

REVIEW OF ADVICE SERVICES

1.0 EXECUTIVE SUMMARY

1.1 The advice landscape in Argyll and Bute is diverse and consists of internal Council services (e.g. welfare rights, homelessness, debt counselling) two advice agencies (Argyll and Bute Citizens Advice Bureau and Bute Advice Centre) and a range of voluntary and third sector providers (e.g. Ali-energy, etc.) delivering local services. Council support is provided through the delivery of its own internal advice focused services and through core funding to Argyll and Bute Citizens Advice Bureau and Bute Advice Centre.

1.2 The current arrangements for the provision of advice services are unsustainable and requires to change. Key drivers include changing national policy; an increasing demand for support by clients, reducing council budgets and a more challenging funding climate for advice agencies.

The Council have recognised this in their previous decisions namely:

- i. To undertake a review of advice services (Council on the 11th February 2016)
- ii. To report on the review to Policy and Resources Committee in May 2018; (Council 22nd February 2018)

1.3 The independent review of advice services by ATInnovations (May 2017) made a number of recommendations to improve the coordination and delivery of advice services, and an Action Plan has been developed with partners, to take these forward. Notwithstanding this, the report didn't tackle the issue of how the Council funds advice services or the future delivery model for affordable advice services.

1.4 The current study, being undertaken by Regulatory Services addresses these gaps and also focusses on options for Council delivered advice; future funding of external advice agencies; and consideration of credit unions.

1.5 This paper outlines the findings to date, and the next steps. From the work to date, the emerging recommendations are:

- i. That the current model for delivering advice services is not sustainable and the Council requires to develop an advice strategy and redesign the delivery model.
- ii. Outsourcing advice services or mixed economy delivery through the Council and a single advice agency scored highly in the evaluation and requires more detailed examination.
- iii. Officers are still exploring options in discussion with established credit

unions who have expressed a willingness to extend their services to Argyll and Bute.

- 1.6 Further more detailed assessment and consultation of the options is necessary, in order to inform the final report to members. This is particularly so, given the high profile nature of advice services both political and locally, and the potential impacts of the emerging recommendations.

2.0 RECOMMENDATIONS

- 2.1 Members are asked to consider the following recommendations:
- i. To agree in principle the overarching strategy for advice services and the general direction outlined in section 5.5 of this report;
 - ii. Note the timelines outlined in the report, and the need for consultation with other partners, to request that a detailed paper be taken to Policy and Resources Committee in August 2018.

REVIEW OF ADVICE SERVICES

3.0 INTRODUCTION

- 3.1 The advice landscape in Argyll and Bute is diverse and consists of internal Council services (e.g. welfare rights, homelessness, debt counselling), two advice agencies (Argyll and Bute Citizens Advice Bureau and Bute Advice Centre) and a range of voluntary and third sector providers (e.g. Ali-energy, etc.) delivering local services. Council support is provided through the delivery of its own internal advice focused services and through core funding to Argyll and Bute Citizens Advice Bureau and Bute Advice Centre.
- 3.2 This review builds upon the previous report by ATInnovations and addresses the gaps relating to funding for advice services and the delivery model for advice services in light of reducing budgets. The agreed remit of the review was to consider the current arrangements where the Council provides direct and in-direct advice services and to identify options to extend affordable credit solutions across Argyll and Bute. The current service provision can be summarised as follows:
- i. The Council provides a range of advice services, including welfare rights, homelessness; debt counselling; social work, Scottish welfare rights and financial inclusion at an annual cost of £317,385.
 - ii. The Council provides £63,750 annually to advice services through service level agreements with Argyll and Bute Citizens Advice Bureau and Bute Advice Centre.
- 3.3 At the budget meeting on the 22nd February 2018, Council agreed that:
- no saving would be taken in 2018/19;
 - the outcome of the review would come to this Committee in May 2018; and
 - that the decision on the future of advice support to local people that meets budget savings for 2019/20 and 20/21 (£57.1k and £105.1k respectively); including consideration of credit union services would be delegated to this committee.

4.0 RECOMMENDATIONS

- 4.1 Members are asked to consider the following recommendations:
- i. To agree in principle the overarching strategy for advice services and the general direction outlined in this report;

- ii. Note the timelines outlined in the report, and the need for consultation with other partners, to request that a detailed paper be taken to Policy and Resources Committee in August 2018.

5.0 NATIONAL DRIVERS AND DEVELOPING COUNCIL STRATEGY

5.1 National strategies and drivers relating to advice services have a direct impact to this review, as Council strategy must be consistent with these. The key concepts identified in a report to Scottish Government by Blake Stevenson Ltd, (which reviewed publically funded advice services in Scotland) were:

- 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 shifting is to be encouraged while recognising the importance of maintaining face-to-face support for those hardest to reach.
- Increased partnerships between organisations is essential but clients should have a better awareness of the type and range of services available.
- The literature and primary research suggest that there is significant potential to grow the extent of advice provided through new technologies, but the sector will require support and funding to ensure this is done effectively.
- 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.
- Funding providers who are able to demonstrate a collaborative approach to the provision of advice services. Whilst partnership working and collaboration is considered key to more effective delivery of services in future, the literature and feedback from providers suggests that the current, highly competitive funding environment acts as an inhibitor to this.
- Many of the existing advice services have a track record of providing high quality advice based on recognised quality standards. The report advocates that all must follow good practice and work towards accreditation where appropriate.

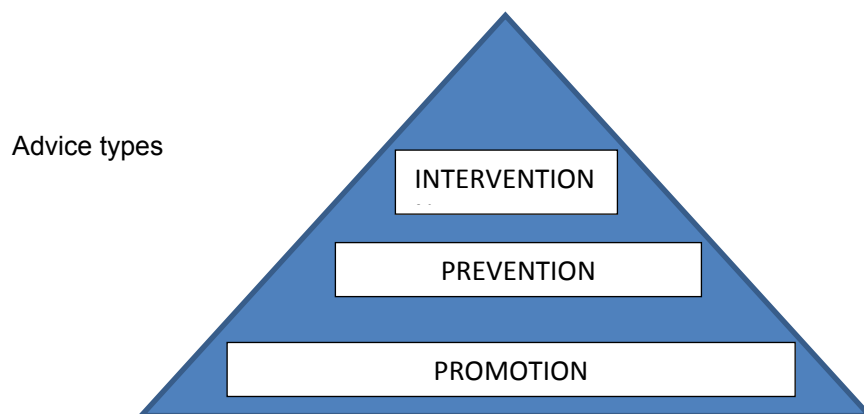
5.2 The national agenda identifies some key principles upon which the Council can base its strategy for supporting advice services. These are:

1. Better understanding of demand to inform future funding decisions.
2. Joined-up decision making to avoid duplication and improve collaboration.
3. Funding decisions to focus more on early intervention and on prevention by supporting interventions which develop capabilities and address areas of low skill which potentially will reduce longer-term demand on services
4. To work towards achieving more consistent measurement of outcomes using common indicators to enable measurement across service providers.

5.3 5. To achieve outcomes-focused grant agreements, interventions should be embedded across sectors (e.g. involve the Third Sector and NHS). Local Authorities have a variety of different roles in the provision of advice services which can be classed as:

- Strategic - acting as policy makers, and funders;
- Operational - providing service delivery; and
- Enabler - support to other external organisations.

All advice services have one goal, helping a client resolve a problem and increase their wellbeing. Advice is delivered at the operational level in different ways. There are a variety of approaches which can be described as promotion, prevention and intervention. Promotion helps people deal with problems for themselves, prevention helps people avoid damaging outcomes, intervention requires a third party to support people.



5.4 In recognising our strategic responsibilities, and the need to work with our partners to address the increasing workload of advice services, it is essential that the Council develops a clear strategy on how to more effectively use our limited resource and also our partnership arrangements. This strategy should be focused on supporting the most vulnerable in our communities at a local level, through:

- i. Delivering our statutory duties (welfare rights, housing advice to homeless);
- ii. Tailoring services in the first instance to existing national advice agencies for promotion and early prevention work for clients who are able to use on-line and telephone services;
- iii. Providing prevention work through internal and external support;
- iv. Provision of intervention work for vulnerable clients, and subject to sufficient funding, to other clients.

5.5 The study therefore recommends that, in terms of advice services, the Council strategy be:

By working in partnership with others, to provide a strategic lead role in the development of policy (e.g. anti-poverty strategy etc.); deliver its statutory services; provide core intervention work to vulnerable in our

communities, and to support other external agencies to carry out promotional and preventative advice to clients.

6.0 CURRENT COUNCIL PROVISION AND SUPPORT FOR ADVICE SERVICES

- 6.1 The current level of provision provided by Argyll and Bute Council in advice services incorporates the following:
- i. Internal services. The Council provides a range of advice services, including welfare rights, homelessness; debt counselling; social work, Scottish welfare rights and financial inclusion at an annual cost of £317,385.
 - ii. External support to advice agencies. The Council provides core funding to Argyll and Bute Citizens Advice Bureau and Bute Advice Centre which contributes to management and general administrative costs. These monies (£41,250 and £22,500 respectively) are used to attract external funding to support their general advice work and specific projects.
 - iii. Argyll and Bute Advice Network. This is a highly regarded, confidential on-line referral system (referred hereafter as ABAN), which is used by 166 advice services including the Council, advice agencies, registered social landlords, voluntary and third sector groups to refer clients across agencies. (e.g. Ali-Energy, Choose Life, Woman's Aid etc.) This is hosted by Argyll and Bute Council and governed through the ABAN Board
 - iv. Money Skills Argyll Project. Money Skills Argyll is a three year, £3.75 million project which is joint funded by European funds and the Big Lottery. It focuses on achieving an increase in disadvantaged participants with improved money management skills and a decrease in disadvantaged participants affected by debt as a barrier to social inclusion.

- 6.2 These provide a range of valuable services to clients. Each agency sets its own level of service that they provide and most use the on-line confidential referral scheme (ABAN) where work can be transferred between providers. The type of service provided is influenced by client needs and demand; a general reliance on face-to-face local services; specifications or restrictions imposed by external funders or statutory requirements and decisions taken by management/board decisions.

The Council have a service level agreement in place with Argyll and Bute Citizens Advice Bureau and Bute Advice Centre which is very general and does not prescribe the type or level of specific advice to be provided. It should be noted that Argyll and Bute's position is different from other local authorities, who tend to support only one advice agency.

An evaluation of current advice services funded by the Council, carried out against the key themes of promotion, prevention and intervention (see table below), confirms this general approach and a focus on delivering a wide range of advice to clients at a local level. The table demonstrates a level of overlap in the type of service provided by the organisations involved.

	Council			External	
	Welfare rights	Debt Counselling	Homelessness	ABCAB	BAC
Promotion	√	X	√	√	√

Prevention	√	√	√	√	√
Intervention	√	√	√	√	√

6.3 The independent review of advice services by ATInnovations (May 2017) made a number of recommendations to improve the coordination and delivery of advice services, and an Action Plan has been developed with partners to take these forward.

Notwithstanding this, the report did not make any detailed recommendations for improving and streamlining the support to advice agencies or delivery of internal Council services with a reducing budget.

6.4 The Council is required to deliver its statutory duties and in terms of advice services, these are defined as the provision of welfare rights advice; and housing advice and support to those who are temporarily homeless. In addition to these statutory duties, the Council also provides debt counselling, dealing specifically with complex cases, and provides financial support to Argyll and Bute Citizens Advice Bureau and Bute Advice Centre.

6.5 In 2017/18 the total Council expenditure for advice services was £381,145, comprising of £317,395 to deliver interval services of debt counselling, welfare rights, homelessness; and £63,750 which directly supports external advice agencies (Argyll and Bute Citizens Advice Bureau and Bute Advice Centre).

The core funding supports management and administration costs of the advice agencies, and also affords them access to external funding streams, which are not available to the Council. There is a need to reduce core funding levels and move towards a support package of funding and in-kind support, although advice agencies are seeking an increase in core funding levels, to offset an increasingly challenging funding environment.

The balance of external to internal funding is historical. The review is examining alternative solutions to effectively use the available budget of £276,145 (remaining amount after the savings target is removed).

7.0 OPTIONS APPRAISAL OF FUTURE DELIVERY MODELS

7.1 The current model for advice services is unsustainable as there are capacity issues in dealing with an increasing demand for advice services, particularly in the areas of welfare and debt advice. The Councils financial position, together with the reduction in external grant funding, poses serious risks to the viability of the current advice agencies.

7.2 This review addresses the gaps in ATInnovations report and seeks to provide a strategic approach to how the Council can support advice services in the future, having regard to national and local landscapes, and the current financial pressures facing local government.

7.3 Finding additional capacity with reduced cost, and better coordination of Council funded services are critical in identifying future delivery models.

Using the promotion, prevention and interventions concept, there is an opportunity to refocus Council services and Council funded services to specifically target resources at local level to areas of greatest need (e.g. vulnerable clients etc.), and to utilise the free national advice lines for general promotion and first-line advice. These include:

- i. Citizens Advice Consumer Service: provides a telephone and on-line advice for consumers on a wide range of issues helping them stand up for their consumer rights and give information on how to solve problems with goods or services.
- ii. Money Advice Scotland: a national umbrella organisation which promotes the development of free, independent, impartial and confidential debt advice and financial inclusion. There is a telephone helpline that provides access to free confidential and independent advice on how to deal with debt problems.
- iii. Money Advice Service: offers free and impartial advice on-line or by telephone.
- iv. National Debtline: A national helpline that provides free confidential and independent advice on how to deal with debt problems.
- v. Business Debtline: An organisation that offers debt advice for self-employed people.

This concept is developed in the table below:

	General description	Provider	Delivery channels	Cost
Promotion	Promotional material and campaigns; provide general first line advice	National agencies	Generally on-line or via telephone	Free, funded nationally
Prevention	Provides advice	Council and/or Advice agencies/Third sector and voluntary groups	On-line/telephone/correspondence/in person	Council budget and external funding
Intervention	Complex personal and specialist actions (debt, court work etc.); advocacy,	Council and/or Advice agencies	Correspondence/ in person/ court	Council budget

The aim would be to reduce the burden of work by redirecting front-line enquiries to the national advice agencies and focusing local services on preventative work, and subject to available funding, complex intervention work. This is consistent with national drivers referred to in section 5.1 of this report, and find efficiencies in the existing levels of advice.

The table below illustrates the impact of the new model where front-line promotion and presentation work is undertaken by national advice agencies, and not local services.

	Council			External provider	
	Welfare rights	Debt Counselling	Homelessness	ABCAB	BAC
Promotion	x	x	x	x	x
Prevention	√/x	x	√/x	√	√
Intervention	√	√	√	√	√

Whilst the Council has no influence on services where they have no financial involvement, this model could be implemented across Council services and through more prescriptive contract with advice providers.

7.4 The review initially evaluated three specific areas relating to the current range of internal advice services provided by the Council; how to improve and better utilise the current support provided to external advice agencies (Argyll and Bute Citizens Advice Bureau and Bute Advice Centre) and options for extending affordable credit.

7.5 The key findings from the initial work are:

- i. The delivery of internal Council service and external advice services are co-related and cannot be considered in isolation.
- ii. There are three delivery models/options to be evaluated, namely all advice services provided by the Council; outsourcing all advice services; and a mixed economy model (Council and external providers).
- iii. The provision of core funding and support to a single advice agency through a Council wide contract would be more effective. Any future contract would focus on preventative work and interventions, building upon and using national advice agencies. Contracted services would require to be more prescriptive and build on the key principles arising from the national and Council policies. This affords access to external funding streams which allow them to undertake further work they may wish to do.
- iv. Were the Council to focus solely on statutory services, we would have to discontinue with complex debt counselling work which is in high demand in our communities, and the financial support to Argyll and Bute Citizens Advice Bureau and Bute Advice Centre. There are private sector alternatives for debt counselling.

7.6 The three options for the delivery of advice services are:

Option		Description
1	Council Provision Only	<ol style="list-style-type: none"> 1. Prevention and Interventions only, with all front-line promotional and early preventative intervention work being undertaken by free national advice agencies. 2. Level of service set by available budget and no funding to external advice providers . 3. Priority given to statutory services (Welfare rights and homeless). 4. Debt counselling and advocacy provided to a level

		<p>commensurate with budget.</p> <p>5. Grant funding to advice agencies would cease.</p>
2	Out-sourced	<ol style="list-style-type: none"> 1. Prevention and Interventions only, with all front-line promotional and early preventative intervention work being undertaken by free national advice agencies. 2. All advice services, including statutory services provided by the Council internal services would be outsourced to a single provider. 3. This may be delivered by Advice Agency, a national provider or “arms-length organisation”. 4. Priority given to statutory services (Welfare rights and homeless). 5. Debt counselling and advocacy provided to a level commensurate with budget. 6. Council would provide funding through detailed contract specification with outcome measures.
3	Mixed economy	<ol style="list-style-type: none"> 1. Prevention and Interventions only, with all front-line promotional and early preventative intervention work being undertaken by free national advice agencies. 2. Delivery provided by Council and advice agency, national provider or arms-length organisation. 3. Priority given to statutory services (Welfare rights and homeless). 4. Debt counselling and advocacy provided to a level commensurate with budget. 5. Council would provide funding (where applicable) to external provider through detailed contract specification that avoids duplication and requires the delivery of outcome measures. 6. Split of services and funding determined on the basis of the organization best placed to deliver it.

7.7

These models have been evaluated against a range of specific criteria which include quality of service to clients, links to national drivers; efficiencies, and impacts to Council services, advice agencies and financial. The detailed evaluation at Appendix I, was undertaken on the basis that national advice agencies are integral to working as we move to the promotion/prevention/intervention split discussed above.

Option	Improved capacity	Value for money	Quality of service	Resilience	Consistency	Impact to clients	Impact to advice agencies	Impact to Council staff	Access other funding or grants	Consistent with national drivers				
										Utilises national advice services	Joined up decisions avoiding duplication	Consistent Measured outcomes	Collaborative working	Shift to face-to-face for vulnerable clients
1: Single Council service only	Positive	Negative	Neutral	Negative	Positive	Neutral	Negative	Neutral	Negative	Positive	Positive	Positive	Negative	Positive
2: Outsourcing	Positive	Positive	Positive	Neutral	Positive	Neutral	Neutral	Negative	Positive	Positive	Positive	Positive	Neutral	Positive
3: Mixed economy	Positive	Neutral	Neutral	Positive	Neutral	Positive	Negative	Neutral	Positive	Positive	Neutral	Positive	Positive	Positive

7.8 The outcomes from the evaluation of these three models are:

- I. The models which rate more highly against the criteria are outsourcing of all advice services followed by mixed economy (delivered by Council and a single advice agency). Each have positives although outsourcing would incur significant changes which will adversely impact on Council employees and advice services staff/volunteers in the short-term.
- I. The Council only model is less favourable. It does not provide any ability to access other external funding, thereby reducing its effectiveness; and scores negatively for collaborative working, resilience and impacts significantly on the existing advice agencies.

From a value for money perspective, mixed economy or outsourcing, provides an opportunity to access external funding streams to undertake further work, which would not be accessible in a Council only model.

7.9 The preferred models from the evaluation process are outsourced and mixed economy. These models exist in other areas with East Ayrshire (outsourcing) and South Lanarkshire (mixed economy) being identified as local authorities where these models have operated for some time. Further work is required by officers to scrutinize these models, and consider their appropriateness to Argyll and Bute.

The emerging recommendation is that Options 2 and 3 which would involve the outsourcing of all advice services from the Council, and the mixed delivery by the Council and a single advice agency, are the preferred models.

7.10 In respect of the remit to consider the extension of credit unions in Argyll and Bute, initial findings have concluded that this requires the commitment of capital, and potentially revenue costs by the Council, and the participation of a Registered Social Landlord. Officers are still exploring options in discussion with established credit unions who have expressed a willingness to extend their services to Argyll and Bute.

8.0 FINANCIAL IMPLICATIONS

8.1 The total savings target is £105,100, comprising of £57.1k in 18/19 and £48K in 19/20. This leaves a budget of £276,035 for the redesigned service.

The full details of the savings will be dependent on the advice model which is implemented. Potential savings will be achieved from either:

- i. The outsourcing of services through a contract process where the level

of funding available achieves the savings, namely a contract value of £276,035. This would be achieved in 2019/20; or

- ii. A reduction in the funding allocated to the service level agreement to the advice agency, with the majority of the savings target being made in 2020/21 from the reduction in Council employees (equating to 2 FTE) resulting from efficiencies which will be achieved from the increased focus on high level preventative and intervention related work, and our statutory duties.

- 8.2 The savings from the implementation of the new strategy for advice services will be developed further and reported to the committee in August.

9.0 NEXT STAGES AND TIMELINE

- 9.1 Further work is required to complete the review and this will require engagement with other agencies and services. Consultation is essential in identifying the best outcomes as the Council are only one partner in the cluttered advice landscape of local and national advice providers.
- 9.2 The proposed timeline for completing this study is detailed below. This would result in a detailed report being taken to the Policy and Resource Committee in August.

June	Detailed evaluation of options including visits to South Lanarkshire and East Ayrshire Councils to consider their models.
June	Consultation with others including advice agencies, internal Council services; Welfare Rights Group, Policy Lead; Improvement Services and clients
July	Finalise report with Policy Lead/Executive Director
August	Report to Policy and Resources Committee with clear recommendations
September-November	Members decisions developed including financial implications/savings options
November-January	If required, external contract for advice services (2018-21) to be issued
April 2018	New arrangement to be implemented

10.0 CONCLUSION

- 10.1 The review builds upon the work of the independent review of advice services. This is a complex and difficult issue given the impact the decisions will have on communities, the vulnerable in our communities, and the sustainability of Bute Advice Centre and Argyll and Bute Citizens Advice Bureau who are both currently funded by the Council.

Further work will be undertaken to complete this review and critical to this, will be consultations with other agencies and our partners. This report highlights

the options being considered and emerging recommendations.

11.0 IMPLICATIONS

11.1	Policy:	The review will influence future policy.
11.2	Financial	Final strategy will identify savings although may be increased capital and revenue costs associated with affordable credit.
11.3	Legal	None at this stage.
11.4	HR	None at this stage but potential issues.
11.5	Equalities	None at this stage.
11.6	Risk	Reputational risk.
11.7	Customer Service	None at this stage.

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16th May 2018

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Appendix I	Evaluation of Future Delivery Models
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APPENDIX I: Evaluation of Delivery Options

	Option 1: Single Council Advice Service Only		Option 2: Outsourced Provider		Option 3: Mixed Economy/Delivery	
	Positives	Negatives	Positives	Negatives	Positives	Negatives
Impact to Service Users	<ol style="list-style-type: none"> One referral point better with strengthened customer profile Focus on prevention and intervention. Common customer charter and standards may improve customer service Utilises national advice helplines One interview accesses multiple teams Better Holistic working as details are shared through confidential referral system (ABAN) Ability to use modern technology better across Council network 	<ol style="list-style-type: none"> Clients will have to use national advice services in first instance Public perception shifts that service only does one type of advice Clients will have to use Council services rather than advice agencies Loss in range of services being delivered (e.g. foodbank etc) 	<ol style="list-style-type: none"> One referral point with strengthen customer profile Focus on prevention and intervention. Better Holistic working sharing of knowledge between disciplines Utilises national advice helplines Outcome focused - contract would specify standards of advice services and penalties would be built in for poor performance. 	<ol style="list-style-type: none"> Clients will have to use national advice services in first instance Possible loss of local connection if contractor has no local knowledge Loss of Council skill base Little resilience if contractor fails to deliver Potential loss in range of services being delivered (e.g. foodbank etc) High level of disruption initially 	<ol style="list-style-type: none"> Provides a Council and non-council routes to access services Builds upon existing relationships Implements new strategy for prevention and intervention with outcome focus Utilises national advice helplines Utilises current expertise More resilient services to client Minimal changes to services from clients perspective 	<ol style="list-style-type: none"> Clients will have to use national advice services in first instance Risk of different service standards across services Potential loss in range of services being delivered (e.g. foodbank etc)
Impact to Council/ Agencies	<ol style="list-style-type: none"> One referral point One strategic/operational lead and ability to better report on outcomes Better strategic planning of service Avoid duplication of referrals and responses Better reporting of outcomes Improves links with strategic Policy Lead More flexibility to change delivery options to demand and budgets challenges 	<ol style="list-style-type: none"> Lead internal service may dominate intervention advice Loss of identify for current internal specialist advice teams Funding of advice agencies would cease Loss of collaborate working between organisations Significant change process 	<ol style="list-style-type: none"> One referral point Better strategic planning of gaps in services making funding opportunities easier to identify Strengthens Council position as strategic lead Avoid duplication currently three teams and two main advice agencies Greater certainty and sustainability for successful provider Opportunity to develop common customer standards 	<ol style="list-style-type: none"> Will lead to a single advice providers and impacting on the viability of the unsuccessful provider(s) Current grant funding to local advice agencies will cease. Difficult transition period to new provider (systems, ICT accommodation, etc) Major change process 	<ol style="list-style-type: none"> Strengthened role for external provider and remove duplication of management resources Implementation of strategy achievable through contract and internal Council arrangements Achieves greater capacity in resources and builds on current expertise Minimal change process 	<ol style="list-style-type: none"> Potential adverse impact on viability of advice agencies who do not secure contract Greater risk of duplication in services which will require to be managed

Impact to Staff	<ol style="list-style-type: none"> 1. Better resilience to work on immediate issues e.g. universal credit. 2. Joint training, cascade of knowledge and information gathering 3. Potential to use case management system and sharing client information 4. One audit for accreditation brings both savings in time and money 5. Reporting on outcomes easier with less providers 	<ol style="list-style-type: none"> 1. One need could dominate service i.e. universal credit, 2. Leads to de-skilling in other disciplines 3. Investment in IT may be required as improved IT is a key factor to service delivery 4. Loss of posts 	<ol style="list-style-type: none"> 1. Better resilience to work on what the biggest impacts are 2. One set of administration and management costs 3. Council would provide auditing role only 4. Single IT system achievable 5. Reporting on outcomes easier with less providers 	<ol style="list-style-type: none"> 1. One need could dominate service i.e. universal credit which leads to de-skilling in other disciplines. 2. Loss of posts within Council leading to redundancies, secondment or TUPE to external provider 3. Difficult transition period to new provider (TUPE, recruitment of staff etc) 	<ol style="list-style-type: none"> 1. Little impact on existing staff terms and conditions 2. Greater clarity on what are core services 3. Auditing role for Council 4. Reporting on outcomes easier with less providers 	<ol style="list-style-type: none"> 1. Loss of posts within Council for non-Council or non-statutory work, and also in advice agencies 2. Difficulty achieving ICT benefits across two different agencies
Financial implications	<ol style="list-style-type: none"> 1. Reduced costs for accreditation and shared management and support to services 2. Potential savings through integration of services (management, training etc.) 3. More flexibility to make changes to meet demand and budgets challenges 	<ol style="list-style-type: none"> 1. Will not be able to access external funding (grants etc.) 2. IT costs increase in short term but are less in long term with one system 	<ol style="list-style-type: none"> 1. Fixed costs based on outcomes 2. Potential to achieve further efficiencies through procurement process 3. External provider will still be able to access external funding to improve or extend services 	<ol style="list-style-type: none"> 1. Risk that procurement fails to yield efficiencies. 2. Risk that there is no interest from external providers. 3. Significant client monitoring role for Council 4. Less flexibility to make changes to meet demand and budgets challenges due to contractual agreements 	<ol style="list-style-type: none"> 1. Provides access for external funding through external agency 2. Council budget directly influences service standards 3. Single external provider working with Council 4. Provides greater residence 	<ol style="list-style-type: none"> 1. Will no longer be supporting both advice agencies 2. Higher auditing, ICT and accreditation costs. 3. Client monitoring role for Council 4. Some flexibility to make changes to meet demand and budgets challenges but restricted by contract

Option	Improved capacity	Value for money	Quality of service	Resilience	Consistency	Impact to clients	Impact to advice agencies	Impact to Council staff	Access other funding or grants	Consistent with national drivers				
										Utilises national advice services	Joined up decisions avoiding duplication	Consistent Measured outcomes	Collaborative working	Shift to face-to-face for vulnerable clients
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2: Outsourcing	Positive	Positive	Positive	Neutral	Positive	Neutral	Neutral	Negative	Positive	Positive	Positive	Positive	Neutral	Positive
3: Mixed economy	Positive	Neutral	Neutral	Positive	Neutral	Positive	Negative	Neutral	Positive	Positive	Neutral	Positive	Positive	Positive