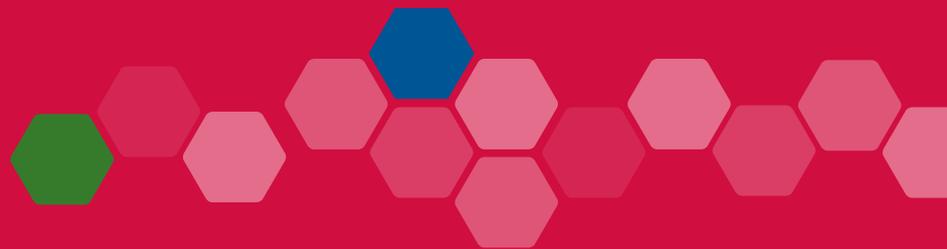




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Review of Publicly-funded Advice Services in Scotland



EQUALITY, POVERTY AND SOCIAL SECURITY



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Blake Stevenson

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Executive Summary

The Scottish Government's Advice Services Working Group commissioned Blake Stevenson Ltd. to undertake a review of publicly-funded advice services in Scotland, to support its on-going review of the assistance given to advice services, with a view to providing a more co-ordinated approach in its engagement with service providers. This research took place between October and December 2016.

Specifically, the research sought to:

- identify how advice services in Scotland are publicly funded and delivered;
- provide an overview of the client groups who use the services and, where information is already available, how they engage and any barriers;
- identify where any overlaps and gaps in services exist;
- highlight any areas that have been identified for possible improvements from the existing evidence, and any specific recommendations made.

The focus of this research was limited to Type I and Type II advice¹. In addition, the brief for the research specified that the advice support to be considered would relate to welfare, money and consumer advice but recognised that advice seekers often require advice across multiple and varied issues and therefore the review should cover publicly-funded advice given in a range of situations.

Overview of methods

We applied a mixed methodology to collect and analyse quantitative and qualitative data from a range of sources. A rapid review of secondary research on advice provision in the form of a literature review was undertaken alongside primary research undertaken through an online survey of advice providers and funders². Meetings were also held with a number of key organisations, and a number of follow-up telephone interviews with survey respondents. Qualitative data gathered through a stakeholder event organised by Scottish Government also fed into the review.

¹ Type I advice is described in the Scottish National Standards for Information and Advice Providers (the Standards) as being "Active Information, Sign-posting and Explanation". A particular emphasis is placed on the 'active' aspect of the advice provision and therefore the type of advice extends beyond the presence of posters or leaflets and rather is concerned about explanation and, where appropriate, referrals to other advice agencies or service delivery partners.

Type II advice is described in the Standards as "Casework". Casework is described as supporting an individual in need of advice to take action, so for example support with completing forms or negotiating with third parties on a user's behalf. Type II advice stops short of advocacy and representation - these activities fall into Type III advice and are beyond the scope of this research

² The user experience of advice services did not form part of the research.

Context

This review takes place at a time of significant change to public services, with the environment within which publicly-funded advice services are being delivered shifting considerably in recent years. The advice sector is broad in its scope and a wide range of public policy issues provide context for its work. Legislative changes related to social security and consumer affairs are among the most significant, but the breadth of advice means that a wide range of policy areas impact on its delivery. There is significant evidence that actions coming out of these legislative changes and commitments have had an impact on both the number and type of people accessing advice services, and the types of issues with which they require support.

Key findings from the review

This review has considered a large number of documents relating to publicly-funded advice provision in Scotland, and in combination with the data gathered through our survey, interviews and the stakeholder event, several consistent key messages have emerged:

- **The demand for advice is growing**, and will continue to grow as the impact of changes to welfare reform take effect. Reduced household income is leading people who previously would not have required it to seek advice, and the advice that advisers are being required to provide is becoming more time-intensive and complex in its nature.
- **Funding for advice is limited**, and is likely to be cut further. Whilst advice providers are aware of this and are taking actions to deliver their services in as cost-efficient a manner as possible, significant challenges and uncertainties over their futures remain.
- **One-year spending review cycles within the public sector have had a significant impact** on the ability of the advice sector to plan and staff services, and have resulted in loss of skills and resources.
- With specific reference to funding mechanisms, the literature suggests that **budget reductions coupled with increasing demand mean a different approach to the funding, development and delivery** of advice services is required. Additionally, the literature suggests that more must be done to promote the added value of advice services in order to protect budgets.
- The literature places an **emphasis on the importance of prevention and early intervention to address some of the issues** associated with increased demand.

There are significant challenges facing the advice sector currently, resulting from an increase in demand and cuts in funding. It is also a time of change in other ways – with new powers being given to Scottish Government to implement legislation, such as consumer advice and social security. These changes will directly impact on the way some advice services are delivered (for example through legislative specifications about specific agencies to be tasked with advice provision, and for additional statutory provision of advice).

There is now an opportunity to re-position public investment in advice services to support innovative collaboration, not only amongst advice providers but also across the public sector in a way that furthers wider objectives related to social inclusion and health improvement, based on a robust understanding of need.

Current approaches to advice provision

Advice provision is currently delivered by a wide range of agencies (with a mix of local and national providers) – most delivering a holistic, person-centred service across the range of advice covered by this research (and beyond), and a smaller number focusing on single issues or individual target groups.

Providers use a range of mechanisms to deliver advice – with some offering a multi-channel approach to delivery. Face-to-face support (including outreach-based) remains common, and is evidenced to be an effective way of supporting clients with complex cases and/or complex personal circumstances. A range of other channels are also used, including email/written support, telephone and web-based support.

Evidence suggests that there is an over-provision of face-to-face support for clients who could access advice through other channels if encouraged and supported. Channel shift is encouraged by the literature, where appropriate, however, the literature recognises the importance of maintaining face-to-face support for those hardest to reach, and indeed encourages better targeting to address unmet need.

Routes for advice provider selection

Routes to advice vary – and include referrals between agencies, and self-referral by individuals. The literature and survey feedback suggest that referral routes are being continuously improved and that increased partnership working between organisations will enable these to be further refined.

However, the literature and feedback from providers suggest that current advice provision is not sufficiently visible to clients, and that as a result clients' choice is not as well informed as it could be if they had better awareness of the type and range of services available.

Early intervention and prevention

The available research advocates for an increased emphasis on early intervention and prevention to avoid additional demand being created, and to avoid clients presenting to advice services at the point of crisis. There is a clear sense from the literature that the level of need for complex support could be reduced by more effective prevention and early intervention work.

Use of new technologies to provide advice

Many organisations are already exploring new ways of delivering advice, and use of new platforms such as social media is becoming more common. The literature and primary research suggest that there is significant potential to grow the extent of advice provided through new technologies, but the sector (and advice clients) will require support and funding to ensure this is done effectively.

Approaches to future funding decisions

The literature indicates a need for intelligent, strategic and longer-term funding decisions to be taken in relation to advice provision. Emphasis is placed on a need for greater evidence-based and outcomes-focused funding decisions being taken, and for more joining up in relation to funding decisions across public funders, to ensure quality and avoid duplication.

Collaboration and co-operation

The literature encourages funding providers who are able to demonstrate a collaborative approach to delivery (including locating advice services in a range of settings). Whilst partnership working and collaboration is considered key to more effective delivery of advice services in future, the literature and feedback from providers suggests that the current, highly competitive funding environment acts as an inhibitor to this.

Quality of advice provision

The literature confirms that many of the existing advice providers have a track record of providing high quality advice based on recognised quality standards such as the Scottish National Standards for Advice Provision, and advocates for all advice providers to follow good practice and work towards accreditation where this is appropriate.

Recommendations

The following set of recommendations, which summarise key high-level recommendations identified in the literature and in consultation with advice providers, address these key points. The recommendations are grouped by their target audience: policy makers, public funders, and advice providers.

Recommendations for Policy Makers:

Recommendation 1: Advice needs to be considered at policy development stage in line with practice contained within the Funders' Framework.

Recommendation 2: Policy makers to ensure clarity on statutory obligations, and opportunities for considering new ways of meeting these obligations.

Recommendation 3: Policy makers to ensure evidence-based policy decisions.

Recommendation 4: Improved understanding of need related to advice provision to inform policy development.

Recommendation 5: Policy makers to focus on prevention and early intervention measures.

Recommendations for Public Funders:

Recommendation 6: Better understanding of demand to inform future funding decisions.

Recommendation 7: Joined-up decision making to avoid duplication and improve identification of opportunities for collaboration.

Recommendation 8: Funding decisions to focus more on early intervention.

Recommendation 9: Funding decisions to focus more on prevention by supporting interventions which develop capabilities and address areas of low skill.

Recommendation 10: Funders to pro-actively encourage collaboration between organisations, and ensure that the funding environment does not act as an inhibitor to this.

Recommendation 11: Funders to examine funding application and monitoring processes to enable a reduction in the bureaucratic burden associated with multiple reporting arrangements.

Recommendation 12: Funders to work towards achieving more consistent measurement of outcomes using common indicators to enable measurement across service providers

Recommendation 13: Funders to ensure consistent application of Funders' Framework.

Recommendation 14: Funders to ensure outcomes-focused grant agreements become the norm.

Recommendation 15: Funders to continue to gather evidence of good practice that can inform future funding decisions and can be shared across the advice sector.

Recommendation 16: Funders to continue to encourage advice interventions that are embedded across sectors (e.g. involving the Third Sector and the NHS).

Recommendations for Advice Providers:

Recommendation 17: Providers to improve targeting to address unmet need

Recommendation 18: Providers to continually review channels of delivery to ensure best use of resources, for example, ensuring that resources going into face-to-face support are reserved for clients who can benefit most from this type of support.

Recommendation 19: Providers to continue to develop digital channels of advice provision.

Recommendation 20: Providers to collaborate effectively with other advice providers, and co-locate advice services in other settings where appropriate.

Recommendation 21: Providers to ensure greater sharing of lessons learned around successful approaches (and what does not work).

Recommendation 22: Providers to improve visibility of services through improved marketing and awareness raising.

Recommendation 23: Providers to continue to develop and improve referral between services.

Recommendation 24: Providers to ensure provision of high quality advice through working towards advice standards.

Recommendation 25: Providers to ensure improved outcomes data collection to demonstrate impact, and ensure that data can be disaggregated effectively to provide detailed understanding of impact on different client groups.

Chapter 1: Introduction

Scottish Ministers are working with advice providers and other stakeholders to develop a coherent approach to how the Scottish Government supports advice services in order that its work to specify and fund advice services in future is:

- fully co-ordinated, and where appropriate, aligned with the approach of other public funders such as Local Authorities, Health Boards and the UK Government;
- focussed on the needs of people, clearly supporting its commitment to building a fairer Scotland through tackling poverty and inequality;
- underpinned by a continuous improvement approach taken to ensure a consistent, high level of quality and standards for advice provision;
- providing demonstrable value for money for the use of public funding; and
- able to support the sector to respond to key strategic developments such as the recent devolution of consumer advice powers and the future devolution of social security powers.

The Scottish Government's Communities Analysis Division commissioned Blake Stevenson Ltd. to undertake a desk-based review of publicly-funded advice services in Scotland, to support it in its on-going review of the assistance given to advice services. The research will support the Government to provide a more co-ordinated approach in its engagement with service providers. This research took place between October and December 2016. Its aims were to:

- identify how advice services in Scotland are publicly funded and delivered;
- provide an overview of the client groups who use the services and, where information is already available, how they engage and any barriers;
- identify where overlaps and gaps in services exist; and
- highlight any areas that have been identified for possible improvements from the existing evidence, and any specific recommendations made.
-

Scope of this review

The focus of this research was limited to Type I and Type II advice, as described in the Scottish National Standards for Information and Advice Providers (the Standards):

- **Type I advice is “Active Information, Sign-posting and Explanation”.** A particular emphasis is placed on the ‘active’ aspect of the advice provision and therefore this type of advice extends beyond the presence of posters or leaflets and rather is concerned about explanation and, where appropriate, referrals to other advice agencies or service delivery partners.

- **Type II advice is “Casework”**. Casework is described as supporting an individual in need of advice to take action, for example, support with completing forms or negotiating with third parties on a user’s behalf. Type II advice stops short of advocacy and representation - these activities fall into Type III advice and are beyond the scope of this research. However, as will be seen later in this report, isolating our research to Type I and Type II advice was complex as many of the documents that we analysed, and organisations we received information from, work across Type I, II and III advice.

In addition, the brief for the research specified that the advice support to be considered would relate to welfare, money and consumer advice but recognised that advice seekers often require advice across multiple and varied issues and therefore the review should cover publicly-funded advice given in a range of situations. In the next section we outline the methodology applied to the research.

Methodology

We applied a mixed methodology to collect quantitative and qualitative data from a range of sources. A review of secondary research on advice provision in the form of a literature review was undertaken alongside undertaking primary research through an online survey of advice providers and funders, and a small number of follow-up telephone interviews with survey respondents.



Review of secondary research and review of relevant documentation

We conducted a review of literature related to the publicly-funded advice landscape in Scotland to draw out key themes and recommendations.

To begin this work, the Scottish Government provided Blake Stevenson with a list of 44 documents (a mixture of secondary research and annual reports) to consider as part of this literature review. Additionally, we considered literature sourced from a

scan of relevant published research conducted through IDOX³, and a number of sources that emerged from ad-hoc searches and were recommended as being of direct relevance to this review. A full list of the literature examined is provided in Appendix 1. The range of literature examined included:

- research reports with a range of different foci;
- differing types of documentation ranging from individual project/organisation-level evaluations to annual reports and white papers;
- a wide range of research methods applied;
- a combination of reports specific to Scotland and others which are specific to England or cross jurisdictions in their commentary; and,
- reports relating to differing timescales and political contexts.

The policy landscape within which advice services sit has changed significantly during the past few years, as we describe in the next chapter. As a result, we have focused this review on the more recent documents available, but also examined older documents that offered interesting points of learning and information that was still relevant.

Survey of Scottish Government funding recipients

We conducted a survey of organisations currently in receipt of Scottish Government funding, in order to test the findings of the literature review, gather data concerning the type (i.e. Type I or II) and nature of advice that these organisations offer, access channels to the advice, and how it is funded, and to gather qualitative data about their views of advice provision currently.

We designed a short survey using SNAP surveys to capture this information. Due to the short timescales involved in this project, the survey was designed, with the input of the research advisory group, prior to the conclusion of the literature review. The survey was primarily available for online completion with the option of paper returns if preferred. Scottish Government provided an initial list of recipients for the survey. Blake Stevenson emailed these recipients with the hyperlink to the survey on 24th October 2016 and scheduled to close on 5 November. The survey end date was extended to 5 December to allow an additional tranche of potential respondents to complete the survey.

Blake Stevenson had issued the survey to 96 unique contacts, and in addition, the Scottish Government and selected stakeholders also cascaded the link to the survey to relevant contacts⁴.

³ An information service which is a comprehensive source of information on public and social policy and practice and has a database of over 200,000 reports and articles on a wider range of topics - and through additional follow-up of sources cited in the literature provided both by Scottish Government and our enquiry through IDOX.

⁴ Due to the cascading, we do not know how many organisations may have received the survey through this route and it is therefore not possible to provide an exact response rate. However, taking account of direct contacts only, the survey response rate was 41% which is a good response rate for this type of survey.

The survey was completed by many of the key advice giving organisations in Scotland, as well as a range of smaller, project-based advice services, ensuring that we received a good mix of data and views. The data gives a robust indication of advice service delivery currently in Scotland.

Telephone interviews with selected survey respondents

Telephone interviews were also carried out to explore key themes emerging from the early-stage research in more detail. An interview schedule was developed, based on emerging findings from survey responses and the initial review of relevant literature. We conducted interviews with eight organisations. The organisations that participated in interviews included a range of different advice service providers - some working across the UK and offering advice to all, and some working in very defined localities or serving a particular demographic.

Event with key stakeholders

The Scottish Government hosted an information event for key stakeholders. We presented early findings at this event and the event provided an opportunity to hold structured group conversations to discuss the emerging findings in more detail. The results of these conversations are reflected in the findings and shape of this report.

Timeframe for the research

The field work for this research commenced in October 2016 and concluded in December 2016. The timescale for this review was intentionally short in order to enable it to feed into the wider study being undertaken by Scottish Government, and the methods selected were determined by the timescale available. It was recognised that, as a result, this review would indicate key evidence gaps and would inform further work undertaken in future.

Structure of the Report

[Chapter 2](#) sets out the policy context for the advice services supported directly by Scottish Government.

[Chapter 3](#) provides an overview of current public funding arrangements of advice services

[Chapter 4](#) details recipients' experiences of funding

[Chapter 5](#) sets out how advice is provided.

[Chapter 6](#) discusses the impact of advice services.

[Chapter 7](#) explores the impact of the advice.

[Chapter 8](#) provides conclusions and recommendations.

Appendix 1: Documentation considered as part of the review

Appendix 2: Funding provided by non-statutory organisations & the Third Sector

Appendix 3: The survey tool

Appendix 4: Bibliography

Chapter 2: Context for the research

Chapter Summary

The strategic frameworks and legislation outlined in this chapter highlight areas of advice provision that are required to be provided from core public sector finances, and set out a framework for a way in which public sector organisations should discharge their responsibilities.

In addition, these frameworks and legislative requirements create the conditions for policy interventions that can augment the level of statutory provision. These include policy commitments from Scottish Government in the Scotland Act (2016) and the Bankruptcy and Debt Advice (Scotland) Act 2014, Carers Rights and the Education Act, and the response from Scottish public sector organisations to mitigate the impact of welfare reform.

The policies outlined in this chapter provide important context for this review, including increasing emphasis on prevention and early intervention to decrease the need for more complex interventions later (a point underscored by the Christie Commission, amongst others), and the requirements for self-directed support meaning a culture shift in relationship with clients taking on more ownership and services needing to provide greater flexibility.

Introduction

This review takes place at a time of significant change to public services. The environment within which publicly-funded advice services are being delivered has shifted considerably in recent years affecting both the number and type of people accessing advice services, and the types of issues with which they require support.

The organisations that fund and deliver advice services are broad in scope and, therefore, a wide range of public policy issues provide context for their work. Policy areas of particular relevance to the delivery of advice services are set out below.

Public Service Reform

The Christie Commission on the future delivery of public services (Christie 2011) was tasked with looking for solutions to the challenges facing public services in Scotland and produced its report in June 2011. This established four pillars for public sector reform: prevention, performance, people and partnership. All four of these pillars are relevant to advice service design and delivery, and later in this report we explore the extent to which these are currently being addressed by advice services. The four pillars set out a framework for public sector funders of advice services to focus on preventative action, to design services that are person centred, to create the conditions that enable partnership working and effectively capture and use evidence to inform future activity.

Community Planning

As part of the Scottish Government's response to the Christie Commission's recommendations (The Scottish Government 2011), it agreed to undertake a review of Community Planning. The Scottish Government and COSLA published the shared Statement of Ambition in 2012. This put Community Planning at the heart of an outcome-based approach to public services in Scotland. The Statement of Ambition made clear that effective community planning arrangements would sit at the core of public service reform, focusing on prevention and securing continuous improvement in public service delivery to achieve better outcomes for communities. Outcomes being delivered through advice services locally contribute to the delivery of these overarching outcomes.

Prevention and early intervention

There has been increasing interest in recent years in approaches focused on prevention and early intervention. This is driven partly by the need to find more resource-efficient ways to deliver public services in the context of reduced budgets and increased demand, as well as a recognition that preventative services can result in better outcomes for service users.

The Commission on the Future Delivery of Public Services found that social and economic inequalities account for a significant element of the increasing demands on our public services, and that *“a radical change in the design and delivery of public services is necessary... to tackle the deep-rooted social problems that persist in communities across the country”* (Christie 2011, pVIII).

The Commission advocated *“prioritising preventative measures to reduce demand and lessen inequalities”* (pIX) and providing services that treat the root cause of problems, rather than treating the symptoms. That is, for example, providing advice and support to someone to prevent them getting into debt is preferable to helping that person when they are actually in debt, both in terms of the resources required to provide support, and the social, financial and health outcomes for the individual involved.

This principle is reflected in the Scottish Government's approach to tackling poverty, which *“focuses on early intervention and prevention – tackling the root causes and building people's capabilities”*. Later in this report we discuss the importance of prevention in addressing demand for advice services.

Integration and collaboration

The Christie Commission also called for greater collaboration and integration between public organisations (Christie 2011). An example of this principle being put into practice is the integration of health and social care for adults in Scotland, as laid out in the Public Bodies (Joint Working) (Scotland) Act (2014). The integrated health and social care partnerships proposed in the legislation became fully operational in April 2016. Each partnership has produced joint strategic commissioning plans that focus on preventive and anticipatory care, and the wellbeing of patients, service users, carers and families in line with national outcomes. The aim of integration is to ensure that health and social care is more joined up and that, in particular, people with long term conditions and disabilities will benefit. Delivery of advice services is

one factor in improving people's wellbeing, and collaborative approaches to delivery are crucial to this.

Self-directed support

As part of a wider shift towards personalisation and co-production, the Scottish Government introduced self-directed support (SDS) with the aim of giving social care service users more say over the services they receive. This aims to ensure that services fit the needs of individuals, and that service users have the right to be involved in decisions about the support they receive. The strategy recognises that SDS represents a change in the relationship between service users, commissioners and providers, with more choice and control given to service users and more flexibility required of providers and commissioners. This represents a significant culture shift for support services, including advice services - away from making decisions *for* people towards making decisions *with* people.

The Social Care (Self-Directed Support) (Scotland) Act 2013 came into force in spring 2014. Since that point, Local Authorities have had a legal duty to offer service users SDS based on the following four options:

- Option 1: Direct Payments - the individual receives his or her Individual Budget through a direct payment, arranges his or her own support, and is responsible for the related finances.
- Option 2: Individual Service Fund - the service user selects and directs the support but another organisation handles the money;
- Option 3: Directly Provided Service - the council selects and arranges support; and,
- Option 4: a combination of two or more of the above.

Sections 9 & 10 of this legislation place a duty on Local Authorities to both provide and signpost people to appropriate information and advice on SDS to enabling the individual or an appropriate person acting on their behalf to make an informed choice.

Education Act 2016

The Education (Scotland) Act 2016 received Royal Assent on 8th March 2016 and reforms various areas of education in Scotland. The Act includes measures connected to:

- equity in education and improving attainment;
- additional support for learning;
- the duty to provide early learning and childcare to certain children;
- school clothing grants; and
- free school meals.

The Act has relevance to advice services for a number of reasons. The additional support for learning has created a new set of civil rights for which Scottish Government is funding advice to people relating to how to understand and exercise these rights. In addition, the Act impacts on advice services as it requires advice providers to be aware of the measures included, for example, those related to free school meals and school clothing grants, which may be included in advice given in relation to entitlements for families.

Welfare reform and further devolution

The UK Government has implemented a range of welfare reform measures in recent years, including the introduction of the Universal Credit and the under occupancy charge, commonly known as the ‘Bedroom Tax’. This has led to changes in the amount of benefits received by some people, as well as challenges in understanding and accessing the new benefits. These challenges include, for example, the need for face-to-face assessments for people claiming disability benefits which has directly impacted on the way in which advice is being provided. To help mitigate the impact of the UK Government’s welfare reform programme, the Scottish Government has invested *“over £23 million for a range of projects to provide advice, advocacy and support for people affected by welfare reform”* to support them *“to navigate the welfare system, maximise their income, transition on to new benefits or manage debt”* (Scottish Government, 2016 P15).

Some social security powers are in the process of being transferred from UK Parliament to the Scottish Parliament, as recommended by the Smith Commission in November 2014 and legislated for by the Scotland Act 2016. As a result of these changes, a number of benefits are being devolved to the Scottish Parliament including disability and carers payments⁵, as well as powers to create new benefits in areas of devolved responsibility, and to top-up reserved ones. In addition, the Scottish Parliament has the power to make administrative changes to Universal Credit and to vary the housing cost element.

The transfer of these powers will lead to further changes in the way in which benefits are administered. The Scottish Government has pledged to ensure that people can access help and advice to claim the benefits they are entitled to (Scottish Government, 2016). In doing this, the Scottish Government has noted the importance of the new Scottish social security agency working alongside the advice and support services provided by a range of organisations including Citizens Advice Bureaux, charities, social landlords and Local Authorities to provide a *“seamless customer experience - from advice, to application to payment”* (Scottish Government, 2016, p29). Further information about the Scotland Act 2016 is noted later in this section.

Public sector digital transformation

‘Scotland’s Digital Future: Delivery of Public Services’ (Scottish Government, 2012) recognises that digital technologies are having an impact on *“how people in Scotland acquire information about public services and access those services”* (p2). The

⁵ Find out more about the benefits that are being devolved to Scotland at <https://beta.gov.scot/policies/social-security/>.

Scottish Government is committed to using digital technologies to redesign public services, and to use digital technologies in ways that reduce the cost of services to the user and provider. Indeed, the 'digital first' approach means that *"the public sector will deliver online all services that can be delivered online"* (p7), while taking into account the different capacities of service users and making services available face-to-face and/or by telephone where appropriate.

Environmental Protection Act (1992)

In order to pursue fuel poverty and climate change targets, the Scottish Government is implementing a range of measures, including support for people to make their homes more energy-efficient. Advice is one component of the measures in place to address fuel poverty.

Carers (Scotland) Act

The Carers (Scotland) Act 2016 will come into force in 2017-18 and is intended to ensure that Scotland's estimated 745,000 adult carers and 44,000 young carers are better supported on a more consistent basis, so that they can continue to care, if they so wish, in good health and to have a life alongside caring⁶. The Act, among other measures, places a duty on Local Authorities to provide an information and advice service for carers on topics including emergency and future care planning, education and training, wellbeing, health advocacy, income and carers' rights. Scottish Government has pledged funding towards these measures. The legislation stipulates that such advice should be inclusive and have particular regard for the protected characteristics of carers (Robson & Hudson 2015).

The Social Work (Scotland) Act 1968

This legislation lays out Local Authorities' responsibilities to promote social welfare by making appropriate advice, guidance and assistance available to people in their area.

The Bankruptcy and Debt Advice (Scotland) Act 2014

This legislation requires that anyone seeking sequestration demonstrates that they have obtained advice from an independent money advisor who is qualified to provide advice on their financial circumstances, the effect of sequestration on their estate, and the process of sequestration. The Accountant in Bankruptcy has provided funding to ensure that money advisers providing such advice are suitably skilled.

The Scotland Act (2016)

Clause 50 of the Scotland Act 2016 amends reservations in Part 2 of Schedule 5 to the Scotland Act 1998 so as to devolve responsibility for consumer advocacy and advice to the Scottish Parliament. It should be noted that certain exceptions remain as the clause restricts the devolution of consumer advocacy and advice to specific matters (namely: consumer protection; product standards, safety and liability; weights & measures; posts; electricity; and oil & gas) and therefore excludes all other reserved areas, including telecommunications and wireless telegraphy, and transport. Clause 50 also reserves the right of the UK Government to levy energy and postal sector companies in order to fund consumer advocacy and advice.

⁶ More information is available at <http://www.gov.scot/Publications/2017/08/1032/1>.

Chapter 3: An overview of public funding of advice services in Scotland

Chapter Summary

This chapter outlines the legislative and policy directives that underpin the funding decisions made by public sector organisations. It describes the rationale for the allocation of funds from public sector organisations to support advice provision as two-fold.

In the first instance, certain legislative requirements compel Governments at local and national levels to ensure that information and advice are available to the public so that they understand their rights and entitlements. An example of this is funding allocated by Scottish Government to Citizens Advice Scotland to provide independent patients' rights advice as required by the Patient Rights (Scotland) Act 2011. In this instance the funding is allocated by Scottish Government and the contract is managed by a special health board within NHS Scotland.

Secondly, policy commitments drive funding decisions. An example of this is the policy commitment to offer a universal financial health check which forms part of the Scottish Government's ambition to improve the financial health of everyone as part of its Wealthier and Fairer manifesto commitment.

In this chapter, we also give an overview of the type and range of public bodies currently funding and in receipt of public funding for advice services in Scotland. We outline the level of public funding that supports advice services and highlight the different and multiple sources of public funding that are directed to advice providers.

Introduction

This chapter provides further detail regarding the destination of public funding for advice provision in Scotland. We have split this into two connected sections, the first details the funding distributed by Scottish Government, Local Authorities, NHS Scotland, Scottish Legal Aid Board (SLAB), and Accountant in Bankruptcy⁷. The second section provides information from recipients of public sector funding.

⁷ In order to meet the tight timescales of this project, Local Authorities and NHS Scotland Boards were not directly contacted as part of this research. Therefore, the information provided in this chapter is drawn from secondary data contained in the literature and the information provided by advice providers who reported being in receipt of public sector funding.

This chapter draws on information from our review of the available literature, information supplied by the Scottish Government, and primary data collected through the survey of advice providers, interviews and the stakeholder event.

Funding provided by the Scottish Government

The Scottish Government funds advice provision both indirectly through its block grants to Local Authorities, core funding to the Accountant in Bankruptcy, SLAB and the various NHS Boards. It also provides funding for specific policy initiatives to SLAB and NHS Scotland boards that support advice provision. In addition, it provides a range of grants directly to public sector partners and non-statutory organisations and third sector organisations to deliver advice.

The Scottish Government has estimated that it has provided over £21 million of project funding for advice services in 2016/17. This funding is supporting advice provision for individuals on income maximisation (including welfare, debt and financial capability advice, and advice on reducing household costs such as energy bills); and/or statutory civil rights, including how to seek recourse if those rights are not upheld.

In addition, the Scottish Government has further budget provision of up to £20 million to provide civil Advice and Assistance (A&A) through the statutory legal aid scheme. This supports payments to solicitors to deliver legal advice on civil matters to qualifying clients. This advice includes advising whether there is a legal case to take forward, negotiating a settlement, and writing letters on the applicant's behalf. A&A will not usually cover representation in court although a type of A&A - 'Assistance By Way of Representation' (ABWOR) is available in some circumstances to allow a solicitor to represent their client in proceedings. Civil Advice and Assistance is out of scope of this research.

Further information about the funding issued by the Scottish Government is detailed in the section of this chapter examining the funding received by Third Sector organisations.

Funding provided by Local Authorities

Local Authorities in Scotland provide funding for information and advice services either through direct service provision or through their commissioning activity. These services span the range of activities that Scottish Local Authorities have responsibility for and include advice for families, carers, welfare benefit recipients and consumers. In addition, Local Authorities are active in the economic development of their areas and work with partners to provide employability services and advice to jobseekers.

Estimates indicate that Local Authorities spent circa £30 million on advice service provision of which approximately £20 million was directed towards money advice provision (The Scottish Government 2014).

Money advice provided by Local Authorities

Previous research indicates that Scottish Local Authorities are the biggest providers, either directly or indirectly, of money & debt advice (Improvement Service 2015; Burfeind et al. 2013).

Many support local Citizens Advice Bureaux and have strong links to credit unions in their area. At a local level, strong relationships often exist between these services, and financial inclusion strategies promote collaboration between partners. Some councils support particular initiatives such as developing budgeting and money management skills, and access to banking facilities or access to alternative and cheaper credit, for example, ScotCash in Glasgow (CoSLA 2011). The Confederation of Scottish Local Authorities (CoSLA) reports that welfare benefit changes, including the introduction of Universal Credit, Pension Credit and Personal Independence Payments (PIP), is likely to result in longer term indebtedness for residents and an increase in housing arrears. They suggest that the 'self-service online access' element of Universal Credit will prove to be problematic for people who have low information literacy or are not able to access online services independently. As such, they expect that the requirement for support and advice will increase (CoSLA 2011).

The Improvement Service (IS) conducted a survey of Local Authorities which found that, in 2014/15, Local Authorities invested around £21m into money advice (Improvement Service 2015). A more recent survey published by IS suggests that this figure reduced in 2015/2016, and that the level of investment by Local Authorities in money advice services currently stands at around £13million-£15million (Carrick et al. 2016).

The Improvement Services reports that current Local Authority funding for money advice services is allocated as follows:

- Circa £4,953,000 allocated to in-house services; and
- Circa £8,754,000⁸ allocated to outsourced provision.

Local Authority investment in money advice services is used to provide a range of money advice services in a variety of settings (Improvement Service, 2015). Based on feedback received from 29 Local Authorities for the financial year 2014/15, 25 of these services were in-house services and 69 were services delivered by external providers (Improvement Service 2015). More recent figures suggest that the number of in-house services has reduced. IS report that for the period 2015/16, there are 23 in-house services and 73 external money advice services (based on returns received from 31 Local Authorities). IS suggest that this serves as an indication that there is a potential shift in service design taking place. In support of this they report that eight Local Authorities no longer have an in-house money advice service. Meanwhile, 20 Local Authorities support both in-house delivery and externally funded advice

⁸ It should be noted that the Improvement Service report that this figure is likely to be higher and that anomalies in accounting may be present as a result of reporting arrangements and differences in IT systems across Local Authorities and suppliers.

provision and three Local Authorities do not fund the delivery of money advice services by external providers.

The performance management frameworks prepared by the Improvement Service also point to a reduction in staffing levels, noting that fewer staff are reported to be employed directly by Local Authorities to offer money advice services and that overall there are fewer full time equivalent staff (employed or voluntary) delivering the outsourced element of money advice services.

Other advice provided by Local Authorities

Local Authorities offer advice on a range of topics beyond money advice, for example, welfare benefits advice, consumer advice and adoption advice. One example of how this is delivered is through the network of 61 Citizens Advice Bureaux across 30 of Scotlands 32 Local Authorities, in 300 outreach locations which offer advice on a range of topics. Many are in receipt of funding from Local Authorities to do so.

The literature does not comprehensively outline the funding attributed to non-money advice by Local Authorities and the scope of this research did not allow for this information to be captured directly from Local Authorities. As a result, it is not possible to confirm the level of additional spend made by Local Authorities on “other” advice provision. Nor is it possible to determine the extent to which advice on other topics is delivered in-house or is outsourced or the levels to which all budgets may have been affected by recent Local Authority budget cuts. We understand that the Scottish Government may work with Local Authorities to gather this information at a later stage of the wider study in order to enhance the information provided in this report.

The approach adopted by the Improvement Service, in partnership with Money Advice Service, to engage with Local Authorities to assess the nature of money & debt advice across Local Authorities, draws on the experience of measures developed for Economic Development. A similar approach could be adopted to assess the nature and extent of ‘other’ advice provided by Local Authorities.

Funding provided by NHS Scotland

The available literature does not attribute quantifiable amounts of investment to the NHS, and the focus of much of the literature is on individual projects and pilot programmes – examples of which can be found in this report. Therefore, it is not possible to give an accurate overview of the level of funding directed to the variety of advice activities undertaken by NHS Scotland.

For the purpose of this review, we are concerned with the involvement of NHS Scotland in the provision of advice that has a positive impact on health outcomes, as opposed to health advice per se. The Scottish Government’s Mitigating the Impact of Welfare Reform on Health and NHS Health Services, Outcome Focussed Plan provides a focused response to mitigate the anticipated adverse impacts of the Welfare Reform Act (2012), involving:

- securing personal/household income (referrals to money advice and employability services);
- maintaining socio-economic status, (rehabilitation back to work or to stay in work when off sick);
- keeping people close to the labour market (referrals to employability support, NHS work placements and volunteering, Modern Apprenticeships);
- reducing household costs (food co-ops, growing schemes); and,
- reducing barriers to services (service design and location, reducing barriers relating to protected characteristics).

NHS Scotland is currently mapping its activity against these outcomes and initial reports suggest that a range of activities are taking place in a number of health board areas, with some activities directly funded and delivered from Board finances and other activities co-designed and delivered with partner agencies, including citizens advice and Local Authorities. In addition, a number of NHS Scotland territorial boards have a long-standing relationship with the Jobcentre network to offer employability advice and opportunities. This mapping activity is scheduled to report on its findings in 2017 and this will provide Scottish Government with further detail regarding the level of investment and source of such investment in advice service provision across NHS Scotland's health board areas.

Funding provided by Scottish Legal Aid Board

The Scottish Legal Aid Board is funded by the Scottish Government to administer Legal Aid. Legal Aid is available to enable individuals on low or modest incomes to access the legal system. This access can take the form of receipt of advice and assistance and this includes representation to allow a case to be taken to court. SLAB funds and provides advice and representation services in three main ways:

1. through case-by-case allocation of legal aid;
2. by directly employing solicitors; and
3. via its grant funding powers.

The case-by-case allocation of legal aid will in the main be used to enable access to a range of advice but includes Type III advice which is beyond the scope of this study. Through its direct employment of solicitors and other core functions SLAB offers Type I & Type II advice. Examples of this provision include the 24 hour SLAB Solicitor Contact Helpline and the advice available on its website (The Scottish Government 2014). This advice encompasses a range of rights advice. However, the solicitor helpline is for people who may be about to enter the criminal justice system and falls out-with the scope of this review.

This review has concentrated on the SLAB support of Type I and Type II advice services made through its 'grant funding' activity. SLAB manages budgets for three key programmes - the Making Advice Work programme; the Economic Downturn Programme; and the Tackling Money Worries Programme. These are described below:

The purpose of the Making Advice Work (MAW) programme is to support organisations helping people in Scotland facing debt and other problems stemming from benefits changes and the on-going impact of the economic downturn.

The focus of the MAW programme was agreed with Scottish Ministers and the Money Advice Service to ensure that its activity supports priority areas. The initial investment in this programme, which ran from October 2013-March 2015, but has been extended through to March 2018, was £7.45million. A range of organisations have received funding from this fund include national charities such as Shelter, a range of housing associations, a number of Local Authorities and a significant number of local voluntary organisations (including, for example, CABx).

The Tackling Money Worries programme is designed to focus on improving outcomes for low-income families with children facing a change in their circumstances which places them at higher risk of debt and money problems. It focusses on achievement of priorities of the Scottish Government and the Money Advice Service (MAS) and ran initially from October 2014-March 2016 and has also been extended until March 2018. The initial investment in this programme was £2.4million.

The Economic Downturn programme (October 2012-March 2016), which has also been extended until March 2018 (renamed Early Resolution and Advice Project), operates two funding streams. Stream 1 projects provide direct assistance and representation for people facing court action and therefore falls outwith the scope of this review. Stream 2 projects provide information, one-off advice and signposting to people with small claims and other civil court matters to increase people's ability to navigate the court process themselves or to seek further assistance and casework assistance to people with small claims-level cases enabling them to resolve matters pre-action or settle them early in the court process. The initial investment in this programme was £7million.

All three of these programmes have had additional monies allocated to them that have allowed selected projects to be continued.

Funding provided by Accountant in Bankruptcy

The Accountant in Bankruptcy (AiB) is a non-departmental government agency. The introduction of the Bankruptcy and Debt Advice (Scotland) Act 2014 put debt advice at the forefront of AiB's policies. AiB provides funding to a range of organisations which support this policy. Its funding is made available through four different funding streams, detailed below:

1. **Money Advice Training Resources Information Consultancy Service (MATRICS)** - The AiB has provided grant funding on an annual basis from the financial year 2011/2012. The funding is used to fund a joint initiative between Citizens Advice Scotland and Money Advice Scotland to deliver second tier training to money advisers. Money Advice Scotland received £102,224 in the financial year 2016/2017 and Citizens Advice Scotland received £87,318 for the same period. This funding doesn't provide direct provision of Type I or Type II advice but the funding is used to ensure that money advisers are

appropriately skilled, and ensures that those that need it are able to access quality advice when considering bankruptcy.

2. **The Financial Health for Everyone Project** - The Bankruptcy and Debt Advice (Scotland) Act (2014) introduced a provision for mandatory financial education for debtors under certain circumstances going through statutory debt relief solutions. Money Advice Scotland received £186,589 to offer this service for the period 2016/2017. This information is classed as education and therefore may not fall into the categories of Type I and Type II advice.
3. **Scotland's Financial Health Service (SFHS) Helpline** - The Accountant in Bankruptcy awarded £99,390 to Money Advice Scotland to operate this helpline. Money Advice Scotland report that the helpline allows them to make the information that is available on their website available by telephone, thus extending the ways in which they can offer advice. Money Advice Scotland works with partner organisations such as Stepchange Debt Charity to monitor and obtain feedback on client outcomes. Other partners that they work with include Citizens Advice Bureau, Shelter Scotland, Christians Against Poverty and Scottish Local Authorities.
4. **National Debtline** - The National Debtline is a UK telephone and web service run by the Money Advice Trust. To date the AiB has provided funding to the Money Advice Trust to ensure that Scottish-specific advice was part of the offering. AiB will not be contributing to Money Advice Trust in the future. It provided an award amounting to £110,000 to Money Advice Trust for the financial year 2016/2017.

Funding provided by non-statutory organisations & the Third Sector

Non-statutory organisations and third sector organisations provide advice services on a range of topics to members of the public using a variety of channels. To deliver these services, organisations rely on funding from a range of sources. These sources include organisations such as Big Lottery Fund, private trusts (such as Energy Savings Trust), and others such as utilities companies.

In some instances legislation compels or allows public funding for particular types of advice to be directed to specific organisations (for example, the provisions related to consumer advice contained in the Scotland Act (2016)). It can be distributed in the form of direct awards, for example payments to support consumer advice provision are funded directly from Scottish Government to Citizens Advice Scotland, or in support of policy directives, such as the funding provided to the Energy Savings Trust. However, other funding awards require competitive tendering and are open to a range of organisations, including housing associations and charitable organisations.

Key examples of organisations funded in this way are provided in Appendix 2.

Chapter 4: Recipients' experiences of funding

Chapter Summary

This chapter discusses the impact of public funding for advice services from the perspective of advice providers. It also discusses the wider context of funding for advice services and the sustainability of current provision. This chapter also discusses the contribution of volunteers to advice services.

This chapter is informed by the literature, and also reflects the experiences and views of advice providers who participated in primary research via the stakeholder event, the online survey conducted as part of this study and follow up interviews.

Key findings highlighted are that:

- advice providers rely, to a great extent, on public funding; using it as a lever to draw in (often significant amounts of) funding from other sources;
- advice providers are concerned that funding for advice provision is decreasing and increasingly competitive;
- demand for advice is growing, due in large part to changes to legislation, and advice providers are concerned that they will not have the capacity to meet this demand;
- Short-term funding cycles are hindering both planning, and staff and knowledge retention within organisations;
- More could be done to ensure that funding opportunities allow organisations to work collaboratively to meet unmet demand; and
- volunteers play a key role in the delivery of advice services, but their recruitment and retention is challenging, and sustaining the level of input from volunteers that is required is not likely to be sustainable.

Introduction

Beyond establishing the extent of public funding, this review sought to identify opportunities and challenges present in the current public funding landscape. This chapter is informed by the literature, and also reflects the experiences and views of advice providers who participated in primary research via the stakeholder event, the online survey conducted as part of this study and follow up interviews.

Additional sources of funding: the place of public funding

As illustrated in the previous chapter, advice providers receive a range of public funding, as well as funding from other sources. Other sources of funding commonly

cited include contributions from charitable trusts, funding from commercial contracts, membership fees and private donations from individuals.

Survey respondents noted that receipt of public sector funding strengthened the case for funding from other sources, noting that, in many instances, they would not be able to leverage external funding if they did not have statutory funding in place.

“.. has some dozen advice delivery streams, some of which are SG funded. The SG grant enables [organisation X] to create a brand, and develop quality standards, and gives confidence to other funders (which subsequently enables organisation x to lever in other funding).” **(National advice service)**

If it is the case that public funding supports advice providers to leverage additional funding from other sources, upon which they rely for their survival as an organisation, the reduction or withdrawal of public funding could, and almost certainly will, result in some advice services disappearing.

Additionally, a number of respondents in interviews highlighted the current difficulty in attracting external funding, particularly for money and welfare advice services, as strategic partners and charitable trusts are viewing advice in this area as being a core responsibility of government. Interview respondents suggested that existing funding from private sector and charitable trusts would not be available in future to deliver advice services that were connected to welfare rights.

“We don't know how we are going to make up the short fall. We are losing the funding from the Big Lottery - it is our biggest grant. And the funding from the council is under threat. I have no idea what will happen. Our main contact at the council has been made redundant. She really understood what we did, now I feel disconnected from what's going on.” **(Local advice provider)**

“We can't attract private funding for welfare advice, it isn't sexy enough they [private sector] don't see it as their responsibility” **(National advice provider)**

This suggestion that non-public funding will be harder to attract in the future puts greater emphasis on the importance of reliable public funding for certain types of advice services. However, the available literature indicates that the demand for money, debt and welfare advice is expected to increase due to the continued effects of austerity and the on-going welfare reforms and planned devolution of aspects of the social security system (Burfeind et al. 2013; One Parent Families Scotland 2015; F. in C. Scotland 2015; Govanhill Housing Association 2015). Feedback from advice providers suggests that the capacity to offer advice to those in need is set to reduce as public funding is not perceived as being secure and it is becoming increasingly difficult to secure other sources of funding to provide money, debt and welfare advice.

The future of public funding for advice services

The pressures of increasing demand and the prospect of doing more with less is a common theme in the literature (Andersen 2016; Burfeind et al. 2013; The

Improvement Service 2016). In interviews, third sector organisations suggested that cuts to public sector budgets are resulting in policy changes that are, or are likely to, drive demand for advice services and this issue is referred to in more detail in chapter 5. In addition to an anticipated increase in demand for service provision, advice providers report that public sector budget cuts have had a direct impact on their current ability to provide services.

For example, in their 2015 annual report, Shelter Scotland make reference to having to access their reserve funds, due to funding cuts, to ensure continued provision of their advice services (Shelter 2015); Granton Information Centre refers to cuts in funding making it impossible to invest in services (Granton Information Centre); and CAS refers to local-level funding issues resulting from Local Authority funding cuts and concentration by councils on statutory funding requirements at the expense of those which are not statutory, including advice.

Funding cycles

The public sector is currently working in a one-year spending review cycle. As such, awards and grants made to advice providers are generally made on an annual basis without guarantee of renewal. However, as part of this review, we did find some instances of longer term commitments of public funding to advice services.

Much of the literature and the evidence gathered through our primary research suggests that annual awards of funding cause challenges for many organisations. There is frequent reference to the short-term and project-based nature of funding becoming increasingly the norm, rather than core grants being made to organisations to support their delivery of a range of services.

In their study examining sustainable models of money advice services Gillespie & Dobbie (2009) note that “even three-yearly project funding does not give sufficient time to set up and deliver services. Innovative work is often not widely implemented at the end of projects, and services are lost along with the skills and of staff” (Gillespie & Dobbie 2009, p.26).

“The lack of long-term funding is always an issue as you are in danger each year of losing your most experienced and highly trained members of staff as they look for more job security. There is also more work to be done to ensure we can provide support to more people.” **(National advice provider in interview)**

This was echoed by attendees at the Scottish Government information event, who also highlighted the detrimental impact on project delivery associated with short-term funding. Survey respondents and participants in the interviews also noted that short-term funding increased uncertainty, resulted in low staff morale and increased operational costs associated with staff retention and recruitment as well as having detrimental impacts on the quality of service provided to users.

It is unlikely that the spending review cycle will change in the foreseeable future, therefore public funders need to consider how their future approach to funding can support stability in the advice sector.

Competition for funding

In addition to the challenges associated with shorter-term funding, feedback from survey respondents suggests that there is significant competition for funding. Respondents suggest that the competition is for policy-led grants and feedback indicates that this is the area where there is most potential for duplication.

“..because the funding is headline driven, a need isn't reported - it is created. Comes back to chasing the funding, rather than the advice sector going to the funders to say, look these are the issues, this is the provision, here are the challenges, this is what is required. I know we can't get what we ask for but the decision making is the wrong way round, it isn't based on evidence. And it comes back to collaboration, the current funding methods work against elements of collaboration.”

(Interview with national advice provider)

This issue of competition is also evident in the literature. For example, Gillespie & Dobbie (2009) note that advice centres are routinely in competition for funding with each other. They highlight concerns raised by advice providers related to the time and resources allocated to preparing applications for funding, and the observation that those organisations that prepare the best bids may not in fact be best placed to provide the required advice (Gillespie & Dobbie 2009, p26). This concern was also raised in an interview with a survey respondent when asked about opportunities for collaboration.

“Yes, absolutely we want to collaborate but ultimately organisations are driven by a desire to stay alive, this means chasing funding, even when it might not be what users need or the advice service specialises in.” **(National advice provider)**

A review of disability services (Andersen 2016) also suggests that the competitive nature of funding awards impedes collaboration, and results in a lack of co-ordination of services. It is important to note that the focus of this finding relates specifically to the situation facing disability organisations. However, the notion that competitive funding creates the conditions for duplication and impedes collaboration was a theme raised consistently at the Scottish Government stakeholder event and in responses to our survey.

“We are chasing funding. Funding decisions should be driven on need, which would help us better meet the needs of people and make things simpler for everyone.”

(Interviewee)

“Just to reiterate that collaboration is so important, we need to all play to our strengths and think of the common good, what is good for the person needing advice. And the funding mechanisms need overhauled. Short-term funding isn't good for the people needing advice and support and it doesn't support an agile advice sector.” **(Interviewee)**

Multiple funders

Another factor that advice providers contend with is the varying timescales and reporting arrangements associated with receipt of funding from multiple sources. The financial information contained in the various financial reports reviewed as part of this study, combined with the data provided as part of the primary research undertaken, highlight that it is common for providers of advice to receive funding from more than one source.

For example, survey respondents noted significant challenges in managing the varying reporting arrangements of different funders. Respondents welcomed the need for transparency, but noted that the bureaucratic burden of different reporting arrangements adversely impacted on service delivery. Likewise, the bureaucratic challenges associated with the requirements of different funders were a consistent theme raised by the various discussion groups at the Scottish Government stakeholder event. These ranged from challenges associated with multiple funding bids, to grants awarded by different departments in a single organisation.

“Providers spoke about the need to fill out multiple long application forms to get funding from multiple parts of the same organisation (e.g. LAs). This is not strategic enough. There was an acknowledged need to co-ordinate this better.” **(Stakeholder event)**

Challenges identified at the Scottish Government stakeholder event also related to the complexity of funding applications and the resource implications, particularly for smaller organisations, and concern that far too much time is spent on filling out long application forms.

“Providers spend too much time ‘complying’ and it makes it hard to look outward and provide advice services in the best way.” **(Stakeholder event)**

Participants at the Scottish Government stakeholder event noted a preference for a common reporting and agreement process being put in place. They suggested that this could help ease bureaucracy, and noted that the focus of this reporting should be on outcomes and the difference made by services, rather than footfall, number of people seen, phones answered, etc. They felt that providers should be trusted to deliver the activities to achieve desired outcomes. However, it was recognised measuring some of the outcomes would be difficult. Participants at the Scottish Government stakeholder event echoed the findings from the online survey in relation to reporting requirements for funding.

“Requirements can range variably and this can be very inconsistent for similar projects which is time and resource exhaustive for many organisations. It was appreciated that there may well be framework restrictions for funders, however, the general consensus was that there is still scope for reporting processes to be simplified, such as adopting a common reporting process which contributes to consistency and will undoubtedly, reduce burdens for both funders and providers.” **(Stakeholder event)**

“Increased resource required to service bureaucracy – ranging from tendering responses, contract data collection, quality of advice requirements, reports to a multiplicity of funders, etc” **(Survey respondent)**

Participants at the event suggested that the funding application process had a greater impact on smaller organisations.

“Smaller organisations, which can tailor to specific needs of the sector such as plugging the gap for a greater requirement for advice, for example, within a geographical location, struggle to compete with the larger more mainstream organisations when bidding for funding. The process for bidding for these can also be very time-exhaustive, especially for smaller organisations, which at most times, will inevitably lose a bid to a larger provider.” **(Stakeholder event)**

Participants also highlighted that the constraints placed on funders, for example being able to fund one aspect of advice, created barriers to efficient service design and suggested that increased collaboration amongst funders would benefit the quality of advice on offer. This type of scenario was highlighted in interview by a local advice provider as an example of how funding can prevent advice needs being met.

“We have funding that we can only use to offer advice to certain categories of people, it makes explaining what we do complicated. You can get a certain type of advice if you live in particular areas but you can’t access the same range of advice if you live in a neighbouring area, even if you have the same needs and meet the criteria for clients that we offer advice to. It makes things difficult to understand for other organisations referring to us and of course for people who might need our services contacting us.” **(Interviewee local advice provider)**

A key message from all discussion groups at the stakeholder event was the need to ensure that decisions to fund advice services were made in a way that created opportunities for increased and meaningful collaboration, rather than competition for funding. Additionally, feedback from the discussion groups emphasised the need to ensure that funding decisions were needs-led and involved input from service users.

From a policy making perspective, the varying methods of data collection associated with multiple funders of advice services can impact detrimentally on the evidence available to inform decision making. For example, prior studies note that inconsistencies in data collection hinder assessments of services and identifications of gaps and duplication of service (Gillespie & Dobbie 2009). Variations in reporting arrangements are also evident in other areas, for example, an evaluation of Housing Hubs operated by Local Authorities highlights the challenges associated with different IT systems and reporting mechanisms (Littlewood & IPSOS Mori 2012).

Public funders should maximise opportunities for uniformity by utilising the funder framework. Policy makers should do this on a consistent basis and they should work with advice providers to establish appropriate reporting mechanisms that demonstrate impact and allow for an assessment of need. A particular issue noted

is that the impact of advice is not measured in a way that allows for the specific impact on particular communities to be quantified (Improvement Service 2014). Furthermore, interviewees noted the challenges around accurate reporting of its client group, noting it was challenging to capture complete information from users.

In support of this point, research by the Improvement Service found that there is a lack of consistency regarding definitions and recording of activities, outputs and outcomes, which makes it difficult to measure the impact of Local Authorities' annual investment in money advice services. Some councils do collect outcomes data and there is plenty of anecdotal and case study evidence, but it is not possible to provide aggregated estimates of the impact of money advice services because there is no consistent, Scotland-wide approach to performance management. The Improvement Service argues that, in a time of reduced resources and competing priorities, it is important that this situation is improved to ensure that the benefits of money advice are maximised and evidenced (Burfeind et al. 2013).

Contribution of volunteers to advice service delivery

As well as financial awards made through charitable donations, operational funds and private sector funding, advice services in the third sector are heavily supported by volunteer contributions, often in the form of volunteer advice workers. The contribution of volunteers is documented in a range of literature and beyond.

For example, prior research conducted by the Improvement Service and Money Advice Service suggests that for debt advice alone, CABx employed 132 advisors and supported 80 FTE volunteer advisors (Burfeind et al. 2013). The CAB network, organisations such as One Parent Families, Shelter and MacMillan all identify the contribution of volunteers to their advice services (Shelter 2015; Macmillan 2015; One Parent Families Scotland 2015).

The literature indicates that volunteers play a significant part in the delivery of advice services, for example, as generalist advisers in the CAB service where some 2400 volunteers give an average of seven hours per week. Citizens Advice Scotland has estimated the monetary value of this commitment is £10 million annually (source CAB Staffing, Funding and National Statistics 2015/16). Our survey data, and feedback received through interviews conducted during this research highlight the valuable contribution of volunteers. In addition, respondents highlighted the significant investment that is required to train and retain volunteers.

“It is important that we are able to invest, people choose to give up their time, they won't volunteer with us if we can't give them the right environment” **(National advice provider offering online and telephone services).**

“Support for volunteers is vital, e.g. they have employee counselling services for stressed staff. All of their systems are set up to support all staff – paid or voluntary. The increasing complexity does cost more to support” **(National advice provider offering advice through remote and face to face channels)**

Volunteer time is clearly a crucial component of the advice delivery model in Scotland, but it is also a further element of the model which has risks associated with it in relation to sustainability. Recent research undertaken by Volunteer Scotland suggests that overall levels of volunteering have been declining in Scotland, and that more and more is being asked of people who do volunteer (Harper, 2015). The shape of volunteering is also changing, with people looking to volunteer across a range of different organisations, rather than input regularly to one organisation. The research also highlights that a number of Scottish Government policies assume that people can and will do more to deliver public services locally, and questions whether this is sustainable (Harper 2015).

This was confirmed through some of the interviews we conducted, in which survey respondents noted that volunteers were no longer 'brand' loyal and were increasingly likely to move between organisations. One respondent also made specific mention of the transient nature of volunteers, particularly volunteers who were volunteering to gain skills and work experience during periods of study. With the sustainability of this model of delivery being questioned, this suggests the need for a collaborative approach across the sector, potentially with input from Volunteer Scotland and others to considering the future role of volunteering in the sector.

Chapter 5: Drivers of need for advice services

Chapter Summary

This chapter sets out what the key drivers of need for publicly-funded advice services are and provides an overview of the characteristics of current users of advice services. It highlights, in particular, the role poverty, personal upheaval, and changes to public services and entitlements all play in driving the need for advice, and also identifies particular risk groups such as those with disabilities or long term health issues, families with lone parents, and elderly people reliant on pensions, amongst others.

The chapter also highlights the recommendations made in the prior literature regarding the actions required to tackle an identified growing demand for advice.

These recommendations focus on the need for more education and awareness so that advice seekers are empowered to seek advice and take required action before they reach crisis and to consider the potential for advice seeking at the point of policy development.

Introduction

In this chapter we explore the drivers of need and what the implications are for the future of publicly-funded advice. We also give an overview of current advice service users, where this is available. The chapter draws on findings from the literature review, and our survey of advice providers.

The literature recognises that everyone is likely to need advice at some point (for example, consumer advice). However, some individuals are much more likely to require advice than others.

The literature gives clear and consistent insight into the main drivers of need for advice services, which are widely described as arising from an individual's personal circumstances – usually at key points in their life, and often arising from circumstances related to poverty, and need arising from substantive changes in policy, for example, the recent changes to welfare reform and the changing nature of state support.

Need arising from personal circumstances

The Centre for Economic and Social Inclusion's evidence review on Advice, Support and Poverty (Gibbons & Foster 2014) observes that everyone is likely to require advice at some point, but it is clear that people in poverty are more likely to

experience the types of problems where information, advice and support can make a real difference to their lives. In their report they discuss the drivers of need for advice services as falling into three broad categories:

1. Life events such as changes in household composition or material circumstances of households;
2. The changing nature of state support, economic and social policy decisions, and the operation of key markets including housing, energy and financial services; and,
3. Levels of human and social capital available to people in poverty.

The Centre for Economic and Social Inclusion notes that these causes are individually important, but can also occur collectively which is likely to require a more significant intervention to provide assistance. While all households are likely to experience these changes at some point, households living in poverty are likely to find managing them more difficult. This is a result of a lack of financial and other resources such as skills and social networks, making households living in poverty more reliant on formal sources of information and advice.

The literature highlights that advice services, particularly money-related advice services, work with a broad range of users (Macmillan 2015; F. in C. Scotland 2015; One Parent Families Scotland 2015; Shelter 2015; Littler 2015; Parkinson & Buttrick 2015), and also suggests that a point of crisis or a significant change in circumstance is a common driver for people to access advice services. In Goode and Waring's research, 'crisis' is also noted as a key factor that compels men to access advice (Goode & Waring 2011), suggesting that men are likely to leave problems to escalate before seeking 'help'. Similarly, a study conducted by Citizens Advice, examining the information behaviours of self-employed people (Citizens Advice 2016), suggests that this group also do not tend to seek formal advice until they reach a crisis, often at the point of court involvement.

The theme of change and crisis as a driver for seeking advice is identified across much of the literature examined. Changes in circumstances as a result of accident, illness and disability combined with 'squeezed' incomes (as a result of under-employment, low wages and rising household costs) are also cited as contributing to the need for advice in an evaluation of the Financial Inclusion Service at the Royal Hospital for Sick Kids (Hopkins 2014). Coram (Stepchange 2014), for example, cites factors such as domestic violence, relationship breakdown, an accident, deterioration in health, unemployment as well as challenges in entering employment or accessing higher education that present when 'coming of age' that lead people to seek rights advice, in this instance related to immigration.

Need arising from policy changes

Much of the literature refers to an increase in demand for advice services arising from recent changes to policy. Research commissioned by the Money Advice Service and the Improvement Service (Burfeind et al. 2013) identifies key drivers of demand as:

- the **impact of the recession**, payday lending and other less affordable forms of credit provision;
- **high levels of poverty and inequality** across Scotland, and
- **welfare reform**, which is expected to be the biggest driver of demand.

This research notes that issues resulting from welfare reform will affect all areas of advice and that while money advice is the most obvious, people seeking money advice are likely to be in need of other forms of advice too. They, and others, note that an increase in payday loan debt is causing increasingly complex cases and additional casework for advisors (Clifford et al. 2014; Hartfree & Collard 2014); and that crisis-based intervention for clients takes up much of the resource going into advice provision.

A report by the Financial Inclusion Centre, examining the business case for debt advice provision for social landlords, highlights that social housing residents are more likely than the general population to be in the poorest income groups, face a higher probability of experiencing money problems and are less likely to be able to access fair and affordable financial services (Gibbons & Foster 2014). The report noted that the situation has been exacerbated by the current economic downturn, increased living costs and the current raft of welfare reforms.

The literature calls for policymakers to give greater consideration to the potential for advice needs at the policy development stage, so that the need for advice delivery at a point of crisis is reduced. For example, the funding framework, co-authored by the Scottish Government, SLAB, the Money Advice Service and the Improvement Service highlights the role of a needs assessment for planning purposes:

- Engage with service users, advice providers and other stakeholders to assess key priorities, needs and client outcomes;
- Review the current levels of demand for advice (using information from existing advice providers, e.g. number of clients, number of issues over a period of time);
- Assess the potential unmet need for advice (persons not accessing advice services even though they would benefit from it) and defining target groups; and,
- Undertake an Impact Assessment to understand how changes might affect different groups.

It is not clear from the literature examined as part of this review how frequently and consistently this framework is applied.

A reported consequence of the rise in demand for advice services seems to be a growth in the number of advice providing organisations. For example, Andersen (2016) cites an increase in providers of welfare advice as being directly related to the introduction of Welfare Reform measures since 2012. The paper observes that some providers noted a growing need, which they believed Citizens Advice Bureaux would not be able to meet. This was reported to be the case particularly for advice for disabled people who are likely to be hardest hit by welfare reforms and reducing

incomes. Andersen also notes that the devolved aspects of the social security system will add an extra level of complexity that could prove challenging for service users and advice providers and further increase demand for advice services. The Annual Report of the Govanhill Housing Association (Govanhill Housing Association 2015) also suggests that the lack of capacity of the local Citizens Advice Bureaux coupled with the introduction of Welfare Reforms since 2012 acted as a key catalyst in its development of an advice service for its tenants.

Characteristics of advice users

The literature gives some sense of the key characteristics of advice users. These generally relate to circumstances (e.g. employment type, change in life circumstance, separation, unemployment). Due to the range of data capture methods of service providers, and the methodologies employed in the varying research reports, there is little information about the experiences or needs of advice users with particular protected characteristics. For example, evaluations of NHS-based advice services do not or cannot always compare the demographic profile of those accessing advice services against the profile of patients/carers who may reasonably be expected to use the service.

In the Citizens Advice Scotland report 'Debt Advice in Scotland' (Dryburgh 2011), the key characteristics of debt clients are summarised as follows:

- debt clients are more likely to be middle aged;
- clients who are unemployed are likely to seek advice on debt;
- debt clients are likely to live in a single adult household;
- clients who are renting their home are more likely to seek debt advice;
- the majority of debt clients are single; and,
- clients with dependent children are more likely to seek advice on debt than those without children.

There are close parallels between this and the Centre for Economic and Social Inclusion's broader evidence review on Advice, Support and Poverty (Gibbons & Foster 2014), which draws on evidence from across a plethora of other research. This review notes the importance of the provision of information, advice and support services to people in poverty, in particular, and identifies those groups most likely to experience poverty (and therefore most likely to need advice services) as:

- people in receipt of out of work benefits, particularly those living in workless households;
- families with children, especially lone parents;
- pensioner households;
- minority ethnic groups, and asylum seekers in particular;
- people with long-term limiting health, including mental health, conditions;

- people with disabilities;
- young people (under age 25), particularly those aged 16-18 who are not in education, employment or training; and
- ex-offenders.

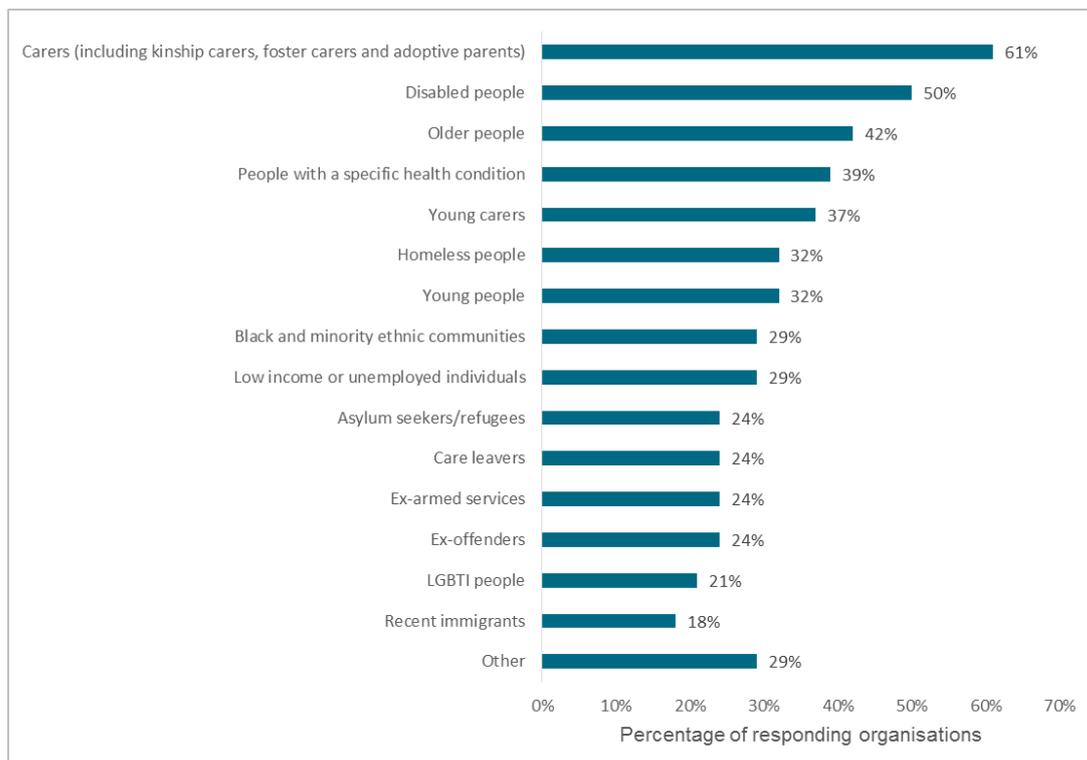
However, this report also notes that there can be wide variation of experiences within each of these groups.

The Improvement Service and the Money Advice Service report that minority ethnic groups are accessing money advice services disproportionately more than those who identify themselves as white (Improvement Service 2015). They note that people with a disability are also disproportionately high users of money advice services (40% of money advice users, despite comprising only 20% of the overall population). Both of these groups are commonly recognised to be ‘hard to reach’, suggesting that the advice services are relatively effective in their targeting.

Current target audiences

Through our survey of publicly-funded advice providers in Scotland, we also sought to determine who responding organisations currently target their advice services at. Figure 5.1 below, drawn from our survey data, gives an overview of the main user groups targeted by the responding organisations’ advice services. Figure 5.1 shows that carers are the group most targeted by survey respondents (61%), followed by disabled people (50%) and older people. At the other end of the scale, only 18% of respondents advised that they target recent immigrants and a slightly higher percentage (21%) reported actively targeting LGBTI people.

Figure 5.1 Overview of the main user groups targeted by the responding organisations’ advice services (n=38)



The survey findings reflect the contention in the literature, noted in the previous section, that those in need of advice services are those with the most vulnerable personal circumstances. 'Other' target user groups identified by survey respondents include:

- separated fathers;
- people in recovery from substance abuse;
- children and families affected by imprisonment;
- single parents;
- families with children or young people who have a learning difficulty;
- pregnant women and families with young children; and,
- small businesses and people who are self-employed.

Decisions taken by organisations in relation to who to target their services at could also be influenced by the type of funding that is available to them. We know, for example, that substantial Scottish Government funding has gone into supporting carers in recent years. However, the literature does not highlight any concerns that this support is not needed and, as noted above, the profile of target audiences of existing advice providers mirrors the evidence in the literature of those most likely to need advice.

Current unmet need

Publicly-funded advice providers consulted during this research advised us that they collaborate with a range of partners to meet client needs, in order to ensure that appropriate referrals can be made and hard to reach audiences can be targeted. However, a consistent message coming through both the literature and primary review conducted as part of this research is that there is unmet demand (Sandback 2011; Naven & Egan 2013). Advice providers report unanswered calls and waiting lists for advice as indicators of this (Carers UK 2015). Additionally, advice providers advise that much of the unmet need will be unknown as people are either unaware that the advice exists or are unable to access the advice due to the barriers they face.

For example, in relation to money advice specifically, the Money Advice Service/Improvement Service research highlights the issue of unmet need and its distinction from any increased demand resulting from welfare reform. It concluded that evidence of what works best to do so is lacking. It reports that targeting support to specific groups along with dedicated resources is an area for improvement across the money advice sector (Burfeind et al. 2013). Whilst there is currently some targeted support to certain client groups the report concluded that there are not enough robust targeting approaches (with associated performance objectives and measurement).

The Money Advice Service also identified the need for further research to establish the experiences and needs of people needing financial advice living in rural

locations. Noting, for example, that older people are less likely to use online banking methods and this may translate to exclusion from some sources of advice (Money Advice Service 2016). This suggests factors such as rurality and channel preference should be considered in the design of and funding decisions for future advice services.

There is insufficient literature articulating need across the wider advice sector currently, which makes it challenging to draw specific conclusions in respect of unmet need at this time.

Implications of these demand drivers for the advice sector

The literature suggests a number of ways in which the challenges of meeting current and growing demand should be addressed. In its Advice, Support and Poverty report (Gibbons & Foster 2014), the Centre for Economic and Social Inclusion calls for local public sector commissioners to conduct audits of the extent of current provision, and provide an assessment and develop strategic plans for local service. In Scotland, this would be undertaken by local Community Planning Partnerships.

The challenge to advice providers of clients first presenting at crisis point is well documented in the literature and elsewhere in this report – and is recognised to put pressure on already constrained resources. Prevention, early intervention and education are commonly cited as the most effective way of addressing this issue. The literature suggests a more joined-up, effective approach to early intervention and prevention is required. A report by the Financial Inclusion Centre, for example, found that recipients of advice reported that they believed in future they would seek advice at an earlier stage, thereby accessing appropriate support before a crisis point (Evans & McAteer 2011) (p44).

In their longitudinal study of living with debt after advice Atfield et al (2016) recommended that policy-makers focus more attention on measures that prevent debt problems arising in the first place (such as low wages, social security and health) and highlight the importance of financial education to prevent people becoming indebted. Based on the experience of people who have been in debt and sought advice they suggest that there should be more emphasis on basic messages:

- Know your means and live within them – but if your income cannot meet your essential bills, seek help from the right people;
- Some organisations will ‘sell’ you money, but the price can be high – every penny you borrow has to be repaid, plus interest;
- Never, ever, try to borrow your way out of debt;
- No one needs more than one credit card;
- One loan at a time – repay one before you take out another; and,
- Secured loans are a bad idea.

Likewise, the Christie Commission advocates “prioritising preventative measures to reduce demand and lessen inequalities,” and providing services that treat the root cause of problems, rather than treating the symptoms.

SLAB recommends that stakeholders are brought together for an identified area of law (perhaps starting with family law issues), to discuss how a preventative approach could be implemented in that area (Scottish Legal Aid Board 2014). The Money Advice Service also reported that a greater emphasis on prevention and early intervention could help to manage increasing demand, but notes that many service providers are unsure how they will manage increasing demand along with a move towards more preventative approaches (Burfeind et al. 2013).

The Centre for Economic and Social Inclusion’s 2014 evidence review on advice, support and poverty (Gibbons & Foster 2014) cites the 2013 Baring Foundation’s report to emphasise the importance of ensuring that clients are provided with capabilities through the advice process so that they are better placed to resolve problems themselves in future or to identify these earlier. The Centre for Economic and Social Inclusion also emphasises that people who may need advice are often not aware of the help that is available to them, and that attempts have been made to address this problem through embedding advice in core services, and pro-actively identifying users who may require advice and support. Examples are given of projects in England and Wales that have taken this approach, and some reference is made to co-location of services in the U.S.A successfully addressing these issues.

The Money Advice Service, in its 2015 Financial Capability in Scotland Report (Money Advice Service 2016) notes in its conclusions that, whilst across the population as a whole skills and knowledge seem less of a barrier than motivation, there are pockets of low skill which need to be addressed. In its impact report 2014/15 (Money Advice Scotland 2015) Money Advice Scotland describes the introduction of its e-learning module, funded by the Money Advice Service, which comprises learning on topics such as budgeting and financial planning, saving and borrowing, insurance and a range of other issues. The impact of the module is not yet known, but the module fits in well with the notion of developing capabilities and a focus on prevention.

An evaluation of the Financial Inclusion Service at the Royal Hospital for Sick Children highlights that many parents were unaware of their rights, particularly in relation to welfare entitlement, noting that the pro-active nature of that advice service was of particular benefit (Hopkins 2014).

A review of debt advice services to tenants of social landlords found that past users felt more confident in tackling future money worries themselves and importantly, that they would seek advice as soon as they felt it was required (Evans & McAteer 2011).

Conclusion

Balancing increasing demand with the squeeze on funding available will be the biggest challenge facing the publicly-funded advice sector in future. The importance of working collaboratively and increasing efficiencies in the way they work, funding more intelligently, and focusing on preventative measures will be more important

than ever before. In highlighting these demand drivers, the literature makes a range of recommendations in relation to meeting needs:

- **Greater emphasis on early intervention and prevention work**, to stop people reaching crisis point and requiring more significant support from advice providers later. Crisis-based intervention for clients takes up the most resource, therefore addressing advice needs at an earlier stage is crucial;
- **Targeting support to specific groups** along with dedicated resources is an area for improvement across the money advice sector. Currently some targeted support is given to certain client groups, but there are not enough robust targeting approaches (with associated performance objectives and measurement);
- **Equality impact assessments** should be conducted by Government when introducing changes to policies and delivery arrangements that assess the impact on people in poverty. Policymakers should assess the need for advice requirements associated with new policies or changes to existing policy. Regulators of key markets, including energy and financial services, should also undertake this sort of assessment, as they may also have significant impact on people in poverty;
- **Sharing best practice** in relation to managing demand is critical – including understanding what works best to identify current unmet need;
- Additional **resources to enable more pro-active targeting** of unmet need is required; and,
- **Examining the increase in need** itself, and **capturing the lessons learned** about why policy changes are reported to have had such significant impact on the level of need, to inform future policy development.

Chapter 6: How is advice delivered?

Chapter Summary

The publicly-funded advice landscape in Scotland is diverse, with a range of UK-wide, national and local organisations offering advice on a range of topics via a multitude of different channels to people in Scotland. In this chapter we explore:

- service design;
- channels of delivery; and
- barriers to advice provision.

We find that increased collaboration will enable advice providers to reach people in new ways and remove barriers to accessing advice.

Introduction

In this chapter we discuss the ways in which advice is currently delivered. As described earlier in this report, much of the literature refers to advice provision in the broadest sense, while other research is specific to a certain type of advice (with a dominance of money advice amongst the literature examined). This chapter reflects delivery across the breadth of the advice landscape in relation to welfare, money and consumer advice. We note where examples given are specific to one type of advice.

Advice service design

The literature indicates that advice services tend to be delivered in three different ways:

Client group specific	Services that specifically target a group of users sharing a specific characteristic
Single issue services	These are services that are most likely to be required by people in or facing poverty, and/or experiencing a change of life circumstances. For example advice concerned with welfare benefits, debt advice, housing, childcare and routes to employment.

Community based services	Services that provide a wide range of advice but are targeted to a particular community/locality. Key providers might include a Law Clinic or Citizens Advice Bureaux operating in local areas. Other examples include advice services offered to all residents in a particular area, all tenants of a particular housing association, or all patients of a particular GP practice.
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There is a clear focus in the literature on services taking a person-centred approach to advice provision, and emphasis that it is rare for advice to be required on one topic in isolation. That said, it is not possible from the sample of survey respondents or from the range of literature to quantify the prevalence of advice service design. For example, in their Debt Advice in Scotland report, (Dryburgh 2011) Citizens Advice Scotland refers to dealing with the client's whole situation, not just their debts. This is in recognition that clients frequently encounter multiple problems which are both causes and effects of their debts. Examples given include unfair dismissal, relationship issues, benefit problems and homelessness. They note that Citizens Advice Bureaux often provide a range of advice to one client, rather than dealing with a problem in isolation. Likewise, in their Annual Report, the Health and Social Care Alliance Scotland (H. S. C. A. Scotland 2015) also highlight the benefits of person-centred service design and the need to involve those accessing services in meaningful dialogue.

In its Advice, Support and Poverty report (Gibbons & Foster 2014), the Centre for Economic and Social Inclusion advocates for tailoring information, advice and support services to the needs of people at specific life points (as the Money Advice Service has done), and for embedding services which groups of people in poverty are most likely to use in relation to major life events. For example, in health and welfare to work services. It also emphasises the need to focus local provision on those advice issues which are of greatest importance to people in poverty: welfare benefits, debt, housing, childcare, employment, careers guidance and support services for young people in poverty.

The Scottish Legal Aid Board, in its Annual Report 2014-15 (Scottish Legal Aid Board 2015), makes reference to the launch of the funders framework⁹. This sets out the key elements that public funders should take into account of when reviewing their current funding arrangements with advice and representation services, or when funding new projects. It focuses on the best outcome for the client facing a problem and value for money for the public purse by minimising duplication and overlap, and encouraging referrals and collaboration. It also advocates a more strategic approach between funders and providers.

It is, however, important to note that by having advice available to all does not mean that everyone who needs advice will be able or willing to access available advice. For example, the literature highlights that people are reluctant to access advice services due to a perceived stigma attached (this is particularly prevalent in relation

⁹ Developed in collaboration with the Scottish Government, the Money Advice Service, and the Improvement Service

to money and debt advice) (Farnish 2015; Littler 2015; Salter 2014; West Lothian Council n.d.; NHS Health Scotland 2016).

Our survey responses confirmed what is described in the literature, with many of the providers describing their service as “holistic”, and aiming to support an individual with all the inter-linked issues they are experiencing.

“The national helpline takes a holistic approach as callers come to us with a situational experience, e.g. a caller who has just separated from her husband would be unconsciously looking for advice on family law... benefits... employment rights... money... child maintenance... [and] childcare”. **(Survey respondent)**

“National helpline services... provide a dedicated holistic helpline service that is dedicated to providing comprehensive advice in one intervention that can lead to action and prevention of use of public services, reaching out to those who may be isolated, mistrust services and cannot or prefer not to go to an advice centre”. **(Survey respondent)**

“To be able to offer a holistic service delivering advice to the most disadvantaged in the community... We have a team of specialist advisers each extremely knowledgeable in their own field who can work together with an individual to address multiple issues at the same time”. **(Survey respondent)**

Location of advice services

Geographical spread of advice services

Some organisations have no specific geographical target area for their work, and focus their work instead on particular client groups (for example, Age Scotland and One Parent Families Scotland). In addition to these national services, there are a number of client specific advice services operating in defined locations. This includes services such as the Action Group that offers advice and support for people with learning disabilities and their families within specific locations in Edinburgh.

National services	include advice services operated by national charities such as Citizens Advice Scotland, the Stepchange Debt Charity, Macmillan, Shelter and Advice Direct Scotland.
Locally-focused services	include services provided by organisations like the Granton Information Centre, The Action Group and in some instances local projects operated by larger charities that also operate nationally, for example One Parent Families Scotland.

The Scottish Government database of advice-related grants includes 55 services that operate nationally and 91 that operate in a specific geographical region. It also

details 23 awards made to advice providers offering advice to tenants of particular housing associations.

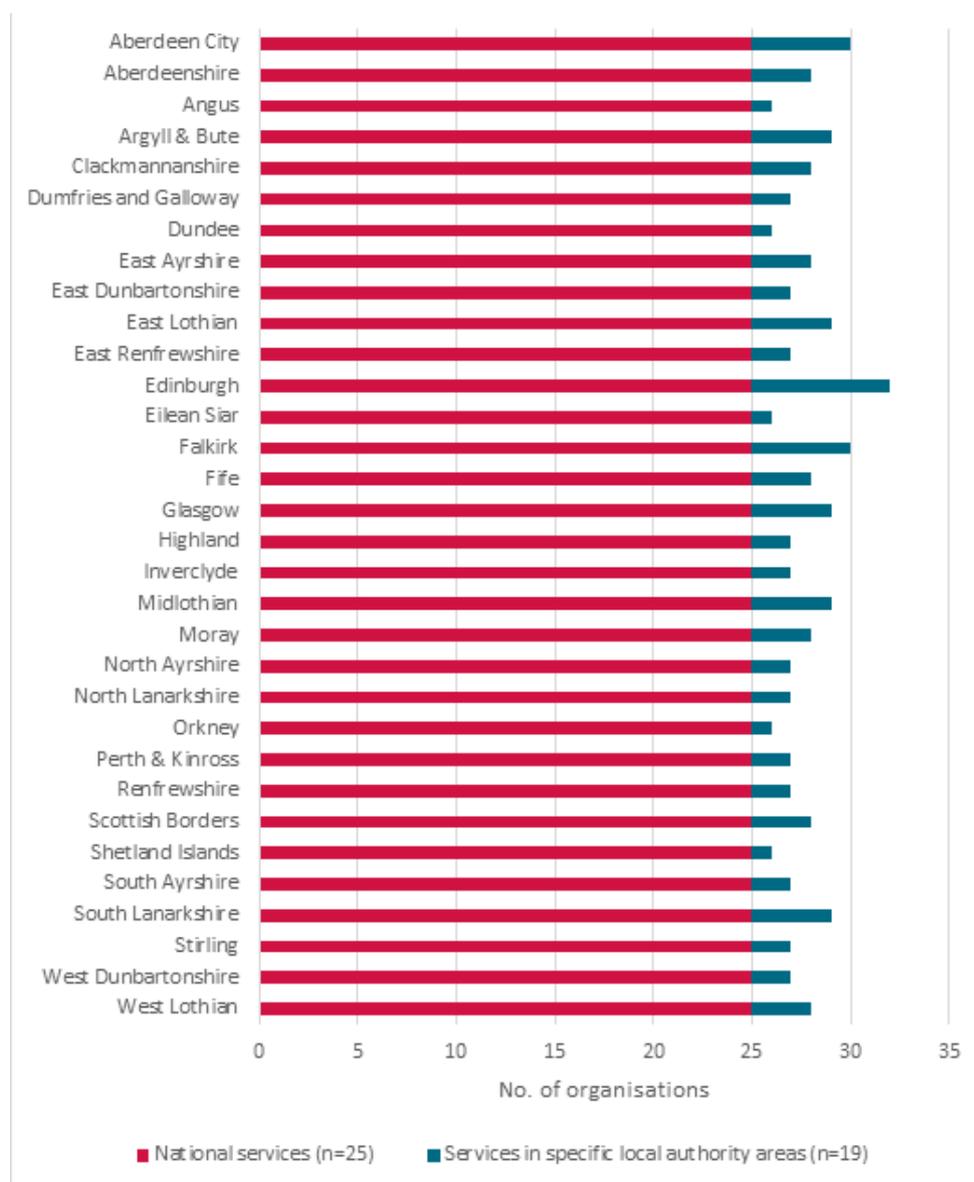
It is impossible to gain a complete picture of the geographical spread of publicly-funded advice services in Scotland from the literature, however what is clear is that, as noted earlier in this report, there are a wide range of advice providers across the country, delivering both nationally or locally depending on their remit. Some organisations have publicly available data about their reach, but for other organisations this is less clear.

The Citizens Advice Scotland report *Debt Advice in Scotland* (Dryburgh 2011), for example, gives a comprehensive overview of its debt advice clients by geography¹⁰, and by numbers of households. It also shows that the Local Authorities in which clients were helped with the highest number of new referrals were Fife, East Renfrewshire, and the Highlands, followed by Edinburgh, Glasgow, North and South Lanarkshire, Dumfries and Galloway, Midlothian, Falkirk, and East Renfrewshire.

However, an evaluation of *Money Advice Services Across Scottish Local Authorities* by the Improvement Service and Money Advice Service (2013) highlights that there is little consistency of data collection, with different Local Authorities using different IT systems. It is likely that similar inconsistencies also apply to other advice services operated or commissioned by Local Authorities. Figure 6.1 shows the geographic spread of advice providers who responded to our survey.

¹⁰ It should be noted that these figures apply to the calendar years 2009/10.

Figure 6.1 Geographical spread of survey respondents.



Clearly the findings emerging from the survey cannot and do not provide a complete map of advice provision across Scotland. However, the data provided does suggest a greater range of local services being available in the more central and populated areas of Scotland.

Advice settings

The literature supports the location of advice services in settings that remove access barriers and enable advice providers to address unmet need. For example, prior research has demonstrated the benefits (to the individual and involved organisations) associated with advice service provision in both acute and primary care settings within the NHS in Scotland and the rest of the UK (Littler 2015; Parsonage 2013; Hopkins 2014; Withington 2011; London Health Inequalities Network 2013). A recent internal scanning exercise conducted by NHS Scotland has

sought to establish the extent of current collaborations and the findings will be available in 2017.

Users of the Financial Inclusion Service at the Royal Hospital for Sick Kids report that the location (in the hospital) of the advice service is an important factor that enables them to access the advice on offer. This is echoed by the advice worker who reported that the services gets to families it would not otherwise reach (Hopkins 2014).

A review of advice provision in the Keppoch medical practice (NHS Greater Glasgow & Clyde), provides a further example of where locating advice in a health setting has had tangible benefits for patients (Littler 2015). The approach involved the provision of welfare advice to patients with several pathways for referring patients for support – referring patients to CAB drop-in sessions; formal referrals to CAB through a referral form. Additionally, in Possilpark, SLAB provided funding for two money advice workers to be based in the health centre to enable more cohesion between NHS and money advice, facilitating access for patients and removing stigma. Whilst the project was not without challenges, including the time constraints of patient consultations, how openly the patient is willing to discuss their financial situation, and how confident the GP feels in asking about what is often considered to be a very sensitive topic, the project enabled important lessons to be learned.

Channels of delivery

The literature sets out examples of the range of different channels through which advice is provided currently. The main channels of delivery across advice services are:

- face-to-face (located in offices and shop fronts, or delivered through outreach);
- written forms of correspondence including email and letter; and
- web-based advice.

The most common method of delivering advice is still currently from office or shop-based premises, with some organisations having developed outreach services at settings such as youth clubs, as well as home visit services and mobile advice services. Recently there has been an increase in electronic means of delivering advice, including telephone, internet and other digital technology (The Scottish Government 2009). For example:

- Citizens Advice Scotland notes the benefit of its capacity to provide face-to-face advice, and whilst the service also provides advice by telephone, email or letter, their evidence shows that clients prefer face-to-face support with debt problems (Dryburgh 2011, p.7).
- In their annual report for 2014/2015, Shelter (Shelter 2015) reports that people access their advice on the phone, online and in person. The advice that they offer is available to help people avoid homelessness either by finding a home or helping them to keep a home. Additionally, they offer advice to

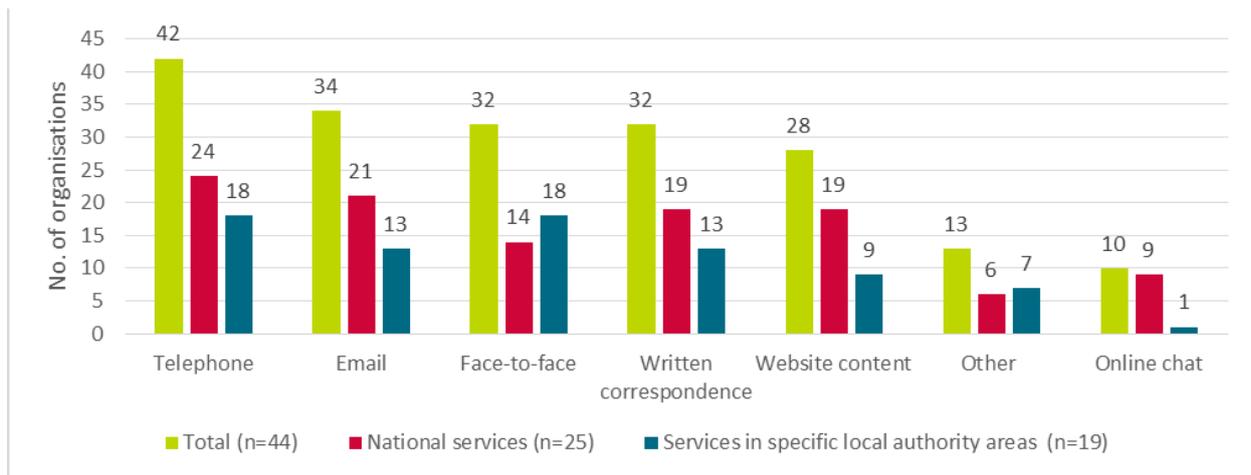
help people improve their home. The advice offered can relate to consumer (fuel), money (debt) and income maximisation (welfare) as well as general housing advice, for example legalities related to tenancy agreements (rights). Shelter reports that in the year 2014/2015 it answered 116,339 calls to its helpline, that over 4 million people sought advice on its webpages and that nearly 70,000 people received help through face to face advice and support services.

- Action on Hearing Loss, a charity providing support to people who are deaf or hearing impaired reports a mix of delivery methods. They report 28,000 calls to their information line, a 37% increase in email requests for information (9,000) and 50,000 unique downloads of information resources from their website. As well as remote channels the charity also offers face to face support to people with complex and multi-sensory impairments, reporting 40,000 interventions to support 13,000 people in communities across the UK (Action on Hearing Loss 2015, p. 12).

The literature makes the case for diverse routes to advice. Information extracted from the funding awards made by Scottish Government reflects this. Information extracted from the funding awards made by Scottish Government suggests that a large number (119) of the advice services funded by Scottish Government offer face-to-face provision. Web or email-based support is offered by 94 of the advice services in receipt of Scottish Government funding, and a telephone helpline is offered by 102 advice services. Of the organisations funded by Scottish Government, 79 reported offering advice through one channel only and 96 offered advice using a variety of channels. These included online portals and face-to-face provision. (Ellison & Whyley 2012; Parkinson & Buttrick 2015). The literature also highlights that collaboration can support multi-channel provision and enable advice providers reach a wider customer base (Social Value Lab 2014).

Respondents to our survey of publicly-funded advice providers also report that they deliver advice using multiple channels. Most (95%) survey respondents provide advice using a mixed methods approach. Only two (5%) use a single method of delivery, reporting that they rely solely on in-person contact. Figure 6.2 shows the number of organisations providing advice through each of the channels listed, and as noted above qualitative responses to the survey show that within this, organisations are usually offering advice through a mix of these channels.

Figure 6.2: Advice channels provided by survey respondents



As shown in Figure 6.2, based on responses to the survey, telephone is the most common channel for advice overall. Advice providers working in specific local locations were more likely to report that they offer a face-to-face service and national advice providers were more likely to report that they offer an online chat service. Survey respondents noted the importance of outreach elements of face-to-face provision noting it was an important part of engaging with people with complex needs. They described face-to-face forms of advice as including meetings in organisation’s premises, home visits and in public settings such as cafes. Nearly three-quarters (73%, 32) of survey respondents reported delivering advice in this way.

“the majority of advice takes place face-to-face as this tends to be the best method for giving advice and explaining things for people with learning disabilities (and other support needs)”. **Survey respondent**

Why do service users select particular channels for advice?

The literature suggests that an individual’s personal preference will lead them to select the channel for advice, but that channel selection is also influenced by the first type of advice they happen to access. The Money Advice Trust carried out a study to inform the development of channel strategy for the debt advice sector (Ellison & Whyley 2012). This highlights that channel preference can often be simply a matter of personal comfort, skills and experience, but that it is also heavily influenced by whichever provider the client, often in crisis, first comes into contact with and the first channel of advice that they access. It notes little public awareness or understanding of advice providers and so provider choice is largely shaped by providers’ internet presence or brand visibility, and recommendations from family and friends.

Ellison & Whyley (2012) highlight that remote channels can offer important advantages related to anonymity, accessibility and convenience; but whilst the overall picture given is of a relatively high degree of openness to remote channels (even amongst those using face-to-face services), an over-use of face-to-face channels is reported. They attribute this to the dominance of the Citizen’s Advice brand and its focus on face-to-face delivery models, as well as a funding bias towards face-to-face models of delivery.

Ellison & Whyley (2012) note that vulnerable clients are more likely to use face-to-face support, but even in these more complex cases demonstrates evidence of some willingness to access advice through other channels. This is echoed by a review of the experiences of men seeking money and debt advice (Goode & Waring 2011). It suggests that face-to-face interactions are effective when individuals have complex advice needs as it allows for the advisor to get the 'whole picture', and therefore enables the provision of holistic advice and signposting, thus empowering individuals to take action using alternative routes.

Use of digital and 'new technologies'

The literature supports the assertion that face-to-face support is important for clients with complex needs; however, it also suggests that there is an over-emphasis on face-to-face support. The Money Advice Trust's research on Debt Advice Channel Strategy (Ellison & Whyley 2012), for example, notes the importance for the future of channel and service strategy being driven by evidence of what works, and by the consumer, rather than being shaped by the existing sector structure or specific funding models. It observes that this implies that in the right context, remote channels can deliver as effective a debt advice service as face-to-face, and that there should be a gradual shift away from face-to-face channels, largely towards telephone services, and online advice as this model of delivery, and trust in it, grows.

A range of other methods of delivering advice were also cited by advice providers, including using remote channels (including use of new technology): 95% (42) of responding organisations said they deliver advice by telephone, 77% (34) by email, 64% (28) via website content and 23% (10) via online chat. One organisation noted *"the clear preference of an increasing number of people is to access advice online and by telephone"*. Respondents also advised that written correspondence is a common form of delivering advice, with 73% (32) of respondents reporting that they deliver advice in this way.

Some respondents recognise the potential to use new technology to deliver advice in a more efficient way, enabling their service to reach more people, and examples were given of services using social media and video conferencing to deliver advice.

"Our flexible, multi-channel service can deliver against the preventative agenda, dealing with volume, and encourage citizens to seek advice and information at the earliest possible stage. We already reach a younger demographic than traditional agencies". **Survey respondent**

"New technology will allow us to offer a webchat service and will enable us to offer a client portal to all our information and advice". **Survey respondent**

"Using new technology and social media to widen the scope for clients to access our service and to reach new kinds of audience". **Survey respondent**

"Our advice helpline funded by the Big Lottery provides welfare rights and benefits advice by our specialist welfare advisors who are based in Glasgow. This is an accredited helpline". **Survey respondent**

“[Our] unique holistic Scotland wide helpline and online advice and information means we can reach those in rural areas and places where there are limited services... We offer family support services that enable us to warmly refer single parents to our advice services and partners”. **Survey respondent**

“Our service delivery model is based on an effective and well established triage system... Central to this approach is the integrated delivery of our national and local digital, telephone and face to face services across the country, developed to improve housing outcomes and prevent homelessness”. **Survey respondent**

There are many examples of the current ways in which telephone and online technology are being used to deliver advice in the literature. For example:

- The Money Advice Trust’s National Debtline has a service called My Money Steps, which is an interactive online advice service that provides users with a personalised action plan, setting out practical steps to help them deal with their debts and manage their finances in future.
- The Scottish Legal Aid Board, in its Annual Report 2014-15 (Scottish Legal Aid Board 2015), makes reference to its contribution to the Digital Strategy for Justice which promotes a “digital first” approach to policy development across legal aid and the justice system which includes a justice digital portal which is a one-stop-shop for the public on justice issues.
- In its annual report (Shelter 2015, p.13) Shelter highlights that it has begun a process of developing its website so that users can access tailored support using online channels. They are also exploring greater use of mobile technologies to support advice giving in clients’ homes, and have launched an online chat facility that is staffed by Shelter volunteers.
- The Energy Savings Trust reports that homeowners increasingly opt to source information regarding fuel economy and improved energy savings from online sources (Energy Savings Trust 2016).

What enables/determines channel shift?

A key message from the literature, and one that is supported by the primary research, is that whilst a mixed economy of advice provision is required, a larger number of people requiring advice could be directed to use more cost-effective delivery channels such as telephone and online sources of information. The literature suggests that to achieve this aim will require a more co-ordinated approach in raising awareness of rights to advice and a change in the way messages about advice are relayed to the public.

The literature suggests that there are a number of reasons for and ways of effecting channel shift. The Money Advice Trust (Ellison & Whyley 2012) highlights that key factors in effecting channel shift (i.e. encouraging people to access advice through an alternative mode) rest on factors such as the skill and professionalism of the adviser, and the integrity and reputation of the advice provider. They also contend

that channel use appears to be reactive, shaped more by supply-side factors such as availability/accessibility of advice, and providers' demand-management strategies and business models, than by demand-side factors. The Money Advice Trust emphasise that there is significant potential to increase the use of online channels, but notes that there is less appetite for a stand-alone channel than one linked to personalised phone and email advice where required.

Similarly, research by Money Advice Scotland found that there is a need to improve access to money advice provision for specific target groups, especially the most vulnerable clients. This report suggested there could be some scope for 'channel shifting' to target resources at the clients in most need. This could include encouraging more able clients to access advice via the telephone, online or with assisted self-help, thereby freeing up front line advisers to deliver face-to-face intensive support to more vulnerable clients.

In their longitudinal review of the impact of advice services, Atfield et al (2016) note that the majority of the subjects seeking debt advice were able to act independently on the advice that they received, noting that only a small group of participants who had complex needs needed on-going, tailored support if they were to successfully tackle their financial situation. They go on to note that in these complex cases the need for advice is not limited to money or debt advice. Rather, that the causes and experiences of debt need to be contextualised with reference to other issues and to achieve this holistic approach collaboration is required between different agencies (Atfield et al. 2016).

Partnership working and collaboration

The Christie Commission called for greater collaboration and integration between public organisations (Christie 2011), and the literature we examined suggests that the extent of collaboration in the advice sector is growing.

Research undertaken by the Baring Foundation in 2013 emphasises the importance of the need to refer clients effectively and efficiently to those advice providers best able to help them in order to prevent referral fatigue (cited in Gibbons & Foster 2014). It also emphasises the necessity for people with multiple needs to get all their problems resolved so that they do not simply come back when their secondary problems develop to crisis point – referring to this as revolving door demand.

The literature refers to the benefits of advice providers collaborating to maximise economies of scale and play to organisational strengths (Farnish 2015; The Scottish Government 2014; Low 2015; F. in C. Scotland 2015; The Scottish Government 2011; Christie 2011). Other examples of effective collaboration from the literature include:

- Macmillan Cancer Support (Macmillan 2015), which has a longstanding partnership with npower to assist people living with cancer to reduce their energy bills when their income drops; working in partnership with Citizens Advice and Local Authorities to help people in their communities (including through a pilot project in Dundee); and working with public library services.

- Citizens Advice Scotland (funded by Glasgow City Council) worked with NHS Greater Glasgow & Clyde to fund an advice worker to be based in the Royal Hospital for Sick Children 4 days a week. The project was created as a result of a needs assessment conducted by the Health Board and it is aligned to wider strategic objectives of the board to 'build clear pathways between health services and financial inclusion support organisations' (Hopkins 2014)
- The Scottish Legal Aid Board funds two money advice workers to work within a Health Centre in Possilpark (Littler 2015).
- Money Advice Scotland (Money Advice Scotland 2015) has contacted every member of the Scottish Federation of Housing Associations to identify whether they are involved in money advice, and whether they need support with training, financial capability or standards work.

The need for effective collaboration to facilitate appropriate referrals is identified as a key way in which "to simplify the 'customer journey' and ensure, via an effective triage system, that need is properly identified and acted upon efficiently" (Burfeind et al. 2013, p7).

Quality of advice provision

The issue of quality appears frequently in the literature. There is widespread agreement about the need for high quality advice to be provided, but also recognition that at the moment there remain inconsistencies in quality levels. There is also agreement across the literature that the best way to address this variation in levels of quality is to quality assure providers of advice.

In order to address this, SLAB, for example, recommends that the Scottish Government should continue to support organisations to use the Scottish National Standards for Advice and Information Providers, and explore whether the Consumer Quality Mark should be centrally supported (Scottish Legal Aid Board 2014). The Scottish National Standards for Advice and Information Providers is a quality assurance framework for agencies involved in debt counselling, housing information and advice, income maximisation, money advice and welfare benefits advice services. They include standards to ensure that services are effectively managed as well as competences for advisers and good practice guidance (The Scottish Government 2009). The standards are owned and accredited by Scottish Government with the accreditation process managed by SLAB. Blake Stevenson recently undertook work on behalf of SLAB to update the competences and support the development of a peer review scheme for Types 2 and 3 advice in Housing, Debt and Welfare Benefits. The standards and associated review and accreditation processes are designed to encourage continuous improvement among advice providers.

Other examples of advice standards include:

- Macmillan Cancer Support (Macmillan 2015) has developed the Macmillan Quality in Information and Support Services standard to ensure that the information and support they provide is of a high standard.

- Volunteer Scotland is working with selected advice providers to encourage them to embrace the UK Quality Standard for volunteer programmes (“Investing in Volunteers”) as some providers’ delivery is highly dependent on Volunteers.

There may, however, be some challenges/barriers to providers working towards some of the available quality standards. The Improvement Service, for example, found that local authority money advice services need additional support and resources to achieve accreditation under the Scottish National Standards of Information and Advice Providers (Burfeind et al. 2013).

Barriers to accessing advice

Our review of the literature suggests that there were three distinct types of barrier that may prevent timely access to advice services – individual, structural and cultural barriers, as shown in the table below.

Individual	These are barriers specific to the person seeking support. They may be a result of health condition or disability; caring commitments, confidence or self-esteem; or lack of English language skills.
Structural	Structural barriers relate to the channels of advice provision. These could involve overly bureaucratic procedures that hinder a referral to the service, inappropriate channels of delivery, or a lack of provision that results in long waiting times.
Cultural	The person seeking support may not be familiar with the service or may not trust the providers.

Prior research has shown that past negative experiences, access needs, and a lack of knowledge about the availability of advice can all prevent people accessing advice (Gillespie & Dobbie 2009), it is therefore imperative that the design of advice services promotes quality of advice provision, ensures inclusion and are properly targeted at those in need.

Home-visiting is one example of steps taken to remove individual barriers: “People with mental and/or physical ill health described the way different conditions including chronic anxiety, agoraphobia or poor mobility can lead to difficulties leaving the house. Some learning difficulties can affect an individual’s ability to orientate themselves in unfamiliar environments so that a home-visiting service is essential. In rural areas, poor transport links and the high cost of travel are barriers to accessing advice which can be addressed by advisers travelling to the client, through outreach or home-visiting services” (Gillespie 2007).

Providing advice in a new setting is also cited as an example of removing a structural barrier. As Gillespie (2007) notes, “the service filled a gap because there was previously no such service in the locality and some said they were not likely to go into the city centre for advice”. The co-location of advice services in NHS settings is another example of advice being taken to the people in need of advice, as are the collaborations between organisations such as Money Advice Scotland and CEMVO.

The manner that the advice service is provided is also noted as removing a cultural barrier. For example, recipients of advice note the positive impact of non-judgemental advice (Salter 2014; Financial Inclusion Taskforce 2010; Rahim & Arthur 2012; Green 2009; Mitton 2008) and advice being given in an informal manner (Gillespie 2007), thus making the recipients of advice more comfortable and more likely to engage.

Other barriers cited by survey respondents include:

- **communication issues** - for example, with people whose first language is not English and with people who have learning disabilities or have sensory impairments);
- the **stigma** associated with the issue which an individual needs advice with. For example, a debt advice service commented that “*other barriers include the stigma of debt as people still feel ashamed to ask for help*”. Similarly, an agency that helps people access benefits said “*families will often delay claiming benefits they are entitled as they have a fear regarding how they will be viewed in the community or by society as a whole if they are seen to claim benefits*”;
- **difficulties in accessing** face-to-face services, particularly in rural areas, for example the cost of transport or childcare; and,
- **physical and mental health issues.**

Conclusion

This chapter has highlighted that the majority of providers take a mixed channel approach to delivery and channel selection seems to be dictated by personal preference.

While face-to-face support is critical in engaging those hardest-to-reach clients, it may be offered too frequently to clients who could be actively encouraged and supported to access advice through alternative, more cost-efficient routes. Channel shift can be successful where people are encouraged and supported to use other means to access advice. For example, advice provision through digital media is growing but there is potential for more to happen in this area. Current providers seem to be actively pursuing alternative and more cost-effective routes of delivery – in response to cuts to funding.

Collaboration/partnership working is happening, but there is potential for significantly more collaboration to take place. Co-locating advice providers within other organisations, such as health centres or libraries has proven to be effective. Furthermore, while quality standards are in place, they are not applied by all providers, and cost may prohibit their application for some organisations.

Finally, there are some key barriers to accessing advice, including structural, cultural and individual barriers. Awareness of services is a particular barrier identified by providers. At present, however, not enough is known about the reach of advice services. Improvements in data collection could improve knowledge relating to the reach of services.

Chapter Summary

This chapter sets out the economic and social impacts of advice giving for the individuals in receipt of advice as well as the organisations providing advice and for society more widely, and confirms the significant impact that advice services have been proven to have. It shows that recipients of advice are generally positive about their experience, and that there is evidence of both social and economic benefits from advice provision, particularly when it is timely.

It also discusses the measures of impact utilised by funders and advice providers and provides an indicative spend to save rationale for investment in advice services. This chapter presents evidence that there is a demonstrable spend to save rationale for public investment in advice services.

Introduction

In this chapter we give an overview of some of the key findings in relation to both social and economic impacts of advice services.

The impact of advice provision on the advice seeker

The literature reviewed recognises the benefits advice can have for users. Much of the literature is focussed on one particular area of advice, for example money advice, and provides evidence of impact related to that particular area. Far less literature considers the impact of advice more widely.

Some of the research is qualitative, and discusses the social impact of advice on people's circumstances – for example, improvements to their health, wellbeing or confidence. Other literature provides quantitative evidence of impact – using Social Return on Investment (SROI) measures, among others, to quantify the impact of advice – for example, in relation to improvements in debt levels.

None of the literature examined disputes the benefits of advice, particularly to vulnerable people who are most in need of it. Impacts frequently reported include the impact on people's financial capability and income, their health and wellbeing, prevention of homelessness, and improvements to over-indebtedness (Burfeind et al. 2013). Advice providers report the impact of their advice, noting financial, health and social benefits for the individuals (Macmillan 2015; F. in C. Scotland 2015; One Parent Families Scotland 2015; Govanhill Housing Association 2015; Shelter 2015). Benefits to the individual are also noted in evaluations of advice services (Clifford et al. 2014; Hopkins 2014; Ltd 2007; Withington 2011; Gillespie 2007).

An earlier review of literature conducted by Gibbons & Foster (2014) highlights that a primary benefit of advice provision is its role in 'mitigating the effects of poverty' through income maximisation for the individual. However, the non-financial benefits

are also noted. These relate to ‘housing, education, training and employment, health and relationships’ (Gibbons & Foster 2014). Furthermore, the literature considered by Gibbons & Foster suggests that these financial and non-financial impacts combine and lead to further positive impacts such as improved diets and mental health.

The Centre for Economic and Social Inclusion’s Advice, Support and Poverty evidence review refers to the primary impacts, secondary impacts and wider outcomes of advice. Examples of primary impacts include improved financial circumstances of households in poverty, arising from increased benefit uptake; secondary impacts include improvements in the quality of people’s diets or their ability to heat their homes; and wider outcomes include improvements in physical and mental health, to which advice services contribute (Gibbons & Foster 2014).

Atfield et al’s (2016) study looking at the long term outcomes for people accessing debt advice noted that the majority of participants in the group saw debt advice as having helped them, leading to positive change for the large majority of interviewees. They noted feeling better able to deal with creditors, having gained confidence and someone to talk to. The report makes the point that while advice may not in itself have led to them being debt free¹¹, debt advice was largely seen as helpful, even among people who had not managed to improve their debt situation. While Atfield et al (2016) emphasised the overall positive long-term impact of debt advice they also advised that the impact of advice needs to be evaluated on more than a measure of indebtedness. For example, understanding the impact of debt advice on people’s health, and on enabling people to cope better and avoid problems deteriorating.

The Hyde Group – does debt advice pay? (Evans & McAteer 2011)

The rationale for providing preventative or early stage advice to support tenants is clear to landlords. Rent arrears are a significant drain on a social landlord’s resources – equating to 83% of its annual revenue funding. Rent arrears are therefore lost interest and revenue that could be invested in better homes and services for residents. Additionally, the process of pursuing rent arrears is resource intensive. It is estimated that reducing evictions by 10% alone could deliver cost savings of £4.1m to the sector.

In this study nearly half of residents (48%) surveyed reported that the debt advice helped them avoid being evicted, and a similar proportion (47%) reported that it helped them avoid court proceedings. (Evans & McAteer 2001, p7). The findings from this study also found that residents tended to access debt advice at the later stages of the arrears process. Following receipt of advice 60% thought that they had accessed advice too late, believing that they would have benefited more by accessing debt advice earlier (Evans & McAteer 2001, p7).

Moreover, Evans and McAteer (2011) suggest that there is a strong association between over-indebtedness and psychological health, with one in two people in debt having a mental health problem. They suggest that “employing effective debt advice

¹¹ Atfield et al (2014) note that being on a persistently low income hampered people’s ability to extract themselves from debt, regardless of their financial skills and the advice they received.

interventions to support residents in arrears and prevent evictions would provide additional (as yet unquantified) savings for society in the form of reduced health and social care costs. Simply pointing vulnerable residents in the direction of informal information and support is better than no support at all... our research shows that funding debt advice services for residents is much more effective and delivers significant value for money for social landlords” (Evans & McAteer 2011, p8).

Govanhill Housing Association (Govanhill Housing Association Annual Review, 2015)

The Govanhill Housing Association Chairperson in the organisation’s 2014/15 annual review said “as expected last year, one of our principal concerns was the expected impact of welfare and benefit reforms on the most vulnerable in our community. Our response was to enhance our existing welfare rights service with the Welfare Hub, which has proved to be highly successful since it opened in June 2014. In its first year of operation the team assisted around 1,000 people and helped residents access an estimated additional £2m in annual income from benefits and tax credits”.

Economic impact of advice

The range of literature considered as part of this review presents a compelling case for advice services illustrating the positive financial impact for the individual and the public purse (Clifford et al. 2014; Social Value Lab 2014; Stepchange 2014; Gibbons & Foster 2014; Dryburgh 2011; The University of Strathclyde 2014).

For example, a study conducted by the University of Strathclyde (the University of Strathclyde, 2014) considers the preventative nature of advice services, noting that access to advice can keep people in work, in housing and out of debt, thereby reducing public funding expenditure related to unemployment, homelessness and poverty. The preventative nature of advice is something that NHS Scotland is embracing, recognising that there will be a net gain achieved from reduced costs associated with the improved health and wellbeing reported by patients who receive advice. A recently published forecast of the Social Return on Investment (SROI) of co-location of advice workers in NHS primary care settings suggests that every £1 invested in co-locating advice workers in GP settings and allowing advice workers to access health records would generate an approximate £39 of social and economic benefits (Carrick et al. 2017).

In the UK, some Commissioners of local health services have pioneered the provision of advice services as part of community and primary care. A significant research body clearly indicates that poverty and social welfare law problems are routinely associated with ill-health. There is evidence of the beneficial health impact of receiving good advice, and many people presenting to health services are key target groups for advice services. It emphasizes that there is a compelling case to look at how advice services can engage strategically with health services for client benefit, and to improve health outcomes in the most cost efficient way.

The Healthier, Wealthier Children project (which focused on Type I and Type II advice and received financial support from Scottish Government) had significant impacts: almost half of those accessing advice (663 out of 1,347) received some

type of financial gain. The overall actual gains during the evaluation period were £2,256,722.

The Centre for Economic and Social Inclusion (Gibbons & Foster 2014, pg. 68) cautions about the need for a consistent approach to be adopted concerning appropriate treatment of issues in SROI assessment (including, for example, deadweight, displacement, and drop-off effects), and for agreements to be reached between the advice sector and other stakeholders, including Government. This is an important point, as many organisations have sought to measure the SROI of their advice service, however, without de-valuing the work undertaken, the ways in which the SROI methodology has been applied are unlikely to be consistent.

Recommendations regarding the measurement and reporting of impact

The literature highlights that advice providers are encouraged to consider the impacts of their service, and report on this in terms of:

- Costs and benefits that specifically relate to their area of responsibility;
- Costs and benefits to the public sector as a whole;
- Costs and benefits to society that government does not presently consider to relate to the public sector, but that are important to stakeholder groups.

The combination of these results provide the Social Return on Investment (SROI) in advice services.

However, the calculation of SROI is not straightforward. Gibbons & Foster (Gibbons & Foster 2014) report the following challenges to calculating SROI:

- **Outcomes may not be easy to validate.** For example, it is difficult to properly assess the impact that someone feeling 'less depressed' after receipt of advice may have on health service provision. This is because it is difficult to quantify the cost (if any) incurred by Health Services or employers.
- **Outcomes may not be easy to attribute directly to the intervention** of the advice provider. For example, an individual may seek advice and support from multiple agencies.
- **It is difficult to assess the value of an outcome.** For example, savings made by a Local Authority as a result of preventing homelessness will vary depending on the level of support offered to provide and maintain a tenancy.
- **Some outcomes would happen regardless of the intervention.** As such, the value of these 'deadweight' outcomes should be disregarded.
- **Some outcomes have displacement effects and need to be discounted.** For example, income maximisation related to renegotiated debt payments over a longer term rather than debt write off.

Clearly, these limitations and the interpretation of impact, combined with the differing audiences and stakeholders on which the impact is being measured create difficulties in assessing the total SROI of all publicly-funded advice services. Beyond the complexities of measuring SROI in a consistent way, the literature also suggests

that impact measurements are provided at too general a level. For example, the impacts are not differentiated by protected characteristic. The literature suggests that advice providers and the funders of advice should consider how impact is measured in a consistent fashion (Gibbons & Foster 2014) and in relation to particular groups of society (Clifford et al. 2014).

A further complication is added when considering the SROI of advice services on the delivery of public services. This is because benefits to the public purse can be linked to advice provision that does not receive direct public funding. An example is given by the Stepchange Debt Charity. This charity is primarily funded by levy's from the financial sector. It also receives funding from the Money Advice Service (which does receive funding from the public purse). The StepChange Debt Charity reports that its SROI is significant, even accounting for duplication, deadweight and other factors. It reports that its total investment in services amounts to £33.8m. An SROI evaluation of 46% of its client base suggests a gross positive impact of £195.8m (Clifford et al. 2014). Therefore, to fully understand the impact of advice services, the Scottish Government could also consider the impact of Type I and Type II advice services that are offered without charge to the public.

Additionally, the Improvement Service argues that the impact of advice services is not used to its maximum potential (The Improvement Service 2016). Accordingly, those responsible for delivering advice should do more to raise the profile regarding the impact of advice to political decision makers both locally and nationally in order to preserve or attract continued investment in advice services.

Conclusion

- In the literature, the positive impact of advice is undisputed. The impacts reported are both social (affecting factors such as people's health and wellbeing), and economic (affecting people and organisations' financial situation).
- This chapter has also shown that recipients of advice are generally positive about their experience. This chapter has indicated that the earlier people receive advice, the more impact it is demonstrated to have and early intervention is shown to prevent people reaching crisis point.
- There are clear examples of the economic impact of advice services – and the cost savings these can offer to the public purse. These are calculated using a range of different methods, including social return on investment measures, but inconsistencies in application of the methodology make it difficult to compare across services. However, inconsistencies in data collection make comparison between services, and accurate reporting of impact challenging. It can be suggested, therefore, that evidence of the impact is not used to its full potential in relation to influencing decision makers locally and nationally.

Chapter 8: Conclusions and the way forward

This review of publicly-funded advice services in Scotland provides an overview of some of the key literature on advice provision currently available on Type I and II advice. The literature available largely related to money, welfare and consumer advice. The review has considered a large number of documents relating to publicly-funded advice provision in Scotland, and in combination with the data gathered through our survey, interviews and the stakeholder event, the picture emerging is consistent in terms of two key messages:

1. The **demand for advice is growing**, and will continue to grow as the impacts of changes to welfare reform take effect; and,
2. **Funding is becoming more limited**, and is likely to be cut further.

This review takes place at a time of significant change to public services, with the environment within which publicly-funded advice services are being delivered shifting considerably in recent years.

The publicly-funded advice sector is broad in its scope and a wide range of public policy issues provide context for its work. The new powers over consumer and social security, in particular, will be of significance to the advice sector. However, other policy areas, including changes to welfare reform, the prevention and early intervention agenda, and the Carers (Scotland) Act 2016, will influence and contribute to the way in which advice services will be funded and delivered in future. There is significant evidence that actions coming out of these legislative changes and commitments have increased, and will continue to increase the demand for advice services, and multiply the types of issues people are presenting to services with. Whilst significant funding already goes into advice provision, we heard from advice providers that the external funding available to them to deliver advice services has been reducing in recent years and competition for the funding has increased. Further reductions are expected in coming years. There is evidence that service providers are already examining the ways in which they can work to address this where feasible. However, the challenges affecting the advice sector are considerable, and will require strategic funding and collaboration to enable them to be addressed.

Demand for advice

This review found evidence of two key drivers for demand for advice services - key life events, or changed personal circumstances, and changes to state support. A point of crisis or a significant change in people's personal circumstances drives people to seek advice. The numbers of people finding themselves in this situation, whilst not quantified in the literature, is evidenced to be growing directly as a result of changes to welfare reform, and the rise in demand is expected to increase further.

Balancing this growth in demand with cuts to funding across the sector is one of the biggest challenges facing the sector currently.

Whilst the literature is clear in relation to demand and its certainty of this increasing, it is less clear in terms of quantifying and describing the range of need related to advice, and this seems to be a gap. Whilst separating out the need for publicly-funded advice from need for other advice provision would be an impossible task, given the interlinked nature of the advice sector, better understanding of need would enable more strategic decisions relating to funding to be made in future. To bridge this gap, the literature calls for policy makers to give greater consideration to potential advice needs resulting from policy changes at the policy development stage. Unmet need is also highlighted as requiring better targeting by providers, however, more work needs to be undertaken to understand the extent of this need.

How advice is delivered currently

Advice services are currently structured in three key ways – client group-specific services, single issue services and community based services. Each of these has benefits that are clearly articulated. The literature suggests that single issue advice is rarely sought in isolation, with reports noting that people frequently present with multiple issues, and services tend to offer support across a number of areas of advice. There is an overarching emphasis on a person-centred approach to delivery among many advice providers, and the benefits of this approach to service users are frequently highlighted.

Geographical location of advice services

The range of publicly-funded advice providers examined during the review indicates a mix of organisations that have a specific geographical (and usually local) focus and others which have a national remit. Many of these organisations receive funding from a mix of public and other sources. Generally, user data is measured inconsistently across providers, meaning that full understanding of the geographical reach (as opposed to location) of these services, and isolating out which part of this is publicly-funded is not currently possible. Understanding both the geographical coverage and reach better will be important to inform more strategic funding decisions in future.

Delivering advice

Advice providers deliver advice through a range of channels currently, usually through face-to-face, telephone, email and written, and web-based channels. Remote channels are reported to be increasingly commonly used to deliver advice, partly in response to funding cuts requiring more cost-efficient ways of delivering services. The literature indicates that channel preference and selection usually depends on personal preference, but is also influenced by the first advice provider that a person comes into contact with, and the first channel of support that that person is offered. Visibility of advice services is reported to be low, and so selection can be very random as a result.

The importance of face-to-face support is emphasised by the literature and responses to the survey carried out as part of this research. Both recognise that the most vulnerable clients benefit most from face-to-face support. However, the literature indicates that more people use face-to-face support than necessarily need

it (or show a preference for it). There is potential for more advice clients to be encouraged to use other channels of advice, with additional signposting and support, thereby enabling scarce resources to be saved for face-to-face support for the most vulnerable clients. Advice provision using digital channels is becoming more common but this is certainly an area of potential growth.

Advice settings

Advice is being delivered across a range of settings. Office and shop-based advice still dominates, with outreach also common. The literature does not show preference for one setting over others, but instead emphasises the need for advice to be located in settings which remove access barriers and enable advice providers to address unmet need.

The literature highlights the benefits of co-location of advice services with other services, with particularly strong examples being cited of advice services located in health settings, but also other settings such as libraries. The literature endorses more embedding of advice services in other settings in future, and recognises work going on to develop this. However, it also recognises the challenges in ensuring that staff are geared up to take on these additional challenges.

Partnership working and collaboration

The policy context section of this report highlights the emphasis that the public sector reform agenda places on collaboration and integration between public organisations. The literature examined confirms the importance of this to advice service delivery, and gives examples of good practice. However, it also recognises the inherent challenges in collaboration and some of the obstacles to this created by a competitive funding environment. Additionally, the literature highlights the opportunities for funders to collaborate in a way that encourages collaboration in service delivery and minimises unnecessary bureaucracy related to funding application processes.

Ensuring high quality advice

The importance of providing consistently high quality advice is recognised in the literature. The evidence examined suggests a willingness amongst providers to use the Scottish National Standards for Advice and Information Providers, and other forms of accreditation, some highlight lack of resource as a barrier to implementing these.

Strategic funding decisions

The literature and feedback from providers through primary research emphasise the need for intelligent, strategic and longer-term funding decisions. They advocate for an evidence-based and outcomes-focused approach to funding advice services, enabling high quality demand-led provision to be funded and duplication to be avoided.

Recommendations from the literature

The following set of recommendations summarise key recommendations identified in the literature and in consultation with advice providers. These recommendations address these key points outlined in the previous section. The recommendations are grouped by recommendations for funders, advice providers, and policy makers.

Recommendations for Policy Makers:

Recommendation 1: Advice needs to be considered at policy development stage in line with practice contained within the Funders' Framework.

Recommendation 2: Policy makers to ensure clarity on statutory obligations, and opportunities for considering new ways of meeting these obligations

Recommendation 3: Policy makers to ensure evidence-based policy decisions.

Recommendation 4: Improved understanding of need related to advice provision to inform policy development.

Recommendation 5: Policy makers to focus on prevention and early intervention measures.

Recommendations for Public Funders:

Recommendation 6: Better understanding of demand to inform future funding decisions.

Recommendation 7: Joined-up decision making to avoid duplication and improve identification of opportunities for collaboration.

Recommendation 8: Funding decisions to focus more on early intervention.

Recommendation 9: Funding decisions to focus more on prevention by supporting interventions which develop capabilities and address areas of low skill.

Recommendation 10: Funders to pro-actively encourage collaboration between organisations, and ensure that the funding environment does not act as an inhibitor to this.

Recommendation 11: Funders to examine funding application and monitoring processes to enable a reduction in the bureaucratic burden associated with multiple reporting arrangements.

Recommendation 12: Funders to work towards achieving more consistent measurement of outcomes using common indicators to enable measurement across service providers

Recommendation 13: Funders to ensure consistent application of Funders' Framework.

Recommendation 14: Funders to ensure outcomes-focused grant agreements become the norm.

Recommendation 15: Funders to continue to gather evidence of good practice that can inform future funding decisions and can be shared across the advice sector.

Recommendation 16: Funders to continue to encourage advice interventions that are embedded across sectors (e.g. involving the Third Sector and the NHS).

Recommendations for Advice Providers:

Recommendation 17: Providers to improved targeting to address unmet need

Recommendation 18: Providers to continually review channels of delivery to ensure best use of resources, for example ensuring that resources going into face-to-face support are reserved for clients who can benefit most from this type of support.

Recommendation 19: Providers to continue to develop digital channels of advice provision.

Recommendation 20: Providers to collaborate effectively with other advice providers, and co-locate advice services in other settings where appropriate.

Recommendation 21: Providers to ensure greater sharing of lessons learned around successful approaches (and what does not work).

Recommendation 22: Providers to improve visibility of services through improved marketing and awareness raising.

Recommendation 23: Providers to continue to develop and improve referrals between services.

Recommendation 24: Providers to ensure provision of high quality advice through working towards advice standards.

Recommendation 25: Providers to ensure improved collection of outcomes data to demonstrate impact, and ensure that data can be disaggregated effectively to provide detailed understanding of impact on different client groups.

Appendix 1: Documents considered as part of the review

Document Title	Produced by	Source
Making Justice Work: Landscape Review of Publicly-funded Legal Assistance	SLAB	Scottish Government
Scottish National Standards for Information and Advice Providers: Quality Assurance Framework 2009	SG	Scottish Government
(Christie) Commission on the Future Delivery of Public Services	SG	Scottish Government
Renewing Scotland's Public Services Priorities for reform in response to the Christie Commission	SG	Scottish Government
Review of the Unified Voluntary Sector Funds (UVSF) and the Community Learning and Development Headquarters Fund (CLD HQ)	SG	Scottish Government
A Sustainable Future for Legal Aid	SG	Scottish Government
Money Advice Services Across Scotland's Local Authorities: Research Report	Money Advice Service and the Improvement Service.	Scottish Government
Welfare Reform (Further Provision) (Scotland) Act 2012 Annual Report – 2016	SG	Scottish Government
The Continuing Financial Benefits of Advice Provision to the Common Good: the Example of the Citizens Advice Service in Scotland	Fraser of Allander Institute	Scottish Government

Report Title	Produced by	Source
Welfare Benefits and General Practice	Sarah Littler, University of Edinburgh	Scottish Government
The Role of Advice Services in Health Outcomes	Consilium Research & Consult.	Scottish Government
Advice, Support and Poverty	Centre for Economic & Social Inclusion	Scottish Government
Framework for Public Funding of Advice	SLAB	Scottish Government
Evaluation of the Local Authority Housing Hubs Approach	SG – Social Research	Scottish Government
Funding Money Advice Services - Exploring sustainable models for the UK	Friends Provident Found/ Scottish Poverty Info Unit	Scottish Government
Money Advice Giving Methods: A Review of Selected Recent Literature	Communities Analytical Services	Scottish Government
Debt Advice Channel Strategy Research	Money Advice Trust	Scottish Government
Review of the Money Advice Service	Farnish report	Scottish Government
Various Reports on Energy Savings	Energy Savings Trust	Scottish Government
Social Return on Investment of Citizens Advice Direct	Social Value Lab	Scottish Government
Mapping Scottish Disability Claimant Benefits, Grants and Services: Exploring the Use of Rich Pictures in Mapping Public Sector Systems	University of Strathclyde	Scottish Government
The Money Advice Service	Money Advice Service Financial Capability Scotland Survey Report	Scottish Government
Welfare Reform Tracking Study	Edinburgh Napier University & University of Stirling	Scottish Government
The Continuing Financial Benefits of Advice Provision to the Common Good: the Example of the Citizens Advice Service in Scotland A report to Citizens Advice Scotland from the	Fraser of Allander Institute November 2014	<u>Scottish Government</u>
Framework for Public Funding of Advice	Improvement Service	<u>Scottish Government</u>
The Low Commission Second Report of the Low Commission on the future of advice and legal support	The Low Commission	<u>Scottish Government</u>
The Role of Advice Services in Health Outcomes Evidence Review and Mapping Study	Consilium Research and Consultancy	<u>Scottish Government</u>
Welfare Benefits Advice through General Practices A Business case	London Health Inequalities Network, March 2013	<u>Scottish Government</u>
Advice, Support and Poverty	Centre for Economic	<u>Scottish</u>

Report Title	Produced by	Source
Evidence Review	and Social Inclusion July 2014	<u>Government</u>

ANNUAL REPORTS

Organisation

Citizens Advice Scotland

Scottish Legal Aid Board

Money Advice Service

Money Advice Scotland

NHS 24

Shelter (Scotland)

Health & Social Care Alliance

Macmillan

One Parent Families Scotland

Carers Scotland

Faith in Community Scotland

LGBT Helpline

Govanhill Housing Association

Action on Hearing Loss

Advocacy Service Aberdeen

The Action Group

Document Title	Produced by	Source
The Cost of Being Care Free: The Impact of Poor Financial Education and Removal of Support on Care Leavers (2016)	Children's Society	IDox
Improving Partnership Working Between Primary Care and Money Advice Services (2016)	Glasgow Centre for Population Health	IDox
Going for Broke: How Self-employed People Move In and Out of Debt (2016)	Citizens Advice	IDox
Living With Debt After Advice: A Longitudinal Study of People on Low Incomes (2016)	Friends Provident Foundation	IDox
The Preventative Advice Gap: How Money Advice Can Help People Avoid Financial Difficulties (2016)	The Preventative Advice Gap: how money advice can help people avoid financial difficulties	IDox
Cutting the Cost of Problem Debt (2014)	Stepchange Debt Charity	IDox
Poverty, Debt and Credit: An Expert-led Review(2014)	University of Bristol	IDox
The Borrowers: Looking Beyond the Financial Impact of Debt.(2014)	Demos	IDox
Consumer Credit and Consumers in Vulnerable Circumstances (2014)	Financial Conduct Authority	IDox
Welfare Advice for People Who Use Mental Health Services: Developing the Business Case (2013)	Centre for Mental Health	IDox
Growing Up in a Hostile Environment: The Rights of Undocumented Migrant Children in the UK (2013)	Coram Children's Legal Centre	IDox

Document Title	Produced by	Source
Maximising Opportunities: Final Evaluation Report of the Healthier, Wealthier Children (HWC) Project (2012)	Glasgow Centre for Population Health	IDox
Experiences of Debt and Debt Advice Services in Islington: Final Report 2012)	NatCen	IDox
The Outcomes and Impact of Youth Advice: The Evidence - Key Research Evidence on the Difference Made to Young People's Lives by Social Welfare Advice Services (2011)	Youth Access	IDox
Does Debt Advice Pay? A Business Case for Social Landlords - Final Report	Does Debt Advice Pay	IDox
Debt Advice in Scotland: The Role of the Scottish CAB Service in the Debt Advice Landscape	Citizens Advice Scotland	IDox
NHS Greater Glasgow and Clyde Financial Inclusion Evaluation Project: Literature Review (2011)	Glasgow Centre for Population Health	IDox
Seeking Direction: Men, Money Advice and the Road to Financial Health (2011)	Money Advice Trust	IDox
Money Advice after the Credit Crunch (Learning Point 59) (2010)	Scottish Centre for Regeneration	IDox
Tackling Financial Exclusion and Debt: Money Advice at the Crossroads (Briefing Paper 9)	Scottish Centre for Regeneration	IDox
Out of Work and Out of Money: A Study of Financial Inclusion and Worklessness in Manchester - How to Improve Support for People With Money Problems to Obtain and Sustain Employment (2010)	Centre for Responsible Credit	IDox
Mainstreaming Financial Inclusion: Dealing With Financial Distress - Access to Debt Advice (2010)	Financial Inclusion Taskforce	IDox
Money Advice Giving Methods: A Review of Selected Recent Literature (Scottish Government Social Research: Poverty) (2009)	Scottish Government	IDox
Financial Inclusion in the UK: Review of Policy and Practice(2008)	Joseph Rowntree Foundation	IDox
Just What The Doctor Ordered: Welfare Benefits Advice and Healthcare (2008)	Age Concern England	IDox
Evaluation of Greater Easterhouse Money Advice Project Financial Education Programme(2007)	Scottish Government / Blake Stevenson	IDox
Money Advice for Vulnerable Groups: Final Evaluation Report (2007)	Scottish Government	IDox

Appendix 2: Funding provided by non-statutory organisations & the Third Sector

This appendix sets out the funding received by a number of advice providers who receive public money directly from Scottish Government, Local Authorities, SLAB, NHS Scotland or Accountant in Bankruptcy. The financial information has been provided by survey respondents, and where practicable, it has been augmented by and verified against data published in annual reports and accounts, and through telephone interviews with some of providers and funders. The advice providers highlighted in this section represent a range of organisations highlighted by the research advisory group as being key recipients of public funding for advice services. This section also includes information received from other recipients of public funding who responded to the survey.

This section does not provide an exhaustive list. However, it serves to illustrate that national and local organisations that deliver advice services can and do receive funding from multiple public sector bodies, and that funding awards are made over differing timescales. In addition, advice providers report that they receive funding from a range of other sources.

Citizens Advice Scotland

In their response to the online survey issued as part of this review, Citizens Advice Scotland reported receiving fourteen different funding grants. Of these, eight can be classed as direct funding from the public sector. The breakdown of public funding received by CAS is noted below.

Citizens Advice Scotland received annual funding totalling £6,450,000 from Scottish Government and the Department of Business, Energy & Industrial Strategy (BEIS) of the UK Government, to support its core advice services delivered via the Citizens Advice Bureaux network:

- It received, for a six-month period, an additional £1,591,000 from BEIS and Scottish Government for its Consumer Advice Service following the transfer of responsibility from the UK Government to the Scottish Government;
- It also reports an annual payment of £1,621,000 for its Extra Help Unit from Scottish Government and BEIS;
- It received £3,080,000 from the Department of Work and Pensions to deliver its Pension Wise service;
- It received £1,460,000 from the Scottish Government for a Social Security Mitigation Project for the period 2016/2017;
- It received grant funding from NHS Scotland totalling £1,122,212 for the period 2016/17 for its Patient Advice & Support Service (it received a total of £3,415,277 for the period 2014-2017);
- It received £87,000 for its MATRICS service from the Office for the Accountant in Bankruptcy (for a 12 month period);

- It received £161,000 from the Scottish Government for its kinship care service.

In addition to these publicly-funded grants CAS received funding from Citizens Advice (UK), Big Lottery, E-on, Money Advice Trust, Poppy Scotland and a private donation from Martin Lewis.

Advice Direct Scotland Limited (Advice Direct Scotland T/A Citizens Advice Direct)

Advice Direct Scotland delivers the online and telephone helpline for Citizens Advice and offers a range of other technology-enabled services for other organisations, for example, Police Scotland and Glasgow City Council.

In its annual accounts for the period 2015/16 it reports a commitment of £550,000 core funding from Scottish Government for the next financial period (Advice Direct Scotland Limited 2016).

It also receives £61,852 from SLAB through its Making Advice Work Programme to provide a service for the Glasgow Advice & Information Network, and reports receiving £1,000,000 from Citizens Advice to run its consumer helpline.

Money Advice Scotland

Money Advice Scotland is an umbrella organisation which promotes the development of free, independent, impartial and confidential debt advice and financial inclusion education. Money Advice Scotland is a charitable organisation and in its most recent audited accounts for the period 2015/2016, it declares income from a range of sources which are detailed below.

The Money Advice Service reports receiving three funding amounts from Scottish Government totalling £377,732. Two of these funding amounts represent contributions from Scottish Government and the Accountant in Bankruptcy - funding for the MATRICS project £102,224 and funding for the Scottish Financial Health Check Helpline £129,752. The additional funding received from Scottish Government supports financial capability work and totals £145,756.

In addition to the funding received from Scottish Government, Money Advice Scotland received a grant payment from SLAB totalling £36,541. This funding has enabled Money Advice Scotland to partner with the Council for Ethnic Minority Volunteer Organisations (CEMVO) to target advice to minority ethnic people.

In addition to the public funding noted above totalling £414,273, the Money Advice Service received a further £519,040 from other sources. These are noted below:

- Money Advice Service: £103,040
- Money Advice Trust: £85,000
- Private donation: £200,000
- Membership: £131,000

In addition to funding received, Money Advice Scotland reports in its accounts that it has lost core funding previously awarded by the Money Advice Trust and that its future funding position for all streams of work is currently unknown.

Energy Savings Trust (incorporating Home Energy Scotland)

The Energy Savings Trust is a not-for-profit organisation founded by the UK Government to promote energy efficiency, energy conservation and sustainable use of energy. It is funded by the public sector and private industry. In response to the survey issued as part of this review, the Energy Savings Trust reported receiving £8.8 million in funding from the Scottish Government for the year 2016/17 to deliver the Scottish Government's Home Energy Scotland advice network. The Scottish Government reports that, of this figure, circa £4million is directed to activity that could be described as offering Type I or Type II advice. The balance of funding relates to specific policy initiatives, for example, grants for insulation or similar energy savings activities. Due to the wide ranging remit of the Energy Savings Trust, it receives funding from three different Scottish Government policy areas. These areas work together to make one award of circa £20million to ensure that there is clarity about the level of investment made by Scottish Government.

Adoption UK in Scotland

Adoption UK offers Type I advice through remote channels to prospective adopters, adoptive families and professionals working in the field of adoption. It receives a grant amounting to £45,000 per annum from the Scottish Government's Children Young People & Families Early Intervention Fund (CYPFEIF). Adoption UK reports that it received payments in quarterly instalments and is secured over a three year basis through the CYPFEIF fund. The CYPFEIF fund is administered in partnership between Scottish Government and Lloyds TSB Foundation Scotland.

Direct Inclusive Collaborative Enterprise (DICE)

DICE reports that it has received a three year commitment from the Scottish Government's 'Support in the Right Direction' Fund. It provides advice to people who may be eligible to have self directed support. In total, DICE reports it will receive £204,002 between 2015 and 2018.

Families Need Fathers

Families Need Fathers reports that they receive funding from two sources – the Scottish Government Early Intervention Fund for Children and Young People, and the Tudor Trust. They report receiving £63,000, and state that just over half is from the Scottish Government (a three year commitment), with match funding coming from a four year commitment from the Tudor Trust.

Granton Information Centre

Granton Information Centre offers a range of advice services in Edinburgh across advice types I, II and III. All of their reported funding is from public sources. They report receiving two annual commitments: £264,780.07 from the City of Edinburgh Council and £31,956.50 from NHS Lothian, as well as an 18 month grant from the Scottish Legal Aid Board of £126,191.20.

Macmillan Cancer Care

Macmillan reports receiving £450,000 from Scottish Government annually to provide benefits advice in 5 Cancer Centres throughout Scotland. They state that they provide regular reports to demonstrate the value of this investment, and that the funding is reviewed annually.

One Parent Families Scotland

One Parent Families Scotland runs the National Lone Parent Helpline, provides online advice and information, and runs a Financial Inclusion Service in Glasgow and Lanarkshire. They report that their helpline, information and training service receives £212,000 from Scottish Government on one year cycles, and a total of £21,000 from Big Lottery, split between a number of different grants with different timescales. They report that their financial inclusion service receives £66,360, three quarters of which comes from Comic Relief, with smaller sums from the Bank of Scotland Foundation and Glasgow City Council.

Shelter

Shelter Scotland provides an advice network comprised of 19 separate projects across the country aimed at giving advice to help people access or stay in their accommodation. Shelter Scotland reports the total cost of these projects to be £2,256,007. To fund this work, they report receiving just over £1.2m in funding. The reported breakdown of the £1.2m funding includes £641,612 from the Scottish Legal Aid Board, £184,208 from Scottish Government, £156,962 from various Local Authorities, £144,905 from British Gas, £52,914 from Big Lottery, £29,058 from CBRE and £24,487 from Blackwood Housing Association.

Stepchange Debt Charity

Stepchange provides impartial debt advice via a variety of platforms, for which they report receiving £295,000 from the Scottish Legal Aid Board over three years (expiring end of March 2017). They also report receiving a small percentage of all payments their clients make towards their debts from creditors, as the payments distributor under the Debt Arrangement Scheme. This is supplemented by fair share funding from creditors based on charitable donations for clients who are paying debts through a debt management plan, which they receive as part of the charity on a UK basis. In addition, the charity has received funding from Money Advice Service to help people who have been impacted by the regulation of the advice sector by Financial Conduct Authority.

Appendix 3: Survey Tool

Mapping of publicly-funded advice services in Scotland Survey of stakeholders

The Scottish Government has commissioned Blake Stevenson Ltd, an independent research organisation, to carry out a mapping study of publicly-funded advice services in Scotland. As part of this, we would be very grateful if you could complete the following questionnaire about the advice service(s) your organisation runs or funds. This should take no longer than 15-20 minutes to complete.

If you want to save your questionnaire and return to complete it later, you can do so if you click 'save' at the bottom of the screen and follow the on-screen instructions. If you have any questions about the questionnaire, please contact Ian Christie at Blake Stevenson Ltd on ian@blakestevenson.co.uk or 0131 667 2919.

About your organisation

- Q1 Name of organization (answer required): Qualitative response
- Q2 Address: Qualitative response
- Q3 Website: Qualitative response
- Q4 Contact name: Qualitative response
- Q5 Phone number: Qualitative response

Advice services

The Scottish National Standards for Information and Advice Providers defines advice services as those which provide advice on topics like debt, housing, consumer issues, income maximisation, money and welfare benefits. Advice is likely to comprise some or all of the following components:

- listening to clients;
- diagnosing the problem;
- giving information;
- advising on the options available;
- taking action on behalf of clients;
- negotiating on their behalf;
- representing clients' cases at tribunals and courts;
- referral where appropriate; and
- enabling or empowering the individual to take informed action on their own behalf.

- Q6 Does your organisation provide advice (as defined by the Scottish National Standards for Information and Advice Providers) to members of the public? Please tick one. (Answer required).

Base	53 100%
Yes	44 83%
No	9 17%

- Q7 Which of the following types of advice does your organisation offer? Please tick one. (Answer required).

Base	44 100%
Type I (the active provision of advice to the user orally or in writing, signposting or referring the user to other resources or services, or explanation of technical terms or official documents)	11 25%
Type II (casework - identifying the problem and all relevant issues and supporting the user to take action to pursue their case)	1 2%
Both type I and II	32 73%

Any comments: Qualitative response

Q8 Does your organisation (please tick one) (answer required):

<i>Base</i>	44 100%
Run one advice service	23 52%
Run more than one advice service	21 48%

Any comments: **Qualitative response**

Q9 Please tell us the name of the advice service: **Qualitative response**

Q9 Please list the names of the advice services here, along with the type of advice each service provides (type I and/or type II): **Qualitative response**

Topics of advice

Q10 Which topics does your organisation provide advice on? Please tick all that apply.

Base	44 100%
Benefits	32 73%
Money	28 64%
Other (please specify)	28 64%
Housing	23 52%
Family issues	21 48%
Health	15 34%
Employment	14 32%
Consumer issues	9 20%
Immigration	5 11%

If other, please specify: Qualitative response

Any comments: Qualitative response

Delivery of advice

Q11 How is the advice provided? Please tick all that apply.

Base	44 100%
Telephone	42 95%
Email	34 77%
Face-to-face	32 73%
Written correspondence	32 73%
Website content	28 64%
Other (please specify)	13 30%
Online chat	10 23%

If other, please specify: Qualitative response

Any comments: Qualitative response

Q11a Which location(s) is face-to-face advice provided in? Qualitative response

Reach and audience

Q12 What is the geographic reach of your organisation's advice services? Please tick one.

<i>Base</i>	44 100%
Scotland-wide	25 57%
Specific local authority area(s)	19 43%

Any comments: **Qualitative response**

Q12a Please indicate which local authority area(s) you offer advice in. Please tick all that apply.

<i>Base</i>	19 100%
Aberdeen City	5 26%
Aberdeenshire	3 16%
Angus	1 5%
Argyll & Bute	4 21%
Clackmannanshire	3 16%
Dumfries and Galloway	2 11%
Dundee	1 5%
East Ayrshire	3 16%
East Dunbartonshire	2 11%
East Lothian	4 21%
East Renfrewshire	2 11%
Edinburgh	7 37%
Eilean Siar	1 5%
Falkirk	5 26%
Fife	3 16%
Glasgow	4 21%

Highland	2 11%
Inverclyde	2 11%
Midlothian	4 21%
Moray	3 16%
North Ayrshire	2 11%
North Lanarkshire	2 11%
Orkney	1 5%
Perth & Kinross	2 11%
Renfrewshire	2 11%
Scottish Borders	3 16%
Shetland Islands	1 5%
South Ayrshire	2 11%
South Lanarkshire	4 21%
Stirling	2 11%
West Dunbartonshire	2 11%
West Lothian	3 16%

Any comments: **Qualitative response**

Q13

Are any of the following groups a target audience for your advice service(s)? Please tick all that apply.

<i>Base</i>	<i>38 100%</i>
Carers	21 55%
Disabled people	18 47%
Other (please specify)	18 47%
Older people	15 39%
Young carers	12 32%
People with a specific health condition (please specify)	12 32%
Young people	11 29%
Homeless people	11 29%
Black and minority ethnic communities	10 26%
Low income or unemployed individuals	9 24%
Ex-offenders	8 21%
Ex-armed services	8 21%
Care leavers	8 21%
Asylum seekers/refugees	8 21%
LGBTI people	7 18%
Recent immigrants	6 16%

If other, please specify: Qualitative response

Any comments: Qualitative response

Q14

What do you think are the barriers to people accessing your service, if any?

Qualitative response

Funding

- Q15 Amount of funding received for your advice service(s), in total:
Qualitative response
- Q15a If your organisation runs more than one advice service, please indicate the funding that each service receives:
Qualitative response
- Q16 Please identify the source(s) of funding for your advice service(s). For each source, please tell us the amount of funding you currently receive and the funding cycle involved:
Qualitative response
- Q16a If your organisation runs more than one advice service, please indicate the funding source(s) for each project and the amount of funding each source provides for that service:
Qualitative response

Opportunities and challenges

- Q17 What are the key opportunities for your advice service at present?
Qualitative response
- Q18 What are the key challenges for your advice service at present?
Qualitative response

Funding other services

- Q19 Does your organisation provide funding to other advice providers? Please tick one.

Base	53 100%
Yes	11 21%
No	42 79%

Any comments: Qualitative response

- Q19a If yes, please list which providers you fund along with their contact details and the types of advice they provide (types I and/or II):
Qualitative response

Other services

- Q20 Do you know of any other advice services operating in the same geographic area as you do? If yes, please list them below:
Qualitative response

Other comments

- Q21 Do you have any other comments you would like to make?
Qualitative response

Thank you very much for completing this questionnaire.

Appendix 4: Bibliography

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