



Money Advice Outcomes Project project evaluation 2017-18

31 March 2018

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Introduction

The aim of the Money Advice Outcomes project is to improve outcomes for people and communities by providing Scottish councils and their partners with information that will assist them to provide accessible high-quality money advice services that best meet local needs. Money advice services make a significant contribution to improving the quality of life for individuals, creating resilience in communities and increasing the level of resources retained in local economies.

With evidence of increasing demand for advice services, at the same time as public spending is reducing, councils need to be able to demonstrate that an investment in advice services contributes to locally agreed priorities and demonstrates good value for money. By providing robust reporting frameworks, sharing examples of good practice and conducting research on relevant issues, the MAO project seeks to support councils to make evidence based decisions.

This evaluation covers the period 1 April 17 to 31 March 18.

Activities

Key project activities underway in 2017-18 are outlined below.

- publication of the third annual Money Advice Performance Management Framework (MAPMF) report and provision of support to local authorities to drive service improvements and highlight good practice
- support the embedding of the principles of the Framework for Public Funding of Advice in both funders' and providers' practice
- research into approaches supporting early intervention and support for the delivery of the Scottish Financial Capability Strategy
- engagement with key stakeholders to produce a strategy on the future of money advice services in Scotland
- use of data-mapping and matching to produce joint briefing papers in partnership with other organisations

Project Governance

(a) Project Board

An Advisory Board oversees and supports the project. Board members come from a range of backgrounds: Accountant in Bankruptcy; Citizens Advice Scotland; Convention of Scottish Local Authorities; Money Advice Scotland; Money Advice Service; NHS Scotland; Scotcash; Scottish Legal Aid Board; University of Edinburgh; Scottish Government.; Step Change Scotland and Fife, Glasgow, Inverclyde and Stirling Councils. Board members play a key role in ensuring that the approaches adopted by the project are relevant and useful and meet the needs of local authorities and their partners. Board members promote the work of the project through their connections and organisational networks.

(b) Reporting to MAS

The project reports on a quarterly basis to MAS in relation to the delivery of agreed outputs. Regular meetings take place to review progress, share information and consider the development of future activities using a 'horizon scanning' approach.

IS Support

The project benefits from being part of the Improvement Service and the access this offers to a range of resources and professional staff. This year support has been provided by the knowledge hub, research, violence against women, change management and benchmarking teams.

Evaluation methodology

A detailed breakdown of all the deliverables (outputs) the project was contracted to provide, and evidence of how they have been achieved, is attached as appendix one. As in previous years, additional activities have been undertaken to meet emerging needs or where opportunities have existed to enhance or complement the outcomes the project seeks to deliver. For example, in partnership with MAS support has been provided to the Scottish Financial Education Forum to review and revise both membership and purpose and to develop an action plan.

Consultation with stakeholders takes place on a regular basis and all events, workshops and webinars are evaluated and the feedback gained is used to improve the services that the project provides.

Two specific consultation exercises were conducted as part of the evaluation process.

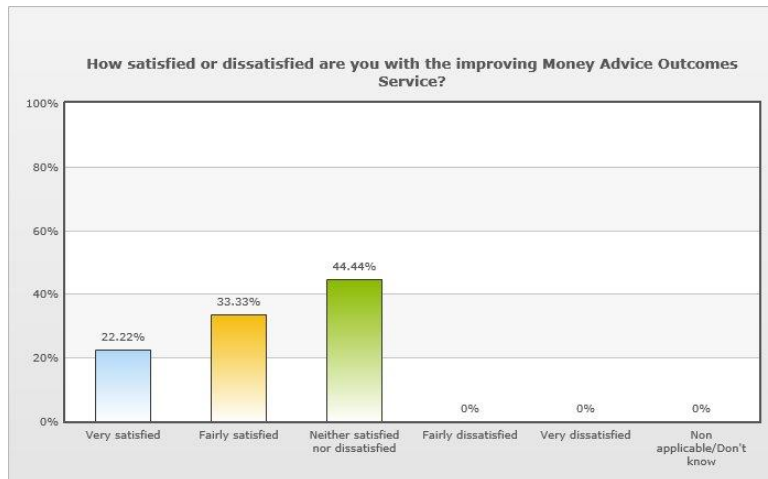
- The views of project board members were sought at a facilitated group session.
- As part of the annual IS customer survey a participation link was sent to a named contact in each council. It was suggested that before completing the survey discussions take place with other services and organisations who had engaged with the MAO project. The response rate this year was 38% which compares favourably to the 24% who responded in 2016-17.

The findings from the consultation are reflected below.

Stakeholder feedback

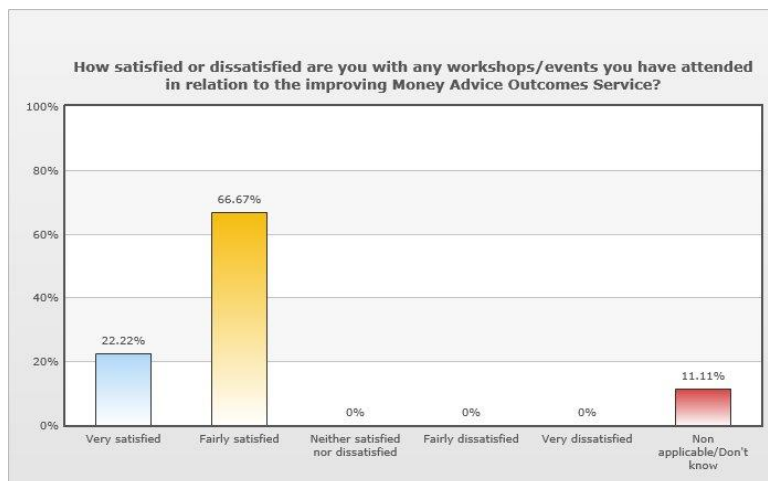
(1) IS Customer survey

Fig.1



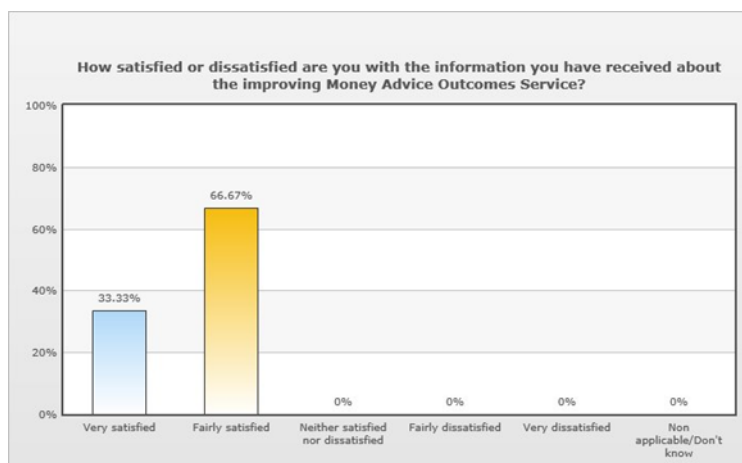
The findings from the customer survey suggest that, in general terms, c55% of local authorities who responded are either fairly or very satisfied with the MAO project. c44% were neither satisfied nor dissatisfied and none reported being dissatisfied.

Fig. 2



In relation to workshops/events and information provided by the project all participants who expressed a view offered a positive response.

Fig.3



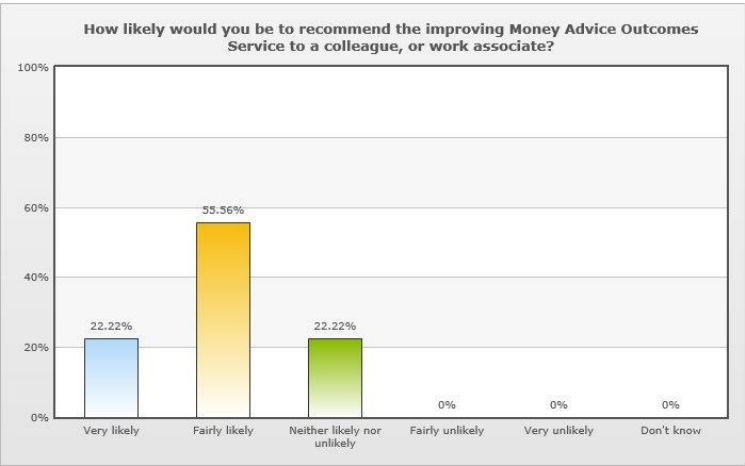
Comments received were:

"The workshops / events are useful as it's good to hear about different projects and approaches. As budgets are limited I don't always get to attend in person but the on-line forums are useful."

"It is not that clear what exactly is being achieved through the various activities that are underway."

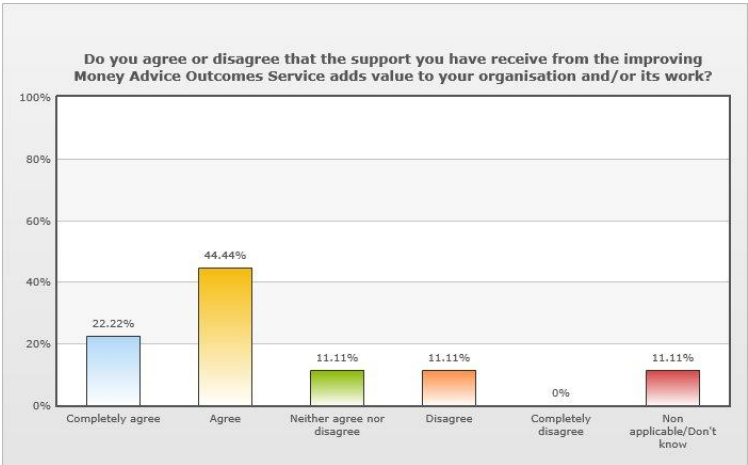
“Our service feels that any of the events or webinars attended and the overall assistance received has been very good and worthwhile.”

Fig. 4



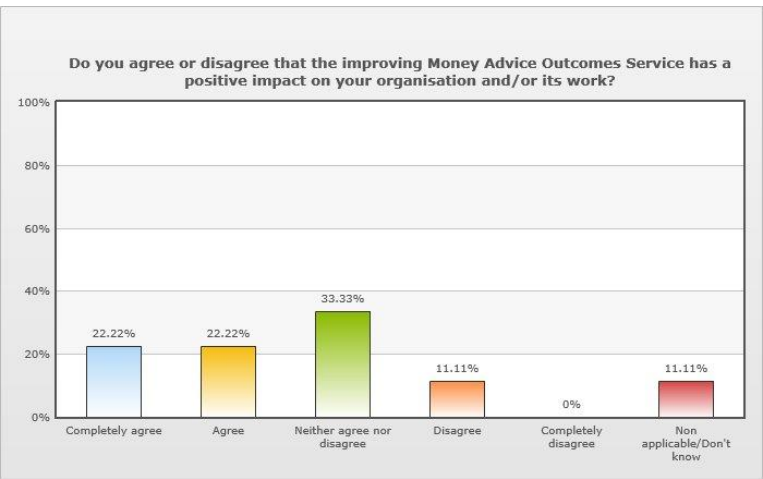
c 78% of responses indicated that they would be likely to recommend the project to a colleague or work associate.

Fig. 5



Whilst the majority of respondents c 67% felt that support from the MAO project added value to their organisation, c11% disagreed.

Fig 6



In relation to the MAO outcomes making a positive impact on their organisation and/or its work responses were mixed. c44% agreed, c33% neither agreed nor disagreed and c11% disagreed. A further c11% didn't know.

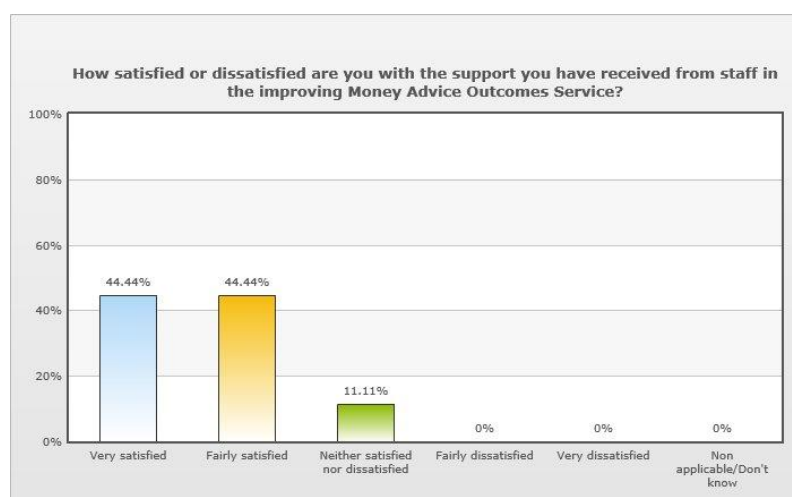
Respondents suggested that project had contributed to their organisations by providing information and offering opportunities to network and exchange information and ideas.

“A way in which we feel the improvement service has helped to improve our service is being provided with statistics from other local authorities and seeing how we compare in all areas of advice provision. We also feel that by attending events and webinars has assisted us to build relationship with other local authorities and organisations and allowed us to share information and develop which has in turn led to improvements being made to our service delivery.”

“We would like to see you continue to provide the same type of service that you currently provide going forward.

“We have very little structure or resource in our authority, without the Improvement service we would be working in isolation I am expected to work in multiple roles and at a level above my job description, all the previous management levels have been removed and all of that experienced lost. Examples of working good practice nearly all come to me via the Improvement Service.”

Fig. 7



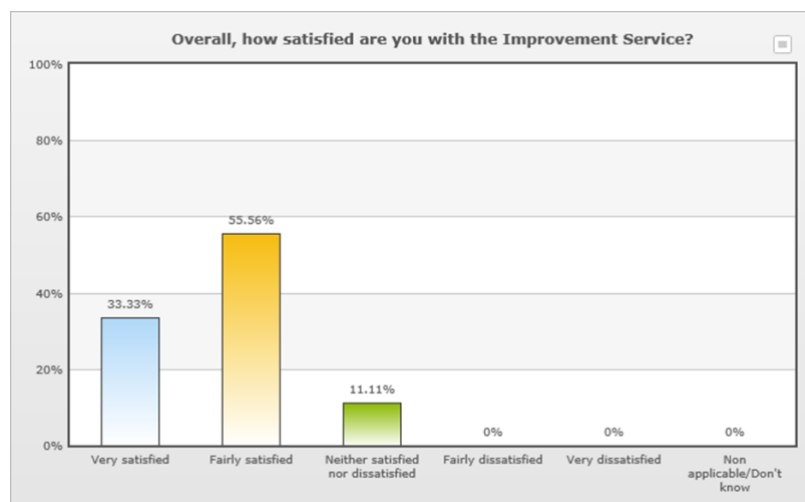
Satisfaction levels with support received from staff was very positive c88%.

“I have always had any requests dealt with very quickly and to a high standard”

“Staff are responsive and helpful”

“Our service is very satisfied with support we have received over the last 12 months.”

Fig. 8



Interestingly, satisfaction levels with the Improvement Service were considerably higher, (c88%) when compared to those reported with the project (c55%). Respondents were less likely to adopt a neutral position.

When asked if there was anything the project could do to improve the services that are provided, only one response was received which relates more to a perception of the prevailing position in local government.

"I am highly motivated to deliver front facing services and feel there is a serious disconnection in local government. The Improvement service is good but only can signpost better practice."

(2) Project Board

Project Board members were asked to work in small groups and to carry out a retrospective SWOT analysis of the project in the past year. They went on to consider the future direction of the project, how the focus may be maintained on this, and the outcomes the project has delivered for the organisation board members represent.

The findings of the SWOT analysis are summarised below.

Fig. 9

Strengths	Weaknesses
<p>Worked at both strategic and practical levels and offered a wholistic view</p> <p>Provided a neutral, unbiased, unique view from a wider perspective</p> <p>Encouraged progression</p> <p>Provided information and quantifiable, robust evidence of change- as opposed to anecdotal</p> <p>Brought partners together to share knowledge and experience and to develop new initiatives by working collaboratively</p> <p>Provided evidence of change in the advice landscape, locally and nationally- laid the ground work for the devolution of debt advice</p>	<p>Long term planning tools compete against short term planning realities</p> <p>The risks for local people in individual area in relation to accessing advice as a result of reducing resources are not fully understood</p> <p>Limitations in sector due to short term funding</p> <p>Focus on financial outcomes of advice rather than 'softer' outcomes</p> <p>Lack of understanding of channel shift and experience of advice service users</p> <p>Diverted into other areas</p>
Opportunities	Threats (Challenges)
<p>Devolution of funding for debt advice to Scottish Government offers the chance to review the funding landscape as does the Wyman review. *Funding decisions made in Scotland for Scotland*</p> <p>Align offer with pressure points-supporting those under pressure to try new things</p> <p>Testing new opportunities e.g., building evidence of channel shift</p> <p>Demonstrating what works e.g. corporate debt policies</p> <p>A further year to embed improvements</p>	<p>Project funding may be lost as recommendations from Wyman may shift funding externally</p> <p>Getting caught in political cross fire</p> <p>FCA accreditation may reduce investment levels and shift delivery from internal to external services.</p> <p>Single Financial Guidance Body/ devolution of debt funding</p> <p>Advice services review</p>

Project Board members felt that one of the strengths of the project is its association with the Improvement Service. This enables it to operate in a neutral, unbiased way and to share verifiable examples of best practice. The need for the robust, data driven, evidence provided by the project was mentioned by several stakeholders. The project is also seen as being proactive, and it was suggested that the project encouraged others to act and to work collaboratively to achieve change.

The weaknesses of the project were not fully addressed and discussions centred on weaknesses in relation to the wider advice sector. This was useful in terms of identifying those areas that the project should focus on in 2018-19. Funding for advice services remains a challenge, and the impact of this on service users at a local level is not fully understood. Advice service provision is very variable and the service local people get appears to relate more to geography than need. One of the weaknesses of the project which was identified is that, on occasion, it may be diverted from achieving its core purposes.

In terms of opportunities, a further year of funding will enable the focus to shift towards embedding the achievements already made. Any 'new' activities should focus on testing identified opportunities, analysing the results and providing examples of effective practice.

Interestingly, the creation of the SFGB and devolution of debt advice to the Scottish Government was seen as both an opportunity and a challenge. This reflects the current uncertainty in relation to the future funding of advice services and highlights that consideration needs to be given as to what, if any, role the IS will play in the future.

In terms of council funding, it was suggested that any additional requirements from the Financial Conduct Authority may result in a reduction in investment levels and a shift towards supporting external services.

Future direction

Project board members were very clear that there was a need to continue to produce compelling and verifiable evidence of the effectiveness of advice services.

"Make use of outputs in a way that is effective in influencing and informing shared strategic direction"

"Continue to enhance the evidence base that reinforces the case for advice services"

"Raise awareness of the benefits and effectiveness of evidence into action"

Given the degree of uncertainty that exists in the sector at present this role was felt to be very important and should be one of the key purposes of the project.

"Help maintain strategic focus on evidence and principles during year of change for the sector"

"Help maintain focus on the ends to which advice can contribute to different kinds of outcomes for people as distinct from other interventions"

Areas that required greater emphasis were: demonstrating the how advice services contribute to 'softer' client outcomes and establishing an evidence base on client channel choices.

“Emphasis on softer outcomes and stronger evidence base on channel shift”

“More evidence of advice needs from customers and locations/ mapping to steer provision of advice”

“In relation to customer journey we need more insight from studies on what works from whom and what channels”

It was also suggested that improving financial capability should still be a consideration

“Emphasis on financial capability advice and support”

It was acknowledged that there had been occasions when the project had been diverted from carrying out its agreed deliverables. It was suggested that this could be avoided by better co-ordination of the project, for example, not all the requests for speakers to support events should be accepted. Project board members were willing to assist in keeping the project ‘on track’.

“Don’t spread too thin. Keep focus on key deliverables use the project board to consider requests for additional activity or speaking at events throughout the year”

“Maintain a clear focus”

“Ask us to identify specific workstreams we may commit to invest in out with project board meetings”

In terms of the actions that would be required to deliver the project activities in 2018-19, the following were suggested:

“Work with stakeholders to ensure a smooth transfer of funding responsibilities”

“Publicise outcomes to local authority councillors”

“Continue to make the case for investment”

“Too late to influence some decisions – already made but stick to plan for improvement”

Project Outcomes

The success of the project in 2017-18 can be assessed in relation to the outcomes or changes that it has delivered. Several of the outcomes that have resulted from the activities delivered by the project are listed below.

- The production of an overview report detailing the quality monitoring and performance reporting procedures used by local authorities funding money advice services has filled a research gap, where previously there was very limited understanding of what this looked like on a Scotland-wide scale. This has prompted several council officers to consider reviewing the procedures currently in place.
- Consultation with stakeholders through surveys, one to one discussions, workshops and webinars has increased the number of councils which have applied the principles of the ‘Framework for Funding of Public Advice in Scotland’ by moving to more robust commissioning arrangements and awarding funding for longer periods.

- Bringing the domestic abuse and advice networks together, at both local and national levels, has helped improve knowledge transfer, strengthened partnership working and encouraged joint working across sectors.
- By offering tailored support, the number of stakeholders participating in financial capability week in Scotland increased.
- The production of overview and individual reports based on data provided for the Money Advice Performance Management Framework has allowed councils to demonstrate the benefits delivered by money advice services, both individually and collectively, and to identify examples of good practice to drive improvements.
- Social value research on embedding advice workers in medical centres has contributed to both the Scottish Government's decision to fund a post to co-ordinate the expansion of the approach and Dundee City Council being awarded a COSLA Excellence award for service transformation.
- Developing a common advice reporting framework has enabled a consistent approach to measuring some of the softer outcomes to be agreed and implemented. This will allow the wider benefits of advice services to be better articulated.

Project Board members and councils responding to the customer survey were each asked to identify, from their perspective, the outcomes that the project had delivered.

Outcomes from Project Board Members

- Improved wider understanding of the benefits of advice and the need to focus on channel choice
- Provided networking opportunities which encourage shared learning, the development of new approaches and increased partnership working
- Helped understanding of the funding landscape
- Provided robust data and research evidence to support policy development
- Challenged our thinking
- Produced research on service provision in medical practices to support service transformation
- Improved the evidence base for local authority funding of advice services to assist with decision making

Outcomes experienced by councils

"Partners are aware that there is a national agenda therefore it supports the outcome focus work that we introduced a number of years ago"

"The only change is that we are now more conscious of how outcomes can be measured and recorded and are improving how our internal and external services can better reflect the work they do. This should have beneficial results for clients in some respects, but also for service in terms of demonstrating compliance with National standards"

"We received assistance with running an event for Financial Capability week in November 2017. This is the first time we have held such an event and the assistance and support was of great benefit to making the week a success"

"It has allowed the service to highlight performance and outcomes to Councillors"

“We are going through a review of council funded advice services and the Improvement service has given us examples of good practices and we have been able to focus on outcomes using the MAPMF”

“A way in which we feel the improvement service has helped to improve our service is being provided with statistics from other local authority's and seeing how we compare in all areas of advice provision. We also feel that by attending events and webinars has assisted us to build relationship with other local authorities and organisations and allowed us to share information and develop which has in turn led to improvements being made to our service delivery.”

Conclusions

The results of the evaluation suggest that the project is performing well and, in comparison with the previous year, performance has improved. There is compelling evidence that the information and reports produced by the project are influential in driving improvements to policy and practice and ultimately in improving the way the services that are provided.

Whilst the research and analytical aspects of the project are considered to be essential, it is acknowledged that the project plays an important role in supporting practical developments on the ground. Bringing people together through workshops, webinars and events encourages information and ideas sharing and has allowed collaborate approaches to be developed.

Going forward, the key areas of activity are: continuing to collect and report on data; producing research that can be used to support policy and practice; supporting financial capability and enhancing the evidence base in relation to the customer journey for advice clients. All these activities feature in the agreed project work plan for 2018-19. In addition, in what is the final year of funding from MAS, it will be necessary to ensure that the work already done by the project is not lost and becomes embedded.

The future provision of advice services and the role the project might play is a matter of some uncertainty which makes it even more crucial that the project continues to articulate and demonstrate the benefits of investment in advice services. The project board have indicated that they are keen to support and engage with the project to achieve this.


For more information contact:

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Appendix One

Listed below are the outputs delivered by the MAO Project, and either a link when they have been published or a copy of the information in the appropriate format. It is important to stress that only the final products are evidenced listed. All the outputs are prepared through dialogue and discussion which can take many forms from on-line surveys to one to one meetings.

Workstream	Output	Evidence
Money Advice Performance Management Framework (MAPMF) (KC)	Publication of MAPMF v3 guide	MAPMF v3 Guide
	Distribution of annual report template 2016/17	Annual data return template
	Publication of third performance report	Performance Report
	Organised 2 workshops Purpose: to explore specific issues and potential solutions	Workshop 1 (27 November 2017- Edinburgh) Workshop 2 (6 December 2017 – Glasgow)
	Production of 2 case studies Purpose: to illustrate how benchmarking can drive improvement	Case study 1 Expanding Channel Choice for Money advice Clients in Stirling Council Case study 2 Accurate Reporting and Case Management Systems
	Publication of action plan / implementation plan Purpose: sustaining and developing the MAPMF Performance Framework	Report on Common Advice Reporting Framework  Update on common advice reporting fra
Framework for Public Funding of Advice (SS)	Organised a Stakeholder workshop Purpose: to share information and current practice	Workshop 1 Stakeholder Workshop 15 October 2017 Glasgow
	Organised 2 hands-on sessions with key funders	Session 1 12 April 2017 Midlothian Financial Inclusion Network

	Purpose: to help embed elements of the framework into decisions related to funding	Session 2 15 June 2017 -Meeting with Highland Council
	Published 2 Case studies Purpose: to help embed elements of the framework into decisions related to funding	Case study 1 (both case studies are linked) Moving Towards a New North Lanarkshire Advice Network A New Commissioning Model of Advice for Advice and Information Services in North Lanarkshire Case study 2 Highland Council Review of Debt Advice and Related Services - A New Commissioning Approach
	Organised a stakeholder workshop Purpose: to share knowledge and practice from key funders support sessions	Workshop 2 Delivered through webinar 9 March 2018 – North Lanarkshire Council
	Webinar session Purpose: funder will describe how framework has been embedded and highlight results from new approach to commissioning	Webinar 20 March 2018 – Highland Council
	Published 2 case studies Purpose: Illustrated approach taken	Case study 1 Fife Advice Partnership - A Fife Approach to Fair Commissioning Case study 2 A Partnership Approach to Co-Commissioning Financial Inclusion Services in Glasgow City
	Provided 2 hands-on sessions with key funders Purpose: to help embed the elements of the framework into	Session 1 11 July 2017 -North Lanarkshire Advice Network meetings (individual stakeholder discussions) Session 2

	funding applications	5 Sep 2017 -North Lanarkshire Advice Network meetings (individual stakeholder discussions) Additional engagement took place with the following councils: Glasgow City; East Ayrshire; South Ayrshire; East Lothian and Argyll and Bute
	Production of a learning point/ issue paper Purpose: to report on progress to date across 32 LA's and with national funders	Report on Review of Local Authority Commissioning of Services
	Progress paper to SOLACE	SOLACE Briefing 25 May 2018
Approaches Supporting Early Intervention (SS) Improving Access and visibility	Production of case study Purpose: Early intervention approach - improving financial inclusion (offenders)	CASE STUDY: Improving financial inclusion for offenders at HMP Grampian
	Delivered 4 workshops Purpose: to share information and current practice and identify barriers and challenges	Workshop (1 and 2) 16daysofaction Embedding an Early Intervention Approach to Support People Impacted by Domestic Abuse (29 November 2017) Workshop (3) Supporting Survivors of Financial Abuse Webinar (12 March 2018) Workshop (4) Scottish Prison Service and advice agencies (28 March 2018)
	Production of 4 Case studies Purpose: Early intervention approaches improving financial inclusion and visibility in relation to: domestic abuse,	Case study 1 Glasgow City partnership for upskilling the financial inclusion and domestic abuse sector on the wider impacts of economic and financial abuse. Case study 2

	advice, justice services, rural communities	Improving the links between justice and financial inclusion in North Lanarkshire Case study 3 Partners work together to make advice work for people impacted by the justice system in West Lothian Case study 4 A partnership project with Scottish Fire and Rescue Services, NHS Grampian Police Scotland and Aberdeenshire Council
	Production of final report Purpose: to highlight the barriers and challenges in accessing advice services in Scotland and give examples of how they have been addressed	Final Report Improving Outcomes in Money Advice
Financial capability interventions	Organised 2 workshop sessions Purpose: to share information and explore ways to test Money Advice Service's Youth Practice Outcomes Framework	Workshop 1 Webinar delivered Money Advice Service's Youth Practice Outcomes Framework (31 July 2017) Workshop 2 (2 November 2017)
	Organised 2 workshop sessions Purpose: to share findings from organisations who have used/tested MAS FC outcomes toolkits	Workshop 1 Meetings with North Lanarkshire Council and Financial Education Development Officer. Workshop 2 A Partnership Approach to Financial Education in West Dunbartonshire
Money Advice Service Improvement (PB/KC)	Publication of report	Report Money Advice Service Quality Monitoring and Performance Reporting in Scotland (March 2018)

Stakeholder Consultation on Future of Money Advice Service (KC)	Production of action/delivery plan	<p>Stakeholder summit in partnership with Edinburgh University (12 October 2017)</p> <p>Webinar (Future of Money Advice Services) (15 November 2017)</p> <p>Elected Member Briefing Note: Money Advice Services— Investing in the Future</p>
Mapping and Matching Local Authority and other Organisations' Data	<p>Identified and mapped data from local authorities and partners</p> <p>Purpose: to use data matching to highlight issues and improve service delivery through data matching</p>	<p>Briefing Paper 1</p> <p>Council tax debt and data sharing</p> <p>Briefing Paper 2</p> <p>Data and Debt Arrangement Schemes</p>
Additional Outputs	<p>Provided practical support for Fin Cap Week 13 – 19 November</p>	<p>Updated and shared case study West Lothian Money Week</p> <p>Co-ordinated and supported Mas webinar - Numeracy and Financial Capability: Exploring the Links</p>
	<p>Knowledge Hub</p> <p>(to encourage networks to connect digitally to share information and best practice)</p>	<p>Co-ordinated training on the Knowledge Hub to various networks</p>
	<p>Provided evidence/practical support in relation to service transformation.</p>	<p>Hosted and supported the Welfare Advice Service Facilitator (PT / Fixed term post funded by Scottish Government)</p> <p>Produced best value reports on co-locating advice services in community and health settings.</p>