch in the spring of 2019 but we rolled it out in the summer.

Thankfully, due to the patience and hard work of our colleagues we were able to train every single debt advisor to use the new system before the end of the year. Now, all debt advice that we deliver over the phone is carried out on our new system, and we're set to launch it for clients accessing debt advice online in 2020.

We also took real steps towards helping people earlier. We launched our new service to help those with persistent credit card debt, which supports those who have been trapped making only minimum repayments for 36 months or more.

During the year we have remained a steadfast critical friend of government policies and practices when we've needed to be. From bailiff reform to social security, we don't hesitate to speak up on behalf of our clients. We also shout loudly to commend the good work being done, such as developments on Breathing Space.

In light of the coronavirus pandemic, we now have new challenges to face. Countless numbers of people across the UK will be facing unemployment or a significantly reduced income in the months ahead. Those who have never faced financial hardship before may need our services. Young people, single parents, those with existing debt and the most vulnerable in our society will be left in increasingly difficult circumstances.

That's why in 2020 we'll apply ourselves with even greater urgency to adapt to embed the significant changes we want to make, fine-tune our new technology and tools and fight for those in problem debt. The motivation for doing so could hardly be more urgent.

More people than ever are now falling into problem debt and record numbers are visiting our website and picking up the phone to ask for help. There is also mounting evidence that the benefits system is not just pushing people into debt but causing destitution.

That's what motivates every one of our incredible colleagues to work as hard as they do. It is for that reason that I'm proud of this Annual Report and the work that it celebrates.

Thank you to our colleagues and, of course, our partners for making it all possible.

Phil Andrew
Chief Executive Officer

Our key achievements in 2019



In 2019 we reached 635,091 clients and...



We rolled out **Pulse**, our new debt advice platform to all of our colleagues

We led a pilot with our partners to test out new referral mechanisms into debt advice

We expanded the number of organisations we work with across the charitable and commercial sectors



We helped more than **10,000** clients through our new early intervention services



We rolled out our new total reward strategy, representing a multi-million-pound investment in our colleagues

We expanded access to debt advice in Scotland by opening a new office in Glasgow



We launched a new online persistent debt hub for clients



We took a lead role in making sure a debt Breathing Space scheme is implemented by government

How we're delivering

Our Trustees follow the Charity Commission's general guidance on public benefit and supplementary guidance for charities whose aims, like ours, include preventing or relieving poverty.

We also adhere to rules from the Office of the Scottish Charity Regulator and the Irish Charities Regulator.

In 2019 our activities were in line with our charitable objectives. Our progress against these objectives is described in the following sections.

Objective 1: Cutting edge work on advice and solutions

Our first objective is to provide free debt advice and solutions for people struggling with problem debt.

In 2019 we supported thousands more people to manage their problem debt, by offering holistic advice and the widest range of practical debt solutions of any provider in the UK. We also supported people in persistent debt, expanded our research on client outcomes after debt advice, developed new ways to measure success in how we support clients, and we expanded access to debt advice across Scotland.

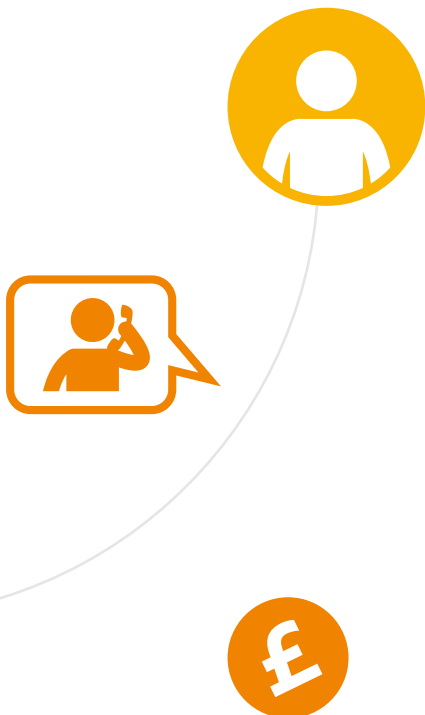


Key achievements: Supporting clients in persistent debt

In 2019, credit card providers made plans to contact people across the UK to ask them to increase their payments if they were only making minimal payments off their credit card debt.

To support people in persistent debt paying more in interest and charges over a 36 month period, we launched a dedicated online information and guidance hub and an interactive credit card repayment calculator for people receiving persistent debt letters.

By giving people the help they need at the first sign of any possible trouble, we stand a greater chance in turning the tide on the huge number of people reaching debt crisis point.



Key statistics:

How we're performing
compared to 2018



635,091
clients helped in total

-3.5%



10,608
clients were helped with
persistent debt*



54,970
clients started a
managed solution

-2.9%



5,822
debt relief orders
set up

-7.8%



£436m
of debt was repaid
by clients

+1%



3.1m
users of our website
and MoneyAware, our
debt advice blog**



24,013
clients became free
from problem debt
with our support

-1.2%

*new metric for 2019.

**based on a person using one of our pages for at least 30 seconds.

Improved access to debt advice in Scotland

It was a transformational year for StepChange Scotland. In order to expand to meet the growing need for debt advice we invested in the Glasgow Centre, our new, large scale office premises. The Glasgow Centre is home to a new specialist advocacy team that provides additional support to our most vulnerable clients.

Our statutory teams have also grown and we have more colleagues supporting clients with Debt Arrangement Schemes, Sequestration and Minimal Asset Process bankruptcy.

Developing our research on client outcomes

Since 2017, we've been measuring the outcomes of clients at three, nine and 15 months after debt advice. We define a 'client outcome' as the changes, or lack of changes, in a client's situation after receiving debt advice. This includes their financial situation as well as other aspects of their life, such as overall wellbeing.

In 2019 we began work on our research report 'Paths to Recovery', which explores outcomes at 15 months after debt advice.

Key findings:

Clients report good levels of progress

At 15 months after advice, three in four (75%) said they were making at least fair progress in dealing with their debts, including 12% who'd become debt free.

Debt advice has many long-term positive effects

On average, our clients' happiness, levels of anxiety and overall wellbeing showed improvement across three, nine and 15 months after debt advice.

However, many clients are still on a financial knife edge

At 15 months, very few clients would be able to cover the costs of an income shock, such as the cost of repairing white goods in an emergency.



Measuring success

Currently, when we measure how many people we've helped across the UK, we only capture how many clients have completed a full debt advice session. But that's not the whole picture. As part of our early intervention approach, we also support many more clients when they read our money advice blogs on MoneyAware, use a digital advice tool on our website, or call our phonenumber to find out what services we can offer.

We also provide ongoing support to clients over a long-term period if they have started a debt solution with us. We have developed a new approach to measuring success at StepChange, which allows us to demonstrate the broader impact our services have on the lives of clients. It also enables us to match best practice across the charity and financial services sector, and illustrate the ways that our colleagues make a difference. We will be reporting against these measures within our annual reporting in future.

We'll be measuring:

Reached	The number of people who've visited our website or called our phonenumber for information or support with their money or problem debt.
Guided	The number of people who've used a StepChange money guidance or advice tool to support them with budgeting, income or to identify what support they'll need with problem debt.
Advised	The number of people who've completed full debt advice or received emergency advice and support.
Supported	The number of people who've started or remain on a StepChange supported or recommended debt solution.
Free from problem debt	The number of people who've become free from problem debt with StepChange's help.



Our goals for 2020

- To help more people than we did in 2019 – over 600,000 people – which is increasingly important given the pressures of the coronavirus pandemic
- Share our new ways of measuring success
- Gain a clearer understanding of clients' outcomes in light of the pandemic



Dave's story

“Before experiencing debt problems, my partner and I were fairly secure. My wife had her own business and I was a manager, and we had around £20,000 in savings that we knew we could use if we needed to.

However, a few years ago, my wife was diagnosed with cancer. It was a huge shock. She had to stop working and start treatment, which meant that our income went down.

Not long after that, I was diagnosed with kidney disease and sepsis. I ended up on dialysis and was unable to work, meaning we lost both incomes.

We took out credit cards as we had dwindled away most of our hard-earned savings. This left us just managing on what we got from sick pay and a couple of grants from Macmillan to pay for bills like gas and electricity.

It was basically hand to mouth each week. We had two teenage children to support too.

I was using credit for food and clothes quite often. We managed to get a council tax reduction, so we were paying the minimum and making sure we could pay for that each month. Some of the creditors were understanding, but others were more of a problem. There was one energy company that I owed £100 to after switching to a different provider. I tried to set up a direct debit to pay it off, but I kept running into errors that were not my fault.

It became too much to handle. It was getting to the point where I thought I just can't take this anymore.

One day, my mortgage lender recommended that I get in touch with StepChange.

The StepChange advisor on the phone was fantastic. They explained all my options to me and how to move forward with things. They were very understanding, helpful and reassuring.

They were able to sort everything out and they set up a debt management plan (DMP) to help me manage my budget.

Being on a DMP has given me a sense of relief that things are getting sorted. I also feel like people are willing to listen to the situation I am in. Creditors put so much pressure on you and it caused me a lot of stress, but once they find out you're working with StepChange they become more understanding.

Now I'm in contact with StepChange things are a lot better. I finally feel like my situation can and will improve."



Objective 2: Collaboration and efficiency



Our second objective is to be the most efficient and sustainable provider of free debt advice and solutions.

We're making our ways of working more efficient, continuing to expand the number of organisations that we work with across the sector, and leading conversations about funding.

Key facts and figures:



We've campaigned for services such as Debt Relief Orders to be funded properly



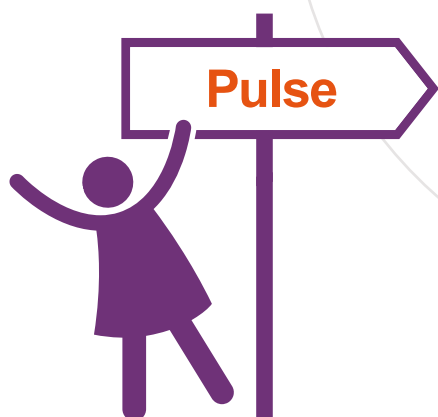
We worked closely with the Money and Pensions Service, Citizens Advice and the Money Advice Trust to improve client referrals to debt advice

100%
of colleagues across our seven sites are fully trained to use Pulse, our new debt advice platform



Our partners referred
118,387
clients to us for telephone advice





Key achievements: Our new debt advice platform

This year we launched Pulse, our new debt advice platform and customer relationship management system. By no means a small investment, it increases our capacity and capability to provide debt advice. Working in a more efficient way means we can help more people, as well as improve the debt advice experience for both our clients and our colleagues.

As with all significant change initiatives, it wasn't without its challenges. However, we ended the year with all colleagues trained up on the new system and feedback has been extremely positive. Pulse is now in place and our colleagues across seven of our UK sites are trained to use it, meaning that we're better equipped to deal with the ever-growing demand for our services. We're very much looking forward to using it with clients who seek debt advice online in 2020.



Leading the way for more change

Launching Pulse is just one of the ways that we've driven efficiency at StepChange. We've also:

- Significantly developed Pulse to add new functions shaped by the research we have about our clients' experiences. This includes a focus on working with clients at the later stages of their debt journey
- Built a new technology services team bringing together colleagues who work with clients at every step of their debt journey. This will make sure that we get even better at focusing all of our technological improvements on the needs of clients.



The Piloting Advisor Capacity and Efficiency pilot

As part of the Piloting Advisor Capacity and Efficiency (PACE) pilot, we've been working closely with the Money and Pensions Service, Citizens Advice and the Money Advice Trust to develop a new referral mechanism for clients into debt advice. This is targeted at credit card firms who don't actively signpost their clients to the advice sector.

This new mechanism will make sure that clients' debt problems are resolved as efficiently and effectively as possible. The project will include trialling open banking applications and using credit reference agency data to improve both efficiency and the client experience.

Leading the conversation about funding in the sector

With demand continuing to outstrip supply in the debt advice sector and fair share funding (a funding model that we introduced to the UK where creditors make a donation to our charity) under increasing pressure, we've worked hard to diversify our funding streams. We've done this by developing our partnerships and services as well as campaigning for costly services such as Debt Relief Orders to be funded through a levy on creditors. It's more important than ever that a sector-wide model is agreed as a matter of urgency but also that existing funding is maintained in the interim.

Sector collaborations

In 2019 we expanded the number of organisations we work with across the charitable and commercial sectors to make sure that people struggling with debt get the support they need.

For example, we've worked closely with a range of other organisations in the advice sector on our Expanding Referral Routes (ERR) project. Our partners have found that the length of their conversations with clients can prevent a client being referred to StepChange there and then. If our call volumes are high, it can also be difficult for partners to refer their clients to debt advice.

The ERR project will offer clients:

- Digital referral: StepChange will contact the client by SMS and/or email to start online debt advice; and
- Call back: StepChange will call the client back at a time that is suitable for them to begin their debt advice journey.

This will make sure that we can reach a greater number of people now and in the future.



Our goals for 2020

- Continue to deliver more efficient services using Pulse and take 100% of new online clients through the Pulse journey
- Evolve our technology strategy to put client and partner experience at its heart at a time of a changing demand for our services
- To work and integrate with even more partner organisations for debt advice



Objective 3:

Improving debt advice policy and practice

Our third objective is to champion the cause of people in, and at risk of problem debt by campaigning for change in public policy and private sector practice.



Key facts and figures:



3

major Financial Conduct Authority interventions move forward on credit cards, overdrafts and rent to own

7

influential research and data reports



3

consultation responses

1

report from the House of Commons Justice Committee calling for independent bailiff regulation



3

regulators published important work on supporting vulnerable consumers



Key achievements:

For many, 2019 will be remembered for its general election and Brexit. Space for debate and for policymakers to think about problem debt was limited, but we still managed to make great progress with our key campaigns.



Breathing Space

We've continued campaigning for a debt 'Breathing Space' alongside Statutory Debt Repayment Plans (SDRPs) and we're very pleased that they're now moving towards government implementation.

The schemes will only be effective if they include wider debts (such as council tax). Earlier in 2019 HM Treasury launched a major consultation setting out how key protections will work, and we were delighted when they confirmed that government and local government debt will be included.

Breathing Space is on track for launch by the government in 2021 and SDRPs will be launched in 2022. We'll continue to work with government to shape their implementation.



Campaigning for bailiff reform

Our influencing work with the Taking Control coalition of charities and advice providers helped to secure a commitment from the Ministry of Justice to investigate the case for illegal bailiff reform.

The Ministry published a call for evidence and StepChange gave a detailed comprehensive response. We gave oral and written evidence to the House of Commons Justice Committee on the need for bailiff reform, and we were very pleased to see that the Committee made recommendations to the government. This included a call for the independent regulation of the bailiff industry.

The ball is now in the government's court to make the changes that are needed.



Improving how the government works with those in debt

In May 2019, the Cabinet Office published a statement setting out its intention to improve the way that the government interacts with people in debt, particularly when they're in vulnerable circumstances and/or experiencing financial hardship.

We're continuing to work with the Cabinet Office Fairness Group, and we're helping to shape principles in the Digital Economy Act Code of Practice. In addition, we're spreading good practice across government debt management and collections.



Campaigning against overdraft debt

In 2019, we saw the Financial Conduct Authority introduce rules to prohibit overdraft fees and require lenders to act when people become trapped in overdraft debt.

We've campaigned for the end of unauthorised overdraft fees and have continued to campaign for better support to help people get out of the overdraft debt trap.



Campaigning wins in Scotland

In 2019 we saw the Scottish Parliament introduce several key changes to the Debt Arrangement Scheme (DAS). We've successfully campaigned for the introduction of crisis payment breaks and smaller administrative changes to streamline the process for clients, advisors and creditors, and for the introduction of changes to the fee structure which will make DAS a more viable solution for advice providers.

Our statistics in 2018 showed that just under half (46%) of clients contacting us by telephone were in council tax debt, with many facing collection action by their local authorities. In 2019 we worked with partners in Scotland to create a collections toolkit for local authorities to signpost to debt advice. This will help them to avoid imposing costly collection fees that have a negative impact on our clients.



Key reports in 2019: Insight and data to drive change

In 2019 we released more influential reports that helped us shape opinion and influence policy.

Scotland in the Red – April

Our report showed that in 2018 there were nearly 700,000 people in Scotland in, or at risk of, problem debt, which was primarily a symptom of poverty, poor housing conditions, welfare cuts, ill-health, and insecure work.

The research identified a growing emergency with council tax arrears and increasing pressure on household bills.

> We called for:

- Earlier signposting to free debt advice
- Urgent action on council tax
- A coordinated action plan for Scotland on addressing debt

> Result:

- We held a well-attended parliamentary event in Holyrood to launch the report and we continue to lobby the Scottish Parliament.

Red Card: Subprime credit cards and problem debt – July

One in three people in severe problem debt have a subprime card, which often have high interest rates of 30% or more. In a survey of our clients with subprime credit cards, two out of five (18%) were unemployed when they took the card out, and half (47%) were behind on a priority bill. In addition, four out of five (79%) felt it had a negative impact on their financial situation. Many took out their card at a point of severe need, after which their financial difficulties worsened.

Life Happens - July

Our research showed that just under half (45%) of the adult population have experienced a life event such as falling ill, separation or reduced work income in the last two years. Over 2 million of them are currently in problem debt, and a further 5.7 million are showing signs of financial distress.

Wales in the Red – October

We estimate that around 8% of adults living in Wales are facing severe debt problems, compared to around 6% of the UK adult population.

This report highlighted the debt problems of StepChange clients residing in Wales, the need for policy action to help those in financial difficulty now, and what's needed to prevent more problems in the future.

▶ We called for:

- Action by the Financial Conduct Authority to improve creditworthiness and affordability assessments and address persistent debt issues in the subprime card sector
- Action to protect financially vulnerable borrowers against unreasonable and harmful credit card costs

▶ Result:

- We continue to raise these issues with the Financial Conduct Authority and in Parliament.

▶ We called for:

- Policy-makers to acknowledge that current safety nets are not preventing people from falling into problem debt
- Better support for people experiencing a life event, in order to avoid problem debt
- Effective alternatives to using a risky credit safety net that increases the chance of falling into serious problem debt.

▶ Result:

- We used the report to begin a debate on safety nets at party conferences and our findings have influenced the work of the Financial Resilience Commission.

▶ We called for:

- Welsh Assembly Members to support the call for independent bailiff regulation
- Further progress of fair council tax collection
- The Welsh Government to work to improve the financial resilience of people most vulnerable to debt.

▶ Result:

- We're continuing to raise awareness of debt issues with Assembly Members and the Welsh Government.



Our goals for 2020

- To respond to the financial difficulties developing throughout the coronavirus pandemic, and the need for policy action to support households falling into debt
- To develop our work on debt Breathing Space and introduce independent bailiff regulation
- To continue to develop new research, policy and evidence reports to build our understanding about UK problem debt in light of the pandemic

Sarah's story

“It all started when my bank started offering me credit. I began using credit cards and that moved on to store cards and spending through catalogues. It became normal to buy things on a card if there wasn't enough money in my account.

The situation got more difficult, partly due to my own bad management, and partly due to meeting the father of my child. He'd ask if he could borrow money, so I'd take out £100 cash on the credit card or bought things for him because he was going to give back the money he owed. But then it got to the point where he didn't give the money back.

Then we had my son and that's when I realised I couldn't keep up with any repayments.

The financial pressures got to the point where I couldn't cope.

Even when we all moved in together as a family it didn't change. I remember trying to manage all the income and then trying to pay bills and repayments but they never added up.

The interest and extra charges kept piling up. At certain points I was accruing more interest than the value of the payments I was making, even when I'd gone back to working full time.

I was in a hole that was so big and I just couldn't get out of it. It was getting to the point where I was living hand to mouth. I was managing everything, writing everything down, putting money away in a tin, just so I knew I could pay for food for that week.

About eight months after having my baby, it all got too much, and that's when I decided to contact StepChange.

I remember feeling so much better after talking to somebody. It changed everything to have that person at the end of the phone telling you everything was okay.

In the end my son's father and I split up after another year or so, and things were really hard for the first couple of years after facing the debt.

But after speaking to StepChange I became in complete control of my finances.





Every advisor I have ever spoken to at StepChange has been supportive, professional and non-judgemental.

They set up a Debt Management Plan (DMP) for me. All the way through the DMP I had to manage my money. Every penny was monitored and logged!

Doing the annual budget report was sometimes hard but it helped to keep me on track. Nowadays I will always be on top of things and know where every penny will go.

In late 2019 I became debt free, which was and is an amazing feeling.



I am extremely grateful to StepChange for the help and support I received. Despite the shame and embarrassment you feel, it's great to know you can get support with absolutely no judgement."



Objective 4: Prevention alongside cure

Our fourth objective is to educate and inform people through our services to enable them to better manage their money and recover from problem debt.

The charity has ambitious and achievable plans to help over 150,000 people with early intervention strategies over the course of the next four years. Our activity supporting clients in persistent debt is the first phase of this important work.



Key facts and figures:



3.1m

users of our website and MoneyAware debt advice blog*



10,608

clients were helped sooner by our early intervention services



14.5m

views of our website and MoneyAware, our debt advice blog**

* We've changed the way we measure web users with industry best practice: we now only count a user when a person has used one of our pages for a least 30 seconds.

** Repeated views of a single page are counted.

Key achievement: Developing our persistent debt hub

The Financial Conduct Authority rules and guidance on persistent credit card debt now require credit card firms to help customers who've been making minimum repayments on their account to repay more quickly.

We've been engaging with firms in order to understand their approach to helping clients in persistent debt. This type of regulation is new for everyone and the insight we've gathered from lenders has informed and shaped our persistent debt budgeting service. This has ensured that it's fit for purpose and able to meet the needs of our clients.

We've also launched a new, self-service online tool to assist our clients in getting out of persistent debt and built an enhanced telephone-based team. The team is dedicated to supporting clients who may need additional support as they go through this journey.

Our persistent debt service offers:

- Helpful information from a trusted source
- A softer approach to managing money compared to debt advice
- A user-friendly budgeting tool that works on both desktop computers and mobile devices
- A repayment calculator to see how much extra they can afford to repay
- The ability to move into full debt advice if it becomes apparent that they need extra support.

Expanding our early intervention team

We have significantly expanded the number of colleagues in our early intervention team. They have been providing clients in persistent debt with information and guidance.

Over the coming years we want to rapidly increase the number of people we help through early interventions and new services, so we can only expect to see our team, and the number of clients we help grow each year.



Our goals for 2020

- To assist over 65,000 clients with early interventions before they reach crisis point
- To further develop our persistent debt services

Objective 5: Getting the message out



Our fifth objective is to create greater awareness of free debt advice. In the digital age, making sure people reach the right kind of advice is crucial.

We expanded our marketing team, transformed our B2B marketing approach, secured a significant amount of coverage in the media and tackled online impersonators.

Key facts and figures:

Tackled

97



instances of trademark infringement



24%

increase in website users since 2018



91

mentions on TV and radio



37



press releases



2,085

pieces of press coverage



29

broadcast interviews

Key achievements:

Expanding our team

In 2019 we expanded our marketing team to deliver much more in 2020 and beyond. During 2020, our new Head of Marketing will be launching our new marketing strategy. We've also expanded our B2C and B2B marketing teams to launch new campaigns, and we have a new Social Media Officer who will be launching a new social media strategy for StepChange. In addition, we also have a new Case Studies Officer who will be developing how we communicate the real experiences of our clients.

Over the coming years we want to rapidly increase the number of people we help through early interventions and new services, so we can only expect to see our team, and the number of clients we help grow each year.

Our online reach

Our web tools, blogs, information services and digital partnerships have helped us reach an estimated 5.7 million people in 2019. We also had 2.7m views of our debt information and advice pages.

We're highly visible across the web, appearing prominently in search engine results about debt, and supporting Money Saving Expert debt forums. We're also included on relevant advice pages on local authority and housing association websites, as well as those of creditors and utility companies.

Brand awareness

In 2019 unprompted brand awareness, where the general public are asked to name the charities they have heard of without any prompts or hints, was at 8.4% of the UK population.

We've successfully tackled 97 instances of trademark infringement by 37 websites attempting to masquerade as StepChange through online advertising. This remains a problem, and we've worked closely with Google to review changes to their advertising policies. In addition, we've worked with the Money Advice and Pensions Service to highlight misleading advertising practices to the Advertising Standards Authority and Financial Conduct Authority.

Media coverage

We secured extensive media coverage throughout 2019, with over 2,000 items of coverage. Our media work helped influence change, including the shift in advertising policy by Google to reduce the online impersonation of debt advice organisations.

Transforming our marketing approach with partners

In 2019, we held a three-month consultation with our partners to help us better understand their needs and how we can best work with them to reach more people.

Feedback from the project has already informed the development of three new products and services that we plan to launch in 2020. We'll be continuing to listen to our partners to ensure that we're collaborating effectively to support people who are in, or at risk of problem debt.



Our goals for 2020

- Launch our new marketing strategy in support of the charity's strategy to 2023
- Reach the significant number of people who have been financially affected by the coronavirus pandemic through new targeted marketing campaigns
- Use our data, insight and expertise to generate media coverage that fosters more public debate and shapes policy thinking
- Continue to work with Google to tackle impersonators

Objective 6: Nurturing our people



Our final objective is to engage and develop our colleagues.

In 2019 we made a significant investment in developing and rewarding colleagues, we continued to deliver our graduate programme and we initiated our leadership programme.

Key facts and figures:



We invested

16,582

hours training our colleagues



We employ over

1,400 across
8 cities

Our CEO and Executive team hosted

24 townhall sessions with colleagues



We awarded **20** colleagues with an Iain Kendall Award for excellence



We launched a Joint Consultative Committee to help shape the total reward strategy

Key achievements:

Launching our total reward strategy

In 2019 we launched a total reward strategy which looked at rewards for all colleagues within the charity. This will make sure we can attract key talent in an increasingly competitive marketplace.

It also helps us to engage and retain that talent by providing a framework to manage development and salary and reward progression. The strategy represents a multi-million-pound investment in our colleagues, which maximises our ability to deliver our strategic objectives and offer the very best service to our clients.

Learning from our colleagues

We delivered our annual charity-wide engagement survey and achieved a 71% engagement score with an 80% completion rate. We received a lot of feedback from our colleagues giving us some very rich data to work with.

Senior Leadership Visibility, Cross Departmental Working and Managing Change were the three recurring themes in the feedback. We've set up colleague listening groups to take a look at what we need to do to make progress against them.

Gender pay gap results

Our ongoing commitment to diversity and inclusion underpins the charity's strategy; we believe that the purpose of the charity is best served by a diverse workforce that is representative of our clients and brings together a variety of perspectives and experiences.

Our gender pay gap is significantly lower than most organisations in the UK, and overwhelmingly lower than organisations operating in the same sector. Highlights include our median pay approaching parity, median bonus at parity and, in 2019, the proportion of women receiving a bonus is now higher than for men for the first time.

Initiating a new leadership development programme

We began work to identify an external partner to design a leadership programme. This aims to define what great leadership looks like at StepChange Debt Charity and supports our leaders to achieve it. The programme will be designed to upskill them in their current role and drive high performance within their teams. The approach will include online and face-to-face learning and we plan to begin the design of the programme last quarter 2020, with the launch being in the first half of 2021.

Delivering our graduate programme

We also began delivering our first ever graduate programme, and successfully recruited seven exceptional individuals who joined us in September 2019. Our graduates have signed up for our two-year rotation scheme which gives them the opportunity to experience all functions within the charity. In each rotation they're given specific projects to undertake, supported by additional development workshops that they attend each quarter.



Our goals for 2020

- Deliver our new total reward strategy
- Implement a talent strategy, which will include a leadership and management development programme
- Develop a wellbeing strategy for 2020-2022, which will recognise and consider factors brought about by the coronavirus pandemic, such as increased remote working and the long-term societal impacts which these may create
- Develop a diversity, inclusion and equality strategy

Thank you to our supporters

Each of these organisations supported us financially in 2019, and many have worked with us on policy to improve the debt landscape. We'd like to express our gratitude for their support, without which our work would not be possible.



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