

Advice Services: What Next?

Reflections from the **BOLD** project

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Executive Summary

Advice services face a double squeeze. The recession has led to an increase in demand for their services with more people being made redundant, more people falling into debt, and more people at risk of losing their home. At the same time sources of funding for advice are changing in structure or drying up completely. The **BOLD** project was set up to explore a more sustainable approach to commissioning advice. It was led by AdviceUK, working with **nef** (the new economics foundation), the Directory of Social Change, and active partners in Coventry and Nottingham.

Based on the experiences of **BOLD** we suggest that commissioning must address the drivers of demand for advice, not concentrate solely on reforming supply.

The new challenges of the current economic climate have added to pressures that were already facing the independent advice sector. Recent years have seen a move from local authority grant funding of voluntary organisations towards greater service commissioning. Often this has been reduced to the introduction of competitive procurement, rather than the application of the full commissioning cycle. More specifically for advice services, reforms to Legal Aid funding have been underpinned by market principles.

This has brought about changes in the landscape of provision, with some community services disappearing and new entrants to the market. It has also led to a shift in focus towards a target-driven, price-based, transactional approach, which has affected the purpose and delivery of advice.

The **BOLD** project aimed to develop new approaches to commissioning of advice services that would place service users' needs at the heart of the process and focus on outcomes. This report brings together the key experiences and insights from this project from two pilots in Coventry and Nottingham.

Reducing the drivers of demand

Whilst the recession has led to an increase in demand for advice services (value demand) it is not the only pressure facing the sector. 'Failure demand' and 'revolving door demand' are also drivers. Advice agencies deal with the fallout from the failings of public services and public administration. Complex benefits procedures, long application forms and impenetrable customer service centres cause many people to seek independent advice. We call this 'failure demand'. This type of demand is already high, and is likely to increase with wide scale public service and welfare reform.

It is important that advice agencies are there to enable people to uphold their rights and contest incorrect decisions. Even so, we think there is

scope to substantially reduce the drivers of failure demand. The pilot in Nottingham demonstrated that collaborative working by public services and advice agencies to deliver what matters to clients can improve service delivery and reduce the preventable demand on advice organisations. This can free up capacity for advice agencies to focus on their core mission of supporting more people to overcome legal and financial problems.

A third source of demand can be generated by the way advice is commissioned. As cuts have been made to the provision of advice those agencies that survive are under pressure to meet short-term targets. There is a risk that people won't have access to quality advice, which can lead to 'revolving-door' demand where problems aren't solved over the longer term and people have to keep coming back for more advice. This is costly not just in terms of stress and anxiety for people accessing advice but also because it leads to knock on costs for other state services. Commissioning for quality is crucial here. In Coventry we quantified some of these costs for housing and debt cases. We also calculated the economic value of high quality advice which demonstrates a return of approximately £9 for every £1 invested.

Where Next?

It is important not to underestimate the challenges facing the independent advice sector. The worst case scenario is that services continue to be salami sliced despite rising demand. This will leave those services that survive under increasing pressure, overstretched and unable to respond proactively to people's issues over the longer term.

The experiences of **BOLD** suggest an alternative is possible. This will need a shift towards service design and commissioning based on an understanding of real demand. Agencies must be resourced to deliver quality advice and work with other statutory agencies to switch off sources of preventable failure demand. Encouraging and supporting collaboration will result in advice services having a bigger impact on wider priorities such as indebtedness and homelessness, financial inclusion, and health and well-being.

1. Introduction

The **BOLD** project was established in the midst of reforms to the advice sector. The project aimed to develop new approaches to the commissioning of advice services that would provide an alternative to the market based approach set out in the Carter Review.¹ This would harness the experience of independent advice organisations to challenge preventable failures in public service delivery.

BOLD is led by AdviceUK, working alongside **nef** (the new economics foundation), and the Directory of Social Change. This report brings together the key experiences and insights learned on the project. It begins by summarising some of the key challenges and opportunities facing independent advice agencies, and goes on to outline the key activities and learning from **BOLD** in Coventry and Nottingham. The final section proposes a refocusing in the design and commissioning of advice services.

2. The context for advice services

This section summarises what we see as the key challenges for the independent advice sector, and the importance, in a time of austerity, of shifting the emphasis away from reducing the unit-cost of advice delivery to understanding and acting on the drivers of demand for advice services.

Threats

The recession and the new austerity

The financial crisis has indisputably increased the demand for the services of advice agencies. There are more people with debt problems, more people out of work and more people at risk of losing their homes. This has led to **an increase in the demand** for advice services.

For example, in Coventry, at the beginning of 2009 advice services saw a 40 per cent increase in demand for debt advice, an increase of just over 112 per cent in clients seeking advice about mortgage and secured loan arrears and a 100 per cent increase in clients seeking advice about pending evictions due to mortgage arrears.² £7 billion of welfare cuts will only deepen this type of demand for advice. We call this type of demand ‘value demand’ to reflect the fact that this is a core element of what advice agencies were set up to do.

Yet, just at the time when more people are in need of independent advice, agencies are facing cuts to their services. Whilst advice agencies contribute to a range of outcomes for local and national government they are not a statutory service. This leaves them particularly vulnerable to cuts. An unpublished online survey of AdviceUK members in 2010 revealed that 41 per cent had already experienced cuts and 58 per cent were anticipating cuts to their funding in 2011-2012. 71 per cent were subject to a review of voluntary sector or advice service funding.

Systems failure

As well as the impact of the recession advice agencies face another ‘type’ of demand. As highlighted by AdviceUK’s RADICAL project³, the precursor to **BOLD**, agencies also deal with the fallout from the failings of public services and public administration. Complex benefits procedures, long application forms and impenetrable customer service centres cause many people to seek independent advice. We call this ‘failure demand’.

This type of demand is likely to increase with widescale benefit reform. Whilst the intention of the introduction of the Universal Credit is to simplify the benefits system⁴, and make it easier to navigate for both claimants and advisors, it is inevitable that transition will cause disruption and the proposal for online access is a major concern.

We don’t need to look very far for an example of how benefit changes can have unintended negative consequences. The chaos that followed the

introduction of the new medical test for Employment and Support Allowance has been widely reported.⁵ Advice services play a pivotal role in supporting people to uphold their rights and contest incorrect decisions. Since early 2009, more than 240,000 appeals contesting the findings of the Work Capability Assessment had been accepted for tribunal hearings and, of the cases heard, around 40 per cent were successful.⁶ Whilst these issues are being addressed, advice agencies saw a resulting marked rise in **demand driven by systems failure**, compounded by escalating delays in an overwhelmed appeals process.

Changing Commissioning Practices

Advice services have been funded through a mix of sources but, until recently, central to these was grant aid from the local authority. Recent years have seen an increase in public funding to the voluntary sector but this period has also been characterised by a shift away from grant aid towards a greater use of commissioning.⁷

Experience has shown that the practice of 'commissioning' on the ground has all too often been reduced to an exercise in competitive procurement of services. This is often based on price and with the primary measure of value being the volume of work delivered and the outputs achieved, such as levels of benefit income gained or debt managed.

There are several problems with this output driven method of commissioning:

- **It can miss the preventative elements of agencies' work.** Delivering individual case-work is the basis of what advice agencies do, but it isn't all that they do. Through case work they gain in-depth knowledge and understanding of how public services are working on the ground and where there are holes in provision. When the same gaps exist for many people, there needs to be an avenue for this information to be fed back to statutory services, to stop predictable issues arising for others.
- **It creates perverse incentives.** It is crucial that providers have the capacity, skill and will to take on the most complex cases. The emphasis on volume can create perverse incentives for agencies to 'cream skim' the easiest cases.⁸ Case complexity is driven both by the legal issues involved, but also by the client's capability to deal with the problem, which may be constrained by language issues, mental ill-health, poor literacy or other factors. Such cases are least likely to be resolved without the support of an advice agency. Commissioning must reward providers who take on complex cases, but the emphasis on volume risks penalising those providers that do so.
- **Activity-driven commissioning may reduce the quality of the advice interventions.** With an output funded system, agencies have a major incentive to close cases as quickly as possible. This can result in pressure to address the presenting problem, and not the underlying cause. This can lead to a '**revolving door**' problem, where agencies lack the capacity to respond to cases in a holistic way so people come back for more advice in the future⁹ - a further 'failure demand'.

These issues are amplified by the current pressure on public spending. As set out above, the cuts are damaging precisely because they come at a time when demand for advice is increasing. If cuts are made in a 'salami slicing' fashion there is a risk that the most valuable parts of advice agencies' work could disappear. Agencies will lose the capacity to prevent problems occurring in the future, identify issues earlier, and solve people's issues over the long term, which will in turn lead to **more demand for advice**.

3. BOLD – what have we learned?

BOLD has supported activity across partner organisations in three geographical areas, working with a range of advice providers and local commissioners. This section summarises the key learning from the work in Coventry and Nottingham. **BOLD** also supported Manchester advice organisations through the process of joint commissioning of a Community Legal Advice Centre, but we were unable to pilot different approaches in this context.

As well as the project's support and policy work on the ground, Directory of Social Change delivered *Commissioning and Contracting for Advice Services* training in all three areas, to equip independent advice organisations to meet the challenge of the emerging funding environment.

Coventry

The focus of the work in Coventry was to support the advice consortium, Advice Services Coventry, to develop the case for advice locally. Based on primary research and a Social Return on Investment (SROI) approach, **nef** produced *Outcomes in Advice*¹⁰ which used case-studies to demonstrate the cost of the problems presented to advice services and the economic value of the advice intervention. The research also mapped the contribution of advice organisations to the achievement of Coventry's strategic priorities, as set out in the Sustainable Community Strategy and key local authority strategic plans.

The research applied SROI methodology to four specific case studies. Two of these were debt cases, and two housing. For each type of advice we looked at both an early and a late intervention. In the cases in which it was possible to calculate a value for the advice given, **SROI demonstrated a return of approximately £9 for each £1 invested.**

The same methodology was also applied to calculate the costs generated prior to accessing advice by the problems in the case studies. Costs were calculated both for the individual and their household (social cost) and for the state. These are detailed in Table 1. Social costs capture some of the detrimental effects that housing and debt problems can have on all aspects of a person's life. There are also costs to the state as there can be knock on effects on people's health and work which means they access other services. Access to good quality advice can halt these spiralling costs.

Whilst we have only looked at a small number of case studies these were typical stories from over 30 interviews conducted in Coventry. The calculations highlight the often overlooked costs that occur when people experience problems with debt or risk of eviction, and how this impacts on other service areas. Investment in high quality advice makes economic sense when it can lead to outcomes for clients that last over the longer term.

Table 1. The costs of debt and housing problems

Case study	Social Cost	Cost to State	Total Cost
Debt – late intervention	19,207	9,511	28,718
Debt – early intervention	7,746	1,521	9,267
Housing – late intervention	8,837	5,287	14,124
Housing – early intervention	1,516	-	1,516

What is immediately striking about these cases is the potential for early intervention to reduce costs, both for the state and the individual. In the current economic climate, evidence such as this reinforces the importance of investing in advice provision to work upstream and so reduce downstream costs.

However, we would argue the more significant potential contribution comes when evidence of demand for advice services is used collaboratively with the relevant public service organisation to identify and remove the preventable system failures that lie behind a significant amount of demand for advice services.

Nottingham

Prior to **BOLD**, the Baring Foundation had also funded AdviceUK to support advice organisations in Nottingham to use the Vanguard Method (Systems Thinking) to review advice provision in the city. It was agreed that **BOLD** should continue to support this work to reinforce the overall **BOLD** approach to the design and commissioning of advice services.

The starting point in the use of the Vanguard Method is to carry out demand analysis, in this case to understand in their own terms why people are accessing advice organisations, and what is important to them in seeking advice. This evidence is used to establish the purpose of the service, to identify its capability to meet that purpose, and to identify the barriers – *System Conditions* – that limit that capability.

The Nottingham team analysed some 500 demands across a range of advice organisations in the city and discovered that over 30 per cent of that demand was generated by preventable failures in public services, broken down in Table 2.

Following this analysis, advice agencies and Nottingham City Council's Housing and Council Tax Benefits service agreed to undertake a pilot to understand where waste arose, and to identify how closer collaboration could improve service delivery and minimise waste. Two independent advice organisations took part in the pilot, which involved 54 cases: 32 new clients with a potential or existing claim for Housing Benefit (HB) and/or Council Tax Benefit (CTB) and 22 cases taken from the Benefits Service worktray. The initial pilot ran for eight weeks from March to May 2011.

Previously, the advice service would advise a client with a potential HB/CTB claim to attend the council's contact centre to make the claim. If issues arose with a claim, the advice service would write to the authority. When clients' verbatim demands to the two services were analysed, it was clear that, predictably, 60-65 per cent of demands were preventable.

Table 2. Primary sources of failure demand

Name of Agency	% of Failure Demands	% of Demand on Advice Services
DWP* / Job Centre Plus	25.00	7.63
NCC† Council Tax Collection	11.84	3.61
NCC† Housing Benefit	10.53	3.21
Nottingham City Homes	7.89	2.41
HM Revenues and Customs	5.26	1.61
NCC† Homelessness Service	3.29	1.00
Other Housing Associations	3.29	1.00
Utilities	3.29	1.00
Pensions Service	1.97	0.60
UK Border Agency	1.97	0.60
NCC† Council Tax Benefit	1.97	0.60
NCC† Adult Social Care	1.97	0.60
Child Support Agency	1.32	0.40
DVLA	0.66	0.20
Court Service	0.66	0.20
Other	9.87	3.01
None identified	9.21	2.81
TOTAL	100.00	30.52

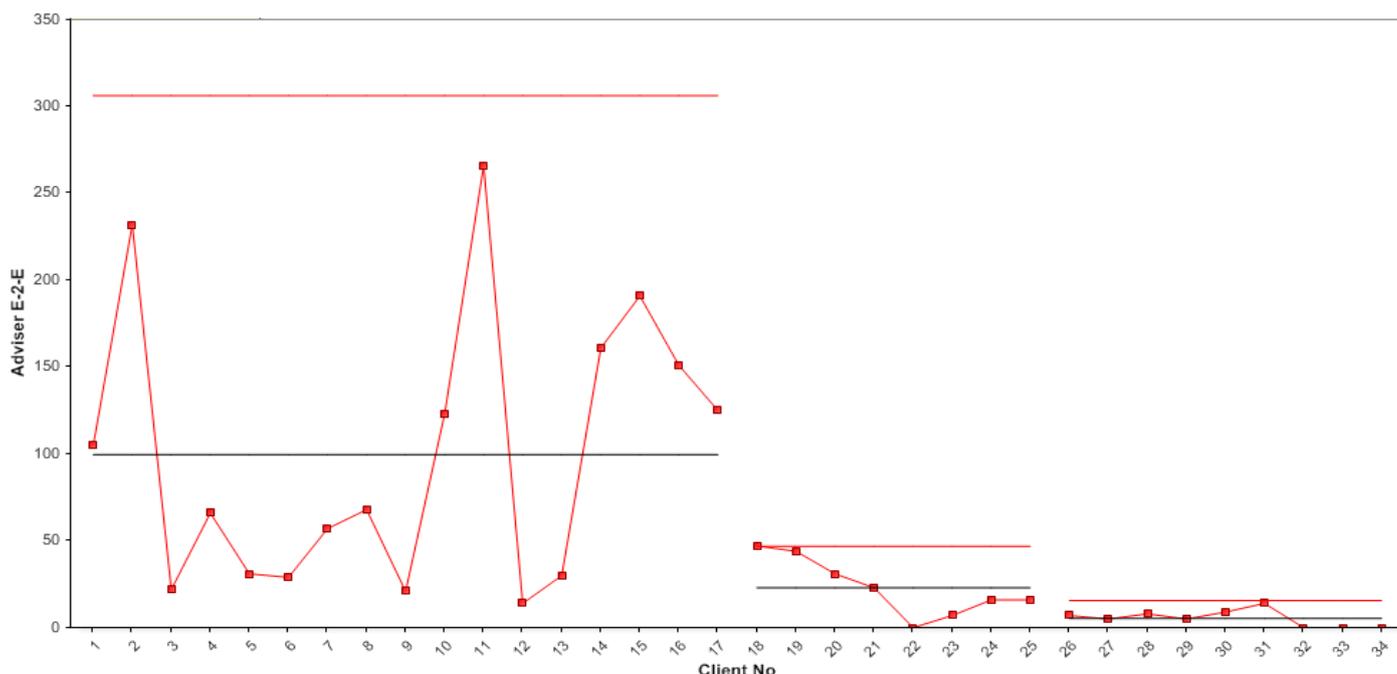
*Department for Work and Pensions; † Nottingham City Council;

Many were generated by progress-chasing, or asking for clarification of decisions. The average time taken to resolve an issue was 100 days.

Not only were delays in benefit administration driving demand into the advice centres but, inadvertently, the agencies' written requests for backdating or reviews were adding to those delays. It was recognised that the advice agency does not have the power to solve the client's problem and so the adviser's role in the pilot became one of 'identify eligibility and hand-off clean¹¹ to the Benefits Service'.

Advisers had access to a dedicated Benefits Officer whom they telephoned to discuss the case with the client present. This liaison meant that the client could be given a fixed appointment at a convenient time to meet the Benefits Officer and either make the claim or resolve an existing claim in which an issue had arisen. The client was advised exactly what documentary evidence they would need to take and interpretation could be arranged if necessary.

Figure 1. Capability Chart showing End-to-End Times



The results were striking. Figure 1 shows the time taken to resolve benefits cases (end-to-end times). The graph shows a dramatic fall in time taken prior to the pilot (clients 1 to 17), as the pilot commenced (clients 18 to 25) and in the later stages when the pilot systems had bedded in (clients 26 to 34).

- The average time taken to resolve cases reduced initially from 100 days to 23. By the later stages of the pilot it was just 5 days;
- In the cases we tracked in detail, the average number of actions required to resolve a case (touches) reduced from 26 to 17, a reduction of over 30%;
- All pilot cases were resolved without the need for further challenge, review or appeal.

It has been agreed to maintain the pilot and to assess the feasibility of scaling up to include all local advice services. Using an understanding of client demand, both services have developed a working method that moves away from conducting transactions on a case to resolving the problem for the individual. The benefits to clients are clear. For advice services and public service providers, scaling up this approach would significantly reduce preventable demands on services and minimise waste, so freeing capacity to deliver more value work.

The success of this collaboration between Nottingham City Council and Advice Nottingham has led the local authority to seek to integrate the learning into the current re-commissioning of advice services.

4. Reducing the drivers of demand

Most reforms to the funding of advice services have focused on the supply of advice. Our approach instead seeks to tackle the drivers of demand for advice. In this section we outline how advice funding should be transformed to enable services to achieve real value.

Drivers of Demand

In section 2, we identified three key drivers of increased demand for advice:

- **Increased value demand.** Demand for advice increases with higher unemployment and problem debt. We call this 'value demand' to reflect the fact that it is the sort of work that agencies are set up to respond to. However, it can be reduced, along with the costs of resolution, by solving cases early and effectively.
- **Increased system failure.** Advice agencies already face significant levels of preventable demand from failures in public services. There is a risk this sort of demand will increase with an ambitious reform agenda in a number of public service areas, including the benefits system and social housing.
- **Output-driven commissioning.** With cuts to advice provision and those agencies that survive under pressure to meet short-term targets there is a risk of focusing on transactions and closing cases quickly, so adding to 'revolving-door' demand.

Based on the experience of **BOLD**, we argue for a shift towards smart commissioning, built around an understanding of real demand, which enables advice services to work in innovative ways to switch off problems at source. This will require a radical change of direction in commissioning policy and practice. We suggest that to do this commissioning should focus on three strands; 1) switching off failure demand; 2) outcomes-based commissioning; and 3) collaborative working.

Commissioning policy and practice

Strand 1: Learn lessons from advice to switch off demand at source

It has been recognised that advice agencies spend a lot of time dealing with preventable issues. By adopting a systems thinking approach, independent advice agencies can work with statutory agencies to switch off demand at source. Whilst this is linked to commissioning, we count it as a separate strand because it is not just commissioning new providers differently, but designing and organising services in a different way.

Advice sits within a wider system involving central and local government, the private sector (for example, banks and financial institutions) and other service providers, all of whom impact on individuals' lives. As the services to which many of those individuals turn when systems fail to work for them,

advice organisations are in a unique position to help understand where things go wrong. Of course, advice organisations have undertaken social policy evidence gathering and presentation for a long time. However, by working collaboratively to understand the system and the ways in which clients pass through it, the interdependencies and the flow of work, advice organisations can support public service providers to tackle the waste in their systems. This can improve the quality of service for users; increase effectiveness and efficiency in delivering services; and reduce preventable demand for advice, freeing capacity to undertake more productive 'value' work.

Strand 2: Move to outcomes based commissioning

In section 2 we outlined some of the issues with the current output-based model of commissioning advice agencies. The alternative approach that we propose values the contribution of advice to achieving outcomes, and so delivering better value for money, rather than short-term price reduction. In some cases this may mean agencies measuring outcomes to evidence the work they do with individuals. It also means understanding how advice agencies create best value and funding them so that they can achieve this. We recognise this is a substantial shift that could work in a number of different ways in practice:

- **Understanding the range of outcomes to which advice agencies contribute.** Our research in both Coventry and Nottingham has shown that advice agencies play a role in meeting outcomes that are core to local priorities, including impacts on health¹², economic activity and financial inclusion, and stronger neighbourhoods.¹³
- **Evidencing outcomes.** The Big Lottery funded *Working Together for Advice* project developed a range of tools specific to different areas of advice. In general, where these tools were trialled, agencies found them to be useful although collecting outcomes data is resource intensive.¹⁴ Feedback from agencies showed that collecting outcomes data helped them evidence their contribution to key strategic priorities. For example, Youth Access were able to link the outcomes data they collected with *Every Child Matters* outcomes.¹⁵
- **Funding quality rather than quantity.** There is growing evidence on the ways in which advice organisations create better outcomes. This includes the quality of the relationship between the adviser and the client, time to get to the bottom of the issue and prepare the case, and professional expertise and specialist knowledge.¹⁶ These should be reflected in the commissioning process, with tender documents asking providers to demonstrate how they will deliver quality advice, and how they will *balance case-work* with educative, preventative and outreach work.

Strand 3: Promote collaborative working

Achieving the changes we advocate relies on effective collaboration and partnership working. This includes between different advice providers, and with other statutory and voluntary services. However, when commissioning is reduced merely to competitive procurement, there is a risk of damaging or destroying the range of collaborations on which effective advice relies, both between advice organisations who may now face the prospect of competing with each other, and between those organisations and the local authority that is commissioning services.

Several types of collaboration are important:

- **Collaboration between advice providers, working together to deliver more co-ordinated and cost effective help for people in need.** The Bach review of *Legal Advice at Local Level* recognised the ‘ecology of advice provision’ in which a linked group of providers cover the full range and types of generalist and specialist advice needed.¹⁷ They work together, and often different providers build expertise in particular types of cases or working with particular client groups.
- **Collaboration between advice agencies and statutory services.** As set out above, a systems approach relies on advice agencies being able to work with statutory agencies to switch off preventable demand at source, so improving public service quality, efficiency and effectiveness.
- **Links between advice agencies and providers of different services.** For many people, specialist legal advice alone isn’t sufficient to overcome their issues, which may be linked to family breakdown or domestic violence, health or other issues. Specialist and generalist providers can play a catalytic role, enabling clients to access other services that offer the wider support they need. For example, in Coventry the Citizens Advice Bureau has a number of initiatives that link up with health services, such as a specialist tuberculosis worker. Another example in Coventry is Holbrooks Community Care Association who provide advice in a community setting which also offers a range of other services, including employment support and training services, facilitating client access to holistic support.

5. Where next?

The challenges facing the independent advice sector are not to be underestimated. The effects of the financial crisis of 2008 continue to have a very real effect on the lives of ordinary people, which is driving increased demand for advice services.

The current approach to the funding of advice is unsustainable. Many advice organisations are being cut in the face of unprecedented demand. Reducing financial support places pressure on services, in particular on those activities that are preventative and innovative, as providers are forced to find ways to meet activity targets with lower unit costs. This trend reduces the number of overstretched advice agencies, and their capacity to proactively respond to people's issues over the longer term. It weakens their ability to address the well-documented impact of legal problems on individuals' health and wellbeing. Whilst the intention is to reduce cost it is likely to have the opposite effect and add to increasing demands on the public purse in the medium and longer term.

The **BOLD** approach is different: it would use commissioning to encourage advice services to do the right thing long-term, and contribute to the requirement on public services to 'do more for less'.

Working with advice services on the ground can help public bodies gain a real understanding of how failure in their systems impacts on people's lives. Looking at the process end-to-end and from a service user perspective provides the evidence that should drive real service reform, preventing the same predictable problems arising for other people. For advice organisations this would, in turn, free capacity to work more innovatively with individuals and communities, increasing awareness of rights and responsibilities through public legal education, widening access to advice, and supporting the achievement of long-term outcomes through partnership with other services.

In the Modernising Commissioning Green Paper¹⁸ the government has stated its intention to move away from a culture of top-down targets and to promote localism and the development of stronger Civil Society. We believe the **BOLD** approach offers a way for the advice sector to work with government to achieve this goal and to make a real difference.

Endnotes

¹ Ministry of Justice. (2010). *Proposals for the Reform of Legal Aid in England and Wales Consultation Paper CP12/10*. Norwich: TSO. Retrieved from <http://www.justice.gov.uk/consultations/docs/legal-aid-reform-consultation.pdf>

² Advice Services Coventry. (N.d.). *The impact of the economic downturn on advice services in Coventry*. Retrieved from <http://www.coventrypartnership.com/upload/documents/news/Economy/Item%204%20-%20No%204%20-%20Economic%20downturn%20in%20relation%20to%20advice%20services%20-%20LSP.pdf> [accessed on 04/04/11].

³ AdviceUK. (2008). *It's the system, stupid! Radically rethinking advice*. London: AdviceUK.

⁴ DWP. (2010). *21st Century Welfare*. Norwich: TSO; also see the welfare reform bill going through parliament at the time of publication :<http://services.parliament.uk/bills/2010-11/welfarereform.html> [accessed 17/03/11].

⁵ Gentleman, A. (2011, 22 February). New disability test 'is a complete mess', says expert. *The Guardian*. Retrieved from <http://www.guardian.co.uk/politics/2011/feb/22/new-disability-test-is-a-complete-mess>

⁶ Op. cit.

⁷ NCVO. (2010). *The Government Funding Relationship: Its Impact on the Sector and The Future Challenges and Opportunities*. London: NCVO.

⁸ The Bach review set out that there are range of possible perverse incentives within the fixed fee schedule such as cherry picking and cluster-splitting. Ministry of Justice. (2009). *Study of legal advice at local level*. London: Ministry of Justice.

⁹ AdviceUK. (2008). *It's the system, stupid! Radically rethinking advice*. London: AdviceUK.

¹⁰ Steed, S. & Johnson, S (2010). *Outcomes in Advice*. London: AdviceUK and nef. Retrieved from <http://www.adviceuk.org.uk/projects-and-resources/projects/bold/makingadvicealocalpriority>

¹¹ Designing services using the Vanguard Method normally involves trying to eliminate 'hand-offs', i.e. where a piece of work is handed from one person or service to another. However, in this case a hand-off from the advice service to a Benefits Officer is the right thing to do to solve the problem. In this case, the aim is to make the hand-off 'clean': in other words, the Benefits Officer has all the information they need to resolve the issue.

¹² Advice Services Alliance. (2006). *The case for advice*. London: Advice Services Alliance. This quotes research conducted by MORI for Citizens Advice, which shows that income is increased for over one-third of clients. Bristol Debt Advice Centre research estimates this at an average £33.90 per week. The Legal Service Research Council *Causes of Action* report (2006) found that over one-third of civil justice problems led to adverse physical and mental health issues, 27 per cent leading to a stress-related illness. *Income, Poverty and Mental Health* by N. Tyneside and Northumberland NHS Mental Health Trust (2003) reinforces this conclusion: 'Money worries [are] the most frequently cited cause of depression'.

¹³ AdviceUK. (2010). *Making advice a local priority*. Retrieved from <http://www.adviceuk.org.uk/projects-and-resources/projects/bold/makingadvicealocalpriority>

¹⁴ ASA. (2010). *ASA Outcomes Evaluation – Lessons learned from the pilots*. Retrieved from http://www.asauk.org.uk/go/SubPage_60.html

¹⁵ Widdowson, B. et al. (2010). *Youth Advice Outcomes Pilot*. Reading: Evaluation Trust. Retrieved from <http://www.youthaccess.org.uk/resources/goodpractice/monitoring/upload/Youth-advice-outcomes-pilot-ET-final-evaluation-report.pdf>

¹⁶ Council on Social Action. (2009). *Time well-spent: The importance of the one-to-one relationship between advice workers and their clients*. London: Community Links. See also ICAR. (2010). *Review of Quality Issues in Legal Advice: Measuring and Costing Quality in Asylum Work*. London: Information Centre about Asylum and Refugees. The Solihull pilot found more investment in advice at the initial stage would shorten the time taken for decision-making in asylum cases and lead to greater justice and lower costs.

¹⁷ Ministry of Justice. (2009). *Study of legal advice at local level*. London: Ministry of Justice.

¹⁸ Cabinet Office (2010) *Modernising Commissioning: Increasing the role of charities, social enterprises, mutuals and cooperatives in public service delivery*. London: Cabinet Office. Retrieved from <http://download.cabinetoffice.gov.uk/green-paper/commissioning-green-paper.pdf>

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