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Money Advice Service Quality Monitoring and Performance Reporting in Scotland

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Executive Summary

As key funders of money advice in Scotland, all 32 Scottish local authorities operate an in-house service and/or fund an external provider. Increasingly, these services are under pressure to deliver in the face of rising demand, alongside decreasing resources.¹ This research investigates the procedures currently in place to monitor the quality of the advice provided, as well as overall performance, of both in-house and external services. Semi-structured interviews were carried out with appropriate officers from each local authority, with the findings outlined in this report providing a Scotland-wide perspective on this under-researched area.

The key findings are as follows:

- 63% of local authorities feel that current quality monitoring and performance reporting procedures are adequate, and that no further measures will be introduced in the near future²
- Several local authorities commented that, due to a lack of resources, a balance must be struck between front-line service delivery and time spent on quality monitoring and performance reporting
- 85% of local authorities operating an in-house service are pursuing accreditation under the Scottish National Standards for Information and Advice Providers (SNSIAP)³
- At least 65% of local authorities funding external services do not require them to adhere to, or be accredited under, any specific quality framework for advice as part of their contract⁴
- Only 32% of local authorities receive outcomes-based performance reports from externally-funded services, 57% receive outputs-based reports, and 11% have no formal reporting arrangement
- While all local authorities reported that quality monitoring and service performance information was consulted prior to reinvestment in a service, the extent to which officers felt that this information was appropriately scrutinised varied

1 www.improvementservice.org.uk/documents/money_advice/MAPMF/mapmf-annual-report-201617.pdf

2 It should be noted that this relates to the opinion of the local authority officers interviewed, and does not necessarily reflect the views of the local authority as a whole.

3 www.gov.scot/Topics/Justice/policies/widening-access/standardsforadvisers

4 Six local authority officers were unsure, and did not provide further information, suggesting that this number is likely to be greater than reported.

- 69% of local authorities reported that performance information fed into other areas of the Council, such as strategic groups and Council-wide performance frameworks, to influence wider decision-making and strategy

Introduction

This research has been undertaken by the Improvement Service to address a gap in current understanding of how local authorities monitor the quality of money advice provided across the in-house and external services that they fund. It also highlights the performance reporting arrangements which are in place to monitor services' delivery against their agreed remit and any targets. Both the implementation of, and adherence to, quality controls and regular performance monitoring constitute key elements of the Framework for Public Funding of Advice.⁵

As local authorities are not subject to Financial Conduct Authority regulation in regard to money advice, it is highly important that adequate procedures are in place to ensure the achievement and maintenance of quality advice provision. 'Quality' encompasses both technical and organisational competencies.

Money advice services in Scotland are under increasing pressure to deliver in the face of heightened demand, while available resources follow a declining trend. Local authorities' investment in money advice services fell by 5% between 2015/16 and 2016/17, to £11.7m. Alongside this, the number of people contacting the services for money advice increased by 5%, and the number of new clients supported increased by 3%.⁶ In these circumstances, maintaining the provision of a high-quality service can become increasingly difficult, as resources continue to be stretched.

As can be seen in Table 1, all 32 Scottish local authorities fund at least one service to provide money advice. Four operate an in-house service only, 12 fund external services only, and 16 fund both in-house and external services.

5 www.improvementservice.org.uk/documents/money_advice/Framework-for-Public-Funding-of-Advice.pdf

6 www.improvementservice.org.uk/documents/money_advice/MAPMF/mapmf-annual-report-201617.pdf

Table 1: Money Advice Services Funded by Local Authorities⁷

| Services Funded | Number of Local Authorities |
|-------------------------------------|-----------------------------|
| In-house service only | 4 |
| External services only | 12 |
| Both in-house and external services | 16 |

It is anticipated that the findings outlined in this research report will be of use to a variety of stakeholders, from those delivering money advice, through to funders and other interested organisations. Key principles, which should be referred to when implementing and reviewing quality monitoring and performance reporting procedures, are outlined following the research findings.

⁷ Drawn primarily from data from the Money Advice Performance Management Framework (MAPMF) 2016/17 annual report (http://www.improvementservice.org.uk/documents/money_advice/MAPMF/mapmf-annual-report-201617.pdf), including updates confirmed through interviews with local authority officers

Methodology

As all 32 Scottish local authorities operate an in-house and/or fund an external money advice service, appropriate officers from each were identified and approached to participate in semi-structured interviews. In the case of one local authority, it was not possible to interview the appropriate officer and information provided in the course of other Improvement Service research activities was used in relation to quality monitoring and performance reporting.

Those interviewed were asked about the current procedures relating to quality monitoring and performance reporting for both in-house and externally-funded money advice services. In particular, they were asked about adherence to any particular quality frameworks. Interviewees were also asked about how the information feeds into other areas of the local authority, as well as whether any new procedures are being introduced in the near future.

Local authorities shared information on a confidential basis, and this has been respected in this report. It should also be highlighted that all information discussed is from the perspective of local authorities, as key funders of money advice services in Scotland. As such, the information gathered in relation to in-house and externally-funded services differs dependent on the depth of information available to local authority officers. Where it is possible to quantify the number of local authorities that take a particular approach, or use a certain procedure, this has been outlined. However, on a detailed level, quality monitoring and performance reporting varies on an individual local authority basis.

The interviews took place between September 2017 and March 2018, and hence the information presented relates to the position reported within this time period. While attempts were made to future-proof the information collected by discussing plans to change current procedures, it is worth noting that, in several cases, service reviews are ongoing and therefore the situation within some local authorities may be subject to imminent change.

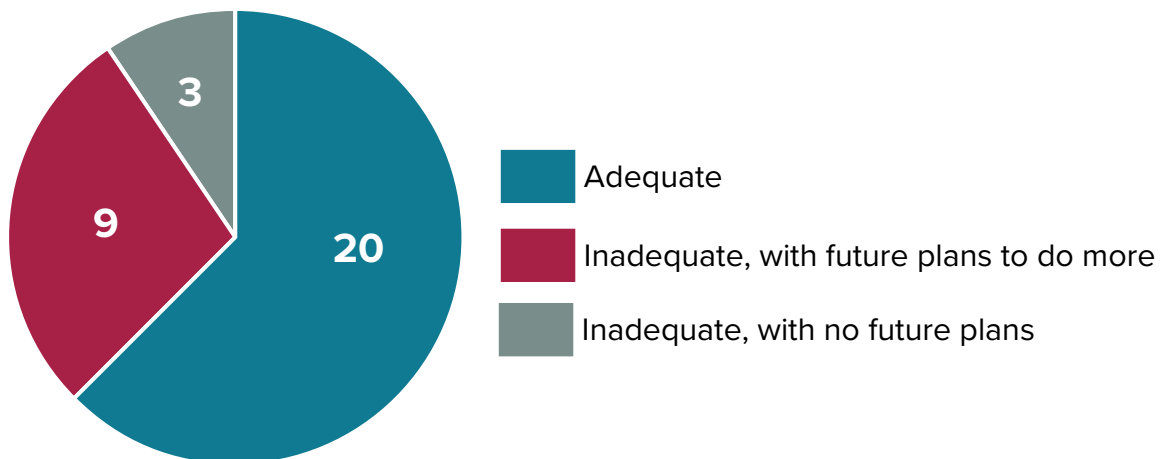
Key Findings

Overall Satisfaction with Current Procedures

As outlined in Chart 1, 20 local authorities reported that the current procedures used to monitor the quality of advice provided by services, as well as report on overall performance, were felt to be adequate from a corporate perspective. In these cases, there were no plans to introduce additional procedures, aside from some minor adjustments required to fulfil SNSNIAP requirements for accreditation.

Looking to the near future, nine local authorities reported that current procedures were felt to be inadequate, and noted that additional procedures are likely to be introduced. For several local authorities, this consisted of refreshing out-dated agreements with externally-funded services. Three local authorities reported that current procedures are felt to be inadequate, but that there are no plans to introduce additional procedures. The reasons for this varied due to the unique circumstances of each local authority.

Chart 1: Opinion on Adequacy of Current Quality Monitoring and Performance Reporting Procedures



Additional areas in which local authority officers pinpointed changes which are planned or likely to occur in the near future are highlighted in the relevant sections of this report.

Current Procedures: In-House Services

In regard to in-house services, all local authorities highlighted that they are guided by the Scottish National Standards for Information and Advice Providers (SNSNIAP) in terms of quality monitoring and performance reporting. During the interviews, officers also highlighted any case-checking mechanisms in place.

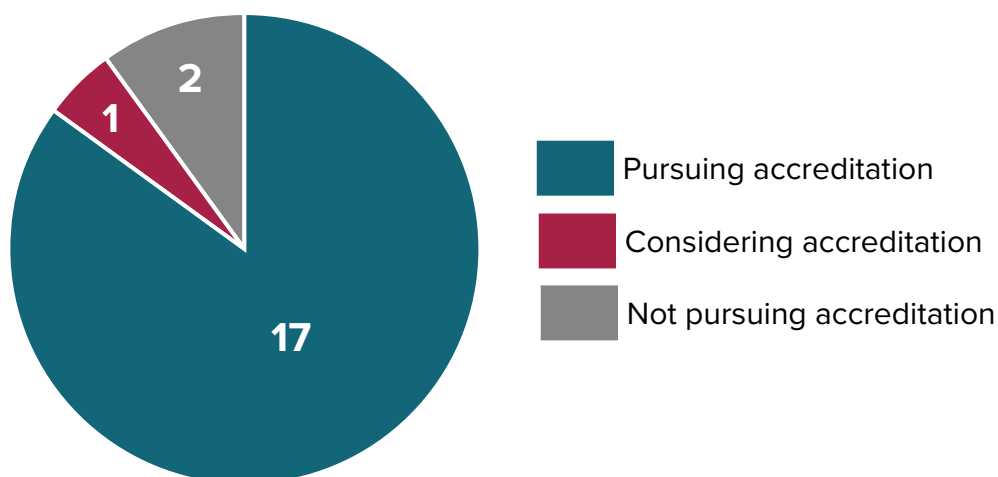
Quality Frameworks

All 20 local authorities operating an in-house money advice service stated that, in terms of adherence to any particular quality framework, they referred to the Scottish National Standards for Information and Advice Providers (SNSIAP).⁸ Some of the requirements included in the SNSIAP are: ongoing arrangements for technical supervision; independent reviews of casework; and the development of long-term service plans. No other quality framework was consistently highlighted during the interviews.

As outlined in Chart 2, 17 of the 20 local authorities indicated that they intended to, or were in the process of, pursuing accreditation under the SNSIAP). The stage reached in regard to accreditation varied substantially between each local authority: some were in the initial stages of implementing procedures to meet the SNSIAP requirements, while others had progressed to booking their peer review. A number of local authorities highlighted that they have set up working groups in partnership with other local authorities to discuss good practice as they progress through the accreditation process.

The remaining three local authorities that are not pursuing SNSIAP accreditation emphasised that they used the SNSIAP as the basis for in-house quality monitoring procedures. However, two shared that they did not have the adequate resources to prepare for, and pursue, formal accreditation. The other local authority stated that they were considering pursuing accreditation, but shared concerns in regard to the resources required. They also highlighted that the inability of their case recording system to provide accurate managerial reports was a barrier.

Chart 2: In-House Money Advice Services' Intent Regarding SNSIAP Accreditation



Casework Checks

The majority of local authorities operating an in-house service stated that they conduct regular casework checks. This is most often carried out on a peer-review basis, typically on a monthly or quarterly basis. One local authority highlighted that they were considering implementing regular joint casework peer-review sessions with in-house and external services. Only a couple of local authorities stated that they did not regularly conduct case checks. At present, these are carried out on an irregular basis, with the local authorities concerned highlighting that they are working towards introducing regular checks.

When questioned, local authorities noted that any issues raised as a result of the case checks tended to be dealt with on a one-to-one basis with the members of staff concerned, with any training needs identified and an improvement plan implemented to address any issues. Cases, and any challenges arising, also tend to be discussed during regular team meetings. As such, the meetings operate as another forum via which to ensure all staff members understand and abide by any quality standards in place.

Current Procedures: External Services

During the interviews, three methods emerged through which the 29 local authorities who fund external money advice services monitor and set requirements to address the quality of advice provided. These were: the inclusion of a requirement in the local authority's contract with the external service to adhere to a specific quality framework; receipt of regular performance reports; and regular audits. The prevalence of each of these methods among Scottish local authorities is detailed in this section of the report.

It is worth noting that several local authorities commented that they do not feel that they need to carry out stringent quality monitoring activities, nor receive in-depth performance reports from external services, as they are subject to monitoring by another organisation. For example, Citizens Advice Scotland regularly audit Citizens Advice Bureaux to ensure that they comply with a set of standards. In such cases, some local authorities reported that they are sufficiently satisfied that this external monitoring guarantees high-quality service delivery.

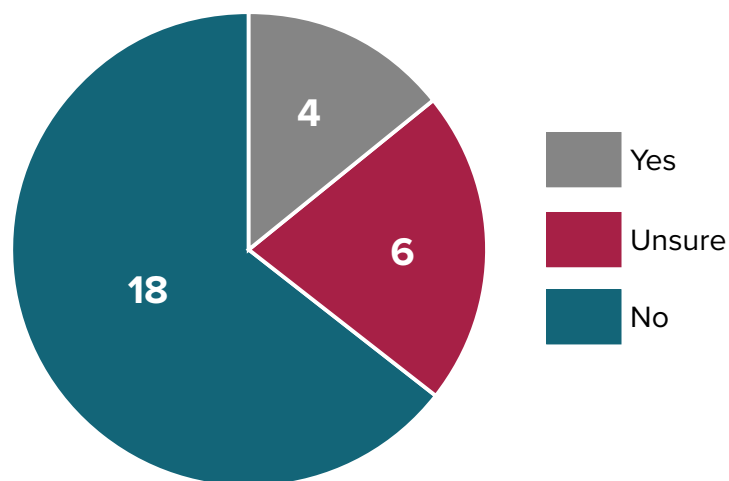
Some local authorities also commented that they have been funding the same external services for a lengthy time period, and therefore trust that the service provided is of high quality. While successful historic arrangements may suggest that future service delivery will also be successful, this cannot be confirmed without the presence of procedures proving it

to be the case. Importantly, such procedures also ensure that this quality is maintained.

Quality Frameworks

As outlined in Chart 3, of the 29 local authorities that fund external services, only four reported that investment was accompanied by a requirement to adhere to a specific quality framework: the SNSIAP, in all cases. Six were unsure whether such a condition existed, and did not provide further information when contacted again. 18 local authorities confirmed that no requirement existed in their contract with externally-funded services, or that it only referred vaguely to the advisors being ‘qualified’ or ‘trained’.

Chart 3: Inclusion of Quality Framework Requirement as Part of External Service Contract



It is worth highlighting that many officers noted that they are aware that the externally-funded services are working towards accreditation under the SNSIAP, despite no formal requirement in their contract with the local authority to do so. However, the absence of any formal requirement in the majority of cases is concerning, particularly where other procedures for monitoring quality and performance are limited.

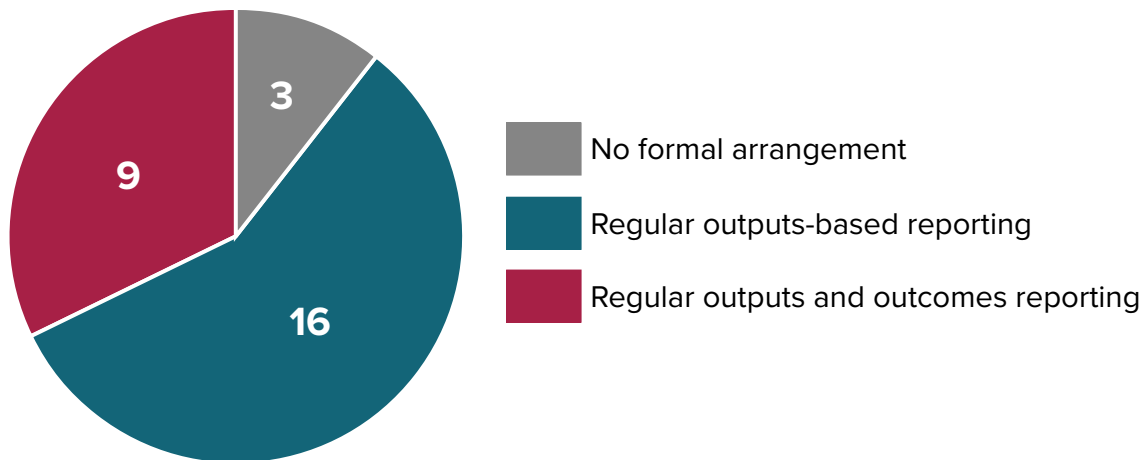
Performance Reporting

As shown in Chart 4, three local authorities reported that no formal arrangements were in place in regard to receipt of regular performance reports from externally-funded services. 16 local authorities reported that they received regular outputs-based reporting – usually on a tri-monthly or quarterly basis. Nine confirmed that, in addition to outputs-based reporting, they received regular outcomes-based reporting – either alongside the outputs-based

reporting or on an annual basis as part of a separate review reporting on the previous financial year.

Several local authorities commented that the collection of annual data for the Improvement Service’s Common Advice Performance Management Framework⁹ was when they received the most in-depth and meaningful data from externally-funded services. Concerns were also raised about the lack of scrutiny applied to the performance reports in some local authorities, thereby implying that they did not fulfil their purpose in terms of monitoring performance. Additionally, it was highlighted that inconsistencies existed between services in terms of the indicators (and their definitions) used for performance reporting, making it difficult to truly assess and compare the service provided.

Chart 4: Performance Reporting Arrangements with Externally-Funded Services



Audits

Of the 29 local authorities that fund external services, two currently conduct annual audits of their external services. This primarily involves checking the casework and organisational procedures in place, with a view to pinpointing any necessary improvements. This is carried out in addition to regular performance reporting to the local authority. An additional local authority reported that they intend to introduce regular audits of externally-funded services within the next year. In contrast, one local authority reported that they had to cease regular audits of external services due to budgetary pressures.

Several local authorities also emphasised that they would consider carrying out an audit in order to check the quality of service provided, should any issues be reported. For example,

⁹ www.improvementservice.org.uk/common-advice-performance-management-framework.html

if the local authority received complaints about the externally-funded service. These local authorities did not routinely conduct audits, however.

The Role of Quality Monitoring and Performance Reporting in Decision-Making and Strategy

When interviewed, local authority officers were also asked whether quality monitoring and performance information was reported to any other areas of the Council, therefore influencing decision-making and Council strategy. Two key areas were identified: commissioning and strategic groups, the latter of which includes Council-wide performance frameworks.

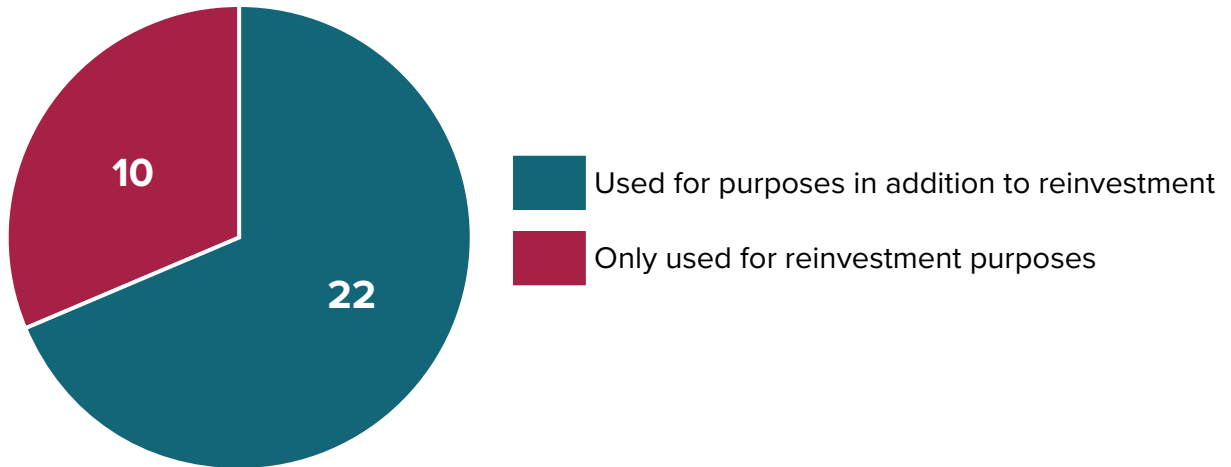
Commissioning

All local authorities reported that the available quality and performance information was consulted when considering reinvestment in a money advice service. However, the extent to which it was felt that this information was adequately scrutinised prior to reinvestment varied. One local authority commented that there was no scrutiny applied, and that reinvestment happened 'automatically'. On the other hand, several local authorities invite externally-funded services to attend scrutiny panels prior to reinvestment.

Strategic Groups and Council-Wide Performance Frameworks

As shown in Chart 5, 10 local authorities reported that, aside from for the purposes of reinvestment, the quality monitoring and performance information did not feed into any other areas of the local authority. The other 22 local authorities reported that the procedures did feed into the wider local authority to varying extents. Usually, this included reporting performance statistics to relevant strategic groups, chiefly those tasked with poverty and welfare reform. Seven local authorities reported that they fed directly into Council-wide performance frameworks. Two local authorities added that such frameworks are currently being constructed, and that they would be likely report to them in the future.

Chart 5: Use of Quality and Performance Information within Other Areas of the Local Authority



Conclusion

This research was carried out to address a gap in current understanding of how local authorities monitor the quality and performance of the in-house and external money advice services that they fund. It is hoped that the Scotland-wide findings will be of interest to services delivering advice, local authorities and other funders, and other relevant organisations.

This research found that 12 local authorities feel that the quality monitoring and performance reporting procedures currently implemented are not adequate to ensure that services are providing high-quality advice. It is of concern that three of these local authorities also reported that there were no plans to change the procedures in the near future.

Throughout the interviews conducted with local authority officers, the issue of declining resources was consistently identified as impacting on the ability of local authorities to monitor the quality of advice provided, and performance, of the services that they fund. Several officers also raised concerns about the workload associated with such procedures from the services' perspective, which could divert resources away from front-line advice provision. While it can be challenging, it is vital that local authorities have appropriate procedures in place to guarantee that the service provided is of high quality.

Key Principles of Quality Monitoring and Performance Reporting

The principles outlined below should be followed in regard to both in-house and externally funded services.

1. All services should have common outcomes-focused performance reporting arrangements in place, proportionate to investment levels and which are aligned to local authorities' strategic objectives.
2. Implementation and adherence to quality controls must be prioritised and recognised in regular monitoring and performance governance arrangements.
3. Local authorities should work in partnership with the services they fund when reviewing quality monitoring and performance reporting arrangements, as well as when introducing additional procedures.
4. Reinvestment in services should be tied to minimum quality requirements and reviewed in line with an agreed performance framework. Historic success should not be relied on as an indicator of future performance and service quality.
5. Where services are sufficiently monitored by other organisations in regard to the quality of advice provided, local authorities should ensure that they are satisfied with this arrangement and that they receive regular updates on progress and results.

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