

# Common Advice Performance Management Reporting Framework Summary 2018/19

## Stirling Council



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The Common Advice Performance Management Reporting Framework (CAPMRF) has been developed in consultation with local authorities and other key stakeholders. It aims to measure key performance indicators for welfare and money advice services funded by local authorities on both an in-house and commissioned basis. This is a summary of the key findings from the data returns for 2018/19 for the CAPMRF for Stirling Council.

This is the second year in which the data has been collected in relation to both welfare and money advice services, making it possible to begin to identify changes over time at both local and national levels. Prior to 2017/18, three iterations, covering 2014/15 through to 2016/17, covered money advice only. Therefore, longer term trends can be examined for indicators covering money advice. The information received from individual local authorities has been collated in order to produce a Scotland-wide analysis reflecting the significant impact of welfare and money advice services at a national level. This should be considered in conjunction with this local summary. The key findings are detailed below:

### Key Points:

- Local authority funding for the service has increased 16% from £282,197 in 2017/18 to £326,441 in 2018/19.
- In 2018/19 a large proportion of referrals to the service were made through Primary Health Care services. These referrals made up 29% of all referrals, comparatively higher than 9% across Scotland. This is in part due to a project within the service with supports people with a Cancer diagnosis and their family/carers.
- Support provided by the service contributed to £5,325,073 of verified financial gain, this was an increase of 12% from £4,737,348 in 2017/18. A relatively small and falling proportion of this came through mandatory reconsiderations/appeals, while financial gain from awards made or maintained rose slightly to £3,055,370.
- The amount owed for all debt types increased, with the exception of rent to own and payday loans, with especially large increases in Council tax arrears; credit, store, and charge card debts; mortgage arrears; and overdraft debt.
- There was also some redistribution in the number of clients with different types of debt. Payday loans clients fell from 13% of clients to 4%, while Council Tax arrears rose from 12% to 17% of all clients, and rent arrears increased by three percentage points from 8% to 11%.

### Case Studies:

See Appendix A

Services, Investment and Volume					
Ref	Indicator	Stirling		Scotland	Stirling
		2017/18	2018/19	2018/19	% Change 2017/18 to 2018/19
C1	Number of services in the LA area				
	In-House				
	Money advice	-	-	3	
	Welfare rights	-	-	11	
	Combined <sup>1</sup>	1	1	15	0%
	External				
	Money advice	-	-	5	
	Welfare rights	-	-	1	
	Combined	-	-	65	
	Case management system/s	Advice Pro	Advice Pro		
I1	Number of FTE staff				
	In-House	11.6	12.6	466	9%
	External	-	-	443	
	Number of Volunteer FTE staff				
	In-House	-	-	10	
	External	-	-	563	
I2	Local Authority Funding				
	In-House	£282,197	£326,441	£14,753,814	16%
	External	£0	-	£11,143,981	
	Other Sources of Funding				
	Scottish Legal Aid Board	-	-	£771,398	
	Scottish Government	-	-	£545,522	
	Big Lottery Fund	-	-	£290,094	
	European Social Fund	£27,780	£73,710	£459,223	165%
Other	£112,945 <sup>2</sup>	£81,017 <sup>3</sup>	£1,977,490	-28%	

1 Stirling Council Advice Services

2 £112,945 includes £17,463 MacMillan, £38,00 Falkirk Council, £32,00 NHS Forth Valley and £25,482 DWP

3 £81,017 includes £11,017 MacMillan, £38,000 Falkirk Council and £32,000 NHS Forth Valley

Services, Investment and Volume					
Ref	Indicator	Stirling		Scotland	Stirling
		2017/18	2018/19	2018/19	% Change 2017/18 to 2018/19
A1	Volume				
	Contacts	2,162	1,956	307,511	-10%
	Total Clients	1,979	1,666 <sup>4</sup>	244,637	-16%
	New Clients	-	1,666	61,652	
	Contacts by channel				
	Face-to-face	106	116	103,407	9%
	Telephone	1,181	1,131	56,566	-4%
	Email	653	695	22,286	6%
	Web	7	14	4,739	100%
	Webchat	-	-	833	
	Number of benefit entitlement checks carried out	*	1,083	44,416	
	Referrals				
	Self-referral	626	403	77,897	-36%
	Local authority:				
	Housing	197	132	4,181	-33%
	Social Services	62	45	8,357	-27%
	Revenues	60	57	1,264	-5%
	Employability	57	41	1,847	-28%
	Other	44	33	6,558	-25%
	Primary Health Care	451	486	12,202	8%
Third Sector	181	245	5,790	35%	
Other	269	224	11,972	-17%	
Open SNSIAP cases					
Type I	-	-	8,774		
Type II	512	482	20,667	-6%	
Type III	45	51	7,885	13%	
Closed SNSIAP cases					
Type I	-	-	15,432		
Type II	3,318	3,158	25,043	-5%	
Type III	106	69	5,210	-35%	

4 Unable to identify they number of ongoing clients from previous years. Information provided is therefore only available for the 1,666 new clients

Services, Investment and Volume					
Ref	Indicator	Stirling		Scotland	Stirling
		2017/18	2018/19	2018/19	% Change 2017/18 to 2018/19
A1	First reason for contacting agency <sup>5</sup>				
	Benefit Overpayment	-	-	721	
	Council Tax arrears	-	-	2,189	
	Credit, store and charge card debts	-	-	1,612	
	Catalogue debts	-	-	666	
	PPI	-	-	457	
	Payday Loan /High cost credit	-	-	367	
	Unsecured personal loan (except payday loans)	-	-	1,110	
	Bank and Building society overdrafts	-	-	676	
	Mortgage arrears	-	-	337	
	Rent arrears	-	-	2,989	
	Help with appealing welfare benefit decision	-	-	3,297	
	Assistance with making initial benefit application	-	-	6,271	
	Sanctioned	-	-	249	
	Benefits entitlement check	-	-	28,582	
	Issue relating to right to reside	-	-	199	
	Seeking to access other funds (i.e. grants)	-	-	1,461	
Other (Please specify)	-	-	25,736		

5 Do not record the presenting issue as clients usually present with a number of issues

Client Demographics						
			Stirling		Scotland	Stirling
Ref	Demographic	Categories	2017/18	2018/19	2018/19	% Change 2017/18 to 2018/19
C2	Sex	Male	842	769	79,041	-9%
		Female	1,096	896	98,580	-18%
		Not recorded	9	1	39,814	-89%
		Prefer not to answer	*	-	2,330	
	Age <sup>6</sup>	0-15	-	-	803	
		16-24	67	63	13,350	-6%
		25-34	181	137	26,767	-24%
		35-44	225	209	31,774	-7%
		45-59	573	440	41,754	-23%
		60-64	*	187	20,258	
		65-70	*	158	12,890	
		71+	*	428	21,652	
		Not Recorded	54	44	38,752	-19%
		Prefer not to answer	*	-	9,365	
	Ethnicity	White	1,743	1,410	137,977	-19%
		Any Mixed or Multiple Ethnic Groups	-	1	951	
		Asian, Asian Scottish or Asian British	5	8	3,261	60%
		African	5	4	1,727	-20%
		Caribbean or Black	2	2	500	0%
		Other Ethnic Group	6	24	1,831	300%
		Not Recorded	186	3	60,983	-98%
		Prefer not to answer	*	214	4,661	
	Disability or long-term condition	Yes	310	613	60,955	98%
		No	1,637	1,053	51,966	-36%
		Not Recorded	-	-	64,289	
	Income	£6,000 or less	74	73	18,256	-1%
		£6,001-£10,000	135	139	13,954	3%
£10,001-£15,000		221	172	11,306	-22%	
£15,001-£20,000		154	144	7,647	-6%	
£20,001-£25,000		88	98	3,579	11%	
£25,001-£30,000		33	39	2,324	18%	
£30,001-£40,000		26	52	1,316	100%	
Over £40,000		19	24	640	26%	
Not Recorded		1,197	925	92,673	-23%	
Prefer not to answer		*	-	4,138		

Client Demographics						
Ref	Demographic	Categories	Stirling		Scotland	Stirling
			2017/18	2018/19	2018/19	% Change 2017/18 to 2018/19
C2	Economic Status	Self employed	61	44	3,477	-28%
		Employed full time	126	98	16,169	-22%
		Employed part time	126	81	13,548	-36%
		Looking after the home or family	66	62	5,116	-6%
		Permanently retired from work	636	561	17,358	-12%
		Unemployed and seeking work	158	122	18,157	-23%
		At school	-	-	729	
		In further/higher education	8	-	1,097	-100%
		Gov't work or training scheme	-	7	816	
		Permanently sick or disabled	449	336	26,733	-25%
		Unable to work because of short-term illness or injury	168	146	8,114	-13%
		Other	106	142	3,401	34%
		Not recorded	43	7	80,313	-84%
		Prefer not to answer	*	60	5,734	
		C2	Housing Tenure	Owner occupied	554	464
Social rented	745			568	54,932	-24%
Private rented	131			132	13,782	1%
Temporary accommodation	*			15	2,717	
Homeless	*			19	1,475	
Other	131 <sup>7</sup>			60	9,619	-54%
Not recorded	386			9	85,407	-98%
Prefer not to answer	*			399	6,530	
C2	Household Composition	Single adult (non-pensioner)	451	424	34,748	-6%
		Single pensioner	-	-	4,476	
		Small single parent (1 or 2 children)	*	142	11,406	
		Large single parent (3 or more children)	*	-	747	
		Young single parent (1 adult under 25, and 1 or more children)	*	-	556	
		Family (2 adults, and 1 or more children)	*	105	10,633	
		Large family (2 adults, and 3 or more children)	*	-	1,036	
		Adult family (2 or more non-pensioners, and no children)	631	515	16,485	-18%
		Older adult family (contains at least 1 pensioner)	-	-	6,038	
		Not Recorded	557	10	84,338	-98%
		Prefer not to answer	*	470	10,422	

7 Other includes homeless, living with friends or family, living with parents, supported accommodation and tied accommodation

Money Advice Indicators									
		Stirling					Scotland	Stirling	
Ref	Indicator	2014/15	2015/16	2016/17	2017/18	2018/19	2018/19	% Change 2017/18 to 2018/19	
C3	Number of clients								
	Total	-	-	-	810	701	43,593	-13%	
	Benefit overpayment	-	-	-	38	35	1,845	-8%	
	Council Tax arrears	-	-	-	94	118	5,174	26%	
	Utility Arrears	-	-	-	106	82	4,055	-23%	
	Credit, store, and charge card debts	-	-	-	123	80	5,452	-35%	
	Rent to own	-	-	-	8	3	455	-63%	
	Catalogue	-	-	-	49	44	2,183	-10%	
	Unsecured personal loan	-	-	-	59	42	3,528	-29%	
	Payday Loan / High Cost Credit	-	-	-	107	25	1,694	-77%	
	Overdrafts	-	-	-	28	37	2,689	32%	
	Mortgage arrears	-	-	-	5	8	674	60%	
	Rent arrears	-	-	-	68	77	5,667	13%	
	Others	-	-	-	125	150 <sup>8</sup>	10,177	20%	
	Amount of debt owed by client								
	Total		£3,350,074	£929,131	£1,015,674	£2,057,498	£186,250,137	103%	
	Benefit overpayment		£153,006	£21,419	£53,094	£60,833	£6,283,913	15%	
	Council Tax arrears		£391,594	£132,425	£149,883	£304,653	£20,075,954	103%	
	Utility Arrears		£159,300	£45,370	£51,377	£58,071	£3,214,671	13%	
	Credit, store, and charge card debts		£558,317	£171,426	£201,835	£450,075	£34,926,764	123%	
	Rent to own		£7,647	£3,000	£22,662	£14,314	£2,015,158	-37%	
	Catalogue		£304,435	£16,210	£39,861	£74,766	£3,858,004	88%	
Unsecured personal loan		£485,552	£159,989	£150,481	£264,100	£23,273,669	76%		
Payday Loan / High Cost Credit		£207,647	£22,095	£79,474	£41,065	£3,306,422	-48%		
Overdrafts		£511,859	£16,207	£35,349	£73,727	£4,553,239	109%		
Mortgage arrears		£4,658	£175,144	£13,377	£221,075	£17,668,282	1553%		
Rent arrears		£139,967	£27,898	£87,933	£128,622	£8,197,951	46%		
Others		£426,092	£137,948	£130,348 <sup>9</sup>	£366,197 <sup>10</sup>	£58,876,109	181%		

8 Includes Accountant fees, Child Support, Court Fines, Doorstep Lender, Family Debt, Income Tax and National Insurance, Inland Revenue, Sheriff Court Fines, Parking Penalty Charges, Sky TV, Social Fund, Student Loan, Sundry Account and other Secured Loan

9 Includes child care fees, family debt, income tax and National Insurance debt, Inland Revenue, parking penalty charges, social fund, unpaid car insurance, vehicle tax debt and other secured loans

10 Includes Accountant fees, Child Support, Court Fines, Doorstep Lender, Family Debt, Income Tax and National Insurance, Inland Revenue, Sheriff Court Fines, Parking Penalty Charges, Sky TV, Social Fund, Student Loan, Sundry Account and other Secured Loans



## Money Advice Indicators

		Stirling					Scotland	Stirling
Ref	Indicator	2014/15	2015/16	2016/17	2017/18	2018/19	2018/19	% Change 2017/18 to 2018/19
OP1.1	Breakdown of debt strategy agreed with client							
	Sequestration	-	24	23	16	30	1,722	88%
	Debt Arrangement Scheme	-	22	24	13	27	886	108%
	Trust Deed	-	-	8	-	3	134	
	Awaiting sequestration	-	2	-	-	-	341	
	Token payments	-	7	12	9	14	1,161	56%
	Pro rata offers	-	3	12	7	5	1,469	-29%
	Moratorium	-	4	5	5	7	263	40%
	Debt written off	-	10	7	15	14	355	-7%
	Repayment plan	-	5	9	12	31	643	158%
	Nil Payments/Offers	-	-	-	2	2	295	0%
	Consolidation Loan	-	-	1	-	-	19	
	Mortgage to rent/Shared equity	-	7	6	3	5	62	67%
	Did not agree a debt strategy	-	-	7	29	27	1,058	-7%
	Still awaiting outcome	-	3	-	7	-	2,550	
Other: please specify	-	164	89	-	-	33 <sup>11</sup>	2,595	
OC1	Financial gain							
	Financial gain from money advice				*	£1,065,849	£30,217,870	
	Financial gain from any other welfare benefits				*	£1,142,478	£8,179,848	
	Total of ALL verified financial gain				£4,737,348	£5,325,073	£323,876,347	12%
	Total of ALL unverified financial gain				*	-	£47,195,664	

11 Other includes BGET fuel debt, equity release, disconnection prevented, full and final settlement and negotiation with creditors

Welfare Rights Advice Indicators					
		Stirling		Scotland	Stirling
Ref	Indicator	2017/18	2018/19	2018/19	%Change 2017/18 to 2018/19
OP2, OP3, OC1	Total				
	No. claims	922	924	67,249	0%
	No. awards made/maintained	724	764	55,436	6%
	Financial gain from awards made/maintained	£2,952,667	£3,055,370	£222,533,895	3%
	No. Mandatory Reconsiderations (MRs)	40	22	8,891	-45%
	No. MRs won	*	14	2,063	
	No. MRs lost	*	6	2,626	
	No. appeals	22	26	10,826	18%
	No. appeals won	*	15	6,483	
	No. appeals lost	*	8	2,004	
	Financial gain from MRs/appeals	£194,679	£61,375	£44,553,543	-68%
	Attendance Allowance				
	No. claims	243	256	7,367	5%
	No. awards made/maintained	214	242	7,245	13%
	Financial gain from awards made/maintained	£896,967	£1,022,503	£29,556,233	14%
	No. Mandatory Reconsiderations (MRs)	2	1	190	-50%
	No. MRs won	*	-	119	
	No. MRs lost	*	-	37	
	No. appeals	-	-	58	
	No. appeals won	*	-	42	
	No. appeals lost	*	-	26	
	Financial gain from MRs/appeals	£7,215	£0	£1,959,706	-100%
	Bereavement Benefits				
	No. claims	9	6	190	-33%
	No. awards made/maintained	8	6	129	-25%
	Financial gain from awards made/maintained	£35,005	£31,500	£561,487	-10%
	No. Mandatory Reconsiderations (MRs)	-	-	4	
	No. MRs won	*	-	-	
	No. MRs lost	*	-	-	
	No. appeals	-	-	5	
No. appeals won	*	-	-		
No. appeals lost	*	-	-		
Financial gain from MRs/appeals	£0	£0	£0		

Welfare Rights Advice Indicators						
		Stirling		Scotland	Stirling	
Ref	Indicator	2017/18	2018/19	2018/19	%Change 2017/18 to 2018/19	
OP2, OP3, OC1	Carers Allowance					
	No. claims	54	52	1,766	-4%	
	No. awards made/maintained	42	35	1,393	-17%	
	Financial gain from awards made/maintained	£78,072	£68,609	£4,194,118	-12%	
	No. Mandatory Reconsiderations (MRs)	-	-	22		
	No. MRs won	*	-	9		
	No. MRs lost	*	-	1		
	No. appeals	-	-	1		
	No. appeals won	*	-	1		
	No. appeals lost	*	-	5		
	Financial gain from MRs/appeals	£0	£0	£63,942		
	Child Benefit					
	No. claims	1	1	842	0%	
	No. awards made/maintained	1	-	554	-100%	
	Financial gain from awards made/maintained	£712	£0	£880,829	-100%	
	No. Mandatory Reconsiderations (MRs)	-	-	18		
	No. MRs won	*	-	4		
	No. MRs lost	*	-	1		
	No. appeals	-	-	8		
	No. appeals won	*	-	7		
	No. appeals lost	*	-	3		
	Financial gain from MRs/appeals	£0	£0	£61,321		
	Child Tax Credit					
	No. claims	1	1	1,469	0%	
	No. awards made/maintained	1	1	579	0%	
	Financial gain from awards made/maintained	£1,591	£6,003	£3,185,276	277%	
	No. Mandatory Reconsiderations (MRs)	1	-	112	-100%	
	No. MRs won	*	-	20		
	No. MRs lost	*	-	14		
	No. appeals	-	-	37		
	No. appeals won	*	-	14		
	No. appeals lost	*	-	3		
	Financial gain from MRs/appeals	£0	£0	£196,224		
	Cold Weather Payments and Winter Fuel Payments					
	No. claims	-	-	40		
	No. awards made/maintained	-	-	15		
Financial gain from awards made/maintained	£0	£0	£2,592			
No. Mandatory Reconsiderations (MRs)	-	-	3			
No. MRs won	*	-	1			
No. MRs lost	*	-	-			
No. appeals	-	-	-			
No. appeals won	*	-	-			
No. appeals lost	*	-	-			
Financial gain from MRs/appeals	£0	£0	£300			

Welfare Rights Advice Indicators					
		Stirling		Scotland	Stirling
Ref	Indicator	2017/18	2018/19	2018/19	%Change 2017/18 to 2018/19
OP2, OP3, OC1	Contributory Benefits				
	No. claims	17	25	1,265	47%
	No. awards made/maintained	11	17	569	55%
	Financial gain from awards made/maintained	£56,367	£67,753	£2,632,769	20%
	No. Mandatory Reconsiderations (MRs)	-	2	309	
	No. MRs won	*	1	86	
	No. MRs lost	*	1	50	
	No. appeals	-	-	257	
	No. appeals won	*	-	192	
	No. appeals lost	*	-	30	
	Financial gain from MRs/appeals	£0	£0	£1,354,155	
	Disability Living Allowance				
	No. claims	26	21	2,473	-19%
	No. awards made/maintained	23	19	3,591	-17%
	Financial gain from awards made/maintained	£70,670	£63,463	£6,146,411	-10%
	No. Mandatory Reconsiderations (MRs)	-	-	329	
	No. MRs won	*	-	90	
	No. MRs lost	*	-	119	
	No. appeals	-	-	493	
	No. appeals won	*	-	291	
	No. appeals lost	*	-	110	
	Financial gain from MRs/appeals	£0	£0	£2,730,061	
	Discretionary Housing Payments				
	No. claims	19	21	834	11%
	No. awards made/maintained	14	18	1,327	29%
	Financial gain from awards made/maintained	£9,519	£14,127	£1,308,618	48%
	No. Mandatory Reconsiderations (MRs)	-	1	20	
	No. MRs won	*	1	10	
	No. MRs lost	*	-	1	
	No. appeals	-	-	-	
	No. appeals won	*	-	-	
	No. appeals lost	*	-	-	
	Financial gain from MRs/appeals	£0	£0	£11,654	
	Funeral Expenses				
	No. claims	4	3	84	-25%
	No. awards made/maintained	-	2	39	
	Financial gain from awards made/maintained	£0	£2,421	£52,282	
	No. Mandatory Reconsiderations (MRs)	-	-	9	
	No. MRs won	*	-	1	
	No. MRs lost	*	-	-	
No. appeals	-	-	1		
No. appeals won	*	-	-		
No. appeals lost	*	-	-		
Financial gain from MRs/appeals	£0	-	£4,178		

Welfare Rights Advice Indicators						
		Stirling		Scotland	Stirling	
Ref	Indicator	2017/18	2018/19	2018/19	%Change 2017/18 to 2018/19	
OP2, OP3, OC1	Industrial Injuries Disablement Benefit					
	No. claims	-	-	73		
	No. awards made/maintained	-	-	35		
	Financial gain from awards made/maintained	£0	£0	£122,385		
	No. Mandatory Reconsiderations (MRs)	-	-	13		
	No. MRs won	*	-	1		
	No. MRs lost	*	-	3		
	No. appeals	-	-	30		
	No. appeals won	*	-	6		
	No. appeals lost	*	-	11		
	Financial gain from MRs/appeals	£0	£0	£20,126		
	Maternity Allowance					
	No. claims	-	-	45		
	No. awards made/maintained	-	-	31		
	Financial gain from awards made/maintained	£0	£0	£157,684		
	No. Mandatory Reconsiderations (MRs)	-	-	-		
	No. MRs won	*	-	-		
	No. MRs lost	*	-	-		
	No. appeals	-	-	4		
	No. appeals won	*	-	2		
	No. appeals lost	*	-	1		
	Financial gain from MRs/appeals	£0	£0	£87,865		
	Pension Credit					
	No. claims	46	39	1,334	-15%	
	No. awards made/maintained	39	22	2,156	-44%	
	Financial gain from awards made/maintained	£153,654	£81,677	£6,997,890	-47%	
	No. Mandatory Reconsiderations (MRs)	-	-	30		
	No. MRs won	*	-	9		
	No. MRs lost	*	-	5		
	No. appeals	-	-	10		
	No. appeals won	*	-	3		
	No. appeals lost	*	-	4		
	Financial gain from MRs/appeals	£0	£0	£87,623		
	Personal Independence Payment					
	No. claims	200	182	21,856	-9%	
	No. awards made/maintained	150	146	13,324	-3%	
	Financial gain from awards made/maintained	£944,679	£966,739	£66,356,434	2%	
	No. Mandatory Reconsiderations (MRs)	12	7	3,796	-42%	
	No. MRs won	*	4	688		
	No. MRs lost	*	3	1,299		
	No. appeals	10	16	5,177	60%	
	No. appeals won	*	7	2,979		
No. appeals lost	*	6	1,064			
Financial gain from MRs/appeals	£74,952	£32,014	£19,563,811	-57%		

## Welfare Rights Advice Indicators

		Stirling		Scotland	Stirling	
Ref	Indicator	2017/18	2018/19	2018/19	%Change 2017/18 to 2018/19	
OP2, OP3, OC1	Scottish Welfare Fund					
	No. claims	54	56	2,111	4%	
	No. awards made/maintained	45	51	1,068	13%	
	Financial gain from awards made/maintained	£99,145	£12,298	£859,970	-88%	
	No. Mandatory Reconsiderations (MRs)	1	-	68	-100%	
	No. MRs won	*	-	14		
	No. MRs lost	*	-	7		
	No. appeals	-	-	8		
	No. appeals won	*	-	11		
	No. appeals lost	*	-	7		
	Financial gain from MRs/appeals	£151	£0	£21,285	-100%	
	State Pension					
	No. claims	-	3	177		
	No. awards made/maintained	-	3	154		
	Financial gain from awards made/maintained	£0	£19,930	£1,400,568		
	No. Mandatory Reconsiderations (MRs)	-	-	3		
	No. MRs won	*	-	-		
	No. MRs lost	*	-	4		
	No. appeals	-	-	-		
	No. appeals won	*	-	-		
	No. appeals lost	*	-	-		
	Financial gain from MRs/appeals	£0.00	£0.00	£0.00		
	Sure Start Maternity Grant					
	No. claims	-	-	80		
	No. awards made/maintained	-	-	77		
	Financial gain from awards made/maintained	£0	£0	£73,311		
	No. Mandatory Reconsiderations (MRs)	-	-	2		
	No. MRs won	*	-	-		
	No. MRs lost	*	-	-		
	No. appeals	-	-	1		
	No. appeals won	*	-	2		
	No. appeals lost	*	-	-		
	Financial gain from MRs/appeals	£0.00	£0.00	£1,000.00		
	Universal Credit					
	No. claims	32	65	4,098	103%	
	No. awards made/maintained	22	52	3,604	136%	
	Financial gain from awards made/maintained	£151,425	£306,024	£16,699,608	102%	
	No. Mandatory Reconsiderations (MRs)	3	7	456	133%	
	No. MRs won	*	5	94		
	No. MRs lost	*	1	72		
	No. appeals	1	2	347	100%	
	No. appeals won	*	1	203		
No. appeals lost	*	1	51			
Financial gain from MRs/appeals	£3,702.52	-	£1,115,462.61			

Welfare Rights Advice Indicators					
		Stirling		Scotland	Stirling
Ref	Indicator	2017/18	2018/19	2018/19	%Change 2017/18 to 2018/19
	Other				
	No. claims	216	193	21,147	-11%
	No. awards made/maintained	154	150	19,547	-3%
	Financial gain from awards made/maintained	£454,861	£392,325	£81,345,429	-14%
	No. Mandatory Reconsiderations (MRs)	21	4	3,508	-81%
	No. MRs won	*	3	917	
	No. MRs lost	*	1	1,012	
	No. appeals	11	8	4,389	-27%
	No. appeals won	*	7	2,730	
	No. appeals lost	*	1	689	
	Financial gain from MRs/appeals	£108,658	£29,361	£17,274,829	-73%

Softer Outcomes					
		Stirling		Scotland	Stirling
Ref	Indicator	2017/18	2018/19	2018/19	%Change 2017/18 to 2018/19
OC2	Number of service users self-reporting improved health and wellbeing as a direct result of getting advice/support from the service				
	I've been feeling more relaxed				
	Agree	-	-	1,554	
	Disagree	-	-	183	
	I've been feeling physically better				
	Agree	-	-	304	
	Disagree	-	-	5	
	I've been feeling better about myself				
	Agree	-	-	329	
	Disagree	-	-	7	
	I've been feeling more optimistic about the future				
	Agree	-	-	324	
Disagree	-	-	12		
I've been getting on better with others					
Agree	-	-	292		
Disagree	-	-	2		
OC3	Number of service users self-reporting improved capacity and ability to cope as a direct result of getting advice/support from the service				
	I am thinking more clearly				
	Agree	-	-	347	
	Disagree	-	-	14	
	I feel more in control of my life				
	Agree	-	-	351	
	Disagree	-	-	5	
	I am more able to make decisions				
	Agree	-	-	1,644	
	Disagree	-	-	76	
	I am more able to cope with day to day issues/problems				
	Agree	-	-	346	
Disagree	-	-	12		
I know when to seek support and where to get it					
Agree	-	-	356		
Disagree	-	-	4		



Softer Outcomes					
		Stirling		Scotland	Stirling
Ref	Indicator	2017/18	2018/19	2018/19	%Change 2017/18 to 2018/19
OC4	Number of service users self-reporting increased financial stability and resilience as a direct result of getting advice/support from the service				
	I recognise when I need help to sort out my money				
	Agree	-	-	356	
	Disagree	-	-	2	
	I am confident that I am getting all the benefits/help to which I am legally entitled				
	Agree	-	-	360	
	Disagree	-	-	2	
	I know how much money I have to spend				
	Agree	-	-	359	
	Disagree	-	-	2	
	I can better manage my money				
	Agree	-	-	1,393	
Disagree	-	-	156		
I would be better able to cope if I had an unexpected expense					
Agree	-	-	339		
Disagree	-	-	12		

## Appendix A

### Case Study 1

A client approached citizen advice bureau for assistance with debts, they were then referred to the council advice service for assistance. The client had a large overdraft and loan with the Royal Bank of Scotland. The total debt was £10,821.32. These accounts were no longer in use; however the overdraft account was still generating interest and therefore the bill was growing larger every time the client received a statement.

The client suffered from both physical and mental health problems. This debt was causing him significant stress, due to being on ESA only he had no means to pay this back. The service assisted him in getting medical evidence from his GP, who completed a debt and mental health evidence form. This was sent to RBS who advised that they would no longer actively be seeking recovery of these accounts, and therefore these accounts would be closed.

This has made a huge difference to the client and has reduced the stress they were under. The client reached state pension age whilst this case was ongoing, therefore the service helped him claim State pension and pension credit which they were unaware of. The client's income is now £227.30 a week where previously this was £102.15 a week, this has made a massive difference to the clients everyday living.

### Case Study 2

The client referred themselves for assistance. They had been working for the NHS and due to ill health had been made redundant after redeployment failed. They then fell behind on their mortgage due to leaving employment and claiming Universal Credit. The house was therefore going through a voluntary assisted sale with the mortgage lender to avoid repossession, they will cover the costs upfront and recoup this from the equity.

However, the client's income was reduced to £297 a month on UC and their mortgage alone was £526, they could not afford to live of this income alone and were suffering more and more every day from the increasing debt.

The service assisted the client in applying for a grant from the Cavell nurses trust. This was awarded and the client received £800 to help with 2 months living costs. The service also supported the client with property repairs. The property they stayed in was in disrepair and so the service applied for a grant from the sons of the rock, which was awarded at £569. This could be used to make repairs to the property which would help to get viewings and sell the house under the voluntary assisted sale.

The client was receiving UC, however they were helped to claim New Style ESA as once their house sells, the capital limit will mean their UC will stop. This New Style ESA was awarded and a backdated payment of £896 was paid to the client.

### Case Study 3

The client was referred to the service from her Housing Officer within Stirling Council. The client had significant rent and council tax arrears.

An appointment was arranged for the client to meet with an adviser, a draft financial statement was compiled, and a full benefits check was completed. The full benefits check identified that the clients housing costs may be wrong on her UC and client has maximum deductions being taken for her UC.

Contact was made with UC helpline and debt management to resolve this and have the deductions reduced from £23.84 to £5 each. It was also identified that the client had difficulties with her daily living and that it would be appropriate to apply for PIP. The adviser assisted the client in doing this. The adviser also identified that client should be apply for DHP.

The client's financial statement showed that she had no disposable income and debts over £9,000.

A confirmation of advice letter and a copy of the client's financial statement was sent to the client.

A further appointment was arranged with the client to discuss all options for dealing with her debt. The client advised at this appointment that she had a court date for her rent arrears. After discussing all options with the client, she chose bankruptcy as her preferred option of dealing with her debts.

The client's bankruptcy was applied for and awarded; notification was passed to the clients housing officer that this had been awarded. The clients housing officer then advised that they had changed their instruction for court and that they would not be looking for decree to be granted.

Bankruptcy awarded – £9,311.31  
Homelessness prevented - £15,000  
UC Deductions reduced - £451.92  
DHP awarded - £560.04  
Total: £25,323.27