

MALG National Forum,  
25 January 2018

# Future commissioning of debt advice services



- The Money Advice Service (UK)
- [moneyadviceservice.org.uk](https://moneyadviceservice.org.uk)
- [debt.commissioning@moneyadviceservice.org.uk](mailto:debt.commissioning@moneyadviceservice.org.uk)

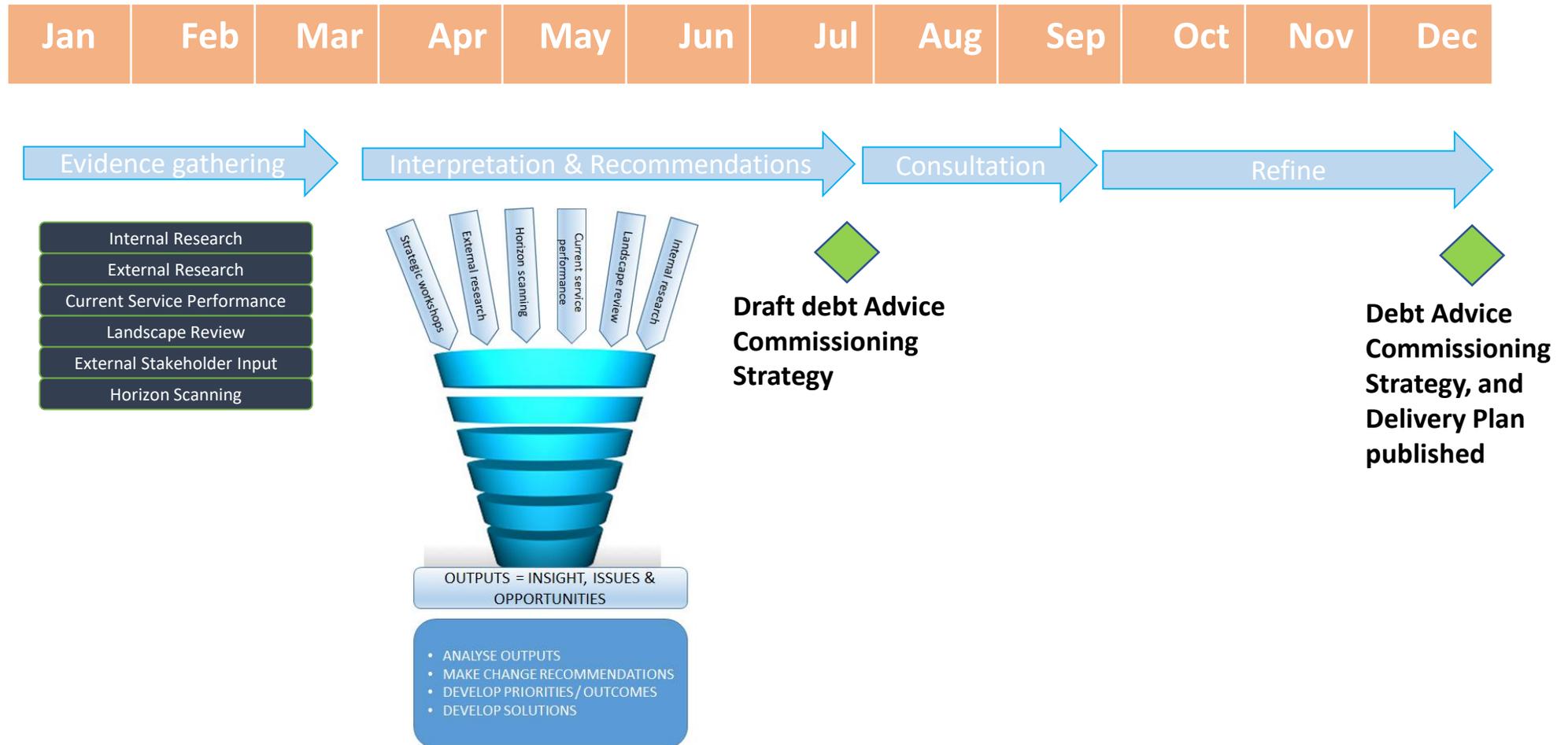
# Context

- 2017-18, £45M of funding for services that will support 468,000 people
- A mix of Face to Face (47%), Telephone (41%) and Online (12%)
- 26 agreements, covering England and Wales, Scotland and N Ireland
- Mainly grants though some contracts exist
- Direct and indirect delivery models

# Need for change

- Supply in the commercial sector has contracted sharply
- Funding is reducing across the board
- Weaknesses in the current provision
- A stubbornly low proportion of people access advice
- Current provision has evolved rather than being strategically planned
- A general view across the sector MAS favours current partners when deploying funds

# Developing our strategy



## A strategic approach to debt advice commissioning 2018–2023



December 2017

- Consultation ran 17 July to 30 August 2017
- Five-year strategy published December 2018
- Six consultation events were attended by over 140 stakeholders, representing over 100 organisations across UK. We received 102 written responses, including online and via email
- Broad agreement on commissioning intentions, with debate around prioritisation and the best method of realising / delivering them

# Refinements following consultation

## Feedback

- Concern over unintended consequences of pursuing target groups – better evidence requested
- Challenged on payment by outcomes
- Capacity and volume-based funding obstructive to implementing effective fincap interventions
- Cautioned against undermining existing best practice - MAS should map existing best practice, support and upscale where appropriate
- Desire to realign performance management to include quality indicators, operational metrics, supply chain effectiveness, client outcomes and productivity

## Amended target groups

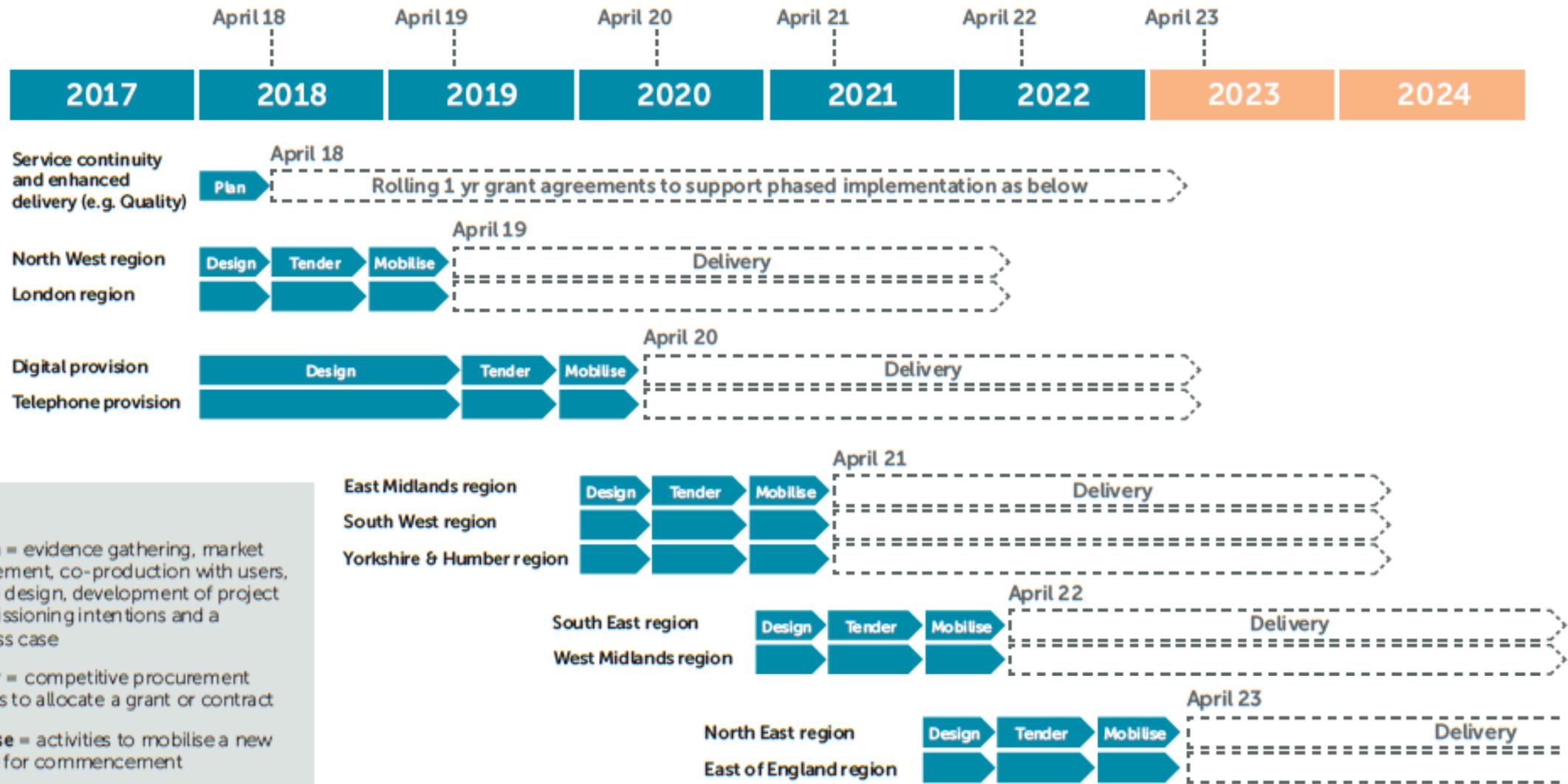
1. People at risk of homelessness.
2. People experiencing or who have recently experienced domestic abuse
3. Single people with severe mental health issues
4. Parents with 3+ children in rented accommodation
5. People newly diagnosed with a long-term health problem
6. People with variable incomes from employment



## Commissioning intentions

- 1** Align service design towards the needs of target groups within the over-indebted population
- 2** Deliver debt advice and money guidance services in a blended fashion, in line with need
- 3** Develop a clear view of the client from access through to outcome
- 4** Enhance the quality of debt advice provision across our funded services
- 5** Embed crisis debt advice within a network of holistic support
- 6** Develop services that make the best possible use of existing and emerging technologies

# Delivery plan



# Delivery plan

- Phased approach to minimise disruption and facilitate transition to new ways of working
- Complements introduction of a cyclical model of commissioning that will include ongoing review, horizon scanning, a test and learn approach
- Potentially allows new entrants to market
- F2F migrates from five existing agreements to nine geographical regions, further sub-regional customisation possible
- Telephone and digital planning for April 2020 launch, during which time approach to delivery to be ascertained

# London and North-West

Service delivery plan details the order in which regions will be considered and reflects:

- levels of over indebtedness;
- our analysis of supply and need;
- aggregated quality information; and
- regional client outcomes data

Based on these factors, London and the North-West have been identified as the priority regions where new commissioning will begin in 2018, for mobilisation from April 2019.

**MAS has initiated the groundwork for two new commissioning projects in London and the North West.**

**The project is currently in the initial analyse phase, and will move into the plan phase next. In the analyse phase, the team plans to complete activities including:**

- review the market,
- analyse client need,
- analyse internal and external research,
- align the objectives of the London and North West commissioning projects with the intentions from the commissioning strategy;
- carry out an equalities impact assessment, and,
- produce a stakeholder engagement plan to ensure we are working collaboratively with stakeholders

# London and North-West

## Project objectives:

- Commission provision of free debt advice services in both regions commencing April 2019, using the toolkit
- Align the objectives of the London / NW commissioning project with the commissioning intentions
- Ensure services are highest quality with focus on delivering best immediate and longer-term outcomes for clients
- To work in collaboration with stakeholders in each region to commission services which best meet client needs
- To decommission existing service provision in a timely manner with minimal risk of disruption to clients

PROJECT TIMELINES	
Dec 2017 – Mar 2018	Market analysis phase
Jan – Mar 2018	Stakeholder engagement
May 2018	Draft service specification published
Aug 2018	Tender documents published
Sep 2018	Bids submitted
Jan – Mar 2019	Appointment and mobilisation of new supplier
April 2019	Commence new agreements