

MAS: Developing a commissioning strategy

Stakeholder workshop notes

VERSION 1: 12 February 2017

Introduction

The Money Advice Service (MAS) is beginning to develop a commissioning strategy for the approximately £45m per annum it spends on commissioning debt advice services. To help shape its initial thinking, MAS commissioned Srabani Sen from Srabani Sen OBE & Associates to facilitate two stakeholder workshops. These were held on 2 and 6 February 2017. The structure and focus of both workshops were identical.

Below is a write up of the flipchart notes from both sessions.

- The notes have been transcribed exactly as they appeared on the flipchart sheets themselves
- To allow readers to understand the what was said at across both workshops, some of the notes are presented as a table, with the content of each set of discussions from the different workshops set out side by side

MAS' objectives for the day(s)

- To develop a **shared** understanding of
 - Why a new commissioning strategy is needed
 - What the commissioning strategy's objectives could be
 - The drivers and context for the new commissioning strategy
- To surface the different viewpoints and expectations of stakeholders
- For stakeholders to shape the process whereby the new commissioning strategy will be developed to ensure it responds to the needs of those facing debt and addresses environmental issues

Attendees' objectives for the day(s)

Attendees were asked to share:

- One key objective for you for today
- One thing you are most excited about in developing a new commissioning strategy
- One thing that you are most worried about in developing a new commissioning strategy

	Attendees on 2 February	Attendees on 6 February
Objective	<ul style="list-style-type: none"> To understand where MAS is at. What are their drivers and assumptions (mentioned by 3 people) As funding disappears how can we influence MAS to take a strategic approach to commissioning and understand that they are part of a wider ecosystem To understand the commissioning sector better Facilitating a more vibrant market (we are an ossified market) To learn and understand more 	<ul style="list-style-type: none"> To exchange ideas/ views Understand more about where everyone else is at and also to understand my own thoughts better (mentioned by several people) To make case for a different approach more conducive to deliver what people want To place value for money at the centre of the debate To develop a shared understanding of what we want to achieve To see the big picture
Excited about	<ul style="list-style-type: none"> That we are being involved early Achieving the objective of encouraging MAS to take this opportunity to work strategically Being involved early so that we can be innovative To champion outcomes Change and the prospect of change linked to outcomes Getting something right for clients The client journey conversation That we are at the table 	<ul style="list-style-type: none"> The openness/ willingness to think differently (several people said this) To get some clarity to help me frame the best direction for my organisation To develop a better network of provision by working better together: with the starting point of what will make a tangible difference to clients and be efficient The opportunity to contribute The opportunity to deliver something different
Worried about	<ul style="list-style-type: none"> As the recipient of a large sum of money, will commissioning go in a different direction The tendency to be reductive as advice services feel under siege The focus in the past has been on numbers not outcomes Anything that might affect Fair Share MAS has a heavy handed way of managing contracts with little empowerment of the lead providers We now have an unhelpful (bonkers) client journey This is no easy task. In the plethora of voices clients can get lost Knowing what's next How process will affect our work 	<ul style="list-style-type: none"> Will end up with the same old same old (2 people said this) We get stuck in a talking shop The conversations will be tough because it goes back to organisations' funding That little changes because organisations requirements come before client needs Fee charging companies shouldn't be delivering/counted under this process

Stakeholder interviews

Prior to the workshops, Srabani had conducted interviews with each organisation. These interviews were written up and circulated prior to the workshops on 2 and 6 February.

At the workshops Srabani shared her observations and the themes that had emerged from the interviews

Srabani's observations

Below are the bullet points from Srabani's slides:

- Level of uncertainty - unsurprisingly
- Diversity of views
- How do we shift from looking "in" to looking "out" at the big picture beyond the sector
 - **Where is the challenge coming from to received wisdom**
- Complex/ multi-faceted relationship with MAS
- Improving relationships with MAS
- Perception of vested interests/ tensions
- Need greater trust – to change interactions

Themes from the interviews

Below are the bullet points from Srabani's slides:

- How do we develop a clear/ shared understanding of need/ demand
- How do we focus on effectiveness?
 - Difference we make to clients (not just the activities...)
 - Evidence of what works
- Efficiency/ value for money
- How do we navigate the changes to MAS in thinking about the commissioning strategy?
- How do we build in an understanding of future economic issues and their impact on debt?
- Who are we seeking to serve?
- Impact of welfare reform
- How do we respond to the needs of those who are particularly vulnerable? (NB. See the client not the debt)
- How do we make the strategy development process
 - Fair
 - Transparent
- Considered/ evidence based

The central issue that emerged was: what is the "exam question" that the new commissioning strategy is seeking to answer?

Attendees' reflections on the interviews

Attendees on 2 February	Attendees on 6 February
<ul style="list-style-type: none"> • "What does good look like" is the question • Struck by the plethora of views • The question is what is in scope? • Everyone has their own agenda • There is a concern about the complexity • There is a sense of inquiry <ul style="list-style-type: none"> ○ Do we know what good looks like ○ Who are we for (when need is so large and the amount of money is not massive) • There is a fear of the over-engineering of the commissioning process. It needs to be enabling • People were honest but cagey. People were keeping their powder dry • It was not forward looking • How does this link to building financial capability? • There was a comprehensive set of viewpoints 	<ul style="list-style-type: none"> • Surprised that views weren't more diverse • It was good to get those things out on the table – let's talk together • Getting the views of debt advice providers was interesting but what about the views of funders? This determines how funding is provided • What's missing is who are we ultimately trying to support • What about the views of clients and potential clients? The risk is that we are making assumptions • Some organisations have data about client needs. How is this different from client wants? • MAS asked – how do we access your data, e.g. in relation to our equalities duties? • How do we appropriately share our data? • How do we future proof given that demand is changing • MAS has brought data together successfully

MAS colleagues made the following points on 2 February:

- There is a lot of good will
- The different views showed the complexity of what we're working with
- We need to simplify

On 6 February, it was suggested that MAS need to do a PESTLE analysis.

Drivers for commissioning strategy and their implications

Attendees discussed this in groups. The table below represents the summary developed at the feedback session. The votes represent which drivers were felt to be the most important. The notes from individual group discussions appear below the summary table.

Attendees on 2 February		Attendees on 6 February	
Driver	"So what?"	Driver	"So what?"
Client led (7 votes)	<ul style="list-style-type: none"> • Multi agency approach makes this important • To prevent reoccurrence, over an extended period of time, some clients might need repeated contact 	Understand the need for debt advice and who we are trying to help. Understanding the pattern of different needs (6 votes)	2m vs 8 m

Attendees on 2 February		Attendees on 6 February	
Driver	"So what?"	Driver	"So what?"
Complexity of demand (4 votes)	What can debt advice achieve within that	Need outcomes to be drivers (not outputs) and be flexible about how these are applied (4 votes)	There is a spectrum of flexibility therefore where do you land
Public sector drive for digital/ self help	<ul style="list-style-type: none"> Be bold and buck the trend so it is less about the numbers and more about customer benefit Don't be distracted by "shiny" 	Understanding of current provision – MAS and non-MAS funded – and to understand the big picture (3 votes)	<ul style="list-style-type: none"> MAS needs to shape the conversation How does MAS collaborate with other funders and how do we need to change?
Need to understand the root cause (2 votes)	<ul style="list-style-type: none"> Understanding the root causes changes the service One size does not fit all 	VFM and avoiding duplication (1 vote)	
Prevention – we need to look forward (1 vote)	What is MAS' role in preventing debt that is caused by public policy reform?	Understanding the value of channels and related costs (1 vote)	Balance of channels will affect quality and reach. NB what assumptions we make on quality
Understand how people want to access services (1 vote)	<ul style="list-style-type: none"> Look at opportunities for innovation People don't know what's there so how do you create awareness? Be aware of digital options Do we need an app – but would this have market value? 	Understanding the changing nature of debt (macroeconomic factors affect debt and the services that are needed) (1 vote)	Would have an effect on funding. NB. Local government don't pay in yet, for example, council tax arrears are a growing factor
Funding cuts impact on the most vulnerable	(Same as the factor)	What's the appetite of funders to fund?	What will funders get from this process?
Poverty – some people just don't have enough money. Nation's economy will affect this. Public attitudes on poverty	<ul style="list-style-type: none"> What can and can't we solve? What is the role of debt advice in this? 	What is the benefit to funders?	We need to build confidence/ encourage further funding (the people who fund MAS)

Attendees on 2 February		Attendees on 6 February	
Driver	"So what?"	Driver	"So what?"
Outcomes and value for money	<ul style="list-style-type: none"> MAS has multitude of funders Trust providers Define good client outcomes 	Choice/ diversity versus standardisation	

In the workshop on 2 February, MAS worked in a separate group. Drivers and consequences that MAS colleagues identified are as follows:

Driver	"So what?"
Need for transparency	<ul style="list-style-type: none"> To build confidence To increase awareness of the opportunities
Complexity of demand	<ul style="list-style-type: none"> There are questions about the numbers How do we get people to the services they need
Protected groups	How do we demonstrate that MAS reaches protected groups
The need or innovation	What should MAS get involved in?
The impact of funding cuts	<ul style="list-style-type: none"> How should that influence MAS' funding? How could MAS co-ordinate its funding/ work with others
The need for quality	

MAS concurred with attendees on the importance of being client led as a driver.

Group discussions

Initial discussions about drivers and the "so what?" question was conducted in groups. The tables below are exact transcripts of the flipcharts notes. Where things were unclear, Srabani has not attempted to "make sense" of what was written.

Group 1: 2 February

Driver	"So what?"
(1) Complexity of demand = comp. of need. Changing nature of demand ← <ul style="list-style-type: none"> ➤ Increase in poverty ➤ Growth of PRS ➤ Welfare Reform ➤ Demographic changes ➤ Static income/ rising costs 	Increase in vulnerable house-holds What can the debt advice process achieve? Complexity of demand will drive increas (sic) demand.
2. Rise of digital <ul style="list-style-type: none"> ➤ Digital exclusion Access <ul style="list-style-type: none"> ➤ How do people access advice 	There are apps to improve access Consumer information for info other than car/insurance! We could have apps
3. "cuts" (linked to "so what" (1) (sic) - Impact on the most vulnerable - May be small % of people but at the brunt end	

Group 2: 2 February

Driver	“So what?”
What is the size of the problem?	- How many need a tailored service - How many can be service 1:many (e.g. digital)
What is the client driver?	- Understanding root issue changes need e.g. benefits hsg credit - can fincap (sic) have an impact? ➤ Could be better offer
Client-led/centred	- multi-agency working to resolve holistic issues. Avoid repeat contract - needs to be over period of time

Group 3: 2 February

Driver (illegible word??) driver	“So what?”
Vulnerability <u>Client complexity</u> Obsession with digital (illegible word??) tools and mechanisms – (illegible word??) advice, self help, channel	- boldness to buck the trend could less numbers but more client benefit - don't get sucked in by shininess (sic)
<u>Poverty</u> – some client (sic) just do not have enough money hardening of public attitudes economic state of nation	- influencing the debate - bucking the trend - Financial resilience – levy funding never the twain should meet
<u>Outcomes</u> vfm/outcome/efficiency – tension needing	- managing tension between (2 illegible words??)/ versus client help - trusting the provider - balance pragmatism in commissioning - solving everything in debt not solution under soc issues (sic)

Group 4: MAS, 2 February

Driver	“So what?”
Need: 8m/3m?	Crisis debt vs other support A Prevention/ intervention
Changing funding environment	
Protected groups (4 th E Equity)	Are we reaching them? Evidenced?
Channel shift ➤ Legal requirement re availability	Broad vs specific
Innovation (NWOW)	Role of MAS?
Transparency	
Quality/ consistency of outcomes	

At the workshop on 6 February, attendees opted for MAS to join small group discussions.

Group 1: 6 February

Driver	"So what?"
Need for debt advice	
Knowing who we are trying to help	Need to understand whether 2m or 8 m ppl. Common language
Intelligence	If you don't have it, how do you know effectiveness
Understanding value of channels	Balancing channel provision, effects efficiency + quality + quantity
Improving outcomes for clients	Need to understand client perspective and outcomes
Helping more ppl	
Understanding non-MAS funded provision + capacity	Need to know if building on or damaging capacity
Changing nature of debt (priority arrears)	Impacts existing provision + costs

Group 2: 6 February

Driver	"So what?"
What is the appetite for funding debt advice? Same, mor (sic), less?	
Problem debt is an issue + going to get worse + more complex	
Clarity of understanding what our clients need and want	
Value for money – more for less	
Transparency + honesty - integrity	
Who are the beneficiaries of debt advice?	
Simplicity for the client	

Group 3: 6 February

Driver	"So what?"
Outcomes	Flexibility to move from widget making to delivering to the diverse needs
Needs <ul style="list-style-type: none">• Groups have poor outcomes• Who/ where/ how• Maybe a PESTLE approach	

Exam question: what does the commissioning strategy need to achieve and for whom?

Attendees discussed this in groups. The table below represents the summary developed at the feedback session. On 6 February, attendees ranked the importance of the objectives, which is represented by the numbers in the table below.

Attendees on 2 February	Attendees on 6 February
What does the commissioning strategy need to achieve/ commissioning strategy objectives	
Most important: CLARITY	1) Maximising positive client outcomes
What problem/ need being addressed – be clear and plan how services will be commissioned	2) Develop MAS' role as market steward – recognising the current market and what appropriate actions are needed to shape the market in 3-5 years
Clear who, how, what, outcomes	3) Debt advice should reach greater proportions of the population who need it (clear focus on commissioning strategy specifically for debt advice)
Treat lead providers as leads and empower them to deliver based on regional needs	
MAS: predictive needs modelling as starting point and regional prioritisation Service provider mapping	
For whom?	
Most important: people in debt and agencies	1) Clients and potential clients and long term sustainability of services for them
MAS needs to be clear about who	2) 1.5m in crisis not currently receiving (using 2.5m as the baseline)
Define "who" by region	
MAS stakeholders: FCA, govt, "national"	

Group discussions

Initial discussions about the commissioning strategy objectives and whom the commissioning strategy was for were conducted in groups. The text below are exact transcripts of the flipcharts notes that attendees. Where things were unclear, Srabani has not attempted to "make sense" of what was written down on the day.

Group 1: 2 February

Commissioning strategy objectives

(The numbers in the below represent the groups ideas about prioritisation.)

Clear about prevention/ early intervention + crisis. National, local interface and mapping

(2) Plan for high – quality, accessible debt advice that meets need + be very clear about priorities + gaps + client led/ focussed

(3) Clarity – for (illegible word??) what outcomes how Long term stability – min 3 yrs – build in some flex

Encourage partnership – between advice sector and between other sectors

(1) Be clear about what problem MAS are trying to address

Future orientated

Clarity on independence + relationship in govt/influence determine role + future role of lead regional agencies

Encourage others to invest

For whom?

MAS stakeholders

- FCA
- Media/ press
- Gov't (sic)/ politicians
- Advice sector
- local gov't (sic)
- funders

Indebted public – service co-design consultation participation

Group 2: 2 February

Commissioning strategy objectives

- Co-produced – whole approach
- Needs to clearly articulate the need it is trying address (sic)
- Addressing complexity issues – who are clients
 - what are drivers
- Space for innovation – “freedom” for providers to flex need
- Define success
- Outcomes focus – does something meaningful! Who – what – difference
- Co-ordinated with other “crisis” providers

- 1) Evidence
- 2) VFM through unit cost.
- 3) Service quality – whole org Q.Standard
- 4) * There will ne new providers
 - Linked into client need/place
 - Who is best placed to work with a client?
- 5) Knowledge sharing
- 6) Stability of control
(engender innovation, evaluation, plan + trusted
- 7) * Treat lead providers as the lead + empowered to do so

For whom?

Providers

Group 3: MAS – 2 February

Commissioning strategy objectives

Effective use of our resources

- Externally (clients)
- Our staff internally

Increased quality/ consistency

Effective working with other funder/ influencers

For whom?

(no answer recorded on flipchart)

Group 1: 6 February

Commissioning strategy objectives

"Debt advice" as opposed to broader general financial capability reaching more of the population in need without diluting finite fund.

Collective agreement

Funders – which bit should seek to fund

Defining outcomes

For whom?

2.5 million in crisis not 8 million

Group 2: 6 February

Commissioning strategy objectives

(1) * Maximising positive client outcomes

(2) Testing different approaches

(3) Preventative work

(4) Maximise effectiveness of debt advice funded from other sources

(5) Widespread buy in & support

For whom?

* Clients/ potential

Government

Defined characteristics (vulnerable)

Advice providers

Other funders

Group 3: 6 February

Commissioning strategy objectives

- To determine services + identify gaps
- To work w (sic) orgs
- To recognise strengths + weaknesses of existing provision + build on this
- To achieve desired ends, being to give ppl the help they need to manage their debts, + enabling them to get their lives back on track
- To identify need
 - Design services based on evidence
 - Consider the market place + what it wants a future market to be like
 - Determine approaches to identifying supply + awarding funding (e.g. procuring via contract grants) (sic)
- To be flexible
- Learning and areas for improvement

For whom?

- Clients
- Fundes (sic)
- Advice sector/ providers/ develop services
- Policy makers

What would be the components of a good process to develop a commissioning strategy?

Attendees on 2 February	Attendees on 6 February
<p>Most important: A budget to spend on services, need, understanding what good looks like so we know what we're delivering across clear outcomes and that we are addressing inequality and making the best use of the money with key outcomes across the sector</p> <ul style="list-style-type: none"> • Stakeholder workshops • Evidence – summary of evidence MAS is working from <ul style="list-style-type: none"> ○ Predictive need ○ What has been funded in the past • Agreeing the needs picture • Good practice in debt advice <ul style="list-style-type: none"> ○ Client journey ○ Outcomes ○ Quality • Honesty – understanding MAS pressures so that the money can keep coming. DWP, HMT • Set framework for the national and allow flex for the regional – understanding of the regional/ local variation • Agreed standards of efficiency, effectiveness, value for money, quality benchmarks (externally accredited) • Talk to other commissioners • Talk to other providers • Define outcomes • Collaborative process for some of the service design, even if we start small • Think about strengths based approaches • Learn from failure • Sharing/ shared understanding of what works • Ensuring understanding of MAS evidence and where the gaps are • What works programme • Time for planning, commissioning and delivery. NB. We are working with small orgs 	<ul style="list-style-type: none"> • No surprises • Clear timeline: broken into chunks • Opportunity to challenge the first draft of the commissioning strategy • Surface the difficult issues • Clear on hierarchy of decision making • What are points of contact/ engagement • Clarity of where decisions will be made. ("schedule of delegated authority") • Consistency and clarity of communications <ul style="list-style-type: none"> ○ Minimise noise • Process has integrity – involve those funded but how will conflicts of interest be dealt with? • Realistic

Who else should be involved

Due to time pressures this was not discussed on 2 February. The thoughts below were shared on 6 February.

Who	Why
Other funders <ul style="list-style-type: none"> • Other funders of debt advice • Other funders beyond debt advice 	<ul style="list-style-type: none"> • Get them on board • Help MAS understand the bigger picture which is evolving, especially if we want increasing funding
New players/ new technology	So we're not doing things how we've always done it. To identify new ideas
Other countries beyond the four nations of the UK	
People in debt, consumer reps/ advocates	
FCA? DWP? HMT?	

About today

Attendees were asked for their views about what had worked well and less well about the workshop, and the preparations for it.

Worked well		Worked less well	
Attendees on 2 February	Attendees on 6 February	Attendees on 2 February	Attendees on 6 February
<ul style="list-style-type: none"> • Working in small groups • It was inspiring to talk to others • We were given enough time to discuss things • Putting faces to names • Getting to hear the push/ pull on MAS throughout the day 	<ul style="list-style-type: none"> • Phone calls in advance • Hearing different viewpoints • Openness/ willingness to have conversations • Clarity about intended process • Good tone during the day 	<ul style="list-style-type: none"> • Didn't feel clear about what MAS discussions were for & context for what they are doing • Needed more background information in advance • Needed baseline on principles/ need • Would have helped to know more about pressures on MAS and their relationships, e.g. with FCA • MAS not taking part in group discussions • Maybe it would have been better to have a separate set of discussions with "non-commissioned groups" 	<ul style="list-style-type: none"> • More time for small group discussions • Description of challenge questions • Need to check in advance the extent to which we know each other



Other issues raised on 2 February

- What is the distinction between the UK Debt Advice Strategy and the Commissioning Strategy?
- What does good look like?
- We need to be clear about what we are talking about – the different elements and how they map together
- MAS needs to be clearer about the parameters of this work and what is expected of us

Srabani Sen
12 February 2017