

Common Advice Performance Management Framework Summary 2017/18

Argyll & Bute Council



The Common Advice Performance Management Framework (CAPMF) has been developed in consultation with local authorities and other key stakeholders. It aims to measure key performance indicators for welfare and money advice services funded by local authorities on both an in-house and commissioned basis.

This is a summary of the key findings from the data returns for 2017/18 for the CAPMF for Argyll & Bute Council.

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

The information received from individual local authorities has been collated in order to produce a Scotland-wide analysis reflecting the significant impact of welfare and money advice services at a national level. This should be considered in conjunction with this local summary.

The key findings are detailed below:



Case Study

A 67-year old woman with substantial equity in her home was referred to the service by the Money Advice Trust. Her total debts at the time of referral were £19,197.10. Bankruptcy would force her to sell her home for the benefit of her creditors. The client was self-employed on a part-time basis.

The adviser revised the client's draft financial statement, with total monthly income being £1,074 and total expenditure being £875 after budgeting. This included a mortgage payment of £375. It would take the client 18 years to settle her debts if she made the contractual payments to her creditors. Interest was still being charged on her loans and credit cards.

The client was advised and assisted to enter into a Debt Arrangement Scheme in 2013, which stopped further interest, charges, and contact by the creditors. She was able to make a payment of £200 per month to all of her creditors without falling behind on her bills. This would mean her debts would be settled in full by 2021 –

half the time taken in comparison to contractual payments. This arrangement was subject to review in 2017, with the client already having saved £10,568 in annual interest. She had also paid £9,600 to her creditors under the Scheme.

The client approached the service again in August 2017 to discuss early settlement. The adviser asked the creditors to take a final settlement offer of 70% on the current balance of the accounts, which they accepted by February 2018. This resulted in £4,618 in debt written off. The total financial gain for the client throughout her contact with the service was £16,682.

Services, Investment and Volume			
Ref	Indicator	2017/18	Scotland 2017/18
C1	Number of services in the LA area		
	In-House		
	Money advice	0	5
	Welfare rights	0	12
	Combined	1 ¹	15
	External		
	Money advice	0	13
	Welfare rights	0	6
	Combined	2 ²	66
	Case management system/s	MACS	-
I1	Number of FTE staff		
	In-House	2	486
	External	1	386
	Number of Volunteer FTE staff		
	In-House	0	0
External	9	412	
I2	Local Authority Funding		
	In-House	£83,040	£13.93m
	External	£63,750	£11.83m
	Other Sources of Funding		
	Scottish Legal Aid Board	-	£1,529,249
	Scottish Government	-	£257,467
	Big Lottery Fund	-	£44,759
European Social Fund	-	£517,349	
A1 ³	Volume		
	Contacts	433	222,530
	Total Clients	183	161,428
	New Clients	102	94,336
	Contacts by channel		
	Face-to-face	125	138,771
	Telephone	196	72,999
Email	102	15,948	
Web	-	2,051	
Webchat	-	0	

1 Welfare Rights Service

2 Argyll & Bute CAB and Bute Advice Centre

3 Most Volume indicators include data from the Financial Inclusion team and Shelter Scotland only

Services, Investment and Volume			
Ref	Indicator	2017/18	Scotland 2017/18
A1	Referrals		
	Self-referral	139	67,313
	Local authority:		
	Housing	45	2,924
	Social Services	4	6,933
	Revenues	0	1,946
	Employability	0	932
	Other	0	14,060
	Primary Health Care	0	11,179
	Third Sector	122	4,679
	Other ⁴	37	9,722
	Open SNSIAP cases		
	Type I	0	3,959
	Type II	31	27,117
	Type III	71	7,505
	Closed SNSIAP cases		
	Type I	198	9,796
	Type II	205	33,046
	Type III	18	4,877
	First reason for contacting agency		
	Benefit Overpayment	11	992
	Council Tax arrears	42	1964
	Credit, store and charge card debts	99	1767
	Catalogue debts	-	492
	PPI	0	106
	Payday Loan /High cost credit	85	476
	Unsecured personal loan	20	1026
	Bank and Building society overdrafts	9	528
	Mortgage arrears	22	515
	Rent arrears	49	3069
	Help with appealing welfare benefit decision	0	5433
	Assistance with making initial benefit application	6	9467
Sanctioned	34	317	
Benefits entitlement check	6	12162	
Issue relating to right to reside	1	185	
Seeking to access other funds (i.e. grants)	8	1415	
Other (Please specify)	37	11051	

4 Includes those referred by Mental Health Support workers

Client Demographics				
Ref	Demographic	Categories	2017/18	Scotland
C2	Sex	Male	83	54881
		Female	121	68109
		Don't know	0	26648
	Age	0-15	0	673
		16-24	12	7735
		25-34	31	19714
		35-44	40	16381
		45-59	71	29144
		60-74	39	22774
		75+	7	13408
Not Recorded		0	29031	
Ethnicity	White	188	87555	
	Any Mixed or Multiple Ethnic Groups	5	2073	
	Asian, Asian Scottish or Asian British	1	2038	
	African	0	401	
	Caribbean or Black	3	938	
	Other Ethnic Group	7	1305	
	Not Recorded	0	43064	
Disability or long-term condition	Yes	155	43318	
	No	0	41590	
	Not Recorded	49	16995	
Income	£6,000 or less	17	13678	
	£6,001-£10,000	43	12816	
	£10,001-£15,000	54	9983	
	£15,001-£20,000	42	5994	
	£20,001-£25,000	29	2769	
	£25,001-£30,000	14	1459	
	£30,001-£40,000	7	929	
	Over £40,000	0	501	
	Not Recorded	0	42990	
Economic Status	Self employed	15	1872	
	Employed full time	7	10569	
	Employed part time	24	8463	
	Looking after the home or family	12	4209	
	Permanently retired from work	40	11837	
	Unemployed and seeking work	9	8749	
	At school	0	751	
	In further / higher education	4	995	
	Gov't work or training scheme	0	99	
	Permanently sick or disabled	90	16387	
	Unable to work because of short-term illness or injury	3	14516	
	Other	0	3020	
	Don't know	-	54568	

Client Demographics				
Ref	Demographic	Categories	2017/18	Scotland
C2	Housing Tenure	Owner occupied	71	13766
		Social rented	53	33282
		Private rented	78	9102
		Other	2	8037
		Don't know	-	39336
	Household Composition	Single adult (non-pensioner)	148	33285
		Single pensioner	40	2245
		Single parent (one or more children)	39	10532
		Family (two adults, and one or more children)	34	10097
		Adult family (two or more non-pensioners, and no children)	19	13333
		Older adult family (contains at least one pensioner)	24	4771
		Don't know	0	41346

Money Advice Indicators						
Ref	Indicator	2014/15	2015/16	2016/17	2017/18	Scotland 2017/18
C3	Amount of debt owed by client	£7,562,000	£1,386,518	£1,060,690		£204m
	Benefit Overpayment	n/a	£3,400	£2,184	£25,145	£9.3m
	Council Tax Arrears	n/a	£215,931	£151,152	£86,403	£21.8m
	Utility Arrears	n/a	£12,300	£15,495	£45,780	£3.6m
	Credit, Store and Charge debts	n/a	£516,060	£380,870	£131,455	£39m
	Catalogue	n/a	£45,600	£65,429	£71,442	£4.4m
	Unsecured Personal Loan	n/a	£414,494	£250,145	£178,453	£30.1m
	Payday Loan High cost credit	n/a	£35,670	£23,670	£49,822	£4m
	Overdrafts	n/a	£80,823	£89,063	£29,572	£5.3m
	Mortgage arrears	n/a	£45,670	£34,252	£79,112	£30.4m
	Rent Arrears	n/a	£16,570	£14,230	£75,114	£9.4m
	Rent to own	n/a	-	£34,200	£0	£3m
	Others	n/a	£0	-	£0	£43.7m
	OP1.1	Breakdown of debt strategy agreed with client				
Sequestration		12	7	21	9	1800
Debt Arrangement Scheme		153	79	37	3	740
Trust Deed		4	0	0	0	121
Awaiting sequestration		0	8	12	10	276
Token payments		34	16	25	64	1736
Pro rata offers		96	17	41	21	2190
Moratorium		17	7	46	41	411
Debt written off		23	19	28	43	412
Repayment plan		76	6	0	0	1752
Nil Payments/Offer		n/a	-	21	0	593
Consolidation Loan		n/a	-	0	0	41
Mortgage to rent/Shared equity		n/a	-	0	0	67
Did not agree a debt strategy		16	-	0	13	2883
Still awaiting outcome	0	-	1	0	1244	
Other: please specify	0	-	-	-	-	
OC1	Financial gain (relating to money advice)					
	Verified	-	-	-	£249,593	£317.7m
	Unverified	-	-	-	£830,040	£85.8m

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

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

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

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

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

Softer Outcomes			
Ref	Indicator	2017/18	Scotland 2017/18
OC2	Number of service users self-reporting improved health and wellbeing as a direct result of getting advice/support from the service		
	I've been feeling more relaxed		
	Agree	-	1,154
	Disagree	-	0
	I've been feeling physically better		
	Agree	-	177
	Disagree	-	89
	I've been feeling better about myself		
	Agree	-	1,390
	Disagree	-	20
	I've been feeling more optimistic about the future		
	Agree	-	285
Disagree	-	15	
I've been getting on better with others			
Agree	-	185	
Disagree	-	10	
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	-	295
	Disagree	-	5
	I feel more in control of my life		
	Agree	-	300
	Disagree	-	0
	I am more able to make decisions		
	Agree	-	1,277
	Disagree	-	14
	I am more able to cope with day to day issues/problems		
	Agree	-	281
Disagree	-	19	
I know when to seek support and where to get it			
Agree	-	433	
Disagree	-	0	

Softer Outcomes			
Ref	Indicator	2017/18	Scotland 2017/18
OC4	Number of service users self-reporting increased financial stability and resilience as a direct result of getting advice/ support from the service		
	I recognise when I need help to sort out my money		
	Agree	-	300
	Disagree	-	0
	I am confident that I am getting all the benefits/help to which I am legally entitled		
	Agree	-	294
	Disagree	-	16
	I know how much money I have to spend		
	Agree	-	290
	Disagree	-	10
	I can better manage my money		
	Agree	-	1,303
	Disagree	-	6
	I would be better able to cope if I had an unexpected expense		
Agree	-	147	
Disagree	-	17	