Scottish Local Authorities' Money Advice Performance Management Framework

2016/17 Annual Report

the Money Advice Service

improvement service

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Money Advice Performance Management Framework

Key Findings for 2016/17

A TARGETED SERVICE

53% of clients have a disability or long-term condition

41% of clients are employed or retired

90% of clients have a household income of less than £20,000

GENERATING REAL VALUE

£101m financial gain for clients

Every £1 invested in the service generates £4-9 for clients

FACING RISING DEMAND

Contacted 111,200 times (5% more than 2015/16)

49,600 new clients (3% more than 2015/16)

Clients owed £217m in debt (£2m more than 2015/16)

WITH REDUCING RESOURCES

↓5% investment since 2015/16

£11.7m investment by local authorities

305 FTE staff members

↓2% in FTE paid staff since 2015/16

Executive Summary

The Money Advice Performance Management Framework (MAPMF) provides all Scottish local authorities with a mechanism to report consistently on the context, inputs, activities, outputs and outcomes in relation to the money advice services they provide and/or fund. It enables local authorities, both individually and collectively, to demonstrate the difference their investment makes.

While ownership of the MAPMF rests with local authorities, it is supported and facilitated by the Improvement Service. The Improvement Service hosts the Improving Outcomes in Money Advice (MAO) project, which is supported by the Money Advice Service. The project aims to increase the impact of Scotland's money advice services and assist local authorities - the largest single provider of money advice services - and their partners in this process.

This is the third year in which local authorities have reported on the indicators MAPMF. All 32 Scottish local authorities now operate an in-house service or fund an external provider to deliver money advice, and all submitted data for the 2016/17 iteration of the Framework. While the extent to which local authorities were able to report on all indicators was variable, the number of indicators reported on and the quality of reporting has continued to improve markedly year-on-year.

There is strong evidence that money advice services offer a vehicle through which to target the most vulnerable people in society – those who are experiencing social and economic disadvantage and inequality. This can be demonstrated by the demographic make-up of the clients they serve. In particular, a disproportionate percentage of service users report having a disability or long-term condition, are members of minority ethnic groups and/or live in low-income households.

The key findings for 2016/17 are as follows:

- Investment by local authorities totalled c.£11.72m, representing a reduction of 5% since 2015/16
- 305 FTE paid staff members were employed by the services, which represents a 5 FTE decrease when compared to 2015/16
- 54% of clients accessing the service were female
- 31% of service users had a disposable household income of less than £6,000, and 50% less than £10,000 - the median household disposable income in the UK is £26,300[1]
- 31% of clients were in employment, 34% were permanently disabled or suffering from a short-term illness, and 14% were unemployed and seeking work
- 53% of clients reported having a disability or long-term condition – around 20% of the Scottish population has a disability or long-term condition[2]
- The total debt owed by clients was c.£217m, an increase of around £2m in comparison to 2015/16
- c.111,000 people contacted the services, and c.49,000 new clients received support – in both cases this represents a 5% increase since 2015/16

1 https://www.ons.gov.uk/peoplepopulationandcommunity/personalandhouseholdfinances/incomeandwealth/bulletins/householddisposableincomeandinequality/financialyearending2016

2 http://www.gov.scot/Topics/People/Equality/Equalities/DataGrid/Disability/DisabPopMig

- In terms of the initial channel used to contact the services, 70% of clients made contact face-to-face, 19% used the telephone, 9% via email, and 2% used the web
- 19% of clients initially sought advice because of council tax arrears
- For every £1 that was invested in money advice services, clients achieved financial gains of £4-9[3]

3 Using the figures provided for verified financial gain, there is a return on each £1 invested of £4. If the figures submitted for unverified gain are included this increases to a return of £9. The same process was used to determine the return on every £1 invested in both 2014/15 and 2015/16

For every £1 that was invested in money advice services, clients achieved financial gains of £4-9

Background

Local authorities in Scotland continue to face the challenge of meeting the rising demand for services with reducing resources. While this impacts on all services, it has a disproportionate impact on those that are not 'protected' by policy priority or statutory requirement. A recent report by the Fraser of Allander Institute states that, at a national level, "*non-protected portfolios may have to plan for cuts after inflation of 9-14% between 2016/17 and 2020/21*"[4].

At a local authority level, Audit Scotland found that the category of 'Other' services (which includes money advice) experienced budget reductions of 18% between 2013/14 and 2016/17[5]. While a statutory duty to provide advice services is imposed in several pieces of existing and planned legislation[6], how this duty should be exercised is not clearly defined. This contributes to the wide-ranging variations that exist within the provision of advice services by local authorities.

Audit Scotland have reported that local authorities are meeting the financial challenges they face by "*increasingly relying on the use of reserves to bridge projected funding gaps"* and making *"incremental changes to services, increasing charges and reducing employee numbers in order to make savings*"[7]. The report finds that these measures are "*neither sufficient nor sustainable solutions for the scale of the challenge facing councils*" and the need for consideration of alternative forms of service delivery based on comprehensive option appraisals is stressed.

Many local authorities are already considering alternative service delivery via a variety of approaches, including: co-location with other public services; providing access through multi-purpose service hubs; and supporting greater channel choice. The Improvement Service will produce case studies outlining these varying approaches in 2018.

The Need for Money Advice Services

Despite compelling evidence of the contribution they make to supporting multiple service user outcomes[8], the future of money advice services continues to be uncertain. The 2016/17 MAPMF data returns show a further reduction in investment in this small, yet critical service. They also show a slight shift towards funding external services, away from in-house provision. The reasons for this are not clear, and will be investigated in 2018.

One of the challenges in sustaining investment stems from the impact of the service not always being fully considered in strategic planning processes within local authorities. While each local authority will take a different approach in relation to how the service is managed and delivered, that rightly best meets local needs and priorities, there is a need for this to be based on shared principles that offer a degree of consistency on a national basis. These principles should provide

4 https://pure.strath.ac.uk/portal/files/68902882/Fraser_of_Allander_Institute_Scotlands_Budget_Report_2017.pdf

5 Local government in Scotland- Financial Overview 2016-17. http://www.audit-scotland.gov.uk/uploads/docs/report/2017/nr_171128_local_government_finance.pdf

6 Bankruptcy (Scotland) Act 2016, implementation of provisions in Carer's (Scotland) Act 2016 and Child Poverty Bill

7 Local Government in Scotland- Performance and Challenges 2017. http://www.audit-scotland.gov.uk/report/local-government-in-scotland-performance-and-challenges-2017

8 The Future of Money Advice Services in Scotland. http://www.improvementservice.org.uk/documents/money_advice/future-of-money-advice-services.pdf

a framework to underpin the delivery of effective and efficient services that best meet user needs, particularly those who are most vulnerable. Following extensive consultation with local authorities and key partners, the Improvement Service will publish a money advice strategy paper in January 2018 containing the key principles which could form the basis of a three-year action plan.

The importance of individuals having access to advice is acknowledged in many of the anti-poverty strategies and 'Fairness Commissions' that local authorities have established to seek to address inequality.[9] Advice services are well used by many of the poorest individuals in communities who may be in work, in receipt of benefits or who are retired. Data returned for the MAPMF suggests that c.41% of service users of money advice services are in work or permanently retired, and that almost half have an annual household income of less than £10,000. A recent report by the Joseph Rowntree Foundation found that increasing numbers of working families, and consequentially children, are living in poverty:

"Overall, 43% of working age adults in poverty live in workless families, while 57% live in families where at least one adult is in work. This contrasts with the situation two decades ago, when 52% of those in (working age) poverty lived in workless families, and 48% in those with at least one person in work."[10]

The data returns demonstrate that there is a significant need for money advice for those who are in work or retired, and confirm that employment does not always ensure a poverty-free life.

Increased Demand

There is evidence of both a reduction in income to councils[11] and increased demand as a result of welfare reform and the roll-out of Universal Credit. This is exemplified by the position in East Lothian Council, which was the first area in Scotland to be moved to the Universal Credit 'Full Digital' Service in March 2016. As anticipated, this has resulted in a significant increase in the numbers of claimants and individuals seeking advice.[12]

Across Scotland, the data returns suggest that those who sought advice in 2016/17 had debts amounting to c.£217 million, an increase on previous years. Research by the Money Advice Service suggests that there are almost 700,000 over-indebted individuals[13] in Scotland. Research across the sector suggests that the levels of debt, and the numbers who find themselves in debt, are both increasing.[14]

9 There are many instances of this approach being taken in local authorities across Scotalnd. One example is Dundee City Council. *A Fair Way to Go: Report of the Dundee Fairness Commission.* http://www.dundeepartnership.co.uk/sites/default/files/fairnessreport-screen_0.pdf

10 https://www.jrf.org.uk/report/uk-poverty-2017

11 https://news.gov.scot/news/joint-call-to-halt-broken-universal-credit-system

12 ast Lothian Council Impact of universal credit on revenues and welfare support services. http://www.eastlothian.gov.uk/download/meetings/id/19184/11417_impact_of_universal_credit_on_revenues_and_welfare_support_services-end_of_year_201617

13 https://masassets.blob.core.windows.net/cms/files/000/000/811/original/Over_indebtedness_2017_Stats_PDF.pdf. "Over-indebted" individuals are defined as those who are likely to find meeting monthly bills a "heavy burden" and/or those missing more than two bill payments within a six-month period.

14 *Scotland in the Red 2016.* https://www.stepchange.org/Portals/0/documents/Reports/scotland_in_the_red_2016.pdf

Around one third of service users of money advice services are in work, and almost half have an annual household income of less than £10,000

Future Developments

Since the inception of the MAPMF in 2014/15, several local authorities have stated that it is difficult to provide data that relates solely to money advice and which does not also include that pertaining to welfare rights advice. For many individuals who are in receipt of advice, the two are inextricably linked. The shift towards generic working, alongside a reduction in funding allocated specifically for money advice, has made it increasingly challenging to report on these services separately.

At the annual MAPMF stakeholder sessions held in November and December 2017, and following discussion with several local authorities, there was broad agreement that the current MAPMF framework should be adapted to include welfare rights advice. Having a shared reporting framework for all publicly funded advice services at both a local and national level will minimise reporting requirements and enable the performance of services to be reported more accurately. Building on the approach taken in developing the MAPMF, the Improvement Service will work with the Scottish Government to continue to develop a 'Common Advice Reporting Framework,' which incorporates other types of publicly funded advice. The approach taken will be based on consultation and achieving consensus.

During the consultation process, it was also generally accepted that the 'softer' client outcomes relating to health and wellbeing and capacity should be measured consistently and incorporated into the framework.

Having accepted these changes in principle (the extension of the framework and inclusion of additional client outcomes), further consultation on the detail of the agreed amendments will be required. Specific welfare rights advice indicators, client outcomes and indicators, data collection methods, along with some other minor changes to existing indicators, will be the subject of further consultation in January 2018, prior to an amended draft Data Return Template being shared in February 2018.

Analysis of Data Returns

This section of the report outlines the Scotland-wide findings from the analysis of the data submitted by local authorities who funded money advice services in 2016/17. Where possible, comparisons are made between the data submitted for the 2016/17 iteration of the Framework, with that reported in the 2014/15 and 2015/16 financial years.

Local authorities were asked to provide information in relation to five areas - 'Context', 'Input', 'Activity', 'Output' and 'Outcome'. All local authorities received a copy of the Indicator Guide[15] which explained, in detail, the indicators relating to each of the identified areas and the supporting data that should be collected. See Table 1 below for the list of indicators included in the MAPMF.

Table 1: List of MAPMF Indicators

Type of Indicator	Indicator
Context	C1 – money advice services and case management system/s
	C2 – number of clients per demographic measure
	C3 – amount, number, and type of debts owed by client
Input	I1 – number of FTE staff
	I2 - funding
Activity	A1 - volume
Output	OP1 – breakdown of debt strategy agreed with client
Outcome	OC1 – verified and unverified financial gain

The data received from each local authority in Scotland, upon which this analysis is based, is publicly available in the form of individual reports on the Improvement Service website.

Response Rate and Caveats

All 32 local authorities in Scotland have either an in-house money advice service or fund an external provider, and all submitted data returns for the 2016/17 financial year on a voluntary basis. However, one local authority was only able to provide data for a 9-month period due to switching to a new case management system, while another was unable to provide figures from externally-provided services.

It should be noted that incomplete or partial information has been provided in relation to some indicators. These gaps are identified where they exist in the analysis, and must be considered when interpreting the findings. Often, they contribute to underestimations of the workload and impact of the services.

Data from previous years' iterations of the Framework has also been corrected where it was found to be inaccurate. For example, several local authorities revealed that some of the figures they submitted in previous years included welfare rights advice data. Identifying potentially inaccurate

15 http://www.improvementservice.org.uk/mapmf-indicator-guide-return-template.html

data has also become easier due to the ability to compare it with the figures submitted in previous years. If it was not possible to replace the data with more accurate information, the figures concerned were excluded from the analysis. These corrections have ramifications in terms of the consistency of some of the findings outlined for 2014/15 and 2015/16 in previous annual reports.

However, the correction of past figures contributes to improved understanding of the true picture of money advice services across Scotland now, and in future iterations of the Framework.

On a similar note to the previous point, it is worth highlighting that the quality of data reporting has markedly improved across the majority of local authorities throughout the three years of the Framework. This is true both in terms of their ability to report on a greater number of indicators, and a decline in the use of the 'Not Recorded' and 'Don't Know' recording categories. These improvements are the result of local authorities' commitment to adjusting their reporting systems to match the indicators used in the Framework.

The development of the MAPMF is an iterative process, and so annual reviews of the Framework with local authorities will continue to take place. These reviews are based on a shared desire to evidence performance and to achieve a clear and reliable reporting methodology.

Context Indicators

The context indicators are used to provide information about the money advice services in each local authority area, as well as the clients who use them. These indicators are used to improve understanding of the complexities surrounding the delivery of money advice across local authorities in Scotland. Demographic information also enables identification of the groups accessing money advice, and allows for monitoring of any trends. In 2018, the MAO project plans to work with two local authorities to segment the data provided, and consider which groups benefit from the service, and how, in greater detail.

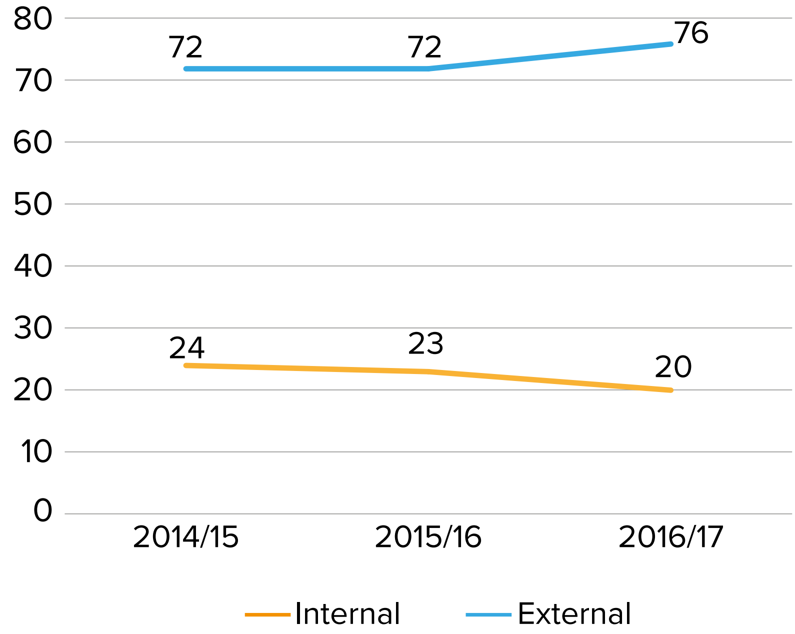
C1 – Number of Money Advice Services and Case Management Systems

Number of Money Advice Services

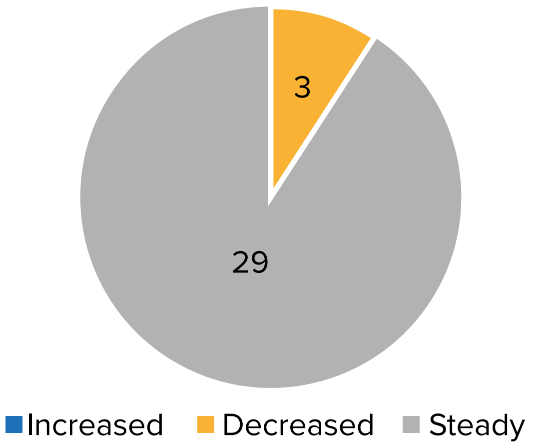
The data returns highlight that a total of 20 internal and 76 external money advice services were funded by local authorities in 2016/17. All local authorities provided funding for at least one service, whether internal or external. Two local authorities funded internal services only, while 12 funded external services only. The remaining 18 provided funding for both in-house and externally-provided services.

As can be seen in Graph C1.1, when compared to 2015/16, the number of internal services funded by local authorities has fallen by three, from 23 to 20. In contrast, the number of external services has increased by four, from 72 to 76. As demonstrated in Graph C1.2 and C1.3, between 2015/16 and 2016/17, three local authorities decreased the number of internal services and four increased the number of external services. Taking the position in 2014/15 into account, where 24 internal and 72 external services were funded, these findings combined suggest a slight shift away from in-house towards the external provision of money advice.

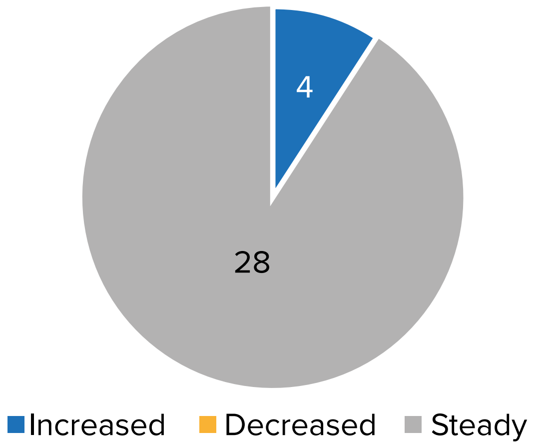
Graph C1.1: Number of Services 2014/15 - 2016/17



Graph C1.2: 2015/16 - 2016/17 Change in Number of Internal Services by Local Authority



Graph C1.3: 2015/16 - 2016/17 Change in Number of External Services by Local Authority



Case Management Systems

For the first time, in the data returns to be submitted for 2016/17, local authorities were asked which case management systems are used by the money advice services they fund. The majority reported multiple case management systems, mainly because the different services they fund made use of different systems. As outlined in Table C1.4, the most common system, reported by 15 local authorities, was CASTLE, which is used by Citizens Advice Bureaux. The second most popular system, reported by 13 local authorities, was PG Debt. It should be noted that PG Debt is no longer being maintained by its developer, who has advised users to switch to another system. The third most popular was AdvicePro, with 11 local authorities reporting using it. Following Advice Pro, five local authorities reported using MACS. There were several other systems reported, which were each used by one local authority and designed on an individual basis, such as Time Matters, Money Matters, and BrightOffice.

Table C1.4: Most Common Case Management Systems Reported to be in Use in 2016/17

Rank	Case Management System	Number of Local Authorities Reporting Use
1	CASTLE	15
2	PG Debt	13
3	AdvicePro	11
4	MACS	5

Gathering this information will allow for the facilitation of knowledge-sharing across local authorities, particularly in relation to the customisation of case management systems for the purposes of recording and reporting relevant data for the Framework and funders.

C2 - Demographics

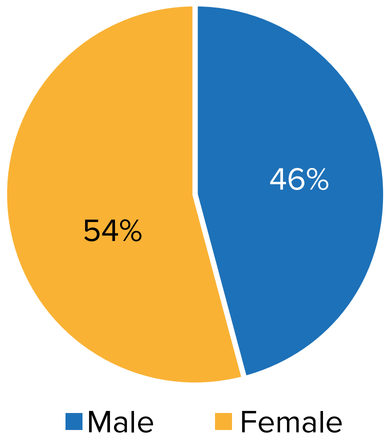
This section provides information on the demographics of clients accessing money advice services. It can be used to identify which groups are accessing money advice services, as well as to monitor trends.

In a few cases the total number of clients recorded under each demographic measure did not equalise. While the effect of this was marginal, as the difference between the totals was very small relative to their overall size, it does suggest that demographic information may not be recorded consistently for all clients in some local authorities. However, it should be highlighted that the quality of reporting has improved significantly for most demographic indicators across the three years in terms of both the number of indicators reported on and the decreasing usage of the 'Not Recorded' category.

Sex

The returns suggest that, across the 31 local authorities who reported on this measure, 54% of clients accessing the services in 2016/17 were female, while 46% were male[16] (see Graph C2.1). This finding is consistent with that reported in 2015/16, when 29 local authorities submitted data. Compared to 2014/15, where 58% of service users were female and 42% were male across the 25 reporting local authorities, there appears to have been a slight rebalance towards men in 2015/16. This change, however, could be attributable to fewer local authorities reporting on the measure in 2014/15, compared to subsequent years.

Graph C2.1: 2016/17 Clients by Gender



It is also worth highlighting that the 2016/17 data returns feature improved recording on this measure, with the sex of only 2% of clients reported as unknown, compared to 6-7% in both 2014/15 and 2015/16.

Age

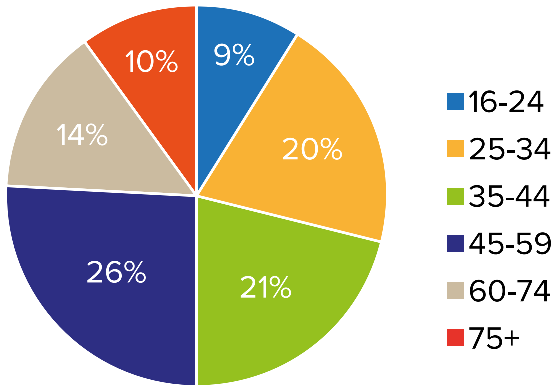
The make-up of money advice service clients by age bracket has remained largely consistent throughout the three years of reporting. This is true despite varying numbers of local authorities reporting on this measure throughout the years: 23 in 2014/15, 28 in 2015/16, and 29 in 2016/17. To facilitate reporting, local authorities were given the option of reporting age by date of birth or age band. However, very few reported using the date of birth option, and therefore it is not planned to continue with this.

Individuals aged between 45-59 made up 26% of clients in 2016/17, compared to almost 22% in 2015/16, suggesting an increasing number of people from this age bracket are seeking money advice. This age group was also the most likely to access the service when compared to others, followed by 35-44 year olds. In 2015/16, those aged between 35-44 were most likely to access

16 'Don't Know' and 'Not Recorded' categories are excluded from the analysis of all indicators, though their size is noted in every case

money advice, and represented just over 22% of users. Aside from the increasing prominence of the 45-59 age group, there were no other notable changes in the age of services users since the initial 2014/15 iteration of the Framework. The full breakdown of the age of clients accessing the service in 2016/17 can be seen in Graph C2.2.

Graph C2.1: 2016/17 Clients per Age Bracket



It should be noted that data reporting has continually improved for this measure. The age of 8% of clients was recorded as 'unknown' in 2014/15, decreasing to 6% in 2015/16, before reaching only 4% in 2016/17.

Ethnicity

The definition and categorisation of ethnicity is based on the Scottish Household Survey[17] Ethnic Groups. For 2014/15, the exact categories were replicated for data recording purposes. For the 2015/16 and 2016/17 iterations, the categories were summarised into seven key groupings (see Table C2.1 below, which does not include the 'Not Recorded' seventh category).

Table C2.1: Breakdown of the Scottish Population and Money Advice Clients by Ethnicity

	White	Any Mixed or Multiple Ethnic Group	Asian, Asian Scottish or Asian British	African	Caribbean or Black	Other Ethnic Group
Money Advice Service Users	88.9%	1.3%	4.8%	2.8%	0.7%	1.5%
Scotland Population*	96%	0.3%	2.3%	0.5%	0.1%	0.7%

** Breakdown taken from 2016 Scottish Household Survey*

As can clearly be seen in the table, the majority of clients in 2016/17 were from the 'White' ethnic group (88.9%). 'Caribbean or Black' clients made up the smallest ethnic group accessing money advice, representing only 0.7% of users. However, the Scottish Household Survey data included in the above table demonstrates that, while the percentage of clients from other ethnic groups accessing money advice are relatively low when compared to the 'White' group, 96% of the Scottish population is 'White'. It also suggests that all other ethnic groups are actually disproportionately likely to be money advice service clients, when accounting for the ethnic make-up of the Scottish

17 http://www.gov.scot/Topics/Statistics/16002

population. This was previously found to be the case in both 2014/15 and 2015/16, which led to a case study being published to highlight the success of money advice services funded by Glasgow City Council in engaging with Black and Minority Ethnic individuals[18].

Unlike the other demographic recording categories, the accuracy of reporting on ethnicity has fluctuated in terms of the number of clients for whom it was 'Not Recorded'. In 2014/15, this represented 7% of clients, compared to 5% in 2015/17, and 9% in 2016/17. However, the number of local authorities reporting on the measure has improved consistently throughout the three years, starting at 24 in 2014/15, increasing to 26 in 2015/16, before reaching 31 in 2016/17.

Disability or Long-Term Condition

The returns suggest that over half (53%) of those accessing money advice services in 2016/17 had a disability or long-term condition. This represents a proportionate increase when compared to previous years: in 2014/15, 46% of clients reported having a disability or long-term condition, and 47% in 2015/16. The change in this proportion from 2014/15 to 2016/17 can be seen in Table C2.2. To set this finding in context, around 20% of the Scottish population reported having a disability or long-term health issue[19].

Table C2.2: Clients Reporting a Disability or Long-Term Condition from 2014/15 to 2016/17

Financial Year	Proportion of Clients Reporting a Disability or Long-Term Condition
2014/15	46%
2015/16	47%
2016/17	53%

As with the demographic measure of ethnicity, the quality of reporting on this indicator has fluctuated across the years. In 2014/15, this measure was not recorded for 9% of clients, compared to 8% in 2015/16, and 11% in 2016/17. However, the number of local authorities reporting on the measure has consistently improved throughout the years: 24 reported in 2014/15, 28 in 2015/16, and 29 in 2016/17.

Household Income

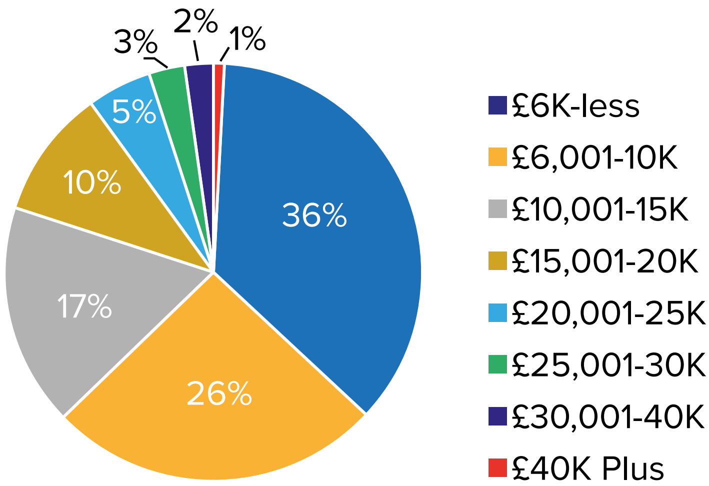
The returns suggest that 31% of clients accessing money advice services in 2016/17 had a household income of less than £6,000, 50% less than £10,000, and 90% less than £20,000. Apart from a slight decrease in the proportion of clients with a household income of £15,001 – 20,000 and a slight increase in those with £6,000 or less, this is consistent with the findings for the 2014/15 and 2015/16 financial years. The full breakdown of clients in 2016/17 by household income bracket is outlined in Graph C2.3. To place this in context, the median household disposable income in the UK was £26,300 at the end of the 2016 financial year [20].

18 http://www.improvementservice.org.uk/documents/money_advice/ma-case-study-bme-engagement.pdf

19 http://www.gov.scot/Topics/People/Equality/Equalities/DataGrid/Disability/DisabPopMig

20 https://www.ons.gov.uk/peoplepopulationandcommunity/personalandhouseholdfinances/incomeandwealth/bulletins/householddisposableincomeandinequality/financialyearending2016

Graph C2.3: 2016/17 Clients by Household Income Bracket



The quality of reporting on this indicator has remained relatively consistent in terms of the proportion of clients for whom household income is 'Not Recorded', representing 11-12% throughout the three years of Framework. However, the number of local authorities reporting on the measure has risen steadily: from 24 in 2014/15, to 26 in 2015/16, then to 30 in 2016/17.

Economic Status

The returns suggest that 41% of clients accessing money advice in 2016/17 were employed or permanently retired from work, compared to 14% who were unemployed and seeking work and 34% who were permanently sick or disabled or suffering from a short-term illness or injury. The full breakdown of the economic status of clients in 2016/17 is shown in Table C2.3. These figures remain consistent with those reported in 2014/15 and 2015/16, and highlight the prevalence of working adults who have sought help from money advice services.

Table C2.3: Percentage of Clients per Economic Status Category in 2016/17

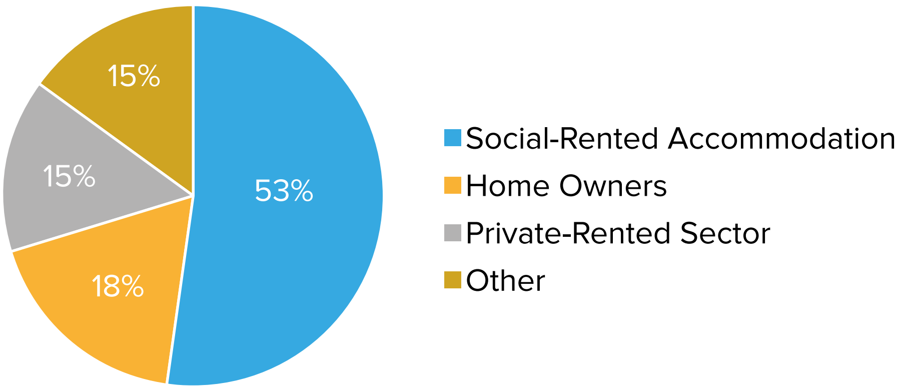
Rank	Economic Status	Percentage of clients
1	Permanently sick or disabled or have a short-term illness or injury	34.5%
2	Employed full-time	15.5%
3	Unemployed and seeking work	14%
4	Employed part-time	12%
5	Permanently retired from work	10%
6	Looking after the home or family	6.5%
7	Other	3%
8	Self-employed	2.5%
9	At school	1.5%
10	In further education	0.5%
11	Government work or training scheme	0.5%

It should be noted that recording has improved slightly in accuracy. In 2014/15, 'Don't Know' was recorded for 8% of clients, decreasing to 7% in 2015/16, then 6% in 2016/17. However, the number of local authorities reporting clients' economic status has increased consistently throughout the three years: 25 reported in 2014/15, 28 in 2015/16, then 31 in 2016/17.

Housing Tenure

As demonstrated in Graph C2.4, the returns suggest that the majority of those accessing money advice services live in social-rented accommodation (53%). This is followed by 18% who are home owners, 15% in the private-rented sector, and 15% who are recorded under 'Other'. Local authorities reported that those recorded under the 'Other' category included clients who are homeless and those who are living with friends and family. In comparison to the data submitted in 2015/16, there has been a decrease in the percentage of overall clients who are home owners (2%), alongside an increase in the percentage of those who are living in social-rented accommodation (2%). These findings emphasise the extent to which money advice services support clients who live in accommodation managed by local authorities.

Graph C2.4: 2016/17 Clients by Housing Tenure



Reporting accuracy has improved in terms of a decline in the proportion of clients for whom this measure was 'Not Recorded', from around 7% in both 2014/15 and 2015/16, to 5% in 2016/17. Accuracy has also improved in terms of the number of local authorities submitting data on this measure: 26 in 2014/15, 28 in 2015/16, and then 31 in 2016/17.

Household Composition

As can be seen in Table C2.4, the largest group of clients, in terms of household composition, who accessed money advice in 2016/17 were single adults (51%). The second largest group was single parents (17%), followed by families (15%), then adult families (14%). The make-up of those accessing money advice, by household composition, has remained largely consistent throughout the three years of recording. However, the single adult group has grown, from representing 47% of clients in 2014/15, to 50% in 2015/16, then to 51% in 2016/17. On the other hand, adult families' representation has decreased as a percentage of overall clients, from 17% in 2014/15 and 2015/16, to 14% in 2016/17.

Table C2.4: Percentage of Clients by Household Composition in 2016/17

Rank	Household Composition	Percentage of clients
1	Single adult	51%
2	Single parent	17%
3	Family (two adults and one or more children)	15%
4	Adult family (two or more adults and no children)	14.5%
5	Single pensioner	1.5%
6	Older adult family (containing at least one pensioner)	1%

Reporting accuracy in 2016/17, in terms of the proportion of clients for which this measure was 'Not Recorded', has remained consistent with 2015/16 at 11%. This represents a 1% decline in comparison to 2014/15. The number of local authorities reporting on this measure has increased throughout the years, however. In 2014/15, 23 local authorities submitted data, increasing to 28 in 2015/16, then to 30 in 2016/17.

Five of the 30 local authorities who reported on this measure were not able to separate data for the 'single pensioner' and 'older adult family' categories, and therefore included these figures under the 'single adult' and 'adult family' categories, respectively. Clearly, this means that the former categories are underestimated, while the latter are overestimated.

C3 – Debt Owed

For both the 2015/16 and 2016/17 data returns, local authorities were asked to submit a breakdown of the number of clients and amount owed per category of debt (of which there were 11). In 2014/15, only the total amount of debt owed was requested and there was no categorisation.

Based on data submitted by 29 local authorities, the total amount of debt owed by clients accessing money advice services in 2016/17 was £217m. This represents a £2m increase in comparison to 2015/16, when 28 local authorities reported.

20 local authorities reported on the number of clients who owed debt under each category in 2016/17. The most common types, aside from those recorded under 'other,' were credit, store and charge card debts (which 15% of clients owed), council tax arrears (14%), unsecured personal loans (10%), and rent arrears (8%). In comparison to the data submitted for 2015/16, the 'Other' reporting category was used substantially less: in 2015/16, 53% of debts owed were recorded under 'Other', while only 17% were in 2016/17.

29 local authorities reported on the total amount debt owed by clients, per each debt category, in 2016/17. The types of debt for which the largest amount was owed, aside from that recorded under 'other', were credit store and charge cards (which represented 19% of debt owed), mortgage arrears (14%), unsecured personal loans (13%), and council tax arrears (10%).

Credit, store and charge card debt is therefore the most common type of debt, in terms of both the number of clients who owe it and the amount owed. Unsecured personal loans and council tax arrears are also very common. The MAO project team are working with partner agencies to further explore the linkages between corporate debt and money advice services. The full breakdown of the number of clients who owe certain types of debt, and the amount owed, can be seen in Table C3 below.

Table C3: Debt Owed by Number of Clients and Amount of Debt in 2016/17

Rank	Type of Debt	Number of Clients		Amount of Debt Owed (£m)	Type ofDebt	Rank
1	Credit, Store and Charge Cards	7,096		£40.7	Credit, Store and Charge Cards	1
2	Council Tax Arrears	6,840		£29.8	Mortgage Arrears	2
3	Unsecured Personal Loan	4,531		£27.5	Unsecured Personal Loan	3
4	Rent Arrears	3,894		£20.8	Council Tax Arrears	4
5	Utility Arrears	3,732		£10.5	Benefit Overpayment	5
6	Benefit Overpayment	3,445		£8.6	Rent Arrears	6
7	Overdrafts	2,897		£7.3	Overdrafts	7
8	Catalogue	2,892		£5.4	Catalogue	8
9	Payday Loan and High-Cost Credit	2,279		£4.4	Utility Arrears	9
10	Mortgage Arrears	1,160		£3.7	Rent to Own	10
11	Rent to Own	677		£3.6	Payday Loan and High-Cost Credit	11
-	Other	8,131		£54.7	Other	-

Input Indicators

The input indicators are used to provide information on the levels of investment that local authorities make in money advice services. This is considered in terms of both financial resources and staffing levels.

I1 – Staff and Volunteers

Local authorities were asked to provide the total number of full-time equivalent (FTE) staff members, including those providing administrative support, who were involved in the delivery of money advice in the financial year. Detailed information on how to apportion figures for time spent by staff providing money advice - where they worked in a generalist advice environment, worked part-time, or were employed on a temporary basis - was also provided. Local authorities were asked to submit data, where applicable, for both in-house and externally-funded staff members.

The returns indicate that 94 FTE paid staff members were employed by internal money advice services across Scotland in 2016/17. As can be seen in Table I1, compared to 2015/16, this represents a decrease of 6 FTE staff members. Between 2014/15 and 2015/16, FTE paid internal staff members reduced from 139 to 100 FTE. All 32 Scottish local authorities reported on this measure across the three years. However, the 2014/15 figures should be treated with caution, as they may include staff members who give other types of advice.

The number of FTE paid staff employed by external money advice services has risen slightly over the three years of recording, from 207 FTE in 2014/15, to 210 FTE in 2015/16, then to 211 FTE in 2016/17. On the other hand, the number of voluntary FTE staff members working in external services has fluctuated across the years. In 2014/15, there were 151 FTE volunteers, decreasing to 105 FTE in 2015/16, before rising to 130 FTE in 2016/17. The substantial fluctuation raises the question of the reliability of the reported figures. This issue will be addressed in the guidance provided to local authorities in advance of the 2017/18 data returns.

Table I1: FTE Paid and Volunteer Staff Members Employed by Services from 2014/15 to 2016/17

		2014/15	2015/16	2016/17
Internal	**Paid FTE**	139	100	94
External	**Paid FTE**	207	210	211
	Volunteer FTE	151	105	130

I2 – Funding

Local Authority Funding

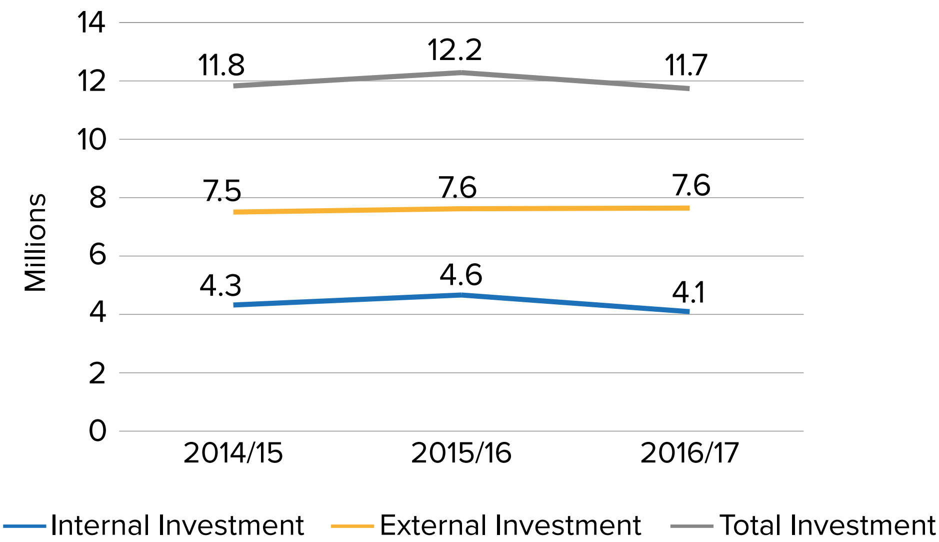
Local authorities were asked to submit the total annual investment that they provided for money advice services in 2016/17, including direct overheads. It was emphasised that this should not include funding streams from any other sources.

As can be seen in Graph I2, local authority investment in money advice services in 2016/17 was £11.72m. This represents a decrease of around 5% in comparison to investment in 2015/16, when £12.22m was reported. In 2014/15, a lower figure of £11.77m was recorded. However, this is explained by the fact that fewer local authorities reported investment levels in 2014/15, compared to both 2014/15 and 2015/16.

All 32 local authorities provided details of the funding provided for in-house money advice services in 2016/17. On a Scotland-wide basis, this investment totalled £4.1m. This represents a decrease of around £540,000 in comparison to the previous year, when all local authorities reported a Scotland-wide total of £4.64m. Between 2015/16 and 2016/17, 13 local authorities decreased in-house investment, 13 made no change, and six increased it. In 2014/15, internal investment totalled £4.27m; however, only 29 local authorities reported for that financial year, so investment levels would likely have been higher had all submitted data.

With regard to investment in externally-provided money advice services, 28 local authorities submitted figures. On a Scotland-wide basis, this investment totalled £7.62m, with an average of £272,142 per local authority. In comparison to 2015/16, this represents an increase of around £40,000. Between 2015/16 and 2016/17, 16 local authorities kept their investment in external services at the same level, 7 increased it, and 5 decreased it. In 2014/15, external investment totalled £7.5m, when five fewer local authorities reported in comparison to 2014/15 and 2015/16. Local authorities who did not provide external investment figures stated that they could not separate the external investment to support the provision of money advice from that to support the provision of welfare rights advice, and therefore could not submit an accurate figure. This is an ongoing issue which will be corrected with the introduction of the common advice reporting framework.

Graph I2: Local Authority Investment in Money Advice Services 2014/15 - 2016/17



It should be noted that the external investment trend between 2015/16 and 2016/17 is significantly impacted by one local authority matching European Social Fund (ESF) investment in the area. This was required in order to receive the ESF funding, and is also, importantly, is temporary. Removing this local authority's funding increase to match ESF investment from the analysis shows that investment in external services would have been around £7.3m in 2016/17. This would represent a £285,000 decrease in comparison to 2015/16, instead of the £40,000 increase which is found when the matched funding is included. Of course, this finding, which is a more accurate reflection of the longer-term position, suggests a very different trend to that found when the funding is included.

Other Sources of Funding

For the first time in the Framework, local authorities were asked to report on investment received by money advice services from other sources in 2016/17. A total amount of £1,258,000 was reported by 24 local authorities. As can be seen in Table I2, the Scottish Legal Aid Board provided the highest amount of funding reported, followed by the European Social Fund.

Several local authorities provided partial data for this measure. In particular, many were unsure of the level of funding that external services received from other sources, and were unable to gather this information. Similar to the other indicators included in the Framework, we can expect both the number of local authorities reporting on this indicator to increase, alongside improvement in the quality of the information recorded.

Table I2: Scotland-wide investment from other sources of funding in 2016/17

Rank	Source of Funding	Scotland-wide Amount
1	Scottish Legal Aid Board	£555,000
2	European Social Fund	£502,700
3	Big Lottery Fund	£138,400
4	Scottish Government	£38,500
5	Other	£23,200

Activity Indicators

The activity indicators provide an overview of the volume of clients and cases that money advice services have dealt with over the financial year.

A1 – Volume

Local authorities were asked to submit data on the number of contacts and clients that money advice services dealt with in 2016/17. A 'contact' is defined as an enquiry from a person seeking information on a money advice matter. They become a 'new client' if the service takes some form of action to support the individual and/or resolve the issue. In addition, further information was requested on the number of Scottish National Standards for Information and Advice Providers[21] Type I, II and III cases that were open and closed. This allowed the action taken following the initial enquiry and the complexity of any resultant case to be identified. Information was also requested on clients' reasons for making initial contact with the service, as this will allow the issues driving individuals to seek money advice to be identified.

For the 2016/17 iteration of the Framework, local authorities were also asked to provide a breakdown of the number of contacts the services receive by each channel (i.e. face-to-face, telephone etc.). Reporting on this measure will provide an overview of the channels through which people access money advice in Scotland, as well as enable tracking of any channel shift in future years. Additionally, local authorities were asked to report on the number of referrals the services receive from different sectors, which will allow for identification of strong referral pathways.

Contacts

As can be seen in Table A1.1, the returns suggest that a total of 111,231 contacts were made to money advice services in 2016/17 across the 29 local authorities who submitted data. This represents an increase of 5% in comparison to 2015/16, when 26 local authorities reported 106,089 contacts. Of course, this increase is likely partly attributable to the three additional local authorities reporting on the measure. However, 14 of the 23 local authorities who reported in both years saw an increase the contacts received, while nine experienced a decrease. The findings therefore suggest a trend of an increasing number of people contacting money advice services.

This trend is consistent with the 30% increase in reported contacts between 2014/15 and 2015/16. Again, it should be noted that 19 local authorities reported on this measure in 2014/15, compared to 26 in 2015/16, which will influence the percentage increase significantly. However, again, it should be highlighted that 12 of the 18 local authorities who reported in both 2014/15 and 2015/16 experienced an increase in contacts. Hence, the trend of increasing number of people contacting the services stretches across the three years of reporting.

Table A1.1: Number of Contacts Reported from 2014/15 to 2016/17

	Number of Contacts	Number of Local Authorities Reporting
2014/15	82,543	19
2015/16	106,089	26
2016/17	111,231	29

21 http://www.gov.scot/Publications/2009/10/05094022/1

Total and New Clients

The data returns show that 49,565 new clients accessed money advice in 2016/17 across the 28 local authorities that submitted data returns. This represents a 3% increase in comparison to that reported in 2015/16, when the same number of local authorities reported. For the 26 local authorities who submitted data across the two years, 15 reported an increase in new clients, thereby suggesting a trend consistent with the increasing number of people contacting the services.

This increase is consistent with the 2% rise in new clients that was reported between 2014/15 and 2015/16. However, it should be noted that 24 local authorities reported on the number of new clients accessing the service in 2014/15, compared to 28 in 2015/16. Additionally, for the 23 local authorities who reported across the two years, 14 reported a decrease in new clients. These two caveats, taken alongside comments from local authorities, suggest that some of the figures submitted for the 2014/15 financial year should be treated with caution.

Local authorities were also required to submit the total number of clients accessing money advice services in 2016/17. Total clients includes both new clients and clients whose support has continued from the previous financial year. According to the data returns, the total number of clients in 2016/17 was 59,641. Data for this measure was submitted, or calculated on behalf of[22] , 29 local authorities. Due to the need to calculate total clients on behalf of some local authorities, the total number of clients will be underestimated. It should be noted that, while this data was not requested in 2015/16, it is likely that total clients will have increased in line with the increase in contacts and the number of new clients accessing money advice.

Table A1.2 outlines the number of new and total clients reported in 2015/16 and 2016/17, with the number of local authorities reporting denoted in brackets.

Table A1.2: Number of New and Total Clients from 2015/16 to 2016/17

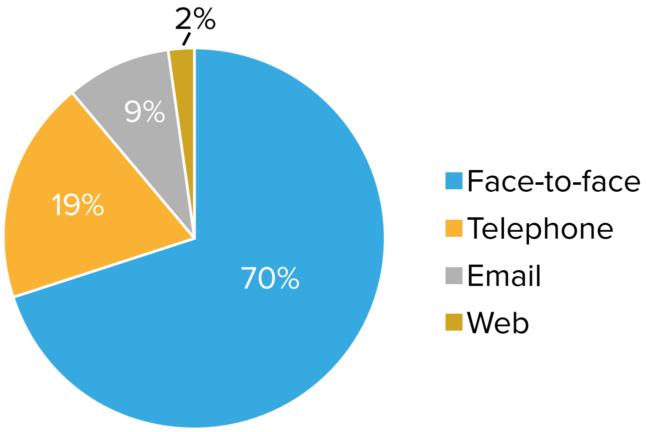
	2015/16	2016/17
New Clients	48,206 (28)	49,565 (28)
Total Clients	-	59,641 (29)

Contacts by Channel

The returns suggest that 70% of clients contacted money advice services face-to-face in 2016/17, followed by 19% who made contact via the telephone, 9% by email, and 2% via the web. This breakdown by channel can be seen in Graph A1.1. Only 20 local authorities submitted data on this measure, however, so the figures may not accurately reflect the true picture of service delivery across Scotland. As has been demonstrated with the other Framework indicators, reporting is likely to improve year-on-year.

22 Where local authorities had supplied a figure for new clients, this was included as their total client figure as it is the minimum number of total clients the service has engaged with in the financial year

Graph A1.1: Number of Initial Contacts in 2016/17 by Channel



Referrals

A total of 6,927 referrals were made in 2016/17 across the 19 local authorities who submitted data for this measure. Referrals were broken down into four recording categories, corresponding to broad sectors: Health, Social Care, Third Sector, and Other. As can be seen in Table A1.3, the returns suggest that 68% of referrals made to money advice services in 2016/17 were from 'Other' sources not listed as categories, 16% from the Third Sector, 9% from Health, and 7% from Social Care. While only 19 local authorities reported on this measure for 2016/17, we expect this will improve over time as services incorporate the indicator within their regular reporting activities.

Table A1.3: Percentage of Referrals per Category in 2016/17

Rank	Referral Category	Percentage
1	Other	68%
2	Third Sector	16%
3	Health	9%
4	Social Care	7%

Several local authorities commented that a large portion of their referrals are self-referrals, meaning that individuals accessed the service directly without the intervention of another agency, which were recorded under the 'Other' category. Accordingly, the categories will be reviewed before the next iteration of the Framework, to facilitate more accurate reporting.

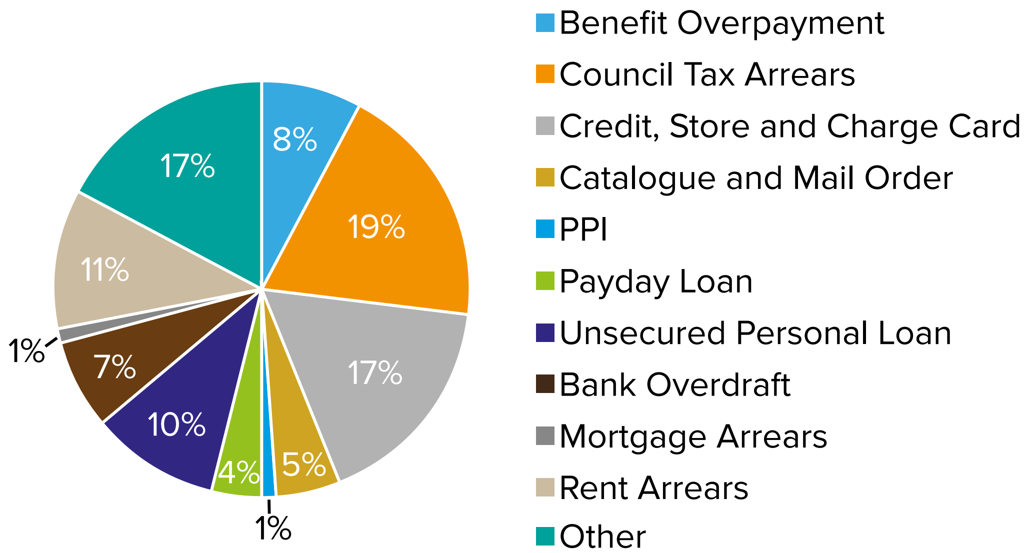
First Reason for Contact

This measure was introduced in the 2015/16 iteration of the Framework in order to identify the issues driving individuals towards money advice services. This indicator was notably under-reported on in both 2015/16 and 2016/17, with 13 local authorities submitting data in the former year and 14 in the latter. Several local authorities have, however, stated that they plan to incorporate this measure in future reporting.

As suggested in Graph A1.2, the main drivers for seeking money advice in 2016/17 were council tax arrears (19%), credit, store and charge card debts (17%), rent arrears (11%), and unsecured personal loans (10%). Reasons categorised as 'other' (17%) included having a low-income and facing eviction, among others.

In comparison to 2015/16, it is worth highlighting that council tax arrears and rent arrears, both of which are debts owed to local authorities, remain two of the top three main drivers for seeking money advice. With the roll-out of Universal Credit across Scotland, it is likely that this will continue. This also offers an opportunity for local authorities to adopt early intervention strategies, in line with the roll-out. There was no significant change between the two years in terms of any change in prevalence of the reasons for establishing contact.

Graph A1.2: First Reason for Contact in 2016/17



SNSIAP Open & Closed Cases

The Scottish National Standards for Information and Advice Providers (SNSIAP) provides the following definitions for categories or types of assistance:

- Type I – Active Information, Sign-posting and Explanation
- Type II – Casework
- Type III – Advocacy, Representation and Mediation at Tribunal or Court Action Level

As has been the case in previous years, this measure was notably under-reported on in the 2016/17 data returns. Only 11 local authorities recorded open Type I cases, 17 open Type II cases, and 15 open Type III cases. In terms of closed cases, 13 local authorities reported on Type I cases, and 16 on both Type II and Type III cases. Reporting on this area is likely to improve as money advice services seek accreditation under the new SNSIAP model[23], and therefore will be recording this information. The total number of cases in 2016/17, by SNSIAP type, are summarised alongside the figures for 2014/15 and 2015/16 in Table A1.4.

23 http://www.slab.org.uk/providers/advice/Accreditation_Model.html

Table A1.4: Breakdown of SNSIAP Type I, II and III Activity from 2014/15 to 2016/17

		Type I			Type II			Type III		
		14/15	15/16	16/17	14/15	15/16	16/17	14/15	15/16	16/17
Open	Scotland total	10,719	2,581	2,581	8,908	6,385	5,197	2,029	3,027	1,604
	Average	1,531	215	235	81	491	306	169	252	107
	Number who Submitted	7	12	11	11	13	17	12	12	15
Closed	Scotland total	7,848	2,232	3,499	5,978	3,431	5,209	2,207	5,251	3,294
	Average	1,308	223	269	664	286	326	221	477	206
	Number who Submitted	6	10	13	9	12	16	10	11	16
Total		18,567	4,813	6,080	14,886	9,816	10,406	4,236	8,278	4,898

The returns indicate a significant increase of 25% in the number of Type I cases reported in comparison to 2015/16. This may be attributable to the three additional local authorities who reported on closed Type I cases in 2016/17. As the local authorities who reported on Type I has varied widely across the years, no clear conclusion can be drawn in terms of a trend.

A 5% increase in the number of Type II cases was also reported since 2015/16. Again, this is likely attributable to the four additional local authorities reporting on the open and closed cases in 2016/17. Of the 10 local authorities who submitted data for both years, six reported a decrease in Type II cases in 2016/17, while only four reported an increase. Again, this indicates no clear trend.

The data returns also suggest a 40% decrease in Type III cases since 2015/16, despite an increase in the number of local authorities reporting on both open and closed cases. Of the seven local authorities who reported in both 2015/16 and 2016/17, six experienced a decline in Type III cases, while only one reported an increase. This therefore suggests a downwards trend in the number of Type III cases being dealt with by money advice services.

It should be noted that some local authorities have indicated that they were only able to submit partial figures when recording SNSIAP cases, and that this may contribute to under-estimation across the case types. Several local authorities also stated that they did not record certain types of cases in one year, and therefore submitted figures of zero, and then submitted far greater figures for other years.

Output Indicators

The output indicator shows whether a result has been achieved with clients in the form of a debt strategy.

OP1 - Debt Strategy

For the Debt Strategy indicator, local authorities were asked to provide a breakdown of the particular debt strategies that clients used, as well as when a strategy was not agreed, and where the outcome was not yet known. A debt strategy is a method by which clients manage their debt. Some strategies are known as 'formal debt solutions' and are controlled by the Scottish Government or Accountant in Bankruptcy (e.g. the Debt Arrangement Scheme and Sequestration).

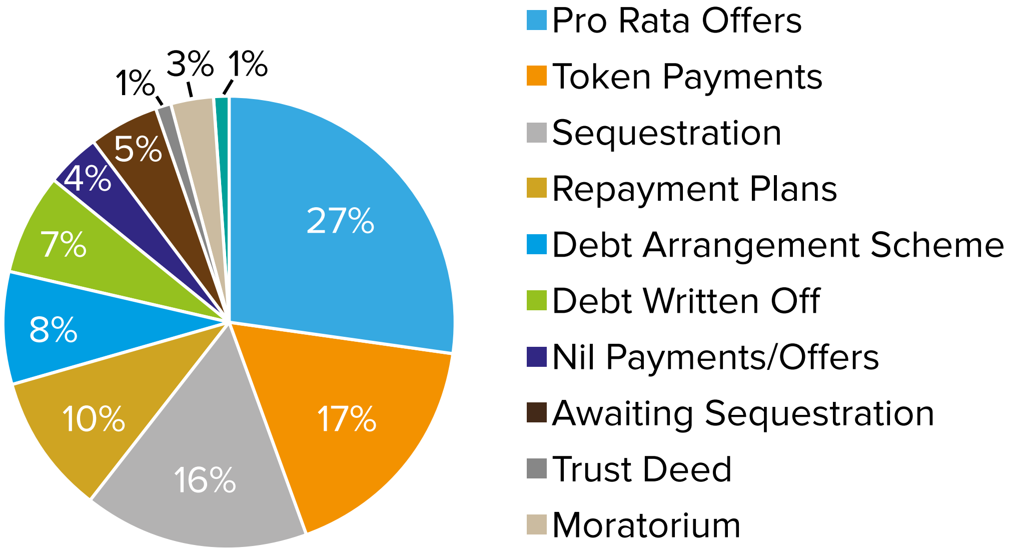
The debt strategies on which information was collected reflected the most commonly-used options in Scotland. An extra category of 'Other' was included for any other strategies that were not on this list. Since the 2015/16 iteration of the Framework, reporting has included clients agreeing to nil payments/offers, consolidation loans and mortgage-to-rent debt strategies. Previously in the 2014/15 iteration, these were recorded under 'Other'.

According to the 30 local authorities who reported on this measure, 11,268 debt strategies were agreed in 2016/17. This represents an increase of around 40% in comparison to 2015/16, when 28 local authorities reported that 8,022 debt strategies were agreed. Of the 28 local authorities who reported across the two years, 17 reported an increase in debt strategies agreed, while 11 reported a decrease, therefore indicating an increasing trend.

In 2016/17, there was also a decrease in the proportionate number of occurrences in which a debt strategy was not agreed with a client. While, in 2015/16, they represented 16% of debt strategy outputs, in 2016/17, they represented only 13%. Most local authorities who reported across the two years saw an increase in the number of debt strategies not agreed, However, as this was in line with an overall increase in debt strategy output, it is not considered to represent a trend of failure to reach agreement on the appropriate debt strategy to be pursued.

As shown in Graph OP1, the most popular debt strategies pursued in 2016/17 were pro rata offers (27%), token payments (17%), sequestration (16%) and repayment plans (10%). There were a couple of notable changes between 2015/16 and 2016/17. Firstly, a decrease in the use of the Debt Arrangement Scheme (DAS): in 2015/16, it represented 12% of debt strategies pursued, compared to 8% in 2016/17. Secondly, an increase in pro rata offers: in 2015/16, they represented 18% of debt strategies pursued, compared to 27% in 2016/17. The MAO project team are working with the Accountant in Bankruptcy (AiB) to further investigate these trends.

Graph OP1: Debt Strategies Agreed in 2016/17



Outcome Indicators

The outcome indicator describes the immediate benefit for the client in the form of financial gain, as well as, in the interim, serving as a longer-term proxy measure of financial inclusion and well-being.

OC1 - Verified & Unverified Client Financial Gain

Local authorities were asked to provide the total financial gain generated for all clients per financial year which resulted from accessing support from money advice services. This included any income to which clients were entitled but would not have received without the intervention of the money advice service (including benefits/tax credits, refunds, debts written off and grants accessed). In the case of benefits and tax credits, it was assumed that the award was made for a 12-month period. This year, local authorities were asked to include both verified and unverified financial gain.

As can be seen in Table OC1, 25 local authorities submitted either verified or unverified client financial gain data, which totalled £100.7m in 2016/17. The total figure constitutes £50.2m in verified financial gain across 24 local authorities, and £50.5m in unverified financial gain across five local authorities.

Compared to 2015/16, where total verified gain was recorded as around £52.6m, there appears to have been a £2.4m decrease in 2016/17. Looking closer at the data, however, reveals that, of the 21 local authorities that submitted data in both years, 11 experienced a decrease and 10 experienced an increase in verified gain. This makes it difficult to identify any meaningful trends. The data also shows that several local authorities have reported vastly different numbers across the years. Discussions with local authorities about this issue have also revealed that many have difficulties apportioning financial gains between money and welfare rights advice, hence the variation may occur as they try to estimate the gains originating solely from money advice.

Table OC1: Scotland-wide Client Financial Gain from 2014/15 to 2016/17

	2014/15	2015/16	2015/16
Verified	£42.1m	£52.6m	£50.2m
Unverified	-	£26.5m	£50.5m
Total	£42.1m	£79.1m	£100.7m

Based on the figures supplied by local authorities for 2016/17, every £1 invested in money advice service provision in Scotland translates to financial gains of £4-9 for clients[24]. This finding builds slightly upon those from 2014/15 and 2015/16, where it was found that every £1 invested saw client gains of £4-6. It should be noted, of course, that 26 local authorities submitted data for financial gain in 2016/17, compared to 25 in 2015/16, and only 19 in 2014/15. Local authorities were also explicitly encouraged to record unverified gain in 2016/17, conversely to the two prior years. The opportunity to record unverified gain was included in order to demonstrate the impact of money advice services more accurately.

The client financial gain discussed in this report relates solely to that secured via money advice

24 Using the figures provided for verified financial gain, there is a return on each £1 invested of £4. If the figures submitted for unverified gain are included this increases to a return of £9. The same process was used to determine the return on every £1 invested in both 2014/15 and 2015/16

services that are delivered directly or funded by local authorities. The benefits provided by money and debt advice services that are supported through other funding streams - of which there are several - have not been taken into account. Therefore, the total benefits resulting from the work of all money advice services in Scotland are likely to be significantly greater than those outlined in this report.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Conclusion

This is the third MAPMF annual report, which outlines the key findings from data returns provided by Scottish local authorities. In relation to the 2016/17 financial year, the data returns provide robust evidence that money advice services continue to be well-used by the most vulnerable members of communities. In particular, individuals living with a disability or long-term condition, members of minority ethnic groups, and/or those living in low-income households.

Increasing levels of personal debt, uncertainty about the economic position and changes in social policy are likely to result in continued demand at a time of reduced public spending.

It is recognised that there is a need to ensure that decisions about planning and delivering services are evidence-based. The MAPMF, with improved reporting in future iterations and the inclusion of measures beyond financial gain for client outcomes, and its successor, the 'Common Advice Reporting Framework' will make a significant contribution to achieving this.

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