

Note of the National Advice Network in Wales Meeting, held on Monday 16th October 2017 – Citizens Advice Cymru office, 4th floor, Trafalgar House, 5 Fitzalan Place, Cardiff CF24 0ED

In attendance:

Bob Chapman, Chair of the National Advice Network (BC)
Peter Wyman – CBE (Review Chair) (PW)
Lisa Hayward, WLGA (LH)
Dr Sumina Azan, Public Health Wales (SA)
Fran Targett, Citizens Advice Cymru (FT)
Salli Edwards, Flintshire Citizens Advice (SE)
JJ Costello, Shelter Cymru (JC)
Kay Powell, Law Society (KP)
Lee Phillips, Money Advice Service (LP)
Andrew Jacobs, Financial and Digital Inclusion Unit, Welsh Government (AJ)
Paul Neave, Head of Advice Services, Welsh Government (PN)
Stephanie Barry, Financial Inclusion Unit, Welsh Government (SB)

Item 1 – Welcome and apologies

- 1.1 BC welcomed everyone to the 11th meeting of the National Advice Network in Wales. BC introduced Peter Wyman, who joined the meeting to update the group about the independent review he is carrying out of the funding of Debt Advice in England, Wales, Scotland and Northern Ireland
- 1.2 Apologies were noted from Lara Ramsay, Big Lottery.

Item 2 – Chair's report

- 2.1 BC circulated his update report to members ahead of the meeting to highlight his recent work.
- 2.2 PN said that BC's presentation at the PSB Co-ordinators meeting on 14th September was positive as he has now arranged to meet with individual Co-ordinators and attend a regional meeting in North Wales as a result.
- 2.3 BC's meeting with Alex Bevan, Wales TUC, was very positive and he is interested in developing a toolkit on how they can develop advice services in their area and make the links between them. A further meeting is to be arranged.
- 2.4 Implementation is being delayed for a further year on the new School Curriculum and BC intends asking the Minister for Education how she intends on embedding the Information and Advice Action Plan into the new curriculum.

Item 3 – UK Review of Funding of Debt Advice

3.1 PW was welcomed by the group. PW outlined the purpose of his review which is to make recommendations on the development of an effective, reasonable and transparent framework for the funding of debt advice. He explained that he is being supported in his work by Rosemary Radcliffe (economic consultant) and the London School of Economics, specifically to model the level of debt we are likely to have across the UK in the future and how much is likely to become problematic debt – to give an indication of the future debt advice provision.

The terms of reference for the review focus upon three key areas:

1. How much debt advice is needed and how much will it cost?
2. How should debt advice be funded and by whom?
3. What are the benefits of the current way in which debt advice funding is collected and distributed and would recipients of advice benefit from different arrangements?

3.2 PW explained the call for evidence, which he has recently published, aims to gain an understanding from organisations involved in the provision, funding, or commissioning of debt advice services and to share their data in order to build up the most comprehensive picture possible of what is happening right now within the debt advice sector; how this may change over the next few years; and to share views about what should be done to address future challenges.

3.3 A group discussion followed where it was agreed that quality over quantity of advice is essential. It was felt that there are inconsistencies over definitions of what is meant by 'advice' and there are also inconsistencies within organisations, for example, the training of advisers. This is where the new WG Quality Framework is very important, especially as the roll out of UC is creating further demand on advice services.

3.3 PW asked about improving efficiency, effectiveness and client outcomes and AJ responded that WG is looking at developing outcomes for future funding and continuing to work closely with the advice services sector to help develop a more integrated collaborative approach to advice service provision, which is based on 'need' and that capturing true client outcomes remains a priority. However, to do this, organisations need to be working more closely together to capture and report the better outcomes for the client.

It was suggested that funding for debt advice should be made available from the UK Government and organisations who could contribute to client debt, such as financial services companies and utilities companies.

3.4 The discussion turned to channels of advice and the availability of the different channels. It was noted that it is important to deliver advice through a

range of channels as some clients don't use specific channels, such as the internet, whilst others use multiple channels. If channels are being funded separately there may be danger that people may not receive a holistic service and may disengage. It was agreed there are supply and cost issues around channels and there needs to be a mechanism in place to deal with this.

3.5 PW thanked the group for the discussion. He outlined the timeline and asked for all to respond to the call for evidence which closes on 8th December 2017. PW plan is to reach early conclusions in the first quarter of 2018 and publish his final report in Spring 2018.

Item 4 – Call for Evidence – Funding of Debt Advice – Planning NAN's response

4.1 Further to the update and discussion at item 3, the group agreed that organisations will respond separately, however, there will also need to be a collective response from NAN.

4.2 **Action** – BC & PN to discuss the draft response from NAN

Item 5 – Notes of the Meeting held on 31st July 2017

5.1 The group agreed the notes of the meeting held on 31st July 2017 were a true record. There was one outstanding action regarding identifying potential representatives to join the core group. Discussions are ongoing.

5.2 **Action** – BC and PN to update the group of developments regarding new members to join the NAN at the next meeting.

Item 6 – Updates from Welsh Government

6.1 – Funding for Advice Services - PN updated the members that the Cabinet Secretary for Communities and Children will consider the future funding for social welfare information and advice services following the National Assembly formally agreeing the draft Budget for Wales 2018 – 19 on 24th October. PN reassured the group that the Cabinet Secretary remains positive about the work of advice services in Wales. PN said that WG will be closely working with the advice services sector starting with the current recipients of WG funding to help develop a more integrated approach to advice services provision from April 2018 - as previously discussed and agreed with the NAN. An update will be provided at the next meeting in January.

6.2 – Financial Guidance and Claims Bill - AJ provided an update that The Bill is continuing to make steady progress through the various stages within the House of Lords and PN encouraged the members to click on the following link <https://services.parliament.uk/bills/2017-19/financialguidanceandclaims/documents.html> to follow progress.

AJ told the group that WG is having ongoing discussions with the DWP and HMT, along with officials from the other devolved administrations, to agree the fair funding formula which will help the development of a debt advice funding

model which better meets the needs of Wales. However, as no formal agreement has yet been reached, the Cabinet Secretary for Communities and Children agreed to postpone the debate in the Welsh Assembly on the Legislative Consent Motion (LCM), scheduled for 10 October 2017, to allow more time to negotiate with the DWP and HMT on aspects of the funding formula. A meeting in London with the DWP/ HMT and the devolved administrations has been arranged for the 1st November 2017.

LP added that there is a meeting arranged for 8th November with HMT and DWP about the Bill and all core NAN members were invited and should try to attend

6.3 – IAQF – Tender - PN updated the group that a competitive tender exercise is being held in order for the Welsh Government to appoint a contractor, with appropriate knowledge of the IAQF and of the complementary quality standards in operation within the advice and information sector, to establish the IAQF independent assessment service and commence the process of having existing Social Welfare Information/Advice Quality Standard Owners accredited to the IAQF.

The tender period will open next week and close near the end of November with the contractor commencing their work in the early January 2018, initially for a 12 month period. The tender specification will be accessible on the Sell to Wales website.

BC is the independent assessor on the assessment panel and it was suggested that the successful contractor is invited to the next core NAN meeting.

Action – SB to invite contractor to the next meeting when appointed.

6.4 – Provider mapping - The mapping information is now live on the DEWIS Cymru website and PN holds 'editor status' to be able to check entries before being published. An exercise has been carried out to encourage organisations to register and PN said that WG and all members will need to continue to encourage organisations when at meetings etc.

Action – SB to send a list of organisations that have already registered their details on the DEWIS website to the group.

6.5 – Channel Preference Research - There is an internal WG Researcher, Sian Williams, who is leading on the literature search which is currently being undertaken to identify and collate the research that is already available in this area.

Action – SB to share any relevant information from the channel preference research with the group when it becomes available.

Item 7 – Working groups

7.1 Further to the agreement at the last NAN meeting held on 31st July to establish an *Integrating Crisis Resolution and Prevention* working group, the group met on 9th October and consisted of BC, PN, LP and SB. It was unfortunate that 2 extended NAN members who were due to attend were then unable to make it on the day. BC emphasised the importance of member's involvement in working groups and encouraged all to participate.

Action – SB to send draft paper to core and extended members and arrange the next working group for November. *Completed – Next working group has been arranged for Friday 24th November.*

7.2 – It was agreed there is a need for a 'needs analysis' working group to consider how the findings within the WG research on the need for social welfare advice can help define the specifications of the future WG funding of advice services across Wales. It was agreed that there will be a conflict of interest for providers to be involved in this group and only funders of advice services will attend.

Action – SB to set up 'needs analysis' working group for funders in December. *Completed – Next working group has been arranged for Monday 11th December.*

Action – BC / PN to report back to the group on the progress of the working groups at the next NAN meeting in January.

Item 8 – Meeting close and date of future meetings

8.1 It was agreed the next meeting for the core group will be held on 15 January 2018 in Cardiff (venue tbc) and the next meeting for the core and extended group will be in April 2018.

Action – SB to create a doodle poll for April's meeting to agree a suitable date. – *completed – Thursday 26th April 2018*