

Background Paper

Savings Proposal: Merger of Debt and Welfare Rights advice teams

The proposal to merge the Debt Counselling /Money Advice and Welfare Benefits Advice teams could make savings while at the same time creating a flexible and responsive team which should enhance the existing provision of both debt and welfare rights advice. Benchmarking is currently taking place with other authorities who provided joint advice services - this exercise will help to inform the analysis and decision making process.

Team efficiency would be enhanced by re-designing the adviser posts to create 3 levels of post ranging from specialist level advisers posts to generalist level posts, and losing 0.5 FTE support assistant

This would allow the generalist advisers to take more of the pre-tribunal work, interviews with clients, gathering evidence and creditor information and researching less complex law. They could refer on more complex cases to the specialist advisers, whether this be debt advice, welfare rights advice or both. The more specialised officers would have more time to concentrate on complex cases. With the different types of cases being handled by advisers at an appropriate level of skill and competency, this should enable cases to be progressed more efficiently, and it is hoped that the team as a whole would be able to deal with more cases on a weekly basis.

The intention is that overtime the advisers could undergo training and gain skills and competency in the full range of advice provided by the team. The ideal situations would be that, if required, clients could get welfare rights and debt advice from one adviser, rather than having to be referred from one to the other. Until this situation is reached clients would still benefit from debt adviser and welfare rights advisers working closely together as a team and providing a joined up service.

It is anticipated that a 0.6 FTE support assistant could also be lost in creating the new structure as there is likely to be duplication of work by the existing support staff. Level 1 advisers could also take on some of the administrative work.

The merged team structure will consist of :

- 1 x Coordinator Post
- 3.7 x level 3 advisers
- 3.5 x level 2 advisers
- 2 x level 1 advisers
- 1 x support asst

Current Costs

Welfare Rights Team

Current staff costs for paid by SC&W

1 x Co-ordinator (£36,944 incl oncosts)
4 x Welfare Rights Officers (level 3 £129,028 incl oncosts)
1 x Admin asst. (£19,764 incl oncosts)
£ 185,736

Current costs paid for by other services ie NHS & HRA/c **

2 x Welfare Rights Officers (level 3 £64,514 incl oncosts)
2 x Assistant Benefits Officers (£40,392 incl oncosts)
£ 111,636

TOTAL £ 297,372

Debt Advice Team

Current staff costs

1 x senior debt counsellor (£30,546 incl oncosts)
2 x debt Counsellors (£56,480 incl oncosts)
1.2 Authorised Officers (£37,320 incl oncosts) (+ £3,000 approx in pay protection)
0.6 x Admin asst. (£11,016 incl oncosts)

TOTAL £ 135,362

Funding paid to CAB for enhanced debt advice services: **£70,000**

TOTAL £205,362

New merged WR/Debt Advice Team costs and savings

SC & W staff costs

½ x Co-ordinator (£18,500 incl oncosts)
2 x Welfare Rights Officers (level 2 £51,768 incl oncosts)
½ Admin asst. (£9882 incl. oncosts)
£ 80,150

2 x Welfare Rights Officers (level 3 £64,514 incl oncosts))
2 x Assistant Benefits Officers (£40,392 incl oncosts)
£ 111,636

Total savings to SC & W budget **£ 105,586**

Housing and Environment Costs

½ x Coordinator post (£18,500 incl oncosts)
1.7 x Debt counsellor posts (level 3 £54837 incl oncosts)
1.5 x debt counsellor posts (level 2 £38826 incl oncosts)
0.5 x support assistant (£9882 incl. oncosts)

TOTAL: £122,045

Retain £70K funding paid to CAB

Total savings to H&E budget : £83,317

Total savings overall: £188,903

Merged team:

1 x Coordinator Post (£37000 inc oncosts)
3.7 x level 3 advisers (level 3 £119351 incl oncosts)
3.5 x level 2 advisers(level 2 £90612 incl oncosts)
2 x level 1 advisers(£40,392 incl oncosts)
1 x support asst

Other Implications

HR will require to be consulted with regarding the loss of a coordinator post and of 0.6 of a support assistant post. The regrading of posts will require the preparation of job descriptions and person specifications for these posts. Advice will be sought from HR re the job matching/recruitment process for these posts., and what if any additional costs there might be.

Balanced against the savings will be any VS/ER costs that may be incurred.

Due to the proposed loss of posts, restructuring and regrading of posts, there will need to be full TU consultation.

The savings proposed are made on the assumption that funding currently paid to Aberdeen CAB will no longer be provided.