Common Advice Performance Management Reporting Framework Summary 2018/19

Inverclyde Council







Scottish Government Riaghaltas na h-Alba gov.scot



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 Inverclyde 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 £847,741 of local authority funding was invested in the service. This has increased 15% since the previous year to fund a Digital Money Advice Pilot.
- There has been an increase in demand in 2018/19. The number of contacts to the service and the total number of clients have both increased. The service had increased capacity in 2018/19 as a result of the Digital Money Advice Pilot and the I:DEAS (Inverclyde Delivery Effective Advice and Support) project.
- There was a large proportion of referrals to the service from both social services and third sector organisations. In 2018/19 referrals from social services made up 17% of all referrals, in comparison to the national proportion of 6% and third sector referrals made up 10% of referrals compared with 4% nationally.
- In 2018/19 a total of £9,460,995 financial gain was secured for clients. This consists of £4,156,698 financial gain from awards made/maintained, £3,213,795 from mandatory reconsiderations/appeals and an additional £2,090,502 of money advice financial gain. The total financial gain has increased 95% since the previous year. This can in part be explained by an improvement in the reporting system and an increased level of follow-up with clients to capture outcomes.

	Services, Investment and Volume								
		Inverci	yde	Scotland	Inverclyde				
Ref	Indicator	2017/18	2018/19	2018/19	% Change 2017/18 to 2018/19				
C1	Number of services in the LA area In-House Money advice Welfare rights Combined ¹ External Money advice Welfare rights Combined	- - 1 - - -	- - 1 - - -	3 11 15 5 1 65	0%				
	Case management system/s	BrightOffice, Myadviceservice, FORT	BrightOffice						
11	Number of FTE staff In-House External Number of Volunteer FTE staff In-House External	23.5 - - -	25.0 - -	466 443 10 563	6%				
12	Local Authority Funding In-House External Other Sources of Funding Scottish Legal Aid Board Scottish Government Big Lottery Fund European Social Fund Other	£738,483 £0 £70,207 - - - £0	£847,741 - £139,600 £28,621 ²	£14,753,814 £11,143,981 £771,398 £545,522 £290,094 £459,223 £1,977,490	15% 99%				

¹ HSCP Advice Services

² MacMillan Cancer Support

	Servio	es, Investment and	Volume			
		Inverc	lyde	Scotland	Inverclyde	
Ref	Indicator	2017/18	2018/19	2018/19	Inverclyde % Change 2017/18 to 2018/19 144% 97% -13% 46% 132% 135% 170% 467%	
	Volume Contacts Total Clients New Clients	3,425 3,425 2,329	8,368 6,753 2,030	307,511 244,637 61,652	97%	
	Contacts by channel ³ Face-to-face Telephone Email Web Webchat	1,221 1,423 96 - -	1,782 3,295 226 193 -	103,407 56,566 22,286 4,739 833	132%	
	Number of benefit entitlement checks carried out	*	_4	44,416		
	Referrals Self-referral Local authority:	603	1,629	77,897	170%	
A1	Housing Social Services Revenues Employability Other	- 182 - - 44	70 1,032	4,181 8,357 1,264 1,847 6,558	467%	
	Primary Health Care Third Sector Other	52 262 1,995	80 598 2,494	12,202 5,790 11,972	54% 128% 28%	
	Open SNSIAP cases Type I Type II Type III	- 1,728 63	853 5,291 612	8,774 20,667 7,885	206% 871%	
	Closed SNSIAP cases Type I Type II Type III	- 365 1,273		15,432 25,043 5,210		

^{3 2018/19} figures have not been recorded for all contacts, 2,872 contacts "not recorded"

⁴ Benefit entitlement checks carried out are captured using a drop-down, however is has been established that this has not yet been fully utilised

Services, Investment and Volume								
		Inverc	lyde	Scotland	Inverclyde			
Ref	Indicator	2017/18	2018/19	2018/19	% Change 2017/18 to 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. grants)			721 2,189 1,612 666 457 367 1,110 676 337 2,989 3,297 6,271 249 28,582 199 1,461 25,736				

		Client Demogra	aphics			
-			Inver	clyde	Scotland	Inverclyde
Ref	Demographic	Categories	2017/18 ⁵	2018/19 ⁶	2018/19	% Change 2017/18 to 2018/19
	Sex	Male Female Not recorded Prefer not to answer	120 179 3,126 *	901 1,129 4,723 -	79,041 98,580 39,814 2,330	651% 531% 51%
	Age	0-15 16-24 25-34 35-44 45-59 60-64 65-70 71+ Not Recorded Prefer not to answer	- 11 60 69 101 * * * * 3,139 *	- 123 245 297 514 222 172 325 4,855	803 13,350 26,767 31,774 41,754 20,258 12,890 21,652 38,752 9,365	1018% 308% 330% 409% 55%
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	113 2 - 1 3,313 *	- - - - 6,753 -	137,977 951 3,261 1,727 500 1,831 60,983 4,661	104%
	Disability or long-term condition	Yes No Not Recorded	40 73 3,313	- - 6,753	60,955 51,966 64,289	104%
	Income	£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	31 31 28 39 14 8 4 5 3,269 *	- - - - - - 6,753 -	18,256 13,954 11,306 7,647 3,579 2,324 1,316 640 92,673 4,138	107%

⁵ These figures relate to Money Advice/I:DEAS clients and does not include Welfare Benefits

⁶ Demographic data has only been recorded for new clients, figures for existing clients have been included under "Not Recorded"

		Client Demogra	phics			
			Inver	clyde	Scotland	Inverclyde
Ref	Demographic	Categories	2017/18 ^₅	2018/19 ⁶	2018/19	% Change 2017/18 to 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	11 63 23 - 23 96 ⁷ - 1 - - 3,212 *	- - - - - - - - - - - 6,753 -	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	110%
	Housing Tenure	Owner occupied Social rented Private rented Temporary accommodation Homeless Other Not recorded Prefer not to answer	65 101 34 * * 14 3,126 *	- - - - 6,753 -	23,012 54,932 13,782 2,717 1,475 9,619 85,407 6,530	116%
	Household Composition	Single adult (non-pensioner) Single pensioner Small single parent (1 or 2 children) Large single parent (3 or more	31 11 *	- - -	34,748 4,476 11,406 747	
		children) Young single parent (1 adult under 25, and 1 or more children)	*	-	556	
C2		Family (2 adults, and 1 or more children)	*	-	10,633	
		Large family (2 adults, and 3 or more children)	*	-	1,036	
		Adult family (2 or more non- pensioners, and no children)	25	-	16,485	
		Older adult family (contains at least 1 pensioner)	22	-	6,038	
		Don't know Prefer not to answer	3,305 *	6,753 -	84,338	104%

			Money Adv	vice Indicators				
				Inverclyde			Scotland	Inverclyd
ef	Indicator	2014/15	2015/16	2016/17	2017/18	2018/19	2018/19	% Change 2017/18 to 2018/19
	Number of clients							
	Total	-	-	-	-	1,561	43,593	
	Benefit overpayment	-	-	-	-	45	1,845	
	Council Tax arrears	-	-	-	-	158	5,174	
	Utility Arrears	-	-	-	-	213	4,055	
	Credit, store, and charge card debts	-	-	-	-	252	5,452	
	Rent to own	-	-	-	-	33	455	
	Catalogue	-	-	-	-	179	2,183	
	Unsecured personal loan	-	-	-	-	135	3,528	
	Payday Loan / High Cost Credit	-	-	-	-	110	1,694	
	Overdrafts	-	-	-	-	87	2,689	
	Mortgage arrears	-	-	-	-	18	674	
	Rent arrears	-	-	-	-	69	5,667	
:3	Others	-	-	-	-	262 ⁸	10,177	
<i>,</i> ,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	Amount of debt owed by client							
	Total		£1,804,837	£2,168,881	£3,890,634	£4,119,998	£186,250,137	6%
	Benefit overpayment		£146,087	£46,267	£36,431	£133,066	£6,283,913	265%
	Council Tax arrears		£143,765	£156,882	£299,226	£458,675	£20,075,954	53%
	Utility Arrears		£91,644	£62,176	£83,053	£150,230	£3,214,671	81%
	Credit, store, and charge card debts		£518,326	£438,261	£679,464	£486,396	£34,926,764	-28%
	Rent to own		£11,290	£69,336	£147,417	£111,994	£2,015,158	-24%
	Catalogue		£50,854	£50,109	£49,596	£126,119	£3,858,004	154%
	Unsecured personal loan		£426,535	£497,306	£79,757	£520,555	£23,273,669	553%
	Payday Loan / High Cost Credit		£32,046	£59,475	£455,116	£78,196	£3,306,422	-83%
	Overdrafts		£48,634	£81,014	£45,210	£75,740	£4,553,239	68%
	Mortgage arrears		£205,794	£439,742	£48,309	£1,710,172	£17,668,282	3440%
	Rent arrears		£37,145	£67,106	£1,691,427	£119,246	£8,197,951	-93%
	Others		£92,716	£201,206	£275,628 ⁹	£149,610 ¹⁰	£58,876,109	-46%

8 Includes 5 Court Fines, 10 HMRC and 247 Other

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9 Other include court fines, inland revenue, mobile phone debt etc.

10 Includes £507.10 Court Fines, £55,403.42 HMRC and £93,699.08 Other

	Money Advice Indicators							
				Inverclyde			Scotland	Inverclyde
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	43 62 8 5 56 3 - 2 - - - - 55 -	23 23 7 7 44 4 - - - 1 - 1 - 66	15 20 1 2 16 - 1 2 - - - - 1 239 ¹¹	22 47 - 5 26 20 1 3 1 - 18 - 111 45	22 6 - 22 32 - 19 - - - - - - - 17 15	1,722 886 134 341 1,161 1,469 263 355 643 295 19 62 1,058 2,550 2,595	0% -87% -15% 60% 533% -62%
OC1	Financial gain Financial gain from money advice Financial gain from any other welfare benefits Total of ALL verified financial gain Total of ALL unverified financial gain				* * £4,852,261 *	£2,090,502 £0 £9,460,995 £0	£30,217,870 £8,179,848 £323,876,347 £47,195,664	95%

¹¹ Includes clients for whom no debt strategy is recorded

	Welfare Rights A	dvice Indicat	ors		
		Inve	rclyde	Scotland	Inverclyde
Ref	Indicator	2017/18	2018/19	2018/19	%Change 2017/18 to 2018/19
	Total No. claims 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 won No. appeals lost Financial gain from MRs/appeals	3,052 262 £1,162,561 710 * * 403 * * £1,625,535	2,423 720 £4,156,698 - - 612 487 115 £3,213,795	67,249 55,436 £222,533,895 8,891 2,063 2,626 10,826 6,483 2,004 £44,553,543	-21% 175% 258% -100% 52% 98%
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	218 24 £102,044 2 * * 1 * \$	246 191 £656,208 - - 2 2 2 - £884,562	7,367 7,245 £29,556,233 190 119 37 58 42 26 £1,959,706	13% 696% 543% 100%
	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	11 1 £1,415 - * * * * * * * *	54 29 £49,415 - - - - - - - - £0	190 129 £561,487 4 - - 5 - 5 - £0	391% 2800% 3392%

	Welfare Rights A	dvice Indicat	tors		
		Inve	rclyde	Scotland	Inverclyde
Ref	Indicator	2017/18	2018/19	2018/19	%Change 2017/18 to 2018/19
	Carers Allowance No. claims 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 won No. appeals lost Financial gain from MRs/appeals	30 6 £15,824 2 * * * * * *	62 28 £89,574 - - - - - - - - 50	1,766 1,393 £4,194,118 22 9 1 1 1 5 £63,942	107% 367% 466%
OP2,	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 won No. appeals lost Financial gain from MRs/appeals	7 2 £0 - * * * * *	29 9 £13,498 - - - - - - - 5	842 554 £880,829 18 4 1 8 7 3 £61,321	314% 350%
OP3, OC1	Child Tax Credit ¹² No. claims 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 won No. appeals lost Financial gain from MRs/appeals	26 2 £11,843 51 * * 1 * £68	20 2 £16,096 - - 2 - 2 - 2	1,469 579 £3,185,276 112 20 14 37 14 3 £196,224	-23% 0% 36% -89% 100%
	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	- - 0 - * * * * * * * * *	- - - - - - - - - - - - - - - 20	40 15 £2,592 3 1 - - - £300	

	Welfare Rights A	dvice Indicat	ors		
		Inve	rclyde	Scotland	Inverclyde
Ref	Indicator	2017/18	2018/19	2018/19	%Change 2017/18 to 2018/19
	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 No. appeals won No. appeals lost Financial gain from MRs/appeals Disability Living Allowance ¹³ No. claims	- £0 - * * * * £0	- £0 - - - - - £0	1,265 569 £2,632,769 309 86 50 257 192 30 £1,354,155 2,473	109%
OP2,	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	5 £15,899 39 * 13 * £49,579	52 £247,384 - - 33 22 10 £105,077	2,473 3,591 £6,146,411 329 90 119 493 291 110 £2,730,061	940% 1456% 154% 112%
OP3, OC1	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 No. appeals won No. appeals lost Financial gain from MRs/appeals	17 2 £1,936 - * * * * * *	23 3 £2,599 - - - - - - - - - £0	834 1,327 £1,308,618 20 10 1 - - - £11,654	35% 50% 34%
	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 No. appeals won No. appeals lost Financial gain from MRs/appeals	- - - * * * * * * * *	- - - - - - - - - - - 20	84 39 £52,282 9 1 - 1 - £4,178	

	Welfare Rights A	dvice Indicat	ors		
		Inve	rclyde	Scotland	Inverclyde
Ref	Indicator	2017/18	2018/19	2018/19	%Change 2017/18 to 2018/19
	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 won No. MRs lost No. appeals No. appeals won No. appeals lost Financial gain from MRs/appeals	6 - £0 5 * * 1 * *	5 - £0 - - 2 1 1 £0	73 35 £122,385 13 1 3 30 6 11 £20,126	-17% 100%
OP2,	Maternity Allowance No. claims 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 won No. appeals lost Financial gain from MRs/appeals	- £0 - * * * * *	- £0 - - - - - - - - - 2 0	45 31 £157,684 - - 4 2 1 £87,865	
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 No. appeals lost Financial gain from MRs/appeals	46 8 £35,824 5 * * * * * *	62 17 £60,058 - - 1 - 1 £0	1,334 2,156 £6,997,890 30 9 5 10 3 4 £87,623	35% 113% 68%
	Personal Independence Payment ¹⁴ 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	667 100 £506,761 17 * * 228 * * £1,009,248	1,220 179 £1,841,259 - - 291 220 67 £1,255,775	21,856 13,324 £66,356,434 3,796 688 1,299 5,177 2,979 1,064 £19,563,811	83% 79% 263% 28% 24%

	Welfare Rights A	dvice Indicat	tors		
		Inve	rclyde	Scotland	Inverclyde
Ref	Indicator	2017/18	2018/19	2018/19	%Change 2017/18 to 2018/19
	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 No. appeals won No. appeals lost Financial gain from MRs/appeals	13 8 £1,227 13 * * 1 * * * * *	29 10 £2,388 - - - - - - - - - 50	2,111 1,068 £859,970 68 14 7 8 11 7 £21,285	123% 25% 95% -100%
OP2,	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 No. appeals won No. appeals lost Financial gain from MRs/appeals	- £0 - * * * * * * *	- £0 - - - - - - - - - - - - - - - -	177 154 £1,400,568 3 - 4 - - - 50.00	
OP3, OC1	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 No. appeals won No. appeals lost Financial gain from MRs/appeals	- £0 - * * * * * *	- £0 - - - 1 1 - £500.00	80 77 £73,311 2 - - 1 2 - £1,000.00	
	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	562 50 £189,427 179 * * 3 *	428 103 £595,041 - - 75 66	4,098 3,604 £16,699,608 456 94 72 347 203	-24% 106% 214% 2400%
	No. appeals lost Financial gain from MRs/appeals	* £33,783.39	9 £222,059.76	51 £1,115,462.61	557%

Welfare Rights Advice Indicators								
		Inverclyde		Scotland	Inverclyde			
Ref	Indicator	2017/18	2018/19	2018/19	%Change 2017/18 to 2018/19			
	Other ¹⁵							
	No. claims	1,403	149	21,147	-89%			
	No. awards made/maintained	54	97	19,547	80%			
	Financial gain from awards made/maintained	£280,361	£583,178	£81,345,429	108%			
	No. Mandatory Reconsiderations (MRs)	397	-	3,508	-62%			
	No. MRs won	*	-	917				
	No. MRs lost	*	-	1,012				
	No. appeals	155	205	4,389	32%			
	No. appeals won	*	175	2,730				
	No. appeals lost	*	27	689				
	Financial gain from MRs/appeals	£531,970	£745,822	£17,274,829	40%			

^{15 2018/19} Includes:

^{- 203} ESA appeals, 174 won, 27 lost and 2 revised in favour prior to hearing

^{- 2} Housing Benefit appeals, 1 won, 0 lost, 1 revised in favour prior to hearing

Softer Outcomes								
	Indicator	Inverclyde		Scotland	Inverclyde			
Ref		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							
	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				
	l've been feeling more optimistic about the future Agree Disagree		-	324 12				
	l'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				
	l 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				
	I know when to seek support and where to get it Agree Disagree			356 4				

Softer Outcomes								
			Inverclyde		Inverclyde			
Ref	Indicator	2017/18	2018/19	2018/19	%Change 2017/18 to 2018/19			
	Number of service users self-reporting increased financial stability and resilience as a direct result of getting advice/support from the service							
	l recognise when I need help to sort out my money Agree Disagree	-	-	356 2				
OC4	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				
	l can better manage my money Agree Disagree	-	-	1,393 156				
	l would be better able to cope if I had an unexpected expense Agree Disagree			339 12				