

Improving Outcomes in Money Advice

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Tackling Payday Lenders and Gambling in Scottish Town Centres and Neighbourhoods – Scottish Government Ministerial Summit

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- **About the project**
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- **Recommendations**
- **Questions and discussion**

About the project

- *Improving Outcomes in Money Advice* – action research project in partnership with the Improvement Service and the Money Advice Service
- Overall focus: improving outcomes in money advice across Scotland's local authorities
- Research phase: interviews with all 32 councils and other key stakeholders; follow-up and focus groups
- Research report ***Money advice services across Scotland's local authorities*** including detailed recommendations published August 2013
- Improvement phase: taking forward a few key recommendations from the research in partnership with other key stakeholders

Research findings

- Access: Need to improve access and reach for specific target groups; some scope for channel shift towards more telephone and online advice, but not suitable for all clients
- Visibility: Need to improve visibility for Council money advice services
- Demand: Most services operate demand-led and are expecting further increases in demand; distinction between demand and unmet need
- Referrals: Need to strengthen referral process between money advice and other partners at local and national level
- Targeting: Most areas have small projects around targeted support, relatively few consistent and sustainable approaches
- Quality/ National Standards: A few Local Authorities currently accredited for money advice under the SNSIAP; many are working towards the Standards but require additional support and resources

Research findings

- Performance management: Differences in casework and reporting systems, issues with IT and data sharing; no consistent approach to collecting and reporting on data
- Outcomes: Money advice services need support in defining and measuring outcomes; measuring outcomes is currently very limited
- Financial education: Considered as key component for early intervention and prevention; need for more consistent approach, current provision is patchy
- Affordable credit: Difficulties for people on low income/ benefits to access affordable credit; many issues highlighted around Payday loans
- Partnership working: Number of good practice examples of effective partnership working and referral systems offering more 'holistic' approaches; need to ensure strong strategic links for money advice into Community Planning Partnerships

Recommendations

- Provision and Funding
- Access and Visibility
- Demand
- Referrals
- Targeting
- Affordable Credit
- Quality
- Performance Mngt / Outcomes
- Financial capability
- Partnership Working

Recommendations – What now?

- Strategic and co-ordinated approach
 - Cosla, SOLACE, Scottish Government
- Improvement Actions
- Good Practice
- Share the Knowledge

Further information

Project webpage:

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

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Improving Outcomes in Money Advice (Scotland)

Started: Oct 2012 | Members: 75

Facilitators: [Solveig Burfeind](#), [Sandra Sankey](#), [Andrew McGuire](#)

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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