



Improving Outcomes in Money Advice

Partnership Approach to Money & Debt

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Aberdeenshire Council Chambers, Woodhill
House, Westburn Road, Aberdeen

Sandra Sankey, Improvement Service



Overview

1. The Improvement Service
2. Improving Outcomes in Money Advice (MAO) project phase 1
 - Research findings and over view of initial outputs
3. Key deliverables of MAO project phase 2
 - Framework for Public Funding of Advice
 - Money Advice Performance Management Framework
 - Other focus areas
4. National view

The Improvement Service

Set up in 2005 as a partnership between the Convention of Scottish Local Authorities (COSLA) and the Society of Local Authority Chief Executives (SOLACE).

Working with Scottish councils and their partners to improve the efficiency, quality and accountability of local public services by providing advice, consultancy and programme support.

Delivering a range of products regarding data and analysis, digital public services, Knowledge Hub, learning and development, performance measurement and indicators.

Providing advisory services, including consultancy and facilitation, learning and skills, performance management improvement and research.

Research phase 1

Action-research project in partnership with the Improvement Service and the Money Advice Service

Focus on improving outcomes in money advice across Scotland's Local Authorities

Research phase:

- Understanding the current money advice landscape in Scotland and the role Councils play in funding and delivery of money advice
- Identifying key challenges, areas for improvement and elements of good practice
- in-depth interviews with all 32 councils and other key stakeholders including CABx and national organisations; follow-up and focus groups
- Major research report: ***Money advice services across Scotland's local authorities*** including detailed recommendations published August 2013

Money advice services across Scotland's local authorities

Research Report
August 2013



Knowledge Sharing

Focus Groups

- Financial Capability
- Targeted Delivery Models
- Online Referral Models

Good practice case studies

- Improving Access and Visibility of Services
- Better off – developing West Lothian Anti-Poverty Strategy

Learning points

- Online Referral Tracking Systems
- Referrals and Partnership Working Between Advice and Health

Knowledge Hub

- Group for sharing communications in this project over 100 members

Research findings

- First comprehensive overview of the provision of money advice services across Scotland's 32 local authorities in over a decade; Councils are under significant budget pressure and need to be able to articulate what they are getting for their investment
- Diverse landscape of money advice provision comprising of national umbrella organisations, national providers, local networks, local authority providers and third sector providers
- Councils in Scotland are major funders of money advice services across Scotland (both in terms of in-house and external provision) with an estimated total investment of £20m per annum and a total of 180 FTE local authority staff currently involved in the delivery of money advice

Local authority delivered	Local authority commissioned	Total
£8.2m	£11.8m	£20m

Solely council provision	Solely external provision	Mix of council and external provision
2 local authorities	11 local authorities	19 local authorities



Recommendations

Provision and funding

Access and visibility

Demand

Referrals

Targeting

Quality standards

Performance management

Outcomes

Financial education

Affordable credit

Partnership working



Framework for Public Funding of Advice

Partnership approach- IS, Scottish Government and Scottish Legal Aid Board

Key elements that public funders should take into account when reviewing their current funding arrangements with advice and representation services or when funding new projects, including:-

- **Specifications, Strategic approach, Strategic partners and joint funding, Needs assessment, Service delivery, Performance management, Improvement**
- Development on the back of MAO research findings and SLAB landscape review of publicly funded legal assistance
- Consultation events with funders and providers; online survey received 157 responses and 93% in support of the framework
- Launched by Scottish Government Minister, COSLA spokesperson and IS Chief Executive in January 2014
- Range of workshops at launch event to input to the development of an action plan and the next steps moving forward



Money Advice Performance Management Framework (Scotland)

Approach

- **Aim:** To support Councils in highlighting the contribution they make to the money advice sector in Scotland with a focus on the difference made to service users.
- **Consultation:** open call for evidence concluded; meetings and focus groups with key stakeholders including national funders; steering group established to develop an indicator guide using logic chain model (input, activity, output and outcome indicators)
- **Roll-out across all 32 councils;** collecting annual data returns and publication of annual reports; using the performance data to actively manage services and identify areas for improvement / better outcomes
- **Focus on councils:** performance information on money/ debt advice services delivered in-house and/or commissioned out to the third sector



Money Advice Performance Management Framework (Scotland)

- Essential to public service reform agenda
- Highlight the contribution councils make to the money advice sector
- Support to actively manage service improvements
- Business case for continued investment
- Highlight the value added and difference made to clients
- Improved consistency across councils
- Facilitate sharing of good practice, benchmarking and highlight opportunities for partnership working
- Involve national funders to build consensus on most relevant indicators and definitions; reduction of the reporting burden on frontline staff
- Potential for wider scope
- Work is directly linked to the ***Framework for Public Funding of Advice***

Improvement Focus

- **Effective partnership working**
 - Publication of guide on developing effective money advice/ financial inclusion partnerships + partnership checklist - publication of good practice case study
 - Deliver workshops with partnerships to improve their effectiveness
- **Customer journey, triage and referrals**
 - We will work with local money advice service to undertake analysis of customer journey (process mapping, lean management techniques)
 - We will continue work with local money advice service to assess opportunities for streamlining and improvement
 - Publication of learning point
- **Targeted delivery models**
 - Learning from what works. Evaluations – sharing the knowledge and learning

The Christie Commission

recommends all public service providers are required to:

- *Evidence demonstrates the need for public services to become outcome-focussed, integrated and collaborative. They must become transparent, community-driven and designed around users' needs. They should focus on prevention and early intervention.*
- *Demonstrate clearly how their expenditure is driving the achievement of better outcomes through coordinated, collaborative working; and*
- *Undertake regular benchmarking against comparable services and report publicly and annually on outcomes achieved and financial performance.*

Public service providers must be required to work much more closely in partnership, to integrate service provision and thus improve the outcomes they achieve.

<http://www.gov.scot/resource/doc/352649/0118638.pdf>



Money Advice Service

- Money Advice, Debt Advice, Financial Capability, Research/Publications
- UK Strategy Body
- Leading the UK Strategy for FC
- ‘Scotland Action Plan’



Partnerships – Money Advice Service

Working together to increase financial capability

■ **Digital Syndication** - over 500+ free content assets available for you to host on your own website

- General Money Advice
- Product related
- Life events
- Topical and seasonal

■ Can also provide some offline resource and support

Why Syndicate?

- Build productive customer advice journeys – no need to leave your website
- Avoid duplication of efforts and save costs
- Automatically updates
- Improve customer confidence, product knowledge and financial capability

https://www.moneyadvice.org.uk/en/corporate_categories/partners



Mas and Wheatley Housing Group (GHA)

Money advice tools

- Having problems budgeting? You're not alone!
- GHA has teamed up with the Money Advice Service to bring you a series of money tools including:
- A budget planner to help you work out how much you spend every month.
- Pay day loan advice - find the real cost of a pay day loan and find alternatives.
- A cutback calculator - if you do need to cut back costs, where are you spending the most money?
- A loan calculator - how much will a loan cost you, how quickly can you pay it off? Use this handy tool to find out.

www.gha.org.uk



Scottish Financial Health Service

- Developed in line with the Bankruptcy and Debt Advice (Scotland) Act 2014, which came into force on 1st April 2015

Two strands

- a website
- a telephone helpline

Scotland's Financial Health Service has teamed up with Money Advice Scotland to provide the Scotland's Financial Health Service Helpline. You can speak to dedicated advisers on 0800 707 6696 from 8.00am to 8.00pm on Monday to Friday or between 8.00am and 2.00pm on Saturday.

www.scotlandfinancialhealthservice.gov.uk



Money Advice Scotland

Financial Capability

- Team of 5 set up in November 2014 and funded by the Accountant in Bankruptcy.
- Financial Capability module - funded by the Money Advice Service. It comprises of 8 mini modules on everything from budgeting through to borrowing and savings.
- Module accessed by 629 users and various organisations are accessing it through the **Train the trainer** programme.
- Support to agencies who will then go on to provide training on the use of the module.
- Members of the public. - certificate on completion
- Referrals from the Scottish Financial Health Service helpline

www.moneyadvicescotland.org.uk



Stepchange Debt Charity

Scotland In The Red report

https://www.stepchange.org/Portals/0/documents/media/Scotland_in_the_Red.pdf

The findings show that the people in Scotland have the highest level of arrears on their Council Tax bills among StepChange Debt Charity clients in the UK.

The Debt Trap - *exposing the impact of problem debt on children*

<https://www.stepchange.org/Portals/0/documents/media/reports/TheDebtTrap.pdf>

Recommended - every local authority should have a debt collection strategy which includes measure to address the impact of collection on children

‘We cannot allow children to pay the price of debt’

www.stepchange.org

National View

The state of debt for those contacting StepChange debt charity from Aberdeen and Aberdeenshire – National Rank by average outstanding debt

National rank by average outstanding debt (2014)		
Rank	Area	Average debt
1 (highest)	Eastwood	£23,544.18
7	Aberdeenshire East	£15,296.77
17	Aberdeen S & NK	£13,941.32
20	Aberdeen West	£13,745.65
56	Aberdeen Donside	£11,022.36
71	Aberdeen Central	£8,913.90
73 (lowest)	Greenock and Inverclyde	£7,003.31

National View

Average outstanding debt plus % change since 2010

Area	Average outstanding debt	Change since 2010
Aberdeen Central	£8,913.90	-41%
Aberdeen Donside	£11,022.36	-25%
Aberdeen S & NK	£13,941.32	-16%
Aberdeenshire East	£15,296.77	-31%
Aberdeenshire West	£13,745.65	-34%
Aberdeen average	£12,492.90	
Scotland average	£12,350.15	-29%



Scottish Legal Aid Board (Slab)

- The [Justice Digital Strategy](#) and the potential benefits of the Justice Portal (to be delivered through [mygov.scot](#)). The working aim of the justice portal project is “To develop a pan-justice digital platform for both the general public and the justice community, providing access to a range of information and services.” This has the potential to deliver timely online advice and guidance to those who encounter problems – it is still at an early stage, although you can see beta examples of the content on the mygov site.
- [National standards accreditation](#) SLAB recently consulted with the sector on the options for the new accreditation model and aim to have a report to Scottish Ministers by the end of May, with development of materials to support the new model due to begin upon approval by Ministers, followed by a pilot phase. The new model aims to be more sustainable, have a greater focus on continuous improvement and self-assessment, and continue to include peer review of advice.
- The [Making Advice Work evaluation](#) which looked in detail at the outcomes that were achieved by debt and benefits advice projects demonstrates that advice is not all about financial gain.



SAMH – Worried Sick
Experiences of Poverty and Mental Health across Scotland – Mar 14

SAMH's Know Where to Go campaign

Service manager

“Some of our clients can't read, they might be dyslexic or just haven't done well at school for lots of different reasons and so have problems with literacy. And some of the language in these letters isn't very clear, so we try and support them with that type of thing too. And getting letters like that people panic, if people are getting letters about rent arrears it causes great anxiety and that's gotten much worse since the bedroom tax for definite.”

Family Support Worker, Fife

Service user

“If my son moves out, she [advisor] told me I'd have to pay the bedroom tax. She said cos if he moved out I'd have a spare room. I said no, my daughter will sleep in that room. I know I'm overcrowded. They shouldn't be sharing, my son's 18, my daughter's 14. Just now, she's in with me. I was up to high-doh. It's as if – if I don't get you with this I'll get you with that. And that's pressurising. Pressure, constant pressure.”

Female, Glasgow



SAMH – Worried Sick
Experiences of Poverty and Mental Health across Scotland – Mar 14
SAMH's Know Where to Go campaign

“See if you’ve got mental health problems, you don’t want to be on the phone asking people for [help]. It’s hard trying to communicate with people as it is...”

Male, Glasgow

What form has this impact taken?

- Financial eg reduced income 79.6%
- Social eg less able to pursue leisure activities 48.1%
- Mental health eg increased stress and anxiety 98.1%
- Access to services eg no longer receiving free travel 16.7%
- Other 11.1%

Sum Up

- Outcomes from presentation
- Outcomes from today's event and the workshops
- Improved partnership working
 - Locally and nationally

Thanks for listening

Questions




Further information

Project webpage:

<http://www.improvementservice.org.uk/improving-outcomes-in-money-advice/>

Join our Knowledge Hub group:

<https://knowledgehub.local.gov.uk/group/improvingoutcomesinmoneyadvice>

 **Improving Outcomes in Money Advice (Scotland)** 106 members Leave the group

Started: Oct 2012
Facilitators: [Solveig Burfeind](#) , [Andrew McGuire](#) , [Sandra Sankey](#) , [William McKinnon](#)

This action research project focuses on improving outcomes in money advice across Scotland. We will work with Local Authorities and other stakeholders offering a range of practical support. This project is carried out in partnership with the [Improvement Service](#) and the [Money Advice Service](#).

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Contact us:

Solveig.Burfeind@improvementservice.org.uk 07771 958 963

Sandra.Sankey@improvementservice.org.uk 07771 958 964

William.McKinnon@improvementservice.org.uk 07789 271 434

