

Common Advice Performance Management Reporting Framework Summary 2018/19

Comhairle nan Eilean Siar



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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 Comhairle nan Eilean Siar 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:

- In 2018/19 there was £220,413 of local authority investment in the external service.
- A total of 1,163 clients were supported by the service in 2018/19, including 704 new clients.
- 285 debt clients were supported in 2018/19 with a total of £1,410,461 debt owed. The most common type of debt clients accessed the service with was credit, store, and charge card debts which made up 28% of debt clients and 54% of debt owed. The amount of debt owed for this type of debt has increased 130% since 2015/16.
- A large proportion of clients had positive outcomes in relation to welfare rights issues. 83% (35) of mandatory reconsiderations were won and 100% (5) of appeals were won.
- A total of £793,858 financial gain was secured for clients, £631,347 from awards made/maintained and £162,511 from mandatory reconsiderations and appeals.

Services, Investment and Volume					
Ref	Indicator	Eilean Siar		Scotland	Eilean Siar
		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	-	-	15	
	External				
	Money advice	-	-	5	
	Welfare rights	-	-	1	
Combined ¹	1	1	65	0%	
	Case management system/s	CASTLE	CASTLE 2017		
I1	Number of FTE staff				
	In-House	-	-	466	
	External	2.5	4.6	443	84%
	Number of Volunteer FTE staff				
In-House	-	-	10		
External	1.8	1.0	563	-44%	
I2	Local Authority Funding				
	In-House	£0	£0	£14,753,814	
	External	£220,000	£220,413	£11,143,981	0%
	Other Sources of Funding				
	Scottish Legal Aid Board	-	-	£771,398	
	Scottish Government	-	£25,017	£545,522	
	Big Lottery Fund	-	-	£290,094	
	European Social Fund	-	£46,200	£459,223	
Other	£0	£25,000 ²	£1,977,490		

1 Western Isles Citizens Advice Service

2 Bank of Scotland

Services, Investment and Volume					
Ref	Indicator	Eilean Siar		Scotland	Eilean Siar
		2017/18	2018/19	2018/19	% Change 2017/18 to 2018/19
A1	Volume				
	Contacts	-	2,687	307,511	
	Total Clients	-	1,163	244,637	
	New Clients	-	704	61,652	
	Contacts by channel ³				
	Face-to-face	-	-	103,407	
	Telephone	-	-	56,566	
	Email	-	-	22,286	
	Web	-	-	4,739	
	Webchat	-	-	833	
	Number of benefit entitlement checks carried out ⁴	*	-	44,416	
	Referrals ⁵				
	Self-referral	-	833	77,897	
	Local authority:				
	Housing	-	5	4,181	
	Social Services	-	6	8,357	
	Revenues	-	4	1,264	
	Employability	-	-	1,847	
	Other	-	-	6,558	
	Primary Health Care	-	5	12,202	
	Third Sector	-	34	5,790	
Other	-	34	11,972		
Open SNSIAP cases ⁶					
Type I	-	-	8,774		
Type II	-	367	20,667		
Type III	-	13	7,885		
Closed SNSIAP cases ⁷					
Type I	-	-	15,432		
Type II	-	-	25,043		
Type III	-	-	5,210		

3 Contacts cannot be extrapolated for the first contact only

4 CASTLE does not record separately from a client record the number of benefit entitlement checks carried out

5 Not all referrals have been recorded

6 CASTLE does not record under SNSIAP if a case is open or closed

7 CASTLE does not record under SNSIAP if a case is open or closed

Services, Investment and Volume					
Ref	Indicator	Eilean Siar		Scotland	Eilean Siar
		2017/18	2018/19	2018/19	% Change 2017/18 to 2018/19
A1	First reason for contacting agency				
	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	

Client Demographics

Ref	Demographic	Categories	Eilean Siar		Scotland	Eilean Siar
			2017/18	2018/19	2018/19	% Change 2017/18 to 2018/19
C2	Sex	Male	-	199	79,041	
		Female	-	257	98,580	
		Not recorded	-	707	39,814	
		Prefer not to answer	*	-	2,330	
	Age ⁸	0-15	-	-	803	
		16-24	-	76	13,350	
		25-34	-	116	26,767	
		35-44	-	146	31,774	
		45-59	-	320	41,754	
		60-64	*	109	20,258	
		65-70	*	-	12,890	
		71+	*	-	21,652	
		Not Recorded	-	158	38,752	
		Prefer not to answer	*	-	9,365	
	Ethnicity	White	-	433	137,977	
		Any Mixed or Multiple Ethnic Groups	-	-	951	
		Asian, Asian Scottish or Asian British	-	6	3,261	
		African	-	1	1,727	
		Caribbean or Black	-	-	500	
		Other Ethnic Group	-	2	1,831	
		Not Recorded	-	718	60,983	
		Prefer not to answer	*	3	4,661	
	Disability or long-term condition	Yes	-	281	60,955	
		No	-	158	51,966	
		Not Recorded	-	724	64,289	
	Income ⁹	£6,000 or less	-	-	18,256	
		£6,001-£10,000	-	33	13,954	
£10,001-£15,000		-	47	11,306		
£15,001-£20,000		-	35	7,647		
£20,001-£25,000		-	24	3,579		
£25,001-£30,000		-	8	2,324		
£30,001-£40,000		-	7	1,316		
Over £40,000		-	3	640		
Not Recorded		-	1,006	92,673		
Prefer not to answer		*	-	4,138		

8 CASTLE record age differently. Figures also include 188 clients aged 65-79 and 50 clients aged 80+

9 2018/19 income figures are only recorded for debt clients. The brackets used by CASTLE start with £0-£10,000, figures have been included under £6,001-£10,000

Client Demographics						
Ref	Demographic	Categories	Eilean Siar		Scotland	Eilean Siar
			2017/18	2018/19	2018/19	% Change 2017/18 to 2018/19
C2	Economic Status	Self employed	-	27	3,477	
		Employed full time	-	80	16,169	
		Employed part time	-	56	13,548	
		Looking after the home or family	-	9	5,116	
		Permanently retired from work	-	103	17,358	
		Unemployed and seeking work	-	29	18,157	
		At school	-	-	729	
		In further/higher education	-	-	1,097	
		Gov't work or training scheme	-	-	816	
		Permanently sick or disabled	-	-	26,733	
		Unable to work because of short-term illness or injury	-	123	8,114	
		Other	-	27 ¹⁰	3,401	
		Not recorded	-	708	80,313	
		Prefer not to answer	*	1	5,734	
C2	Housing Tenure ¹¹	Owner occupied	-	173	23,012	
		Social rented	-	183	54,932	
		Private rented	-	41	13,782	
		Temporary accommodation	*	-	2,717	
		Homeless	*	17	1,475	
		Other	-	40 ¹²	9,619	
		Not recorded	-	704	85,407	
		Prefer not to answer	*	1	6,530	
C2	Household Composition ¹³	Single adult (non-pensioner)	-	136	34,748	
		Single pensioner	-	56	4,476	
		Small single parent (1 or 2 children)	*	44	11,406	
		Large single parent (3 or more children)	*	-	747	
		Young single parent (1 adult under 25, and 1 or more children)	*	9	556	
		Family (2 adults, and 1 or more children)	*	68	10,633	
		Large family (2 adults, and 3 or more children)	*	1	1,036	
		Adult family (2 or more non-pensioners, and no children)	-	65	16,485	
		Older adult family (contains at least 1 pensioner)	-	69	6,038	
		Not recorded	-	703	84,338	
		Prefer not to answer	*	3	10,422	

10 Includes 6 students, 18 not seeking work and 2 "other"

11 CASLTE combines categories "Temporary Accommodation and "Homeless", figures for both categories have been recorded under "Homeless"

12 Includes 27 "Staying with friends/relatives"

13 2018/19 figures also include 9 "Other". CASTLE records a "family with a child under 1" and a "family with a mother under 24" separately, figures for both categories have been recorded under "Young Single Parent".

Money Advice Indicators

		Eilean Siar					Scotland	Eilean Siar	
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	-	-	-	-	285	43,593		
	Benefit overpayment	-	-	-	-	43	1,845		
	Council Tax arrears	-	-	-	-	7	5,174		
	Utility Arrears	-	-	-	-	55	4,055		
	Credit, store, and charge card debts	-	-	-	-	79	5,452		
	Rent to own	-	-	-	-	-	455		
	Catalogue	-	-	-	-	40	2,183		
	Unsecured personal loan	-	-	-	-	28	3,528		
	Payday Loan / High Cost Credit	-	-	-	-	9	1,694		
	Overdrafts	-	-	-	-	22	2,689		
	Mortgage arrears	-	-	-	-	1	674		
	Rent arrears	-	-	-	-	1	5,667		
	Others	-	-	-	-	-	10,177		
		Amount of debt owed by client							
		Total	-	£1,402,641	£788,429	£0	£1,410,461	£186,250,137	
		Benefit overpayment	-	£64,459	£22,002	-	£115,898	£6,283,913	
		Council Tax arrears	-	£70,142	£88,465	-	£103,583	£20,075,954	
		Utility Arrears	-	£23,641	£29,712	-	£43,686	£3,214,671	
		Credit, store, and charge card debts	-	£332,676	£267,483	-	£764,221	£34,926,764	
		Rent to own	-	£48,733	£6,000	-	£0	£2,015,158	
		Catalogue	-	£26,537	£47,702	-	£71,097	£3,858,004	
		Unsecured personal loan	-	£242,997	£163,607	-	£219,754	£23,273,669	
	Payday Loan / High Cost Credit	-	£0	£0	-	£9,640	£3,306,422		
	Overdrafts	-	£244,959	£40,772	-	£68,947	£4,553,239		
	Mortgage arrears	-	£27,102	£20,647	-	£11,177	£17,668,282		
	Rent arrears	-	£51,537	£34,338	-	£2,457	£8,197,951		
	Others	-	£269,858	£67,701	-	£0	£58,876,109		

Money Advice Indicators

		Eilean Siar					Scotland	Eilean Siar
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	5	4	10	-	-	1,722	
	Debt Arrangement Scheme	2	2	1	-	-	886	
	Trust Deed	1	1	-	-	-	134	
	Awaiting sequestration	1	-	5	-	-	341	
	Token payments	7	12	12	-	-	1,161	
	Pro rata offers	32	17	10	-	-	1,469	
	Moratorium	6	-	2	-	-	263	
	Debt written off	2	2	4	-	-	355	
	Repayment plan	-	-	10	-	-	643	
	Nil Payments/Offers	-	-	-	-	-	295	
	Consolidation Loan	-	-	-	-	-	19	
	Mortgage to rent/Shared equity	-	-	-	-	-	62	
	Did not agree a debt strategy	-	92	92	-	-	1,058	
	Still awaiting outcome	-	5	-	-	-	2,550	
Other: please specify	85	-	-	-	-	2,595		
OC1	Financial gain							
	Financial gain from money advice				*	-	£30,217,870	
	Financial gain from any other welfare benefits				*	-	£8,179,848	
	Total of ALL verified financial gain				-	£793,858	£323,876,347	
	Total of ALL unverified financial gain				*		£47,195,664	

Welfare Rights Advice Indicators					
		Eilean Siar		Scotland	Eilean Siar
Ref	Indicator	2017/18	2018/19	2018/19	%Change 2017/18 to 2018/19
OP2, OP3, OC1	Total				
	No. claims	-	1,769	67,249	
	No. awards made/maintained	-	172	55,436	
	Financial gain from awards made/maintained	£0	£631,347	£222,533,895	
	No. Mandatory Reconsiderations (MRs)	-	42	8,891	
	No. MRs won	*	35	2,063	
	No. MRs lost	*	7	2,626	
	No. appeals	-	5	10,826	
	No. appeals won	*	5	6,483	
	No. appeals lost	*	-	2,004	
	Financial gain from MRs/appeals	£0	£162,511	£44,553,543	
	Attendance Allowance				
	No. claims	-	149	7,367	
	No. awards made/maintained	-	30	7,245	
	Financial gain from awards made/maintained	-	£122,939	£29,556,233	
	No. Mandatory Reconsiderations (MRs)	-	5	190	
	No. MRs won	*	4	119	
	No. MRs lost	*	1	37	
	No. appeals	-	1	58	
	No. appeals won	*	1	42	
	No. appeals lost	*	-	26	
	Financial gain from MRs/appeals	-	£17,866	£1,959,706	
	Bereavement Benefits				
	No. claims	-	8	190	
	No. awards made/maintained	-	-	129	
	Financial gain from awards made/maintained	-	-	£561,487	
	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		

Welfare Rights Advice Indicators						
		Eilean Siar		Scotland	Eilean Siar	
Ref	Indicator	2017/18	2018/19	2018/19	%Change 2017/18 to 2018/19	
OP2, OP3, OC1	Carers Allowance					
	No. claims	-	57	1,766		
	No. awards made/maintained	-	2	1,393		
	Financial gain from awards made/maintained	-	£6,722	£4,194,118		
	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	£63,942		
	Child Benefit					
	No. claims	-	30	842		
	No. awards made/maintained	-	4	554		
	Financial gain from awards made/maintained	-	£10,452	£880,829		
	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	£61,321		
	Child Tax Credit					
	No. claims	-	87	1,469		
	No. awards made/maintained	-	4	579		
	Financial gain from awards made/maintained	-	£14,679	£3,185,276		
	No. Mandatory Reconsiderations (MRs)	-	2	112		
	No. MRs won	*	2	20		
	No. MRs lost	*	-	14		
	No. appeals	-	-	37		
	No. appeals won	*	-	14		
	No. appeals lost	*	-	3		
	Financial gain from MRs/appeals	-	£9,418	£196,224		
	Cold Weather Payments and Winter Fuel Payments					
	No. claims	-	7	40		
	No. awards made/maintained	-	-	15		
Financial gain from awards made/maintained	-	-	£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	£300			

Welfare Rights Advice Indicators						
		Eilean Siar		Scotland	Eilean Siar	
Ref	Indicator	2017/18	2018/19	2018/19	%Change 2017/18 to 2018/19	
OP2, OP3, OC1	Contributory Benefits					
	No. claims	-	351	1,265		
	No. awards made/maintained	-	29	569		
	Financial gain from awards made/maintained	-	£124,546	£2,632,769		
	No. Mandatory Reconsiderations (MRs)	-	13	309		
	No. MRs won	*	11	86		
	No. MRs lost	*	2	50		
	No. appeals	-	2	257		
	No. appeals won	*	2	192		
	No. appeals lost	*	-	30		
	Financial gain from MRs/appeals	-	£65,947	£1,354,155		
	Disability Living Allowance					
	No. claims	-	58	2,473		
	No. awards made/maintained	-	5	3,591		
	Financial gain from awards made/maintained	-	£17,670	£6,146,411		
	No. Mandatory Reconsiderations (MRs)	-	5	329		
	No. MRs won	*	3	90		
	No. MRs lost	*	2	119		
	No. appeals	-	1	493		
	No. appeals won	*	1	291		
	No. appeals lost	*	-	110		
	Financial gain from MRs/appeals	-	£17,670	£2,730,061		
	Discretionary Housing Payments					
	No. claims	-	-	834		
	No. awards made/maintained	-	-	1,327		
	Financial gain from awards made/maintained	-	£0	£1,308,618		
	No. Mandatory Reconsiderations (MRs)	-	-	20		
	No. MRs won	*	-	10		
	No. MRs lost	*	-	1		
	No. appeals	-	-	-		
	No. appeals won	*	-	-		
	No. appeals lost	*	-	-		
	Financial gain from MRs/appeals	-	£0	£11,654		
	Funeral Expenses					
	No. claims	-	9	84		
	No. awards made/maintained	-	-	39		
	Financial gain from awards made/maintained	-	-	£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						
		Eilean Siar		Scotland	Eilean Siar	
Ref	Indicator	2017/18	2018/19	2018/19	%Change 2017/18 to 2018/19	
OP2, OP3, OC1	Industrial Injuries Disablement Benefit					
	No. claims	-	1	73		
	No. awards made/maintained	-	-	35		
	Financial gain from awards made/maintained	-	-	£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	£20,126		
	Maternity Allowance					
	No. claims	-	-	45		
	No. awards made/maintained	-	-	31		
	Financial gain from awards made/maintained	-	£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	£87,865		
	Pension Credit					
	No. claims	-	85	1,334		
	No. awards made/maintained	-	3	2,156		
	Financial gain from awards made/maintained	-	£11,886	£6,997,890		
	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	£87,623		
	Personal Independence Payment					
	No. claims	-	636	21,856		
	No. awards made/maintained	-	72	13,324		
	Financial gain from awards made/maintained	-	£245,395	£66,356,434		
	No. Mandatory Reconsiderations (MRs)	-	14	3,796		
	No. MRs won	*	12	688		
	No. MRs lost	*	2	1,299		
No. appeals	-	1	5,177			
No. appeals won	*	1	2,979			
No. appeals lost	*	-	1,064			
Financial gain from MRs/appeals	-	£43,570	£19,563,811			

Welfare Rights Advice Indicators						
		Eilean Siar		Scotland	Eilean Siar	
Ref	Indicator	2017/18	2018/19	2018/19	%Change 2017/18 to 2018/19	
OP2, OP3, OC1	Scottish Welfare Fund					
	No. claims	-	38	2,111		
	No. awards made/maintained	-	3	1,068		
	Financial gain from awards made/maintained	-	£528	£859,970		
	No. Mandatory Reconsiderations (MRs)	-	-	68		
	No. MRs won	*	-	14		
	No. MRs lost	*	-	7		
	No. appeals	-	-	8		
	No. appeals won	*	-	11		
	No. appeals lost	*	-	7		
	Financial gain from MRs/appeals	-	£0	£21,285		
	State Pension					
	No. claims	-	3	177		
	No. awards made/maintained	-	3	154		
	Financial gain from awards made/maintained	-	£22,661	£1,400,568		
	No. Mandatory Reconsiderations (MRs)	-	-			
	No. MRs won	*	-	3		
	No. MRs lost	*	-	-		
	No. appeals	-	-	4		
	No. appeals won	*	-	-		
	No. appeals lost	*	-	-		
	Financial gain from MRs/appeals	-	£0.00	-	£0.00	
	Sure Start Maternity Grant					
	No. claims	-	8	80		
	No. awards made/maintained	-	-	77		
	Financial gain from awards made/maintained	-	-	£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	£1,000.00		
	Universal Credit					
	No. claims	-	8	4,098		
	No. awards made/maintained	-	8	3,604		
Financial gain from awards made/maintained	-	£31,521	£16,699,608			
No. Mandatory Reconsiderations (MRs)	-	3	456			
No. MRs won	*	3	94			
No. MRs lost	*	-	72			
No. appeals	-	-	347			
No. appeals won	*	-	203			
No. appeals lost	*	-	51			
Financial gain from MRs/appeals	-	£8,040.29	£1,115,462.61			

Welfare Rights Advice Indicators					
		Eilean Siar		Scotland	Eilean Siar
Ref	Indicator	2017/18	2018/19	2018/19	%Change 2017/18 to 2018/19
	Other ¹⁴				
	No. claims	-	234	21,147	
	No. awards made/maintained	-	9	19,547	
	Financial gain from awards made/maintained	-	£22,348	£81,345,429	
	No. Mandatory Reconsiderations (MRs)	-	-	3,508	
	No. MRs won	*	-	917	
	No. MRs lost	*	-	1,012	
	No. appeals	-	-	4,389	
	No. appeals won	*	-	2,730	
	No. appeals lost	*	-	689	
	Financial gain from MRs/appeals	-	£0	£17,274,829	

14 This includes ESA and JSA.

Softer Outcomes					
		Eilean Siar		Scotland	Eilean Siar
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		
OC3	I know when to seek support and where to get it				
	Agree	-	-	356	
	Disagree	-	-	4	

Softer Outcomes					
		Eilean Siar		Scotland	Eilean Siar
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		



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