

# Common Advice Performance Management Framework Summary 2017/18

## Scottish Borders Council



The Common Advice Performance Management Framework (CAPMF) 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 2017/18 for the CAPMF for Scottish Borders Council.

This is the first year in which the data has been collected in relation to both welfare and money advice services. In the previous three iterations, covering 2014/15 through to 2016/17, the data covered money advice only. As such, trends will continue to be identified at both local and national levels for indicators concerning money advice, and future iterations will allow for the same in relation to welfare rights 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:



Services, Investment and Volume			
Ref	Indicator	2017/18	Scotland 2017/18
C1	Number of services in the LA area	1	
	In-House		
	Money advice	0	5
	Welfare rights	1	12
	Combined	0	15
	External		
	Money advice	0	13
	Welfare rights	0	6
	Combined	1	66
	Case management system/s	PG Debt, CASTLE	-
I1	Number of FTE staff		
	In-House	2	486
	External	3	386
	Number of Volunteer FTE staff		
	In-House	0	0
External	8.9	412	
I2	Local Authority Funding		
	In-House	-	£13.93m
	External	£227,250	£11.83m
	Other Sources of Funding		
	Scottish Legal Aid Board	£49,168.70	£1,529,249
	Scottish Government	£24,973	£257,467
	Big Lottery Fund	-	£44,759
European Social Fund	-	£517,349	
A1	Volume		
	Contacts	16434	222,530
	Total Clients	4862	161,428
	New Clients	4314	94,336
	Contacts by channel <sup>2</sup>		
	Face-to-face	7539	138,771
	Telephone	5968	72,999
Email	1175	15,948	
Web	0	2,051	
Webchat	0	0	

1 Internal: SBC Financial Inclusion Team; External: Borders CAB Consortium

2 Figures Include Borders CAB Consortium only.

Services, Investment and Volume				
Ref	Indicator	2017/18	Scotland 2017/18	
A1	Referrals			
	Self-referral	3877	67,313	
	Local authority:			
	Housing	-	2,924	
	Social Services	225	6,933	
	Revenues	-	1,946	
	Employability	-	932	
	Other	76	14,060	
	Primary Health Care	519	11,179	
	Third Sector	114	4,679	
	Other	766	9,722	
	Open SNSIAP cases <sup>3</sup>			
	Type I	240	3,959	
	Type II	2107	27,117	
	Type III	74	7,505	
	Closed SNSIAP cases			
	Type I	2	9,796	
	Type II	138	33,046	
	Type III	18	4,877	
	First reason for contacting agency <sup>4</sup>			
	Benefit Overpayment	180	992	
	Council Tax arrears	256	1964	
	Credit, store and charge card debts	307	1767	
	Catalogue debts	128	492	
	PPI	25	106	
	Payday Loan /High cost credit	51	476	
	Unsecured personal loan	179	1026	
	Bank and Building society overdrafts	180	528	
	Mortgage arrears	52	515	
	Rent arrears	256	3069	
	Help with appealing welfare benefit decision	1442	5433	
	Assistance with making initial benefit application	768	9467	
	Sanctioned	29	317	
Benefits entitlement check	512	12162		
Issue relating to right to reside	77	185		
Seeking to access other funds (i.e. grants)	50	1415		
Other (Please specify)	-	11051		

3 Figures include Borders CAB Consortium Money and Welfare Advice only.

4 Figures include Borders CAB Consortium Money and Welfare Advice only.

Client Demographics <sup>5</sup>				
Ref	Demographic	Categories	2017/18	Scotland
C2	Sex	Male	459	54881
		Female	561	68109
		Don't know	-	26648
	Age	0-15	0	673
		16-24	71	7735
		25-34	143	19714
		35-44	204	16381
		45-59	285	29144
		60-74	110	22774
		75+	143	13408
Not Recorded		64	29031	
Ethnicity	White	969	87555	
	Any Mixed or Multiple Ethnic Groups	10	2073	
	Asian, Asian Scottish or Asian British	11	2038	
	African	-	401	
	Caribbean or Black	-	938	
	Other Ethnic Group	5	1305	
	Not Recorded	25	43064	
Disability or long-term condition	Yes	108	43318	
	No	141	41590	
	Not Recorded	85	16995	
Income	£6,000 or less	24	13678	
	£6,001-£10,000	26	12816	
	£10,001-£15,000	43	9983	
	£15,001-£20,000	29	5994	
	£20,001-£25,000	11	2769	
	£25,001-£30,000	12	1459	
	£30,001-£40,000	4	929	
	Over £40,000	2	501	
	Not Recorded	869	42990	
Economic Status	Self employed	50	1872	
	Employed full time	150	10569	
	Employed part time	137	8463	
	Looking after the home or family	17	4209	
	Permanently retired from work	103	11837	
	Unemployed and seeking work	82	8749	
	At school	0	751	
	In further / higher education	14	995	
	Gov't work or training scheme	0	99	
	Permanently sick or disabled	334	16387	
	Unable to work because of short-term illness or injury	65	14516	
	Other	36	3020	
	Don't know	30	54568	

5 Figures include Borders CAB Consortium Money and Welfare Advice only.

Client Demographics <sup>5</sup>				
Ref	Demographic	Categories	2017/18	Scotland
C2	Housing Tenure	Owner occupied	285	13766
		Social rented	469	33282
		Private rented	153	9102
		Other	102	8037
		Don't know	11	39336
	Household Composition	Single adult (non-pensioner)	124	33285
		Single pensioner	-	2245
		Single parent (one or more children)	42	10532
		Family (two adults, and one or more children)	60	10097
		Adult family (two or more non-pensioners, and no children)	64	13333
		Older adult family (contains at least one pensioner)	-	4771
		Don't know	730	41346

Money Advice Indicators						
Ref	Indicator	2014/15	2015/16	2016/17	2017/18	Scotland 2017/18
C3	Amount of debt owed by client	£6,109,240.39	£4,519,800		£4,232,373	£204m
	Benefit Overpayment	n/a	£344,800	-	£231,149	£9.3m
	Council Tax Arrears	n/a	£177,400	-	£185,201	£21.8m
	Utility Arrears	n/a	£62,300	-	£119,368	£3.6m
	Credit, Store and Charge debts	n/a	£908,000	-	£988,133	£39m
	Catalogue	n/a	£89,400	-	£71,255	£4.4m
	Unsecured Personal Loan	n/a	£276,000	-	£158,985	£30.1m
	Payday Loan High cost credit	n/a	£40,700	-	£47,776	£4m
	Overdrafts	n/a	£203,000	-	£117,109	£5.3m
	Mortgage arrears	n/a	£42,800	-	£367,952	£30.4m
	Rent Arrears	n/a	£157,900	-	£214,906	£9.4m
	Rent to own	n/a	£35,700	-	-	£3m
	Others	n/a	£2,181,800 <sup>6</sup>	-	£1,730,539	£43.7m
OP1.1	Breakdown of debt strategy agreed with client					
	Sequestration	23	8	30	9	1800
	Debt Arrangement Scheme	10	5	3	5	740
	Trust Deed	1	0	4	0	121
	Awaiting sequestration	7	15	3	0	276
	Token payments	18	9	26	9	1736
	Pro rata offers	55	25	114	18	2190
	Moratorium	3	0	0	0	411
	Debt written off	0	2	0	1	412
	Repayment plan	55	25	0	0	1752
	Nil Payments/Offer	n/a	3	4	2	593
	Consolidation Loan	n/a	0	0	0	41
	Mortgage to rent/Shared equity	n/a	0	0	0	67
Did not agree a debt strategy	n/a	64	-	0	2883	
Still awaiting outcome	n/a	50	281	35	1244	
Other: please specify	48	n/a	135	-	-	
OC1	Financial gain (relating to money advice)					
	Verified	-	-	-	£412,108	£317.7m
	Unverified	-	-	-	-	£85.8m

6 Others include: telephone, student, business, income tax, fines, child support, other housing, satellite TV and other loans.





Welfare Rights Advice Indicators			
Ref	Indicator	2017/18	Scotland 2017/18
OP2, OP3, OC1	Disability Living Allowance		
	No. claims	-	1,720
	No. awards made/maintained	8	1,259
	Financial gain from awards made/maintained	£31,566	£5,551,809
	No. Mandatory Reconsiderations (MRs)	2	271
	No. appeals	2	337
	No. MRs/appeals won	2	163
	No. MRs/appeals lost	0	137
	Financial gain from MRs/appeals	£22,225	£1,119,251
	Personal Independence Payment		
	No. claims	-	11,765
	No. awards made/maintained	176	7,837
	Financial gain from awards made/maintained	£600,350	£63,143,269
	No. Mandatory Reconsiderations (MRs)	125	2,457
	No. appeals	83	4,646
	No. MRs/appeals won	60	2,474
	No. MRs/appeals lost	19	1,516
	Financial gain from MRs/appeals	£400,165	£14,103,398
	Attendance Allowance		
	No. claims	-	5,158
	No. awards made/maintained	27	4,707
	Financial gain from awards made/maintained	£86,563	£18,330,956
	No. Mandatory Reconsiderations (MRs)	4	202
	No. appeals	4	45
	No. MRs/appeals won	2	65
	No. MRs/appeals lost	2	35
	Financial gain from MRs/appeals	£11,802	£584,332
	Severe Disablement Allowance		
No. claims	-	67	
No. awards made/maintained	0	5	
Financial gain from awards made/maintained	£0	£280,720	
No. Mandatory Reconsiderations (MRs)	10	10	
No. appeals	9	9	
No. MRs/appeals won	7	7	
No. MRs/appeals lost	1	1	
Financial gain from MRs/appeals	£78,313	£78,313	
Industrial Injuries Disablement Benefit			
No. claims	-	53	
No. awards made/maintained	1	5	
Financial gain from awards made/maintained	£2,600	£19,030	
No. Mandatory Reconsiderations (MRs)	-	18	
No. appeals	-	19	
No. MRs/appeals won	-	5	
No. MRs/appeals lost	-	10	
Financial gain from MRs/appeals	-	£12,878.81	

Welfare Rights Advice Indicators				
Ref	Indicator	2017/18	Scotland 2017/18	
OP2, OP3, OC1	Carers Allowance			
	No. claims	-	1,395	
	No. awards made/maintained	8	1,190	
	Financial gain from awards made/maintained	£12,257	£2,888,922	
	No. Mandatory Reconsiderations (MRs)	-	16	
	No. appeals	-	5	
	No. MRs/appeals won	-	6	
	No. MRs/appeals lost	-	3	
	Financial gain from MRs/appeals	-	£65,003	
	Sure Start Maternity Grant			
	No. claims	-	40	
	No. awards made/maintained	0	24	
	Financial gain from awards made/maintained	£0	£40,148	
	No. Mandatory Reconsiderations (MRs)	-	1	
	No. appeals	-	1	
	No. MRs/appeals won	-	0	
	No. MRs/appeals lost	-	1	
	Financial gain from MRs/appeals	-	£0	
	Employment Support Allowance			
	No. claims	-	7,808	
	No. awards made/maintained	104	4,853	
	Financial gain from awards made/maintained	£198,142	£29,695,875	
	No. Mandatory Reconsiderations (MRs)	49	2,788	
	No. appeals	15	4,073	
	No. MRs/appeals won	14	2,407	
	No. MRs/appeals lost	-	1,204	
	Financial gain from MRs/appeals	£126,870	£14,167,381	
	Funeral Expenses			
No. claims	-	44		
No. awards made/maintained	0	30		
Financial gain from awards made/maintained	£0	£47,948		
No. Mandatory Reconsiderations (MRs)	-	4		
No. appeals	-	6		
No. MRs/appeals won	-	1		
No. MRs/appeals lost	-	0		
Financial gain from MRs/appeals	-	£584		
Scottish Welfare Fund				
No. claims	-	1,803		
No. awards made/maintained	15	1,280		
Financial gain from awards made/maintained	£2,203	£1,055,087		
No. Mandatory Reconsiderations (MRs)	-	58		
No. appeals	-	4		
No. MRs/appeals won	-	10		
No. MRs/appeals lost	-	11		
Financial gain from MRs/appeals	-	£10,237		

Welfare Rights Advice Indicators			
Ref	Indicator	2017/18	Scotland 2017/18
OP2, OP3, OC1	Cold Weather Payments and Winter Fuel Payments		
	No. claims	-	29
	No. awards made/maintained	11	20
	Financial gain from awards made/maintained	£990	£11,670
	No. Mandatory Reconsiderations (MRs)	-	1
	No. appeals	-	0
	No. MRs/appeals won	-	1
	No. MRs/appeals lost	-	0
	Financial gain from MRs/appeals	-	£200
	Discretionary Housing Payments		
	No. claims	-	915
	No. awards made/maintained	24	773
	Financial gain from awards made/maintained	£5,051	£796,242
	No. Mandatory Reconsiderations (MRs)	-	30
	No. appeals	-	4
	No. MRs/appeals won	-	3
	No. MRs/appeals lost	-	0
	Financial gain from MRs/appeals	-	£89,541
	Universal Credit		
	No. claims	-	1,541
	No. awards made/maintained	11	543
	Financial gain from awards made/maintained	£28,772	£2,460,408
	No. Mandatory Reconsiderations (MRs)	-	349
	No. appeals	-	78
	No. MRs/appeals won	-	36
	No. MRs/appeals lost	-	31
	Financial gain from MRs/appeals	-	£333,571
	Contributory Benefits		
No. claims	-	108	
No. awards made/maintained	76	230	
Financial gain from awards made/maintained	£70,071	£1,194,341	
No. Mandatory Reconsiderations (MRs)	-	33	
No. appeals	-	17	
No. MRs/appeals won	-	10	
No. MRs/appeals lost	-	1	
Financial gain from MRs/appeal	-	£293,650	
Child Benefit			
No. claims	-	307	
No. awards made/maintained	19	237	
Financial gain from awards made/maintained	£18,816.00	£36,397	
No. Mandatory Reconsiderations (MRs)	-	38	
No. appeals	-	10	
No. MRs/appeals won	-	4	
No. MRs/appeals lost	-	0	
Financial gain from MRs/appeals	-	£36,355	

Welfare Rights Advice Indicators			
Ref	Indicator	2017/18	Scotland 2017/18
OP2, OP3, OC1	Child Tax Credit		
	No. claims	-	600
	No. awards made/maintained	46	483
	Financial gain from awards made/maintained	£126,599	£2,823,786
	No. Mandatory Reconsiderations (MRs)	-	160
	No. appeals	-	31
	No. MRs/appeals won	-	28
	No. MRs/appeals lost	-	25
	Financial gain from MRs/appeals	-	£400,645
	Maternity Allowance		
	No. claims	-	39
	No. awards made/maintained	1	26
	Financial gain from awards made/maintained	£5,746	£162,140
	No. Mandatory Reconsiderations (MRs)	-	43
	No. appeals	-	10
	No. MRs/appeals won	-	0
	No. MRs/appeals lost	-	0
	Financial gain from MRs/appeals	-	£0
	State Pension		
	No. claims	-	220
	No. awards made/maintained	7	128
	Financial gain from awards made/maintained	£31,773	£898,329
	No. Mandatory Reconsiderations (MRs)	-	2
	No. appeals	-	0
	No. MRs/appeals won	-	1
	No. MRs/appeals lost	-	0
	Financial gain from MRs/appeals	-	£77,576
	Pension Credit		
No. claims	-	1,594	
No. awards made/maintained	10	1,518	
Financial gain from awards made/maintained	£38,499	£5,688,937	
No. Mandatory Reconsiderations (MRs)	-	65	
No. appeals	-	10	
No. MRs/appeals won	-	24	
No. MRs/appeals lost	-	10	
Financial gain from MRs/appeals	-	£171,245	
Bereavement Benefits			
No. claims	-	124	
No. awards made/maintained	0	81	
Financial gain from awards made/maintained	£0	£444,002	
No. Mandatory Reconsiderations (MRs)	-	1	
No. appeals	-	3	
No. MRs/appeals won	-	0	
No. MRs/appeals lost	-	2	
Financial gain from MRs/appeals	-	£5,600	

<b>Welfare Rights Advice Indicators</b>			
<b>Ref</b>	<b>Indicator</b>	<b>2017/18</b>	<b>Scotland 2017/18</b>
	Other		
	No. claims	-	20,395
	No. awards made/maintained	113	14,264
	Financial gain from awards made/maintained	£249,330	£52,638,347
	No. Mandatory Reconsiderations (MRs)	-	1,115
	No. appeals	-	377
	No. MRs/appeals won	-	346
	No. MRs/appeals lost	-	134
	Financial gain from MRs/appeals	-	£1,471,74

Softer Outcomes			
Ref	Indicator	2017/18	Scotland 2017/18
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	60	1,154
	Disagree	-	0
	I've been feeling physically better		
	Agree	38	177
	Disagree	-	89
	I've been feeling better about myself		
	Agree	135	1,390
	Disagree	-	20
OC3	I've been feeling more optimistic about the future		
	Agree	135	285
	Disagree	-	15
	I've been getting on better with others		
	Agree	30	185
	Disagree	-	10
	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	135	295
	Disagree	-	5
I feel more in control of my life			
Agree	135	300	
Disagree	-	0	
I am more able to make decisions			
Agree	135	1,277	
Disagree	-	14	
I am more able to cope with day to day issues/problems			
Agree	135	281	
Disagree	-	19	
I know when to seek support and where to get it			
Agree	172	433	
Disagree	-	0	

Softer Outcomes			
Ref	Indicator	2017/18	Scotland 2017/18
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	135	300
	Disagree	-	0
	I am confident that I am getting all the benefits/help to which I am legally entitled		
	Agree	145	294
	Disagree	-	16
	I know how much money I have to spend		
	Agree	135	290
	Disagree	-	10
	I can better manage my money		
	Agree	135	
	Disagree	-	1,303
	I would be better able to cope if I had an unexpected expense		
Agree	-	6	
Disagree	-	147	
			17