

THE HORIZONS PROJECT

Case Studies & Research Notes

Practical Reflections on Engagement and Momentum

Support. Stability. Momentum. Opportunity.

Ethics, Anonymisation and Purpose

The case studies developed within The Horizons Project are based on real, anonymised conversations. They show how the proposed support approach may work in practice. Everyone whose experience helped shape these case studies gave clear permission for their story to be anonymised and used to help develop and review the proposed service. Care has been taken throughout to protect personal identities.

These materials are not intended to provide financial, legal or debt-management advice. They are practical reflections on what may become possible when people are supported to stay engaged during periods of pressure, uncertainty and instability.

Overview of Case Studies & Proposed Support

The case studies and related research notes are organised around two important stages of the Momentum support model:

- **Initial Contact and Overcoming Avoidance:** Case Study 1 looks at how steady support and preparation can help someone face the fear of making initial contact. It shows how reducing emotional overload can make the next step feel more manageable, helping people stay connected rather than withdraw.
- **Sustained Engagement and Resolving Uncertainty:** Case Study 2 looks at what can happen once contact has been made. It focuses on how clear, collaborative communication may help reduce uncertainty, keep people engaged and build confidence to deal with wider responsibilities.

Case Study 1: Staying in the Conversation

A practical reflection on debt, responsibility and sustained engagement

This case study is based on a real conversation with a creditor. It looks at how one person moved from avoidance and fear of contact towards agreeing a manageable and sustainable repayment plan. The focus is on what can help someone take that first step when contact feels difficult.

- **Associated Research Note Insights:** This research note explores how steady support and preparation may help people overcome fear of contact, reduce emotional overload and take a first manageable step towards staying engaged.

Case Study 2: From Uncertainty to Understanding

How collaborative communication transformed a complex utility debt enquiry

This case study is based on a real conversation with a utility provider. It focuses on a situation where repayment arrangements were already in place, but ongoing uncertainty around meter readings continued to cause distress. The focus is on how clearer information and steady support can reduce pressure when several challenges overlap.

- **Associated Research Note Insights:** This research note explores how reducing ongoing uncertainty through clear, collaborative communication may help people remain engaged and build confidence to deal with wider responsibilities.

Methodological Progression

Taken together, these case studies show a clear progression in the Horizons approach. Case Study 1 looks at what may help someone face initial contact and move away from avoidance. Case Study 2 looks at what may help them stay engaged once contact has been made, turning confusion into understanding and creating space for realistic next steps.

Together, these reflections show how steady, non-judgemental support may sit alongside statutory and professional services. The aim is to help people stay engaged between appointments, without replacing the support that already exists.

As more case studies are completed, this collection will continue to show how the Horizons approach develops through practical experience, reflection and evidence-informed learning.

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