## Common Advice Performance Management Reporting Framework Summary 2018/19

## Fife Council









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 Fife Council.

This is the first year where data has been collected for Money Advice and Welfare Rights, therefore changes over time cannot be analysed. 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:**

- There were 11,456 contacts to the service in 2018/19 and a total of 5,936 clients supported by the service in this year.
- The most common type of referral to the service, other than self-referrals, were from third sector services which made up 10% of all referrals in 2018/19. There was also 14% of referrals recorded as 'Other'.
- A large proportion of initial contacts to the service were for assistance with making initial
  applications for benefits. This made up 52% of the recorded first reasons for contacting the
  agency.
- In 2018/19 88% of clients were recorded as having a disability or long-term condition. This is above the national figure of 54%.
- A total of £9,725,682 financial gain was secured for clients in 2018/19. This was made up
  of £4,283,930 financial gain from benefit awards made/maintained, £2,249,022 financial
  gain from mandatory reconsiderations/appeals and £3,192,730 additional financial gain from
  money advice.

	Services, Investment and Volume							
	Scotland							
Ref	Indicator	2017/18 (Money Advice Only)	2018/19 (Money & Welfare Rights)	2018/19				
C1	Number of services in the LA area In-House Money advice Welfare rights Combined External Money advice Welfare rights Combined¹	- - - - 1	- - - - 1	3 11 15 5 1 65				
	Case management system/s	MAFICS & CASTLE	MAFICS & CASTLE					
l1²	Number of FTE staff In-House External Number of Volunteer FTE staff In-House External	- 25.3 - 2.7	- 30.0 - 88.2	466 443 10 563				
I2	Local Authority Funding In-House External Other Sources of Funding Scottish Legal Aid Board Scottish Government Big Lottery Fund European Social Fund Other	£0 £588,137 £182,215 - - - - £138,970 <sup>3</sup>	£0 £987,228 £191,545 £311,704 <sup>4</sup>	£14,753,814 £11,143,981 £771,398 £545,522 £290,094 £459,223 £1,977,490				

<sup>1</sup> Citizens Advice and Rights Fife (CARF)

<sup>2</sup> The data for 2017/18 reflected 100% of all statistics which included non-Fife Council related funding Projects. The data for 2018/19 has been portioned to 65% to reflect Local Authority funding only. 2017/18 data includes data from Money Advice Services only and does not include Welfare Rights Services

<sup>3</sup> Greener Kirkcaldy £45,560, CAS £8,747 and Fife Gingerbread £84,663

<sup>4</sup> Money Advice – Fife Gingerbread £67,987, Greener Kirkcaldy £54,529 Welfare Rights – ASAP £47,673, CAS Mitigation £92,121, Aged Veterans Fund £9,394, Macmillan £40,000

Services, Investment and Volume						
		F	ife	Scotland		
Ref	Indicator	2017/18 (Money Advice Only)	2018/19 (Money & Welfare Rights)	2018/19		
	Volume Contacts Total Clients New Clients	6,642 4,513 2,492	11,456 5,936 -	307,511 244,637 61,652		
	Contacts by channel <sup>6</sup> Face-to-face Telephone Email Web Webchat	561 1,164 129 1,095	- - - -	103,407 56,566 22,286 4,739 833		
	Number of benefit entitlement checks carried out	*	576 <sup>7</sup>	44,416		
	Referrals Self-referral Local authority:	857	2,203	77,897		
A1 <sup>5</sup>	Housing Social Services Revenues	- - 77	169 13	4,181 8,357 1,264		
	Employability Other Primary Health Care Third Sector Other	- 55 - 252 65	54 308 438	1,847 6,558 12,202 5,790 11,972		
	Open SNSIAP cases Type I Type II Type III	- 519 -	3,922 2,601 1,053	8,774 20,667 7,885		
	Closed SNSIAP cases Type I Type II Type III	- 892 -	- - -	15,432 25,043 5,210		

The data for 2017/18 reflected 100% of all statistics which included non-Fife Council related funding Projects. The data for 2018/19 has been portioned to 65% to reflect Local Authority funding only. 2017/18 data includes data from Money Advice Services only and does not include Welfare Rights Services

In 2018/19 data for contacts by channel included repeated contacts from the same individual therefore these figures have been excluded.

Number of benefit entitlement checks is only recorded for Money Advice clients and does not include Welfare Rights Advice clients

	Services, Investment and Volume						
	Fife						
Ref	Indicator	2017/18 (Money Advice Only)	2018/19 (Money & Welfare Rights)	2018/19			
A1	First reason for contacting agency Benefit Overpayment Council Tax arrears Credit, store and charge card debts Catalogue debts PPI Payday Loan /High cost credit Unsecured personal loan (except payday loans) Bank and Building society overdrafts Mortgage arrears Rent arrears Help with appealing welfare benefit decision Assistance with making initial benefit application Sanctioned Benefits entitlement check Issue relating to right to reside Seeking to access other funds (i.e.	32 214 126 28 - 32 76 20 40 349 - - -	20 146 104 13 20 69 14 21 303 604 1,553	721 2,189 1,612 666 457 367 1,110 676 337 2,989 3,297 6,271 249 28,582 199 1,461			
	grants) Other (Please specify)	387	135	25,736			

		Client Demographics <sup>8</sup>			
			Fi	fe	Scotland
Ref	Demographic	Categories	2017/18 (Money Advice Only)	2018/19 (Money & Welfare Rights)	2018/19
	Sex	Male Female Not recorded Prefer not to answer	521 785 - *	1,681 2,266 1,983 6	79,041 98,580 39,814 2,330
	Age <sup>9</sup>	0-15 16-24 25-34 35-44 45-59 60-64 65-70 71+ Not Recorded Prefer not to answer	1 78 364 333 367 * * *	4 205 529 632 1,474 560 564 107 1,003	803 13,350 26,767 31,774 41,754 20,258 12,890 21,652 38,752 9,365
C2	Ethnicity	White Any Mixed or Multiple Ethnic Groups Asian, Asian Scottish or Asian British African Caribbean or Black Other Ethnic Group Not Recorded Prefer not to answer	1,101 2 10 1 1 25 166	3,641 8 31 8 2 38 2,040 167	137,977 951 3,261 1,727 500 1,831 60,983 4,661
	Disability or long-term condition	Yes No Not Recorded	803 503 -	2,581 341 3,014	60,955 51,966 64,289
	Income <sup>10</sup>	£6,000 or less £6,001-£10,000 £10,001-£15,000 £15,001-£20,000 £20,001-£25,000 £25,001-£30,000 £30,001-£40,000 Over £40,000 Not Recorded Prefer not to answer	330 220 270 227 100 63 44 16 36 *	214 175 141 136 81 42 29 13 5,105	18,256 13,954 11,306 7,647 3,579 2,324 1,316 640 92,673 4,138

The data for 2017/18 reflected 100% of all statistics which included non-Fife Council related funding Projects. The data for 2018/19 has been portioned to 65% to reflect Local Authority funding only. 2017/18 data includes data from Money Advice Services only and does not include Welfare Rights Services

<sup>9 2018/19</sup> age demographics only include welfare rights advice services as the categories used by the Money Advice service do not match those used in the framework.

<sup>10 2018/19</sup> Income demographics are only recorded for money advice clients, welfare rights advice clients have been included as "Not Recorded"

	Client Demographics <sup>8</sup>						
			Fi	fe	Scotland		
Ref	Demographic	Categories	2017/18 (Money Advice Only)	2018/19 (Money & Welfare Rights)	2018/19		
C2	Economic Status	Self employed Employed full time Employed part time Looking after the home or family Permanently retired from work Unemployed and seeking work At school In further/higher education Gov't work or training scheme Permanently sick or disabled Unable to work because of short-term illness or injury Other Not recorded Prefer not to answer	37 306 225 98 62 222 - 27 3 130 123	92 503 439 251 473 501 47 18 2 1,177 73 141 2,103 116	3,477 16,169 13,548 5,116 17,358 18,157 729 1,097 816 26,733 8,114 3,401 80,313 5,734		
	Housing Tenure	Owner occupied Social rented Private rented Temporary accommodation Homeless Other Not recorded Prefer not to answer	164 882 186 * * 74 -	853 1,976 496 53 1 264 2,125 167 <sup>11</sup>	23,012 54,932 13,782 2,717 1,475 9,619 85,407 6,530		
C2	Household Composition	Single adult (non-pensioner) Single pensioner Small single parent (1 or 2 children) Large single parent (3 or more children) Young single parent (1 adult under 25, and 1 or more children) Family (2 adults, and 1 or more children)	530 - * *	1,162 149 585 86 524	34,748 4,476 11,406 747 556 10,633		
- 62		Large family (2 adults, and 3 or more children) Adult family (2 or more non-pensioners, and no children) Older adult family (contains at least 1 pensioner) Not recorded Prefer not to answer	* 143 38 - *	23 708 304 2,217 178	1,036 16,485 6,038 84,338 10,422		

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This includes clients who are living with family.

Money Advice Indicators								
				Fife <sup>12</sup>			Scotland	Fife
lef	Indicator	2014/15	2015/16	2016/17	2017/18	2018/19	2018/19	% Change 2017/18 to 2018/19
	Number of clients							
	Total	-	-	-	7,474	4,901	43,593	-34%
	Benefit overpayment	-	-	-	215	137	1,845	-36%
	Council Tax arrears	-	-	-	821	526	5,174	-36%
	Utility Arrears	-	-	-	873	672	4,055	-23%
	Credit, store, and charge card debts	-	-	-	1,417	894	5,452	-37%
	Rent to own	-	-	-	126	89	455	-29%
	Catalogue	-	-	-	702	495	2,183	-29%
	Unsecured personal loan	-	-	-	832	575	3,528	-31%
	Payday Loan / High Cost Credit	-	-	-	718	443	1,694	-38%
	Overdrafts	-	-	-	433	240	2,689	-45%
	Mortgage arrears	-	-	-	50	17	674	-66%
	Rent arrears	-	-	-	518	389	5,667	-25%
	Others	-	-	-	769	424 <sup>13</sup>	10,177	-45%
23	Amount of debt owed by client							
	Total		£8,994,428	£6,992,946	£13,701,881	£9,296,797	£186,250,137	-32%
	Benefit overpayment		£420,897	£478,741	£361,786	£228,834	£6,283,913	-37%
	Council Tax arrears		£1,092,438	£659,881	£1,708,310	£1,235,348	£20,075,954	-28%
	Utility Arrears		£127,546	£100,793	£468,131	£334,972	£3,214,671	-28%
	Credit, store, and charge card debts		£1,697,089	£1,810,169	£2,894,171	£1,941,813	£34,926,764	-33%
	Rent to own		£185,281	£211,957	£930,591	£297,272	£2,015,158	-68%
	Catalogue		£317,949	£300,866	£527,888	£397,335	£3,858,004	-25%
	Unsecured personal loan		£1,978,262	£1,493,658	£623,326	£2,235,238	£23,273,669	259%
	Payday Loan / High Cost Credit		£270,258	£225,550	£2,918,548	£378,248	£3,306,422	-87%
	Overdrafts		£287,668	£288,211	£544,512	£259,169	£4,553,239	-52%
	Mortgage arrears		£994,669	£384,395	£473,345	£406,227	£17,668,282	-14%
	Rent arrears		£365,760	£277,525	£862,462	£717,032	£8,197,951	-17%
	Others		£1,256,611	£761,200	£1,388,812	£865,309 <sup>14</sup>	£58,876,109	-38%

<sup>12</sup> The data for 2017/18 reflected 100% of all statistics which included non-Fife Council related funding Projects. The data for 2018/19 has been portioned to 65% to reflect Local Authority funding only.

<sup>13</sup> Includes; HMRC, Child Maintenance, Solicitors Fees, Business Debt, Court Fines/Penalties, TV Licences, Training course fees.

<sup>14</sup> Includes; HMRC, Child Maintenance, Solicitors Fees, Business Debt, Court Fines/Penalties, TV Licences, Training course fees

	Money Advice Indicators							
		Scotland	Fife					
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 Debt Arrangement Scheme Trust Deed Awaiting sequestration Token payments Pro rata offers Moratorium Debt written off Repayment plan Nil Payments/Offers Consolidation Loan Mortgage to rent/Shared equity Did not agree a debt strategy Still awaiting outcome Other: please specify	186 120 2 37 111 177 1 5 21 - - - 46 153	164 149 3 9 29 - 3 1 59 27 - - - 127 - 64	126 88 1 13 14 - 2 8 29 28 - - - 142 - 57	253 105 2 28 19 43 2 7 21 36 2 - 201 -	194 62 1 15 15 27 1 5 55 17 - 156 293 4	1,722 886 134 341 1,161 1,469 263 355 643 295 19 62 1,058 2,550 2,595	-23% -41% -50% -46% -21% -37% -50% -29% 162% -53% -100%
OC1	Financial gain <sup>15</sup> Financial gain from money advice Financial gain from any other welfare benefits Total of ALL verified financial gain Total of ALL unverified financial gain				£4,543,338	£3,192,730 £9,725,682	£30,217,870 £8,179,848 £323,876,347 £47,195,664	

	Welfare Rights Advice Indicators <sup>16</sup>							
		Fi	fe	Scotland				
Ref	Indicator	2017/18 (Money Advice Only)	2018/19 (Money & Welfare Rights)	2018/19				
	Total No. claims No. awards made/maintained Financial gain from awards made/maintained No. Mandatory Reconsiderations (MRs) No. MRs won No. MRs lost No. appeals No. appeals won No. appeals lost Financial gain from MRs/appeals	- £0 - * * * - *	1,553 655 £4,283,930 324 99 - 280 194 - £2,249,022	67,249 55,436 £222,533,895 8,891 2,063 2,626 10,826 6,483 2,004 £44,553,543				
OP2, OP3, OC1	Attendance Allowance No. claims No. awards made/maintained Financial gain from awards made/maintained No. Mandatory Reconsiderations (MRs) No. MRs won No. MRs lost No. appeals No. appeals won No. appeals lost Financial gain from MRs/appeals	- - - * * *	135 114 £527,715 8 8 - 3 1 - £40,365	7,367 7,245 £29,556,233 190 119 37 58 42 26 £1,959,706				
	Bereavement Benefits No. claims No. awards made/maintained Financial gain from awards made/maintained No. Mandatory Reconsiderations (MRs) No. MRs won No. MRs lost No. appeals No. appeals won No. appeals lost Financial gain from MRs/appeals	- - - * * *	4 3 £11,570 1 - - - - £0	190 129 £561,487 4 - - 5 - - £0				

The data for 2017/18 covered money advice clients only and therefore welfare rights statistics were not included. The data for 2018/19 has been portioned to 65% to reflect Local Authority funding only.

	Welfare Rights Advice Indicators <sup>16</sup>						
		Fi	fe	Scotland			
Ref	Indicator	2017/18 (Money Advice Only)	2018/19 (Money & Welfare Rights)	2018/19			
OP2, OP3, OC1	Carers Allowance No. claims No. awards made/maintained Financial gain from awards made/maintained No. Mandatory Reconsiderations (MRs) No. MRs won No. MRs lost No. appeals No. appeals won No. appeals lost Financial gain from MRs/appeals  Child Benefit No. claims No. awards made/maintained Financial gain from awards made/maintained No. Mandatory Reconsiderations (MRs) No. MRs won No. MRs lost No. appeals No. appeals No. appeals won No. appeals lost Financial gain from MRs/appeals	* * * - * * * - * * * - * * * - * * * - * * * - * * * - * * * * - * * * * - * * * * - * * * * - * * * * * - * * * * * - * * * * - * * * * * - * * * * * - * * * * * - * * * * * - * * * * * - * * * * - * * * * - * * * * - * * * * - * * * * - * * * * - * * * * - * * * * - * * * * - * * * * - * * * * - * * * * - * * * * - * * * * - * * * * - * * * * - * * * * - * * * * - * * * * * - * * * * - * * * * - * * * * - * * * * - * * * * - * * * * - * * * * - * * * * - * * * * - * * * * - * * * * - * * * * - * * * * - * * * * - * * * * - * * * * - * * * * - * * * * - * * * * * - * * * * - * * * * - * * * * - * * * * - * * * * - * * * * - * * * * - * * * * - * * * * - * * * * - * * * * - * * * * - * * * * - * * * * - * * * * - * * * * - * * * * - * * * * - * * * * * - * * * * - * * - * * - *	23 29 £95,685 1 1 - - - £2,729 6 7 £6,962 - - - -	1,766 1,393 £4,194,118 22 9 1 1 1 5 £63,942 842 554 £880,829 18 4 1 8 7 3 £61,321			
	Child Tax Credit No. claims No. awards made/maintained Financial gain from awards made/maintained No. Mandatory Reconsiderations (MRs) No. MRs won No. MRs lost No. appeals No. appeals won No. appeals lost Financial gain from MRs/appeals	- - - * * *	11 7 £21,727 3 - - 2 - - £0	1,469 579 £3,185,276 112 20 14 37 14 3 £196,224			

	Welfare Rights Advice Indicators¹6						
		Fit	fe	Scotland			
Ref	Indicator	2017/18 (Money Advice Only)	2018/19 (Money & Welfare Rights)	2018/19			
OP2, OP3, OC1	Cold Weather Payments and Winter Fuel Payments No. claims No. awards made/maintained Financial gain from awards made/maintained No. Mandatory Reconsiderations (MRs) No. MRs won No. MRs lost No. appeals No. appeals won No. appeals lost Financial gain from MRs/appeals  Contributory Benefits No. claims No. awards made/maintained Financial gain from awards made/maintained No. Mandatory Reconsiderations (MRs) No. MRs won No. MRs lost No. appeals No. appeals lost Financial gain from MRs/appeals  Disability Living Allowance No. claims No. awards made/maintained Financial gain from awards made/maintained No. Mandatory Reconsiderations (MRs) No. awards made/maintained Financial gain from awards made/maintained No. Mandatory Reconsiderations (MRs) No. MRs won No. MRs won No. MRs lost No. appeals No. appeals No. appeals	* * - * * - * * - * * - * * - * * - * * - * * - * * - * * * - * * * - * * - * * - * - * * - * * - * - * - * * - * - * - * * - * - * - * * - * - * - * - * - * * -	1 1 £65 - - - - - - £0 205 111 £619,639 73 10 - 49 49 49 - £388,678	40 15 £2,592 3 1 - - - £300 1,265 569 £2,632,769 309 86 50 257 192 30 £1,354,155 2,473 3,591 £6,146,411 329 90 119 493 291			
	No. appeals lost Financial gain from MRs/appeals	*	- £886,935	110 £2,730,061			

	Welfare Rights Advice Indicators <sup>16</sup>						
		Fi	fe	Scotland			
Ref	Indicator	2017/18 (Money Advice Only)	2018/19 (Money & Welfare Rights)	2018/19			
	Discretionary Housing Payments No. claims No. awards made/maintained Financial gain from awards made/maintained No. Mandatory Reconsiderations (MRs) No. MRs won No. MRs lost No. appeals No. appeals won No. appeals lost Financial gain from MRs/appeals	- - - * * *	- £0 - - - - - -	834 1,327 £1,308,618 20 10 1 - - - £11,654			
OP2, OP3, OC1	Funeral Expenses No. claims No. awards made/maintained Financial gain from awards made/maintained No. Mandatory Reconsiderations (MRs) No. MRs won No. MRs lost No. appeals No. appeals won No. appeals lost Financial gain from MRs/appeals	- - - * * *	2 - £0 - - - - - - £0	84 39 £52,282 9 1 - 1 - £4,178			
	Industrial Injuries Disablement Benefit No. claims No. awards made/maintained Financial gain from awards made/maintained No. Mandatory Reconsiderations (MRs) No. MRs won No. MRs lost No. appeals No. appeals won No. appeals lost Financial gain from MRs/appeals	- - - * * *	2 - £0 - - - - - £0	73 35 £122,385 13 1 3 30 6 11 £20,126			

	Welfare Rights Advice Indicators <sup>16</sup>						
		Fit	fe	Scotland			
Ref	Indicator	2017/18 (Money Advice Only)	2018/19 (Money & Welfare Rights)	2018/19			
	Maternity Allowance No. claims No. awards made/maintained Financial gain from awards made/maintained No. Mandatory Reconsiderations (MRs) No. MRs won No. MRs lost No. appeals No. appeals won No. appeals lost Financial gain from MRs/appeals	- - - * * *	- £0 - - - - - - £0	45 31 £157,684 - - 4 2 1 £87,865			
OP2, OP3, OC1	Pension Credit No. claims No. awards made/maintained Financial gain from awards made/maintained No. Mandatory Reconsiderations (MRs) No. MRs won No. MRs lost No. appeals No. appeals won No. appeals lost Financial gain from MRs/appeals	- - - * * *	38 38 £131,906 2 1 - 1 - £1,097	1,334 2,156 £6,997,890 30 9 5 10 3 4 £87,623			
	Personal Independence Payment No. claims No. awards made/maintained Financial gain from awards made/maintained No. Mandatory Reconsiderations (MRs) No. MRs won No. MRs lost No. appeals No. appeals won No. appeals lost Financial gain from MRs/appeals	- - - * * *	844 129 £2,060,170 182 62 - 196 127 - £847,963	21,856 13,324 £66,356,434 3,796 688 1,299 5,177 2,979 1,064 £19,563,811			

Welfare Rights Advice Indicators <sup>16</sup>					
		Fife		Scotland	
Ref	Indicator	2017/18 (Money Advice Only)	2018/19 (Money & Welfare Rights)	2018/19	
OP2, OP3, OC1	Scottish Welfare Fund No. claims No. awards made/maintained Financial gain from awards made/maintained No. Mandatory Reconsiderations (MRs) No. MRs won No. MRs lost No. appeals No. appeals won No. appeals lost Financial gain from MRs/appeals	- - - * * *	20 12 £1,866 - - - - - - £0	2,111 1,068 £859,970 68 14 7 8 11 7 £21,285	
	State Pension No. claims No. awards made/maintained Financial gain from awards made/maintained No. Mandatory Reconsiderations (MRs) No. MRs won No. MRs lost No. appeals No. appeals won No. appeals lost Financial gain from MRs/appeals	- - - * * *	3 - £0 - - - - - - £0.00	177 154 £1,400,568 3 - 4 - - - - £0.00	
	Sure Start Maternity Grant No. claims No. awards made/maintained Financial gain from awards made/maintained No. Mandatory Reconsiderations (MRs) No. MRs won No. MRs lost No. appeals No. appeals won No. appeals lost Financial gain from MRs/appeals	- - - * * *	1 - £0 - - - - - £0.00	80 77 £73,311 2 - 1 2 - £1,000.00	

Welfare Rights Advice Indicators¹6					
		Fir	Scotland		
Ref	Indicator	2017/18 (Money Advice Only)	2018/19 (Money & Welfare Rights)	2018/19	
OP2,	Universal Credit No. claims No. awards made/maintained Financial gain from awards made/maintained No. Mandatory Reconsiderations (MRs) No. MRs won No. MRs lost No. appeals No. appeals won No. appeals lost Financial gain from MRs/appeals	- - - * * *	77 70 £374,118 40 7 - 16 3 - £73,889.16	4,098 3,604 £16,699,608 456 94 72 347 203 51 £1,115,462.61	
OP3, OC1	Other No. claims No. awards made/maintained Financial gain from awards made/maintained No. Mandatory Reconsiderations (MRs) No. MRs won No. MRs lost No. appeals No. appeals won No. appeals lost Financial gain from MRs/appeals	- - - * * *	124 99 £303,012 4 4 - 1 1 1	21,147 19,547 £81,345,429 3,508 917 1,012 4,389 2,730 689 £17,274,829	

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

	Softer Outcomes				
		Fife		Scotland	
Ref	Indicator	2017/18	2018/19	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 Disagree	-	- -	356 2	
	I am confident that I am getting all the benefits/help to which I am legally entitled Agree Disagree	- -	- -	360 2	
	I know how much money I have to spend Agree Disagree	- -	- -	359 2	
	I can better manage my money Agree Disagree		-	1,393 156	
	I would be better able to cope if I had an unexpected expense Agree Disagree	- -	- -	339 12	





